

PRODUCTIVITY

- Next-day funding in full
- Delay payment processing fees until the end of the month
- Streamlined reconciliation

COST SAVINGS

- Best interchange rates available
- Continual monitoring of rate qualification
- No more processor relationships
- Predictable costs

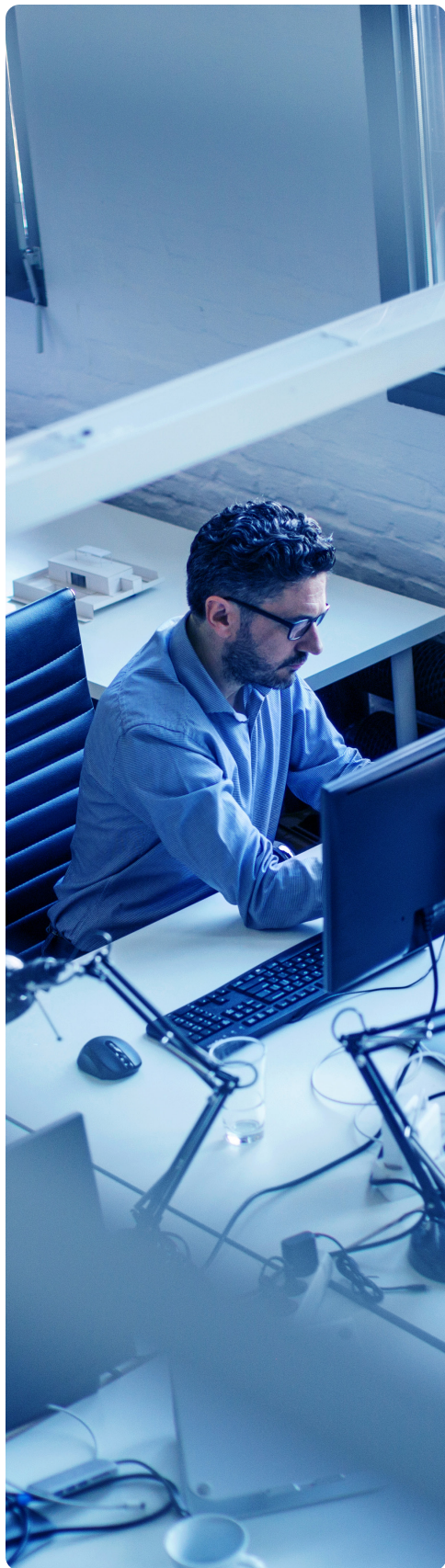
SIMPLIFIED TREASURY OPERATIONS

- Removes the risks, uncertainties, complexities and delays of treasury management
- Automatic notification of elevated chargeback and unauthorized ACH levels

Get Paid Faster and Simplify Reconciliation

ACI's integrated treasury management, part of the ACI Speedpay® solution, makes it easier to manage card processor relationships—including interchange management—by removing the risks, uncertainties, complexities and delays inherent with most in-house systems. The integrated treasury management feature frees you from the complexities of managing payments, takes over all processor relationships and covers all transaction costs for a set, predictable price.

You no longer have to wait two or more business days for money to arrive. All funds come from ACI, in one deposit, on the business day after the payment is made.



The Market Challenge

Accepting payments keeps getting harder. Trying to reconcile payments from multiple sources made over different days eats up staff time. In response, companies increasingly outsource the management of merchant acquirers and ACH payments.

Makes Payments Funding Easier

- Provides a single source of funding for your payments
 - Eliminates multiple deposits from processors
 - Receive all funds in a single deposit
-

Eliminates Reconciliation Complexities and Hassle

- Receive a data file containing all the payments for that day that will match the dollar amount of the deposit
 - No more multiple data sources or complex cross-checking to reconcile
-

Improves Cash Flow

- Get payment funds the very next business day while delaying payment processing fees until the end of the month
 - No longer receive funds on multiple days or wait for two, three or four business days for card settlement
-

ACI Worldwide is a global software company that provides mission-critical real-time payment solutions to corporations. Customers use our proven, scalable and secure solutions to process and manage digital payments, enable omni-commerce payments, present and process bill payments, and manage fraud and risk. We combine our global footprint with local presence to drive the real-time digital transformation of payments and commerce.

LEARN MORE

www.aciworldwide.com

[@aci_worldwide](https://twitter.com/aci_worldwide)

contact@aciworldwide.com

Americas +1 402 390 7600
Asia Pacific +65 6334 4843
Europe, Middle East, Africa +44 (0) 1923 816393

© Copyright ACI Worldwide, Inc. 2021
ACI, ACI Worldwide, ACI Payments, Inc., ACI Pay, Speedpay and all ACI product/solution names are trademarks or registered trademarks of ACI Worldwide, Inc., or one of its subsidiaries, in the United States, other countries or both. Other parties' trademarks referenced are the property of their respective owners.

AFL1072 02-21

One Price for Peace of Mind

- Predictable costs
- ACI covers all direct transaction costs and absorbs cost variability
- Get one price based on the amount of funds collected irrespective of card type

The End of Complicated Processor Relationships

- ACI manages the card processor relationship—invoices, chargebacks, reporting and all other aspects of your processor relationship
- ACI keeps chargeback levels low, and if they do occur, ACI automatically re-credits the consumer's account
- Offloading operations to ACI reduces your PCI-compliance footprint

Continuous Monitoring Reduces Costs

- Since ACI's experts continuously monitor rate qualification, you receive the best interchange rates available
- ACI works directly with a broad range of processors to ensure that payments process at the highest possible qualification

Integrated treasury management is one of many different services in the ACI Speedpay® solution—a comprehensive integrated platform proven to raise customer satisfaction 25%.

ACI does more than power electronic payments—we empower your business success. See how a top-25 bank got their funds faster—visit aciworldwide.com/top25bank