

SATISFACTION

- + Reduces the complexity, friction and frustration associated with multi-party claims due to faster settlement to policyholders
- + Ensures accuracy through an exclusive portal with decision making based upon business rules and participant roles
- + Accelerates funds delivery for recipients based on their preferred funding method (e.g., top-of-wallet debit cards and alternative payment methods)

SAVINGS

- + Save up to 90 percent compared to issuing and mailing paper checks*
- + Digital engagement eliminates paper checks and reduces resources needed to support physical delivery and customer questions
- + Avoid associated expenses, including overnight delivery and stop and reissue costs

SPEED

- + Digital engagement eliminates physical delivery delays, including the process of passing and signing of documentation
- + Disburse funds to all parties involved in real time and based on the preferences of all recipients, including claimants, service providers and lien holders
- + Deliver real-time disbursement notifications to accelerate approval process

Improve Claim Times and Customer Satisfaction with Multi-Party Digital Disbursements

ACI® Digital Disbursement Services™, part of the comprehensive ACI Speedpay® solution, gives property and casualty insurers a powerful new way to save and increase satisfaction with multi-party digital disbursements. Through multi-party digital disbursements, insurers can:

- + Reduce friction for payments to multiple parties
- + Speed the receipt of payments while saving on delivery costs
- + Offer consumers and service providers real-time claims disbursements
- + Tailor web and mobile experiences to fit their branding

The Market Challenge

Property and casualty insurers tasked with issuing multi-party disbursements face many challenges, each of which can drive up costs while driving down policyholder satisfaction. Today's disbursement process demands that insurers physically coordinate payment amounts with all parties, dedicate resources to supporting customers and filling out paperwork, and ultimately mail a check to claimants, which may then need to be disbursed to other parties.



Through Real-Time Disbursements, Parties Receive Their Funds as Soon as They Are Issued.

The ACI Solution

The multi-party digital disbursements capabilities of ACI Digital Disbursement Services eliminate the friction and time delays associated with multi- or dual-party disbursements by facilitating straight-through processing claims. Through real-time disbursements, parties receive their funds as soon as they are issued. The digitized process removes the friction of traditional multi-party claims by drastically reducing paperwork and delays, as all parties work within a role-based portal.

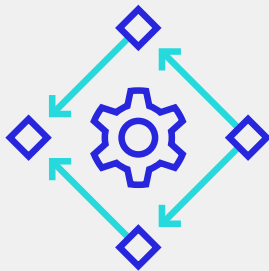
The ACI Advantage

ACI has years of demonstrated success helping property and casualty insurers save money while increasing policyholder satisfaction. ACI Digital Disbursement Services extends our capabilities in helping insurers meet the needs of all parties by making it easier, faster and more cost-effective to send multi-party disbursements.

Here's how it works:

- + The digitized claims process features an online experience to support all participant roles (claimant, service provider, lien holder, etc.). Each participant can access this online experience.
- + Within this online experience, all parties are given access to the claim and can either accept or reject the claim results. Participants are also presented with the appropriate legal language and the ability to choose their preferred funding method for their disbursement (e.g., Visa, Mastercard, PayPal/Venmo, Zelle, RTP, cash, etc.).
- + All participants receive real-time notifications relating to the payout, including its status and confirmations/rejections.
- + Once all parties have accepted the claim results and provided their funding methods, ACI facilitates the disbursement based on the payout method selected.

Real-time disbursements are more than a convenience, they can serve as a lifeline for consumers. In the event of a natural disaster where a policyholder may be out of house and home, or an auto accident where repairs must be paid immediately, a real-time, frictionless payments experience can make all the difference in creating loyal customers.



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

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ACI Digital Disbursement Services are highly configurable to meet your needs and give you the option to set rules on when disbursements can be initiated. The PCI-compliant solution allows for an unlimited number of participants in a disbursement, with different entitlements by role.

The online portal has been built specifically to deliver the best customer experience possible. The UI gives recipients a simple dashboard to view claims, accept or contest results, sign necessary documents and view the status of their payout. The solution allows insurers to brand the user experience during the entire multi-party workflow. You can also enhance reporting with ACI's customer service interface.

Funding options for multi-party disbursements include ACH, check, DCD, Zelle, PayPal/Venmo, cash, RTP and vCard, each accompanied by business rules on when to present various funding options.

What's more, the solution offers branding capabilities for both web and mobile experiences.

Multi-party digital disbursement services 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 ACI Digital Disbursement Services can improve your claims experience—visit aciworldwide.com/products/disbursement-services.

* ACI customer survey