



# UP® BILL PAYMENT™

Win customer loyalty

**25%**

higher customer satisfaction

**30%**

higher consumer engagement

**50%**

savings on document delivery costs

**3,600**

clients trust ACI's industry-leading  
security and compliance



# BUSINESS TRENDS

- Fierce battle for consumer mindshare limits organizations' profitable growth.
- Customer experience is king, with rising consumer expectations to easily manage their bills anytime and anywhere.
- Digital revolution and 72% smartphone penetration open up new automation cost savings opportunities.<sup>1</sup>
- Twenty-five percent increase in data breaches and tightened regulatory oversight create fear in the C-suite.<sup>2</sup>

## 1

### CUSTOMER CHALLENGES AND OPPORTUNITIES

#### EXECUTIVE SUITE



#### LINE-OF-BUSINESS OWNERS



#### OPERATIONS



#### CHALLENGES AND OPPORTUNITIES

Getting consumers to pay attention to their organization is getting increasingly harder

High-profile data breaches are threatening the brand

Shareholder pressures to grow revenue and reduce costs

Complaints for not offering convenient ways to manage bills

Spikes in billing calls

Consistent experience for all consumers

Operate the movement of money efficiently

70% of bills still sent through the costly mail

Complex siloed systems creating redundant costs and confused consumers

#### VALUE

Turn the most frequent consumer touch point into a driver of profitable growth

Industry-leading security, compliance and privacy for 40+ years

Turn payments industry disruption into opportunity

Satisfy all consumers efficiently with single platform

Lower billing and payment costs by 20% by driving low cost consumer behavior

Proactive answers for customers reduce calls by 10%

Shrink document delivery costs by 50% with ACI eBill™ videos, alerts and actionable messaging

Satisfy all consumers efficiently with single platform

Achieve real-time ERP integration without significant technology resources

## 2

## REAL RESULTS

## CONSUMER ENGAGEMENT

CLIENT	RESULTS
LCEC	10% increase in customer satisfaction while increasing cost savings by \$3 million per year with ACI mobile, web and IVR bill payments
TOP FIVE MORTGAGE SERVICER	73% of payments received electronically with ACI, far exceeding the financial services industry average of 44%
HIGHER EDUCATION CLIENTS	136% higher consumer adoption than clients who did not participate in ACI consumer marketing program
HORIZON HEALTHCARE SERVICES	120% digital usage growth in seven months by ACI supporting Affordable Care Act consumer enrollment and retention
ACI CLIENT AVERAGE	25% higher customer satisfaction by launching ACI's electronic payments <sup>3</sup>
ACI CLIENT AVERAGE	14% growth dollars collected by adding new payment options from ACI <sup>4</sup>

## COST CONTROL

CLIENT	RESULTS
CONSUMER FINANCE COMPANY	30% cost savings on debit card interchange with ACI expertise
TOP-FIVE MORTGAGE SERVICER	31% higher paper bill suppression with ACI than industry average
TOP-THREE BANK	5x increase in collections by outsourcing to ACI Virtual Collection Agent™
ACI CLIENT AVERAGE	19% less staff time spent on payments through ACI's automation <sup>5</sup>
ACI CLIENT AVERAGE	14% lower payment processing fees with ACI <sup>6</sup>
ACI CLIENT AVERAGE	11% reduction in calls to the call center by migrating interactions to ACI's lower-cost mobile, web and IVR channels <sup>7</sup>

# 3

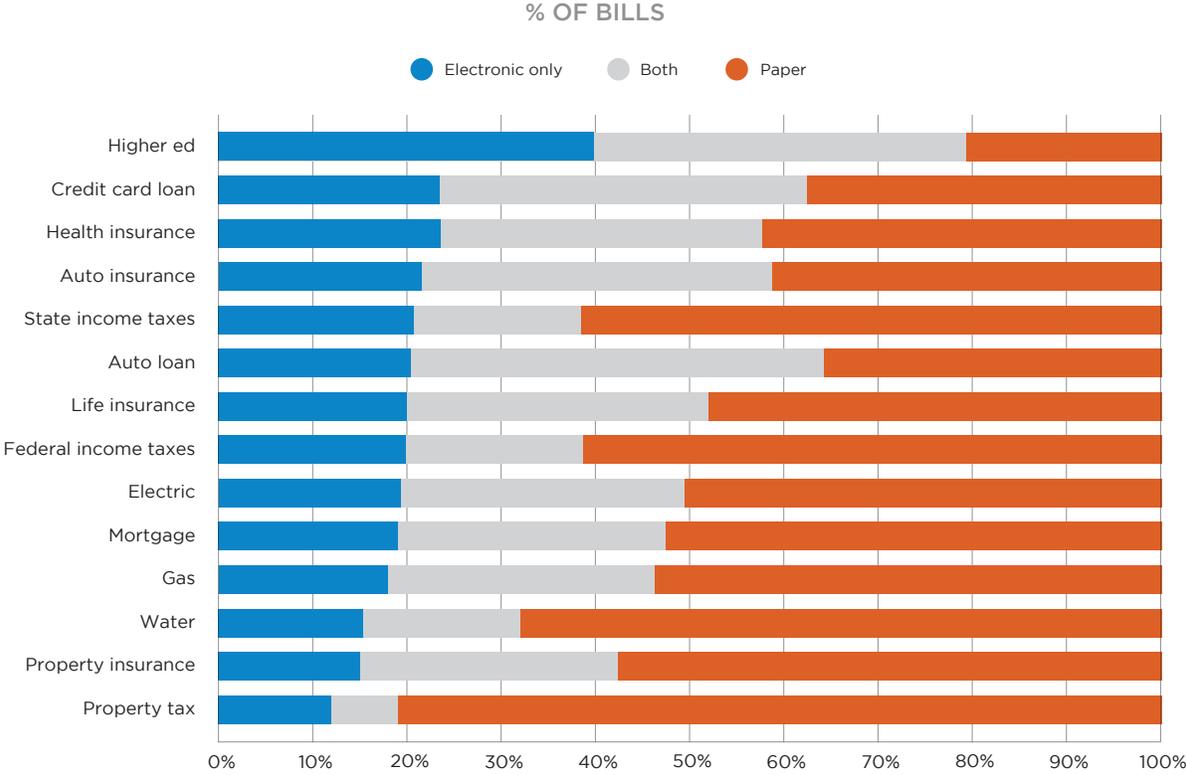
## SECURITY, COMPLIANCE AND PRIVACY

CLIENT	RESULTS
3,000+ CLIENTS	Trust ACI's Payment Card Industry (PCI) compliance
ACI CLIENT AVERAGE	19% savings on security and compliance through ACI's world-class data centers <sup>8</sup>

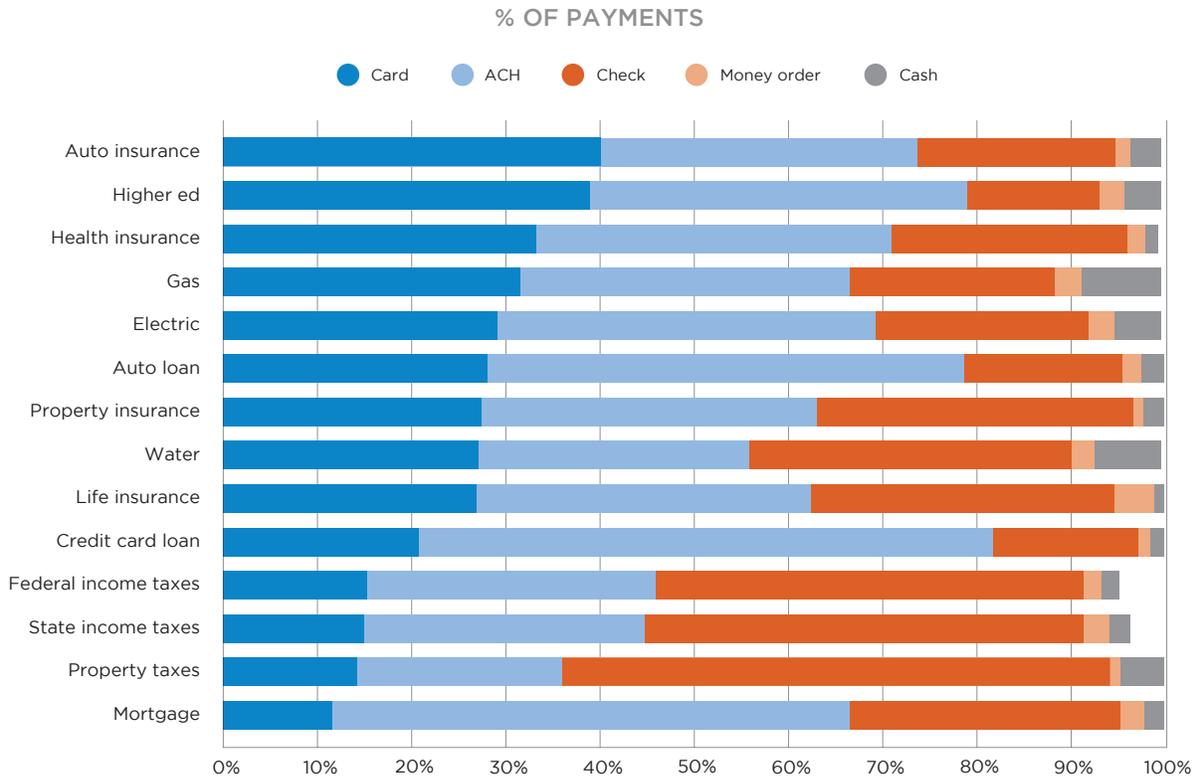
# 4

## BENCHMARK YOUR BILLING AND PAYMENT VOLUMES TO YOUR INDUSTRY

### TARGET MESSAGING, REDUCE CALLS AND ELIMINATE POSTAGE WITH EBILLING



## DO YOU OFFER THESE OPTIONS EVERYWHERE CONSUMERS WANT TO PAY?



# 5

## BUSINESS IMPACT OF ELECTRONIC BILL PRESENTMENT AND PAYMENT

- Decrease costs of document delivery by up to 50%.** eBill replaces paper with electronic documents using interactive technologies proven to increase paper bill suppression by 5-10% in the first six months.
- Raise consumer engagement by 30%.** eBill embeds videos and targeted offers in an organization’s most frequent consumer touch point to drive revenue and reduce costs.<sup>9</sup>
- Reduce customer service calls by up to 10%.** ACI eBill answers customer questions with videos and links to billing FAQs, preventing them from calling.
- Enhance customer satisfaction and revenue.** Billing and payment options are key drivers of customer satisfaction, which drives future purchase intent.<sup>10</sup> Consumers prefer debit cards to ACH 3 to 1.<sup>11</sup> ACI delivers affordable debit card payments to drive customer satisfaction and future purchases.
- Deepen customer loyalty.** ACI promotes an organization’s new services and programs on the eBill.
- Collect more delinquent debt for less.** Virtual Collection Agent is a robust online debt collection tool that gives organizations a website for collecting debt that emulates the intelligence and interactions of the best collection agents.
- Achieve industry-leading security, compliance and privacy built on 40+ years of experience.** ACI systems process \$14 trillion in payments and securities each day. Over 4,000 organizations trust ACI’s world-class data centers.

• **Create opportunity out of industry disruption.** ACI's Universal Payments™ strategy envisions:

1. Lowering costs by cutting out the toll roads that payments run on today
2. Strengthening security of card data by reducing the number of parties that transmit data
3. Deepening consumer relationships with instantaneous targeted offers

## WHAT THE ANALYSTS AND CUSTOMERS SAY

### ACI RECOGNIZED AS ONE OF WORLD'S 20 LARGEST CLOUD VENDORS BY APPS RUNS THE WORLD

"As a finance company, payments are our lifeblood... ACI's electronic bill payment technology gives us a competitive advantage by providing our customers the easiest and most flexible ways to make their loan payments, resulting in both operational efficiencies and significant cost savings for SAFCo and our customers."

[Gary Stein, Chief Financial Officer  
SAFCo](#)

"We needed a single, yet powerful integrated offering across all of our business lines, and ACI's integrated Bill Payment Engine™ was the logical choice."

[Lisa Nilsson, SVP of Operations  
Genesis Financial Solutions](#)

"For more than 80 years, we have followed our vision of being our members' partner of choice for financial success. And this means delivering them the richest banking experiences... ACI's deep understanding of credit unions, coupled with its flexible and scalable real-time solutions, help us to remain focused on this vision."

[Tom Ryan, President and CEO  
Langley Federal Credit Union](#)

"After receiving countless endorsements for ACI's UP Bill Payment solution, we learned that it could meet all of our eCommerce requirements, offer full integration with our Colleague system and provide a low total cost of ownership."

[Lisa Weller, Senior Director, Student Accounts  
Eastern University](#)

"ACI's system provides our members with choice, access and convenience that enables Horizon to work more effectively and efficiently to meet their increased billing and enrollment needs."

[William Wolfe, Director of Billing, Enrollment  
and Implementation  
Horizon Healthcare Services, Inc.](#)

"With a growing membership of more than 500,000, our focus is on providing Rhode Islanders with health insurance plans that meet their needs. Making the process as seamless as we can includes having a streamlined payments system... This means giving members an intuitive interface with user-friendly functionality. ACI is the vendor that understands this best."

[Nathaniel Bosgraaf, Channel Manager,  
Retail Management  
Blue Cross Blue Shield of Rhode Island](#)

<sup>1</sup> comScore

<sup>2</sup> Identity Theft Resource Center

<sup>3,4,5,6,7,8</sup> TechValidate survey of 139 ACI clients

<sup>9</sup> ACI analysis of data cited with permission by Crone Consulting LLC referencing engagement materials from Crone Consulting LLC's Best Practices Benchmark Database,™ April 2014

<sup>10</sup> J.D. Power & Associates

<sup>11</sup> Mercator Advisory Group



ACI Worldwide®, the Universal Payments® (UP®) company, powers electronic payments for more than 5,100 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries, as well as thousands of global merchants, rely on ACI to execute \$14 trillion each day in payments and securities. In addition, myriad organizations utilize our electronic bill presentment and payment services. Through our comprehensive suite of software solutions delivered on customers' premises or through ACI's private cloud, we provide real-time, immediate payments capabilities and enable the industry's most complete omni-channel payments experience.

**LEARN MORE**

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