

## HIGHLIGHTS

### THE CHALLENGE



Washington Gas wanted to improve their electronic bill payment services to provide their customers the utmost in convenience while eliminating costs. On occasion, payments made by customers before their cut-off date arrived late — by which time the utility had disconnected them.

### THE SOLUTION



Washington Gas partnered with ACI to allow customers to pay conveniently while providing Washington Gas a virtually zero-cost way to collect payments.

### THE RESULTS



Washington Gas reduced service disconnections due to reducing posting errors, real-time payment soft-posting and on-demand payments reporting. In addition to avoiding service disconnections, customers appreciated being able to select from a variety of convenient payment options.

# ENHANCING CONVENIENCE AND CHOICE FOR THE UTILITY CUSTOMER

Headquartered in Washington, D.C., Washington Gas Light Company delivers natural gas to more than one million residential, commercial and industrial customers throughout Washington, D.C. and the surrounding region.

 **ACI'S ABILITY TO MANAGE COMPLIANCE ISSUES WAS A KEY FACTOR IN OUR DECISION TO CHOOSE ACI SERVICE FEE PAYMENTS<sup>TM</sup>.**

Michael Bell  
Section Leader, Customer Credit Services  
Washington Gas

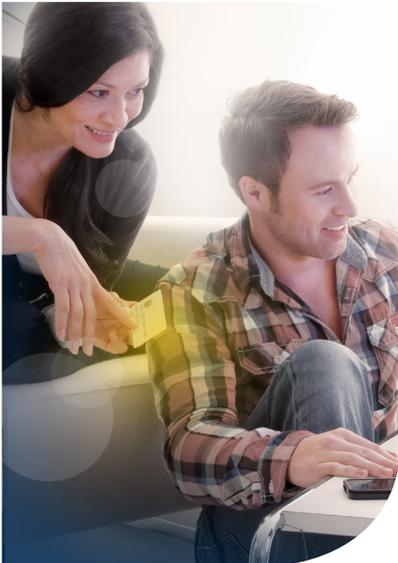
## CHALLENGE: IMPROVING THE CUSTOMER EXPERIENCE

With a focus on customer satisfaction, Washington Gas wanted to improve their electronic payment services to provide their customers the utmost in convenience while keeping costs down. The utility faced a number of limitations with its legacy billing and customer care system. On occasion, payments made by customers before their cut-off date arrived late — by which time the utility had disconnected them. In these cases, customers had their service disrupted for non-payment and therefore Washington Gas had to devote resources to turn service back on once payment was received. At the same time, with electronic payments rising dramatically — from 38% of their total payments volume in 2007 to 46% in 2009 — Washington Gas needed a way to manage its electronic payments more efficiently and safeguard customer information, while preserving a customer's choice to pay with ACH, bill pay or credit card.



We see ACI as a critical partner in our effort to provide Washington Gas customers with exceptional convenience, choice and control.”

Michael Bell  
Section Leader  
Customer Credit Service  
Washington Gas



## THE SOLUTION: A LAST MINUTE PAYMENTS OPTION

Washington Gas turned to ACI's UP® Bill Payment™ solutions to meet the challenge for a better electronic payments solution that captured and posted last-minute payments. The utility adopted Service Fee Payments to reduce the number of electronic payments arriving after the cut-off date. Service Fee Payments give Washington Gas customers an easy way to make one-time payments from credit and debit cards via the web or IVR. It's a virtually zero-cost and worry-free payments option that provides added convenience and control. Washington Gas also benefits from real-time account validation to reduce posting errors, real-time payments soft-posting and on-demand payments reporting, tracking and management via ACI's client console.

By outsourcing their specialized electronic payment needs, Washington Gas can ensure compliance with all payment industry rules and regulations, including PCI and FFIEC, without incurring an additional investment.

To handle a growing and diverse stream of electronic payments, Washington Gas turned to ACI eLockbox™. This service allows the utility a way to consolidate and receive electronic payments coming from any source, including every online banking site, walk-in location and their user interfaces. With eLockbox, Washington Gas is able to detect errors before payments are sent and handle exceptions in one place, eliminating more of the costs that arise from invalid payments information and overdrawn funds.

## THE RESULTS: REAL-TIME POSTING REDUCES COSTLY SHUT-OFFS

ACI's Service Fee Payments enable Washington Gas to efficiently and effectively manage their last-minute electronic payments. Because payments have already been validated, payment status can be updated in real time to avoid service disruptions. The result: fewer disconnections. And customers appreciate the convenience of being able to make late payments and choose the method that's easiest for them.

eLockbox has worked flawlessly, combining hundreds of electronic sources into a single posting file and a single deposit. Through eLockbox, Washington Gas concentrates its credit card and debit card payments, agent-assisted payments and certain financial institution payments, which account for 43,000 transactions per month.



## THE FUTURE: FULL ONLINE ACCOUNT SELF-SERVICE

Service Fee Payments and eLockbox are part of Washington Gas’s strategy of moving its customers to online self-service. In the short-term, the utility looks to realize the benefits of electronic payments, which can be measured in reduced processing costs and greater customer satisfaction. Washington Gas’s future plans include moving its customers to electronic payments as a first step toward full online self-service. Once customers have the tools to take control of their accounts online, they will be able to not only make a payment, but also view their statements, track their usage trends and monitor their meter readings. Online self-service will provide Washington Gas with unprecedented savings and efficiency, while giving customers the ultimate in convenience, choice and control.

To read more customer success stories, visit [www.aciworldwide.com/casestudies](http://www.aciworldwide.com/casestudies).

For more information, contact us at 402-390-7600 or at [EBPP@ACIWorldwide.com](mailto:EBPP@ACIWorldwide.com).

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.

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