

HIGHLIGHTS

THE CHALLENGE

- Auto loan collections calls were too time-consuming for customers and staff.
- Too many customers broke their promises to pay.
- Gateway needed an electronic bill payments solution that would easily integrate with Shaw Systems loan-servicing software.

THE SOLUTION

- Gateway collectors complete calls quickly with a three-click payments customer service interface from Shaw Systems and ACI's UP[®] Bill Payment[™] solutions.
- Gateway was able to expand their easy payment options, including mobile, web, IVR and call payment channels for debit card and ACH payments.

THE RESULTS

- Collector-initiated dollars collected increased 58%.
- Cut broken promise rate in half from 32% to 16%.
- Since each collection call takes less time to resolve, collectors can make more calls, increasing collection results.
- Gateway entered riskier markets thanks to their improved collections operation.

GATEWAY, SHAW AND ACI INCREASE COLLECTIONS BY 58%

Gateway Financial Solutions, a leader in the sub-prime auto finance industry, needed to improve the customer experience and its monthly payments collection rate. The ideal solution would help customers and call center staff expedite phone payments on auto loans. It would also provide customers multi-channel electronic bill payment options, including mobile, web and interactive voice response (IVR).



Gateway found its answer in the exclusive integration of Shaw Systems and UP Bill Payment solutions. "We saw strong receivables balance growth last year. We have been able to enter riskier markets thanks to our improved collections processes. With Shaw and ACI[®] integration, our call center staff can take payments quicker and easier." - Kristin Karwat, CEO, Gateway Financial Solutions

The results were impressive.

Gateway's three-month average broken promise rate fell from 32% to 16% in the first year following the integration of Shaw Systems and UP Bill Payment. Using a dynamic customer service interface, collectors



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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in Gateway's call center can now complete three-click electronic bill payments once they make contact with customers on the phone. This process has saved customers from falling into delinquency.

Armed with this fast, convenient payments option, collections staff can resolve customer delinquencies more efficiently, make more auto loan collection calls, and process more payments overall. Gateway collectors increased the number of payments they accepted by more than 3,000 per month at the end of the first year. As a result, Gateway's collector-initiated dollars went up 58% in the first year following the firm's partnership with Shaw and ACI.

Customers can also use mobile, web-based and IVR options to make payments. Since Gateway expanded its payment options, the company grew its self-service payments by five percentage points up to 36% of payments coming through mobile, web and IVR.

One of Gateway's most popular options is the ability to opt-in to receive text messages that include a link to make bill payments via a mobile payments site.

Now that Gateway has increased overall efficiency in its collection process, the company has been able to enter new markets. With a flat account delinquency rate, Gateway receivables grew 10% during the 2016 fiscal year.

ABOUT THE COMPANIES

Gateway Financial Solutions, founded in 1996, is a Michigan-based sub-prime finance company that provides indirect automobile financing to individuals with challenging or limited credit. They purchase retail installment sales contracts from both franchised and independent automobile dealerships. With more than 19 years of experience in sub-prime finance, Gateway recognizes the value in putting the customer first. Their approval process begins with a PERSON, not a SCORE. This means that everyone has a chance to obtain vehicle financing, regardless of their credit. Gateway's goal is to be the BEST sub-prime finance company in every market they serve.

Shaw Systems has specialized in loan servicing software since 1967. More than 300 clients in eight countries have benefited from using their software products. Their integrated solutions leverage existing applications to provide automation and flexibility while lowering costs. Shaw clients work smarter across all portfolios and manage customer-centric relationships and decisions. North America's top financial institutions, including a vast number of auto finance leaders, use Shaw products and services. Their client base includes banks, captive finance companies, credit unions and specialty lenders.

