

HIGHLIGHTS

THE CHALLENGE

To grow their business profitably, the mortgage servicer wanted to offer the most convenient billing and payment experiences to existing and newly acquired customers.

THE SOLUTION

To find a solution for their three million customers, the mortgage servicer turned to UP[®] Bill Payment[™] solutions. UP Bill Payment solutions create happy customers with numerous easy payment options. Not only did this electronic bill presentment and payment service put smiles on customers' faces, it boosted the servicer's efficiency with a single integrated bill payments engine powering the entire operation.

THE RESULTS

The mortgage servicer raised their profitability while encouraging their customers' use of low-cost channels. They grew electronic bill payment usage to 73% of customers, exceeding the financial services industry average.¹

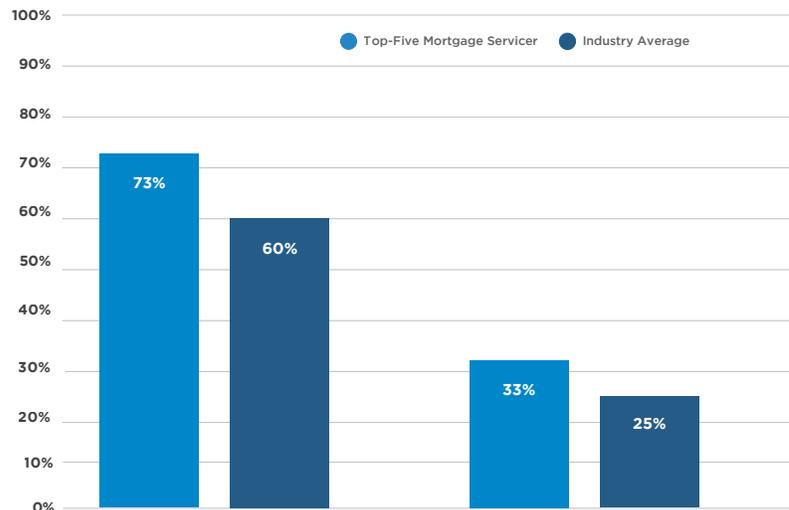
¹ BlueFlame Consulting study for NACHA

TOP-FIVE MORTGAGE SERVICER PROFITS FROM ACH AND DEBIT CARD PAYMENTS

This top-five mortgage servicer grew profitability by exceeding industry benchmarks for efficiency. The servicer grew adoption of efficient electronic bill presentment and payment to 20% higher than industry average.

At the time, this top-five mortgage servicer's website was increasingly becoming a focal point, creating an opportunity to drive customers there on a regular basis through electronic bill presentment and payment (EBPP) via the web. The mortgage servicer also saw the need to put a scalable platform in place through which it could continually deliver new and emerging services, features and functionality.

BEATING INDUSTRY BENCHMARKS FOR EFFICIENCY



Source : BlueFlame Consulting study for NACHA

The client is one of the largest residential mortgage servicers in the nation. The company originates first and second lien residential mortgage loans through a nationwide network of retail offices, direct lending centers and internet sites.



BUSINESS DRIVER: BEST-FIT INTEGRATION AND INNOVATION

Later, with expanding business channels, the mortgage servicer began sub-servicing loans under a variety of private labels. To ensure a seamless transition for hundreds of thousands of private-label customers, the mortgage servicer turned to its bill pay solution to flexibly accommodate multiple brands.

THE SOLUTION: AN ADAPTABLE ELECTRONIC PAYMENTS INFRASTRUCTURE

To find a solution, the mortgage servicer turned to UP Bill Payment solutions. UP Bill Payment solutions are driven by a single, integrated ACI Bill Payment Engine™ that powers organizations' entire bill payment operation, enabling them to streamline the complexities of bill presentment and payment processing to achieve the best results possible while eliminating application silos. The client deployed the following services:

- ACI One-Time Payments™: A quick-capture payments service that lets the client easily accommodate customers who wish to make payments, but don't want to sign up for an ongoing service.
- ACI Recurring Payments™: Enables the mortgage servicer to deliver consumers a complete, predictive online payments experience that helps drive the adoption of low-cost bill presentment and payment methods, increase customer loyalty and improve cash-flow forecasting.
- ACI eLockbox™: Gives the client a way to consolidate and receive electronic payments coming from any source, including every online banking site, walk-in location and their user interfaces.
- ACI eBill: Delivers greater customer satisfaction and cost savings by replacing paper bills with online bills customers can view anytime and anywhere.
- Customers paid their bills over the web, through interactive voice response, via call center and through online banking with a single integrated platform.

MAKING THE IMPOSSIBLE POSSIBLE

When this top-five mortgage servicer experienced a system problem that caused the rejection of more than 80% of payments on a single day — ACI quickly responded with the delivery of a data file to help automate the correction process... a task that would have been nearly impossible to manage manually.



From the start, ACI demonstrated a real understanding of the specific requirements of the financial services market. They've worked with us to help stay on top of ever-changing industry conditions without disrupting operations — so we can deliver on the promise of putting the needs of our mortgage customers first."

Vice President
Cash Operations
Top-five mortgage servicer

"When you can rely on a vendor and a solution to make your life easier, you want to find as many ways as possible to utilize them to improve your business operation. This is the rare case when a vendor actually becomes a partner, and a valued part of your extended team."

Vice President
Cash Operations
Top-five mortgage servicer

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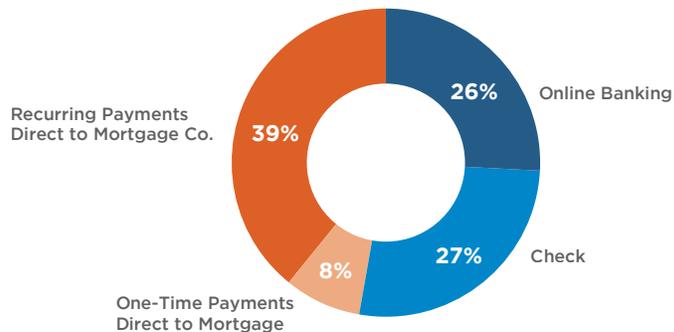
THE RESULTS: A SERIES OF SUCCESSES

With UP Bill Payment solutions, the mortgage servicer grew their business profitably with efficient customer experiences. The company exceeds its goals for electronic payment adoption year after year. Most recently, the company saw 73% of payments done electronically.

Beyond the strength of its solutions, ACI functions as a trusted partner to help the mortgage servicer implement a complete EBPP strategy. A major factor in this collaboration is ACI's partnership approach, coupled with its deep industry and mortgage experience. This included:

- Migrating paper-based auto-debit customers to web-based recurring payments, increasing customers' payments flexibility
- Working together to drive new adoption rates, such as jointly designing an insert recently mailed with more than 400,000 statements
- Conducting regular security reviews to ensure compliance to PCI and FFIEC standards
- Setting up an automatic de-enrollment survey to collect feedback from customers closing their accounts — providing a valuable tool for the client to evaluate and improve its services

CUSTOMERS PREFER TO PAY ELECTRONICALLY



PARTNERING FOR EXPONENTIAL GROWTH

ACI makes it easy for a mortgage servicer to bring new acquisitions into the fold. When the client consolidated servicing systems with another mortgage company, ACI created a customized integration template that retained that company's original branding, while seamlessly rolling more than 900,000 customers from their existing application — along with enrollment information, logins, passwords, preferences, pay schedules and more — over to the ACI modules and tools.

To read more customer success stories, visit www.aciworldwide.com/casestudies. Contact ACI at 402-390-7600 or EBPP@ACIWorldwide.com to see what ACI's Bill Payment solutions can do for you.