GET PAID FASTER AND SIMPLIFY RECONCILIATION

ACI Integrated Treasury Management™ makes it easier to manage card processor relationships — including interchange management — by removing the risks, uncertainties, complexities and delays inherent with most in-house systems. Part of ACI’s UP® Bill Payment™ solutions, Integrated Treasury Management frees you from the complexities of managing payments, and takes over all processor relationships and covers all transaction costs for a set, predictable price.

You no longer have to wait two or more business days for money to arrive. All funds come from ACI, in one deposit, on the business day after the payment is made.
THE MARKET CHALLENGE

Accepting payments keeps getting harder. Trying to reconcile payments from multiple sources made over different days eats up staff time. In response, companies increasingly outsource the management of merchant acquirers and ACH payments.

MAKING PAYMENTS FUNDING EASIER

• Provides a single source of funding for your payments
• Eliminates multiple deposits from processors
• Receive all funds in a single deposit

ELIMINATES RECONCILIATION COMPLEXITIES AND HASSLE

• Receive a data file containing all the payments for that day that will match the dollar amount of the deposit
• No more multiple data sources or complex cross-checking to reconcile
INTEGRATED TREASURY MANAGEMENT IMPROVES CASH FLOW

• Get payment funds the very next business day while delaying payment processing fees until the end of the month
• No longer receive funds on multiple days or wait for two, three or four business days for card settlement

ONE PRICE FOR PEACE OF MIND

• Predictable costs
• ACI covers all direct transaction costs and absorbs cost variability
• Get one price based on the amount of funds collected irrespective of card type

TREASURY OPERATIONS

BEFORE INTEGRATED TREASURY MANAGEMENT

- Client Treasury Operations
  - Reconciliation
  - Cashflow
  - Vendor management
  - Chargeback

AFTER INTEGRATED TREASURY MANAGEMENT

- Client Treasury Operations
  - Reconciliation
  - Cashflow
  - Vendor management
  - Chargeback

THE END OF COMPLICATED PROCESSOR RELATIONSHIPS

• ACI manages the card processor relationship — invoices, chargebacks, reporting and all other aspects of your processor relationship
• ACI keeps chargeback levels low, and if they do occur, ACI automatically re-credits the consumer’s account
• Offloading operations to ACI reduces your PCI-compliance footprint
CONTINUOUS MONITORING TO REDUCE COSTS

• Since ACI’s experts continuously monitor rate qualification, you receive the best interchange rates available

• ACI works directly with a broad range of processors to assure that payments process at the highest possible qualification

Integrated Treasury Management is one of many different services in UP Bill Payment solutions — a comprehensive integrated platform proven to raise customer satisfaction 25%.