CONVENIENT
• Quick, one-time payments solution
• Mobile, web, IVR, CSR and API payments
• Pre-populated funding from previous payments
• Single sign-on authentication

COMPREHENSIVE
• View payments history
• Option to restrict payment dates
• Modify or cancel payments
• Future-dated payments
• English and Spanish over the phone or online

FLEXIBLE
• Interfaces with real-time and batch options
• Configurable payment cut-off dates
• Flexible payments scheduling around holidays and weekends

SECURE
• ACI uses tokenization to protect sensitive payments information

THE EASIEST WAY FOR CONSUMERS TO PAY BILLS

ACI One-Time Payments™ makes paying fast and simple for people who don’t want to sign up for recurring payments. Part of the comprehensive UP® Bill Payments™ solution, this electronic payments system provides clean, easy-to-use user interfaces for making one-time payments through the web, mobile device, IVR, live agent or API.

No registration or enrollment is required — with One-Time Payments the consumer:
• Self-authenticates
• Enters funding information
• Chooses a payment amount and date
• Makes the payment using a credit card, debit card or ACH

Call center support uses a web-based interface to help callers with everything from account history research to taking payments.
THE MARKET CHALLENGE
Seventy percent of consumers want to pay quickly and easily using an electronic payments system, according to Aite Group’s “How Americans Pay Bills” survey. They do not want the hassle of a username and password. These consumers do want abundant options, expecting to pay anytime, anywhere.

OFFER MORE AND REDUCE COSTS
• Offers a secure, low-cost, one-time payments solution while trusting electronic payments compliance to an expert partner
• Quick and easy way to pay electronically
• Makes it easy for you to transition consumers from higher-cost paper payments
• Select the funding types, according to your cost requirements

ELECTRONIC PAYMENTS SYSTEM WITH MANY CONFIGURATIONS
• ACI provides the complete user interface, integrates with single sign-on or connecting with APIs
• Offers a wide range of configurations to meet your business needs
• Choose payment cut-off times, funding methods and file formats

A NEW WAY TO BUILD A BRAND
• Highly configurable front-end that lets you determine labels, logo and messages
• Tailors label and on-screen text to fit the business sector and customer base
• Customizes on-screen instructions to meet selected payment rules

PAYMENTS DATA THE WAY CUSTOMERS WANT IT
• Powerful formatting tool provides payments data customized to the format of your existing systems
• Multiple options for batching payments within the file
• Choose cut-off and delivery time

EASY, COMPREHENSIVE AND ENHANCED INSIGHT
• Includes ACI Client Console™ — a powerful customer support tool that provides web-based payments research and entry
• Electronic payments system that provides consumer profile management, payments management, and dynamic consumer and customer representative activity reports
WEB USER INTERFACE

CLIENT CONSOLE ADMINISTRATION INTERFACE
One-Time Payments is one of many different services in the UP Bill Payments solution — a comprehensive, integrated platform proven to raise customer satisfaction 25%.

ACI does more than power electronic payments — we empower your business success.

See how an auto lender won over their customers with one-time payments — visit www.ACIWorldwide.com/AutoStudy