UP® BILL PAYMENT SOLUTIONS™

As billing and payment has become ever more complex — with growing numbers of channels and methods, funding sources and security concerns — you face increasing pressures to streamline operations while enhancing consumer convenience. UP® Bill Payment™ solutions solve this dilemma. They are an integrated suite of electronic bill presentment and payment (EBPP) services that enable you to respond effectively to this problem while enhancing system ROI and offering higher consumer convenience.

SOLUTIONS SUMMARY

A NEW GENERATION OF EBPP SERVICES

Cash and checks used to be the only ways consumers could pay their bills, but technology has made dramatic changes in the payment channels available in the past several years. Organizations began offering interactive voice response (IVR) telephone payment systems or provided contact center agent interaction by phone. Then the world went electronic, and with the popular acceptance of the internet,
organizations began offering online EBPP on their websites. Now, with the tremendous growth of the smartphone market, EBPP has advanced into the world of the smartphone and tablets. Consumers now can choose from a broad array of secure billing and payment channels.

**EVOLUTION OF BILLING AND PAYMENT**

This evolutionary growth has given consumers the greatest flexibility possible for receiving bills and making payments. Most now use multiple channels and payment types at different times and situations, and they want a great experience across all channels. They want all of the contextual information associated with their bill, not just the amount due. They want prompt and informed service with reminders. And the entire process needs to be easy and intuitive to use.

This offers you many new ways to touch your customers, moving what used to be a back-end transaction to be a complex and differentiating part of their services. You can enhance customer satisfaction and loyalty while lowering the cost of payment collections and customer service.

**INTEGRATED SERVICES THAT ELIMINATE THE CHAOS OF EBPP**

ACI has eliminated the fragmentation of EBPP. The UP Bill Payment solutions offer a single, integrated platform that powers the entire bill payments operation, which means you can streamline the complexities of bill presentments and payment processing to improve results while eliminating application silos. It provides a seamless consumer experience across all billing and payment channels. It provides a single view into all consumer records and payments. It simplifies treasury operations by providing a single view of all payments from all channels and concentrating all payments into a single daily deposit. And all of this runs in an environment featuring high security, full PCI compliance and privacy practices.
Today’s consumers have different preferences when it comes to the billing content they want to receive and much of their interest is based on factors such as their age, lifecycle stage, social environment and income levels. These factors often determine their choice of payment channels as well as their interest in having all the content they desire available to them as needed. In fact, consumers can be different types of payers at different times.

Relationship builders are regular eBill payers who value their relationship with you and the preference selections offered to them. They are eco-friendly because they adopt paperless billing. They want the payments process to be automatic and consistent on a regular basis.

Convenience seekers are often early adopters who seek the convenience of paying bills electronically, but who value a low-effort experience. Many often wait until the last minute to pay their bills, so they demand the broadest channels and funding choices for doing so. They will often obtain their bill directly from an organization, but will pay them from their financial institution or FinTech provider.

Payment avoiders are those people who are casually or habitually late with their payments and incur penalties and fees with their accounts. Many are delinquent and must work with you to get their accounts back in good standing. They value low-conflict experiences and often seek expedited payments in order to get in under the deadline, even if it costs them a fee to make the payment.

WHERE, WHEN AND HOW THEY WANT TO VIEW AND PAY
“Smartphonatics” represent the newest generation of ePayers: mobile device users. They want the ability to pay via the web or an iPhone, iPad, or Android smartphone or tablet, as their immediate needs demand. They value a low-effort experience and want to receive notifications that bills are due and to easily pay with just a few clicks or taps on a touchscreen.

Refund receivers are those customers who are due a refund, a rebate or a reward. You need a reimbursement channel to provide those refunds to them, either via an ACH transaction or via the sending of a paper check.

UP BILL PAYMENT SOLUTIONS OPTIONS
SELECT ONE OR MANY SERVICES TO MEET YOUR NEEDS

UP Bill Payment solutions give you the comprehensive and easy-to-integrate technology you need to offer your consumers the convenience they expect. ACI’s highly configurable solution is pre-built for integration with 100+ systems. Plus, ACI’s strategic partnerships mean that you get a holistic, comprehensive service. ACI’s free consumer marketing consultation and creative resources produce superior adoption rates, giving clients faster ROI. The UP Bill Payment solutions include the below services.

ACI® ONE-TIME PAYMENTS™

ACI® One-Time Payments™ makes paying fast and simple for people who don’t want to sign up for recurring payments.

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.

ACI RECURRING PAYMENTS™

ACI Recurring Payments™ makes consumers happy. This electronic recurring payment service builds consumer relationships, increases loyalty and lowers costs. With online automatic payments, consumers get flexibility and you reduce costs by using electronic due date notifications that cut paper bills. Offer a consumer-focused interface that lets them:
• Schedule recurring payments
• Make payments one at a time
• View bill and payments history
• Schedule proactive notifications
• Access multiple billing accounts with one login, manage funding methods and scheduled payments

ACI INTEGRATED PAYMENT PLAN™
ACI Integrated Payment Plan™ gives students and parents the freedom to make payments over time while increasing efficiency using real-time integration with your ERP system. This real-time integration eliminates the need to create and receive files to keep records up to date.

For every Integrated Payment Plan enrollment, the system queries your ERP system and can return the balance, estimated financial aid and eligibility groups.

ACI SERVICE FEE PAYMENTS™
ACI Service Fee Payments™ lets you offer electronic payments — and accept both card and ACH payments — without incurring transaction costs.

Since many consumers don’t mind paying a service fee for convenience, ACI charges consumers a service fee for payment, which covers all direct transaction costs. We manage the merchant processor relationships and consolidate all funds and data into a single file and deposit.

ACI INTEGRATED TREASURY MANAGEMENT™
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. 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.

ACI eLOCKBOX™
ACI eLockbox™ allows you to easily receive online banking, walk-in center traffic and payments from your own payment channels. eLockbox consolidates all of these payments into one file and deposit, reducing costs and staff time. It’s simple — when consumers pay, eLockbox sends the transactions directly to you, you credit the payment to the consumer’s account, update your accounts receivable system and deposit the funds into the customer’s account.

PAYMENT FUNDING SOURCES
ACI enables consumers to pay their bills using virtually any funding source of their choice, including:

• ACH
• Debit cards
• Credit cards
• Cash
• Check

Check payments will be through 3Point Alliance partnership. Cash and check payments through QuotePro kiosk partnership that turns check payments into ACH.
**ACI DISBURSEMENTS™**

ACI Disbursements™ takes the headaches and inefficiencies out of sending money to consumers. Disbursements ensures accurate and consistent payment processing by consolidating multiple functions and eliminating potential points of failure. Some of the nation’s largest corporations use ACI’s electronic disbursement service for situations like credit card balance transfers, overpayment, the return of prepaid funds, refund of fees, insurance claims, loyalty rewards and more. Plus, with ACI’s economies of scale, you save money on disbursements.

Get a complete package to manage and maintain outgoing payments based on your business rules. ACI’s disbursement services let you use preferred or existing file specifications.

- You send the instruction file to ACI.
- ACI checks the file for errors and duplicate disbursement.
- ACI sends out the money.
- You pull the response and adjustment files back through the same secure process.

**ACI MEMBER LIABILITY PAYMENTS™**

ACI Member Liability Payments™ can increase member retention by allowing members to pay providers from your payer website and mobile app. Member Liability Payments gives payers happy, engaged and loyal members and providers. Member Liability Payments consolidates information from all applicable healthcare payers and providers, clearly identifying covered expenses and member responsibilities. After the appointment, members can pay their unpaid balances to providers through your payer website or mobile app.

**ACI PATIENT FINANCIAL ENGAGEMENT™**

ACI Patient Financial Engagement™ enables healthcare providers to collect up to 27% more with new intelligence and innovation designed for your revenue cycle.¹ Use machine learning and predictive analytics based on your patient data to determine the best way to collect the patient co-pay and balance after insurance.

Patient Financial Engagement accelerates cash flow by assigning patients to different treatment groups to determine what combination of offers, channels and tone is best to engage a patient and get them to pay. You can offer a 360-degrees patient experience in multiple channels, including text, email, mobile browser, web, eVoice and live calling communications.
A BROAD SPECTRUM OF MULTI-CHANNEL SUPPORT

ACI provides the flexibility of payments channel choice that consumers need. You can offer your consumers the ability to pay via the web, phone or mobile device, as well as via live customer service agents. ACI’s broad range of payment channels now includes:

- **APIs** - ACI’s complete set of APIs is a robust set of interfaces for back-end payments authorization, processing and remittance services that link directly with your existing customer interface.

- **Single sign-on** - This mode is designed for organizations who want to control their user interface without having to be fully PCI-compliant for handling credit card data or having to manage interchange. ACI will maintain credit card data files for them, and when consumers sign on to your website, they are redirected to a payments site branded to your organization but hosted by ACI. Once a transaction is completed, they are redirected back to the organization’s website and ACI processes the payments.

- **Web** - Hosted by ACI, you can notify your consumers that bills are ready and direct them right to your website to download a copy of their bill. You can also provide links on your consumer landing page for direct payment of bills.

- **Call center** - Your call center staff can take consumer payments by phone and can provide customer support via ACI’s Client Console, which provides all consumer account information and payment records needed to research and respond to consumer information requests.

- **In-person** - Consumer payments can also be handled by live agents at walk-in payment centers or by external agents, such as insurance agents, and these payments will be processed by ACI.

- **IVR** phone systems provide a way for those consumers who don’t have a computer to pay their bills interactively by phone.

- **Mobile browser** delivers:
  - A full mobile payments experience from notification to eBilling to payment
  - Full billing history and account information

- **Text** messages provide actionable information to a consumer’s finger tips about due dates and easy access to pay their bill

- **Point-of-sale** payments make it easy for consumers to swipe their card to pay you

- **Mobile point-of-sale** Payments makes it easier to collect more. Just attach a card reader to an iPad or iPhone and use the free card reader application to start taking payments in more places than ever before.²
No matter which channels your consumers prefer — and even if they use different channels each time they pay a bill — UP Bill Payment solutions let you manage everything from one set of resources. You get one vendor to support all payment options and one set of high-performance tools.

**ACI CUSTOMER COMMUNICATION MANAGEMENT™**
ACI Customer Communication Management™ allows business users to orchestrate, change and manage content, and govern all communications, removing the costs and long timelines of technology projects. ACI empowers business success through comprehensive communications throughout the consumer lifecycle. You can easily send personalized communications, bills and targeted messages to your customers by leveraging data and maximizing revenue and retention while minimizing cost per customer.

**MAKE YOUR BILL LOOK GREAT ANYTIME, ANYWHERE**

- **Print**
- **Desktop**
- **Tablet**
- **Phone**
- **iPDF/HTML5**

Single integrated system includes:

1. **Master data manager** – Data is securely parsed to support targeted messaging and analytics

2. **Communications targeting** – Store and manage templates, reduce IT expenses and optimize workflow while crafting personalized messaging

3. **Preference center** – Information capture that enhances personalization, consent and compliance support as well as text and email alerts

4. **Consumer interfaces** – Includes everything from print to text alerts, with interfaces that include mobile, tablet and more

5. **Payment options** – Give your customers their favorite ways to pay
6. Treasury management – Benefit from the administration of payment network connections, merchant account and funding

7. Reporting and data warehouse – Archive and store all documents delivered to the customer, with business intelligence and analytics

**ACI NOTIFICATION SERVICES™**

ACI Notification Services™ provides actionable electronic reminders. Consumers get to choose which notifications to receive, when to receive them and how to receive them. With Notification Services, you give consumers the power to manage their payments and notifications without needing paper.

**ACI VIRTUAL COLLECTION AGENT™**

ACI offers a unique virtual collection agent that facilitates your online account collection efforts beyond simple payments. ACI Virtual Collection Agent™ is a full-featured, branded site where your consumers can enroll in special repayment offers based on account data and information provided during their site visits. The heart of ACI’s Virtual Collection Agent product is its strategy manager, which emulates the intelligence and interactions of your best collection agent in a convenient, 24-hour-a-day online environment. A high level of configurability and detailed performance data enable you to present the right offer to the right consumer every time. As an added benefit, the included agent interface helps ensure consistent application of collections policy in the call center as well, minimizing training time and giving you the ability to adjust collection strategy across channels instantly.

**BILL PAY REMITTANCE SERVICES FOR BANKS, CREDIT UNIONS AND FINTECHS**

ACI offers multiple types of payment services that we can tailor for banks, credit unions and other financial institutions or FinTech companies of all types to provide secure online payment capabilities that meet virtually any consumer need.

We offer a batch remittance service for those institutions that manage their own payment services and call on ACI solely to distribute payments to billers using ACI’s payment networks.

Our Biller Endpoint Network (BEN), which connects ACI directly to more than 9,000 (and growing) direct billers for payments remittance, enables ACI to settle payments from virtually any channel and funding source.
ACI’s electronic biller directory assists with collection and validation of accurate account information. ACI’s Real-Time Digital Scanline® technology provides multiple levels of validation to ensure correct address and account number data and to validate payment instructions on the fly.

**ACI CALL CENTER SERVICES™**
ACI Call Center Services™ enables you to confidently outsource your Tier 1 customer care to our expert team of U.S.-based customer service representatives 24x7. Excellent financial call center services satisfy customers and reduce costs. ACI’s financial call center services provide highly trained experts who quickly address customer inquiries, resolve issues and provide up-sell offers.

**PARTNER PROGRAM**
ACI’s partner program leverages 20+ years of EBPP expertise to deliver consumer-facing online bill payment solutions, administrative tools and payment-related treasury services to your corporate clients. Offering bill payment solutions helps deepen your relationships with your business customers by providing them with a full suite of payment services from one source.

ACI’s single payment services application platform results in lower cost for implementation and maintenance, faster implementation, expanded relationships with smaller clients, easier management due to use of a standardized solution and better partner branding.

**ACI CLOUD**
ACI manages all the operations for your payments solution to keep it running 24x7x365. We make the necessary investments in hardware and software to maintain a modern, state-of-the-art processing environment:

- Hosting service and application management
- Disaster recovery services
- Service-level management
- Implementation and change management support
- Client support programs
All of this support is provided in an operating environment that meets the requirements of consumer and client authentication, regulatory compliance, and consumer and data privacy. ACI’s regulatory compliance includes:

- PCI DSS Level 1 and PII
- SSAE16 (formerly SAS70)
- SOC1
- FFIEC (Federal Financial Institution Examination Council)
- Sarbanes-Oxley (SOX) provisions

ACI is included in card vendors’ online lists of approved vendors. In addition, our privacy policy protects the privacy and confidentiality of clients and, more specifically, protects the interests of clients’ customers who are consumers. No action can be taken involving consumer data without the prior consent of the clients.

**ACI EMPOWERS YOUR BUSINESS SUCCESS**

ACI does more than power electronic payments — we empower business success by raising consumer satisfaction 25%. We’re saving millions of dollars for many of our clients. See why Exeter Finance, Horizon Healthcare Services and Ursinus College partner with ACI — go to aciworldwide.com/ebpp.