

## FEATURES AT A GLANCE

### OFFER #1 FORM OF CUSTOMER SERVICE

- Communicate the way your consumers do — text messaging
- Put your consumers in control of alerts and payments
- Make paying easier, consumers reply “PAY” to pay their bill

### REDUCE COLLECTIONS COSTS

- Prevent phone calls to collect late payments
- Send alerts through text messages when a bill is due
- Receive payments when consumers reply to a text message

### EASE COMPLIANCE

- Ease compliance with Telephone Consumer Protection Act (TCPA), Fair Debt Collection Practices Act (FDCPA), Payment Card Industry (PCI) and NACHA
- Enroll and verify consumers with a compliant double opt-in process
- Do not send bank account or credit card numbers through text messages

## USE TEXT TO COLLECT

When it comes to communicating, Americans are all thumbs — as in, we’d much rather text than talk. In fact, we spend four times the amount of time each day texting than on voice calls.<sup>1</sup> With ACI®’s UP® Bill Payment™ solutions, you can send text message (SMS) payment reminders and give consumers the option to pay simply by replying with a text. Not only will it raise consumer satisfaction, it’ll reduce your collections cost.

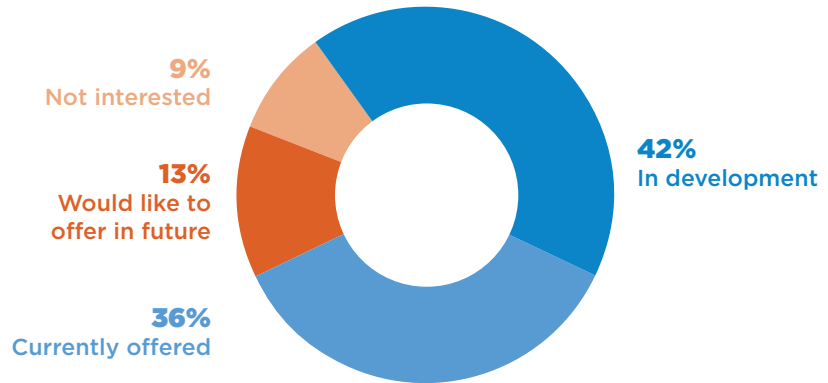


## THE MARKET CHALLENGE

When is the last time you answered a number you didn’t recognize? Calling consumers is a challenging, costly way to collect payments. Fortunately, consumers actually prefer a lower cost way to contact them. Text messaging is the customer service channel of choice for Americans, offering a 98% open rate within three minutes.<sup>2</sup> No wonder three out of four organizations offer or have in development right now the ability to receive text message payments.<sup>3</sup>

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## TEXT MESSAGE PAYMENTS OFFERED BY ORGANIZATIONS



Source: Ovum

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## EASY CONSUMER ENROLLMENT

- Consumers opt in to the text message payments service from a website they access with their computer, tablet or phone
  - Choose how many days before the bill is due to receive the text message
  - Designate the funding account to be used with text payments (debit card, credit card or ACH)
- Consumers can also elect to receive a “bill due reminder” notification via email or text without a payments option
- Customer service representatives can set up and view consumer preferences in the administration tool

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## SIMPLE ALERTS AND PAYMENTS

- Consumers receive a bill due reminder notification via text message
- Notification includes an option to pay now by texting back “PAY”
- If/when the “PAY” text is received, a payment offer is sent via text to the consumer which includes:
  - Amount to pay (always the amount due)
  - Payment date (always the current date)
  - Last four digits of the funding account the consumer chose when signing up for the text-to-pay service
- Consumer is asked to text back “CONFIRM” to submit the payment
- Once the “CONFIRM” response is received, the payment is submitted

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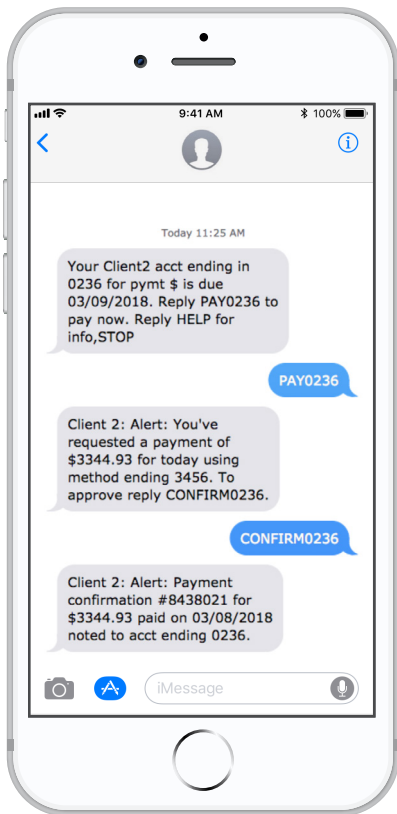
## EASE COMPLIANCE

- Debit card, credit card and ACH account numbers stored in ACI's secure data centers, not sent through text message to ease PCI compliance
- FDCPA does not prohibit using text messages to collect debt (Read more on the [FTC website](#).)

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## FLEXIBLE OPTIONS FOR YOU

- Choose to either host the consumer enrollment user experience or have ACI host it for you
- If you host the consumer enrollment site, then you can leverage ACI's application programming interfaces (APIs)
- When using the API option, a client who controls enrollment profiles via the enrollment API can capture the consumer's notification preferences and submit them to ACI
- APIs support the following:
  - Consumer opt in/out of text communications
  - Consumer can create/modify/delete their preference for a proactive bill due reminder. For example, consumers may specify:
    - The number of days prior to the due date they would like to receive the notification
    - A delivery method for the notification (email or text)
  - Allow a consumer to enable/modify/disable the text-to-pay option in the bill due reminder notification. For example, consumers may:
    - Specify a funding account to be used
    - Designate the funding account in the API with a funding ID or a funding token



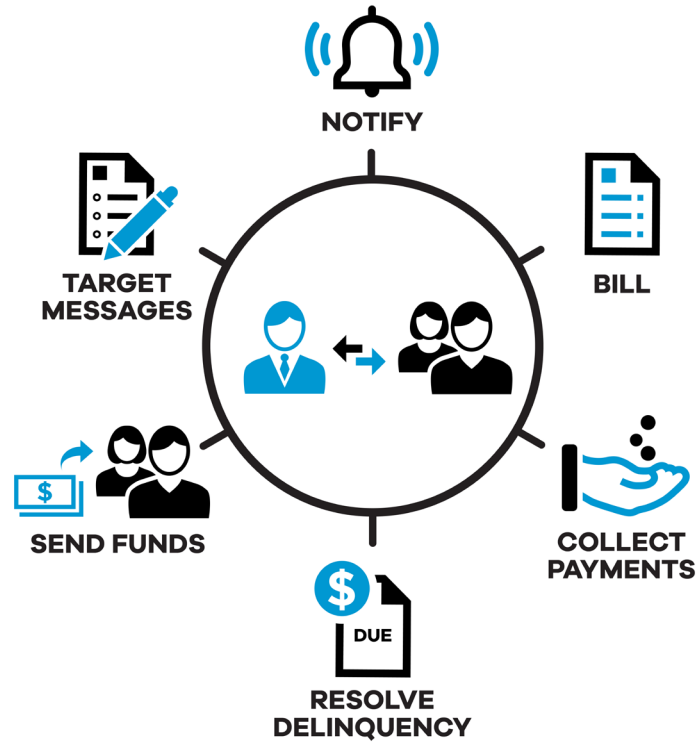
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## SIMPLE INTEGRATION

- Receive text message payments in the same deposit and report as payments from all other ACI channels (mobile browser, web, interactive voice response, call center and APIs)
- Consumers enroll through existing systems whether hosted by you or ACI




Text messaging is one of many different channels within UP Bill Payment solutions — a comprehensive integrated platform proven to raise customer satisfaction 25%.

**UP BILL PAYMENT SOLUTIONS TRANSFORM THE ENTIRE PAYMENTS EXPERIENCE**



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.

**LEARN MORE**

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

See why 77% of organizations offer or have in development right now the ability to receive text message payments.

Visit [aciworldwide.com/billpaysights](http://aciworldwide.com/billpaysights)

<sup>1</sup> Informate: <http://www.chicagotribune.com/business/ct-americans-texting-00327-biz-20150326-story.html>

<sup>2</sup> Twilio and Forbes: <https://www.twilio.com/white-papers/global-mobile-messaging-consumer-report-2016>

<sup>3</sup> Ovum: [www.aciworldwide.com/billpaysights](http://www.aciworldwide.com/billpaysights)