

3 Reasons to Say YES to

Debit Card Mortgage Payments



Customers prefer to pay with a debit card three to one versus ACH or electronic checks.¹ But debit cards give you more than happy customers. Check out the three biggest ways debit cards save you money.

1 Avoid exceptions with real-time account validation.



Get funds faster and avoid insufficient funds payments.

With debit card payments, you can avoid exceptions that occur with ACH payments like insufficient funds. Debit card payments are real-time, eliminating exceptions.

2 Prevent customer service calls



Customers rest easy with real-time confirmation their mortgage was paid.

Debit cards prevent customers from calling you to see if you received their payment successfully. This makes debit cards better for your customers than check, online banking and ACH payments.

3 Reduce collection activity by making payment easier.



80% of customers don't carry the information required to make ACH payments.²

Debit card options make it convenient to pay delinquent accounts and resolve issues faster, with fewer calls.



Find out how debit card payments improved loan portfolio performance for a top-25 bank.³

SOURCES

¹ Mercator Advisory Group

² Onovative consumer survey

³ Top-25 bank case study:

<https://www.aciworldwide.com/insights/case-studies/top-25-bank-boosts-loan-portfolio-performance-with-debit-card-payments-processing>