Fast and Secure Real-Time Disbursements

ACI Speedpay®: Disbursement Services

Today’s consumers expect fast and frictionless digital payments — especially when it comes to receiving claims, rebates and disbursements. For insurers, utilities, lenders and more, this means adopting disbursement capabilities that take advantage of today’s most popular digital payment methods and enable smooth, seamless disbursements.

ACI’s disbursement services, part of the comprehensive ACI Speedpay® solution, offer a powerful new way to save and increase satisfaction with both single- and multi-party digital disbursements. ACI’s disbursement services provide fast, secure and cost-effective access to a robust array of digital disbursement methods that help put an end to costly paper checks, escheatment and high-friction payment workflows.

- Less friction for payments to multiple parties
- Broad array of payment methods from a single point of reconciliation
- Faster payments to reduce escalations and support inquiries
- Intuitive digital onboarding decreases likelihood of human error
- Instant standup via web app or full integration via “API First” technology

The Market Challenge

Typically, using your employees to send payments to consumers can cost up to $3 or more per payment. These days, outsourcing provides significant cost savings. Organizations can no longer justify sticking with the status quo when there is an easier, more cost-effective solution.

Half of Consumers Who Receive Disbursements Have Issues

- 50% It takes too long to receive a payment
- 31% Not provided a choice in payment method
- 29% Too many steps to request a payment
- 28% Problem resolution takes too long
- 25% No way to track payment approval and status
Save Time and Money

ACI’s disbursement services streamline the process of sending single- and multi-party disbursements, refunds and rebates by facilitating straight-through processing claims. This also reduces the internal costs of operations and approvals, research costs, and the costs of processing and mailing checks. Not only do parties receive their disbursements as they are issued, the digitized process drastically reduces paperwork and delays.

Increase Consumer Satisfaction

Elevate your consumers’ experience by providing them a choice in their payment method, including real-time Push to Card, PayPal, Same Day ACH and even cash. ACI disbursement services also provide a self-service portal for maximum convenience, with the ability to send payment status updates through text and mobile notifications.

Outbound Payment Methods

- **ACH**:
  - Next Day
  - Same Day
  - International
- **Push to Bank-Issued**
- **Debit Card**
- **Real-Time Push to Bank Account**
- **Wire**: Domestic
- **Wire**: International
- **PayPal**
- **Cash Disbursement**
- **Physical Check**
- **Prepaid Reloadable Card**
- **Closed-Loop Gift Card**

Deliver Superior Security

ACI disbursement services are PCI-, SOC II- and HIPAA-compliant. What’s more, processing refund payments digitally is not only faster and more convenient, it’s also more secure. Digital payments reduce the risk of fraud by never having sensitive financial data cross your network. Financial information is also tokenized and stored by ACI, significantly increasing data security and simplifying compliance.

For more information on how you can transform your disbursements with ACI Speedpay and ACI’s disbursement services, visit aciworldwide.com/products/disbursement-services.