

# The ACI Speedpay® Solution

## Transform Your Billing and Payments

### A New Generation of Electronic Bill Payment and Presentment (EBPP) Services

The evolutionary growth of EBPP services has given consumers greater flexibility in receiving bills and making payments. Most now use multiple channels and payment types at different times and situations, and they expect a great experience across all channels. They want contextual billing information that goes beyond just the amount due and prompt, informed service with reminders. They also expect that the entire process will be easy and intuitive.

These multichannel expectations give you new ways to reach your consumers, moving what used to be a back-end transaction into a true differentiator. What's more, you can enhance customer satisfaction and loyalty while lowering the cost of payment collections and customer service.

As consumers demand easier ways to view bills and make payments, the ACI Speedpay® solution enables you to respond. Proven to raise consumer satisfaction 25%<sup>1</sup>, this integrated suite of billing, payment and communication services lowers cost while delivering industry-leading security.

#### ACCOMPLISHED CHANGE AGENT

- Serves more than 3,000 clients
- Increases consumer satisfaction 25%
- Reduces staff time spent on payments by 19%
- Saves 18% on security and compliance expenses

#### MULTICHANNEL COMMUNICATIONS AND PAYMENTS

- Online, mobile, phone, API, mail and in-person options
- ACH, debit, credit cards, cash and check payments
- Alternative payments, including PayPal, Apple Pay and Google Pay
- Integrated notification, eBill, payments and communications platform

#### EASE OF DOING BUSINESS

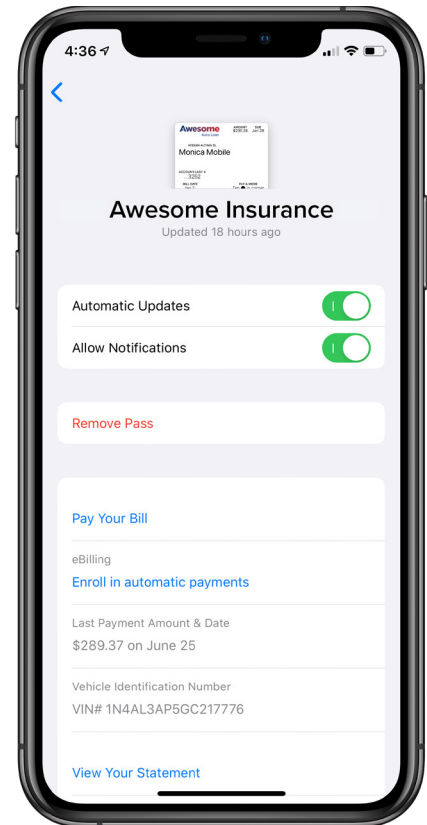
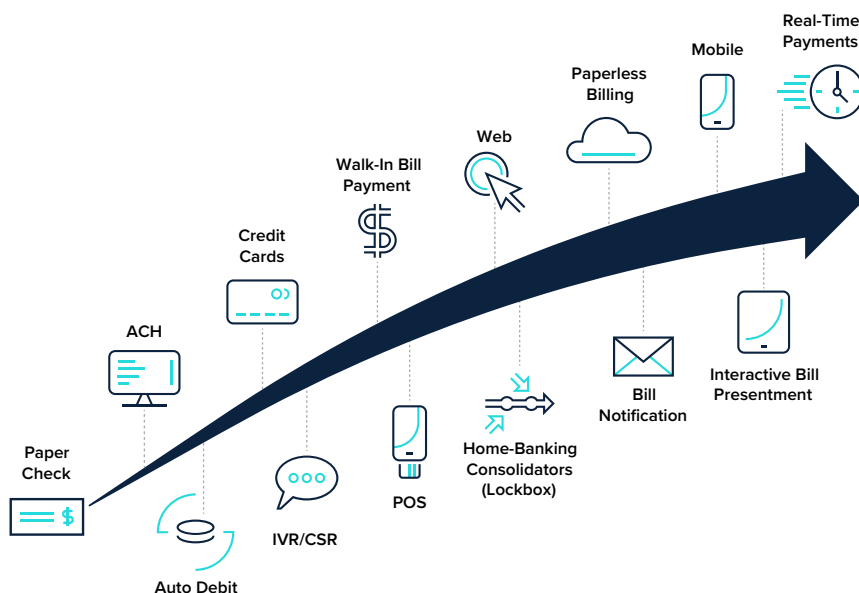
- Pre-built for integration with 100+ systems
- Complimentary consumer marketing consultation and creative resources

## Evolution of Billing and Payments

### Integrated Services That Eliminate the Chaos of EBPP

The ACI Speedpay solution eliminates the fragmentation of EBPP by offering a single, integrated platform that powers the entire bill payments operation. This enables you to streamline the complexities of bill presentments and the payments process to improve results — all while eliminating application silos.

You can also deliver a seamless consumer experience across all billing and payment channels. The solution delivers a single view into all consumer records and payments, and simplifies treasury operations by providing a consolidated view of all payments from all channels, and concentrates all payments into one daily deposit. This all runs in an environment featuring high security, full PCI DSS compliance and privacy practices.



**Enhance Customer  
Satisfaction While  
Lowering Costs**

## ACI Speedpay® Solution Capabilities

### Select One or Many Services To Meet Your Needs

The ACI Speedpay solution gives you the comprehensive and easy-to-integrate technology you need to offer your consumers the convenience they expect. ACI's highly configurable solution is prebuilt for integration with 100+ systems. Plus, ACI's strategic partnerships mean you get a holistic, comprehensive service. ACI's consumer marketing consultation and creative resources produce superior adoption rates, giving clients faster ROI.

### One-Time Payments

ACI's one-time payments make 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, ACH or alternative payment method

Call center support uses a web-based interface to help callers with everything from account history research to the payments process.

### ACI Speedpay Pulse Interactive Tool

Explore years' worth of exclusive data — broken down by industry, age demographics and time period — to see the complete picture in consumer preferences for billing and payments.

[Get Started](#)





## Recurring Payments

ACI's recurring payment capabilities make consumers happy. This electronic recurring payments 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 and manage funding methods and scheduled payments

## Integrated Payment Plan

ACI's 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.

## Service-Fee Payments

ACI's service-fee payments let 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 payments that covers all direct transaction costs.<sup>2</sup> We consolidate all funds into a single deposit.

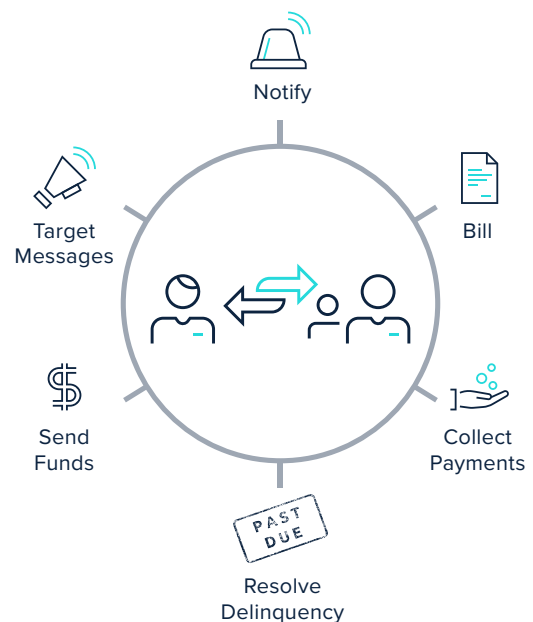
## Integrated Treasury Management

ACI's 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 transaction costs for a set, predictable price.

### 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
- Alternative payment methods



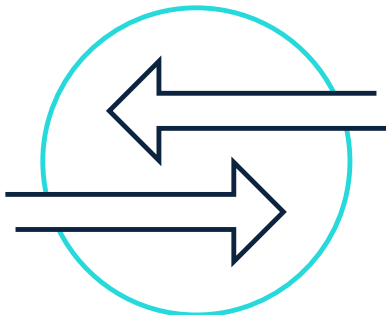
## eLockbox

ACI's 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 and you credit the payment to the consumer's account, update your accounts receivable system and deposit the funds into the customer's account.

## Digital Disbursement Services

ACI's digital disbursement services offer a powerful way to save and increase satisfaction with both single- and multi-party digital disbursements. ACI's digital 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.

Elevate your consumers' experience by providing them a choice in their payment method, including real-time push to card, PayPal and same-day ACH. 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.



“

We work more effectively and efficiently to meet increased billing and enrollment needs.”

**William Wolfe**  
Horizon Healthcare Services

“

With ACI's technology, integration was seamless.”

**Ellen Curcio**  
Ursinus College

“

This is a huge win for both our customers and our company. The payment experience we offer is as seamless as our financing experience.”

**Rob Nightingale**  
Product Manager, Octane

## A Broad Spectrum of Multichannel 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 in-lane with cash at thousands of retailers across the U.S. 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. This includes a software development kit (SDK) that provides seamless integration into your platform.
- **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 in 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 the 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, while meeting PCI compliance mandates with ACI Agent Card Assist Plus™ offering. Staff can also deliver customer support with all consumer account information and payment records needed to research and respond to consumer information requests.
- **Walk-in** - Walk-in payments are offered as a digitized cash solution from ACI Cash, allowing your customers to pay in-lane at thousands of convenient retail locations.
- **IVR** - Use phone systems to provide a way for those consumers that don't have a computer to pay their bills interactively by phone.
- **Mobile wallet** notifications and payments offered through the award-winning ACI® Walletron™, which uses Google Pay and Apple Pay native mobile wallets to meet customer demand for easy ways to pay, while reducing customer service calls.
- **Text messages** provide actionable information to a consumer's finger tips about due dates and easy access to pay their bill.
- **Send email** alerts and full eBills right into your consumers' email inboxes, reducing document costs while improving your consumer experience.
- **In-person** payments make it easy for consumers to swipe, dip or tap their card or mobile device to pay you.

No matter which channels your consumers prefer — even if they use different channels each time they pay a bill — the ACI Speedpay solution lets you manage everything from one set of resources. You get one vendor to support all payment options and one set of high-performance tools.

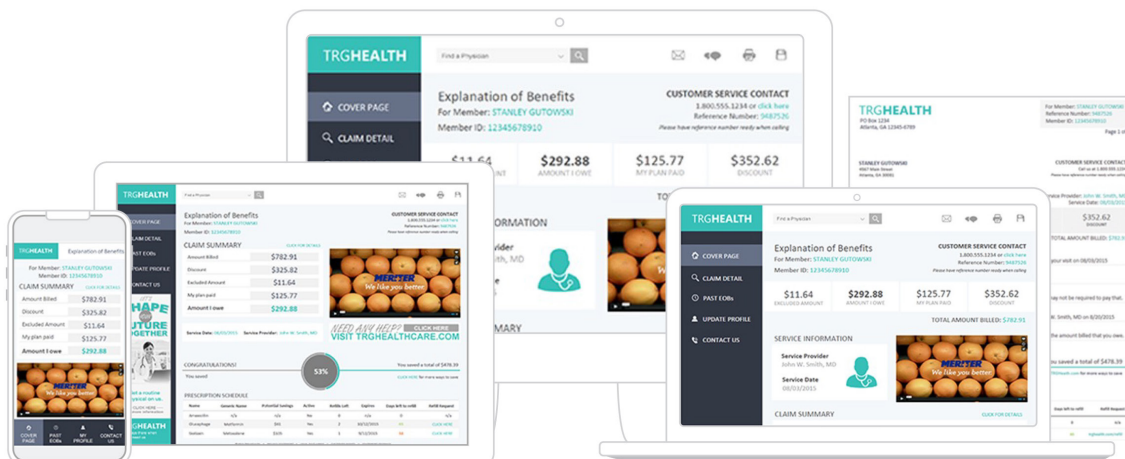
## Customer Communications Management

ACI's customer communications management offering 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.

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

### Make Your Bill Look Great Anytime, Anywhere





## Notification Services

ACI's notification services provide 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.



“

We like that ACI Virtual Collection Agent is an online and mobile friendly solution that's not-confrontational and able to scale with us.”

**Eric Goscicki**  
Senior Manager, Digital Product Management, BCE

## 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 Virtual Collection Agent is its strategy manager, which emulates the intelligence and interactions of your best collection agent in a convenient, 24/7 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.

ACI Virtual Collection Agent also features Manage My Payment, a self-service tool that allows consumers to resolve their debt in a simple, convenient way. Manage My Payment enables consumers to set ideal payment plans for their specific situation, with personalized, real-time offers made through the software.

Additionally, ACI offers Delay My Payment through ACI Walletron for consumers that prefer mobile devices. Delay My Payment works similarly to Manage My Payment, while also delivering payment reminder notifications to consumers' mobile devices.

Reduce Chargeoffs  
by **10%** With  
ACI® Virtual Collection Agent™<sup>3</sup>



## 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 16,000 (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 Real-Time Digital Scanline® technology provides multiple levels of validation to ensure correct address and account number data, as well as validate payment instructions on the fly.

### Call Center Services

ACI's call center services enable you to confidently outsource your Tier 1 customer care to our expert team of U.S.-based customer service representatives 24x7. ACI's financial call center services provide highly trained experts who quickly address customer inquiries, resolve issues and provide upsell offers.

### Partner Program

ACI's partner program leverages more than 45 years of EBPP expertise to deliver consumer-facing online bill payment solutions, administrative tools and payments-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.



Reach different consumers, address different types of debt and leverage different strategies to make the right offers.

## 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
- SSAE 18
- SOC1/SOC2
- FFIEC (Federal Financial Institution Examination Council)
- Sarbanes-Oxley (SOX) provisions

## 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 customers. See why Credit Union Loan Source, Horizon Healthcare Services and Ursinus College partner with ACI — go to [aciworldwide.com/solutions/aci-speedpay](https://aciworldwide.com/solutions/aci-speedpay).

**ACI delivers industry-leading security according to an independent assessment by Verizon Business Security.**

<sup>1</sup> Third-party survey of ACI Speedpay solutions clients, Verizon Business Assessment

<sup>2</sup> [Streamlining Bill Payment: How Frictionless Experiences Drive Customer Engagement](#)  
By PYMNTS, May 30, 2022

<sup>3</sup> VCA champion/challenger case study  
All other results are from a survey of ACI clients

ACI Worldwide is a global leader in mission-critical, real-time payments software. Our proven, secure and scalable software solutions enable leading corporations, fintechs and financial disruptors to process and manage digital payments, power omni-commerce payments, present and process bill payments, and manage fraud and risk. We combine our global footprint with a local presence to drive the real-time digital transformation of payments and commerce.

### LEARN MORE

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