

#### THE CHALLENGE

- Georgia United Credit Union wanted to expand its platform of loan payment options
- It needed a solution that would provide for fast and secure payments made with debit cards from other institutions

#### THE SOLUTION

- Georgia United selected ACI as their payments partner
- The credit union expanded their loan payment capabilities to include debit cards, which can now be used in person, via call center or online

#### THE RESULTS

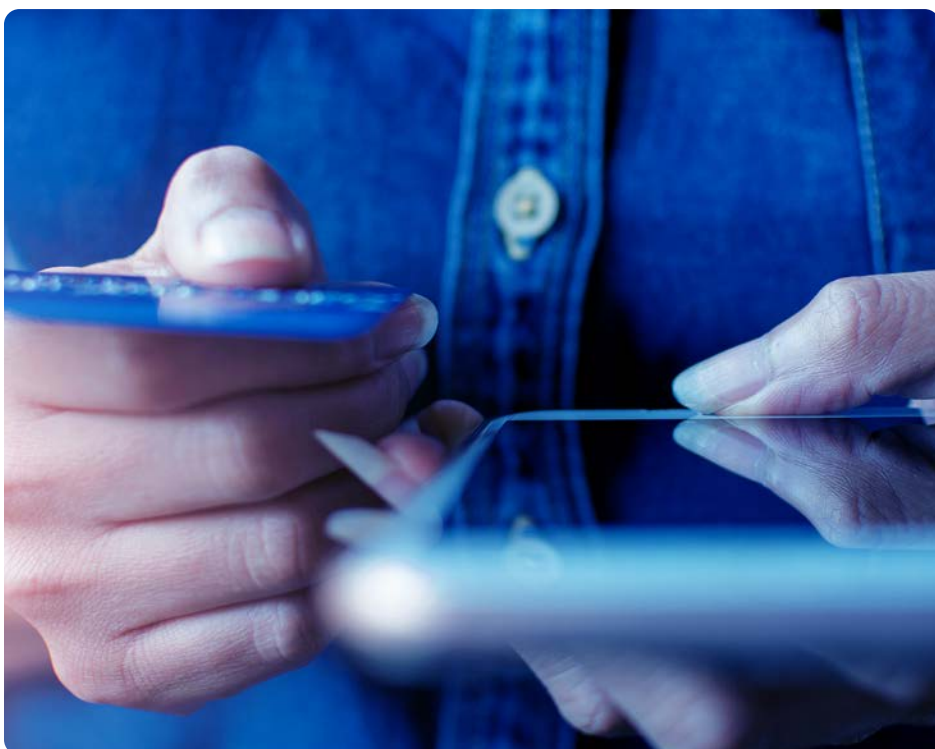
- Members were quick to take advantage of the selfservice options, validating Georgia United's payments expansion strategy
- Automated payments eliminated many manual processes that resulted in savings in both time and money

## Georgia United Credit Union Increases Satisfaction with Expanded Payment Options

Today's consumer has been conditioned to expect fast, safe and convenient payment options no matter the transaction. It is through this viewpoint that organizations must evolve to maintain consumer loyalty and optimize back-office processes. For Georgia United Credit Union (Georgia United), this meant expanding their payment capabilities to include members' preferred ways to pay and automate manual processes that were costing them time and money.

## Delivering Self-Service Satisfaction

Georgia United Credit Union, one of the largest credit unions in Georgia, knew that to increase member satisfaction it needed to modernize its payments platform. Previously, members with lending products were offered traditional financial institution options to repay their loans. They could present a check, pay in a branch with cash, use a bill pay service from another institution that often still generated a check or create a traditional ACH payment through online banking.





**ACI Speedpay<sup>®</sup> Solutions and industry-leading data security allowed Georgia United to expand the payment options offered to members.”**



## Modern Convenience

The issues inherent in this system exposed Georgia United to late or missed payments, confusion and calls to the call center, many hours spent by staff manually processing checks and opening envelopes, and the potential for human error.

Georgia United was committed to providing its members with a more modern payments experience—one that involved the use of debit cards from other financial institutions, as well as self-service processes to help simplify and streamline the payments process. After a search, Georgia United ultimately selected ACI as its partner due to its superior solution, reputation and strong industry referrals.

“Our solution with ACI provides our members the ability to use their own debit card, with their own security features, to make a loan payment without going through any other hurdles,” said Eric Jenkins, chief deposit services officer, Georgia United.

The new payments platform included:

- The ability to accept debit cards from outside financial institutions
- Self-service, automated payments option known as Quick Pay
- In-person, call center and online debit card processing

Today, given interchange fees, there remains a hesitancy within the industry in allowing members to use outside debit cards to repay their loans. Jenkins feels that when considering the costs associated with taking payments in other formats, this can be shortsighted. In fact, Georgia United has already seen a cost savings from their new payment capabilities.

## Immediate Success

The launch of Georgia United’s new debit card payment capabilities was met with great enthusiasm from its members. Almost immediately, members began taking advantage of the self-service alternatives to make their loan payments.

Jenkins was quick to point out how the benefits of this new platform go far beyond increased member satisfaction. Extrapolating data from December, Jenkins estimates that the platform will now automate more than 10,000 payments annually that were once done manually. “We were posting these payments manually through check or cash. This is a tremendous enhancement,” he said. “We bank our members the way they want to be banked. However they want to make their payment, we need to provide the necessary tools.”

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ACS1094 03-21

The credit union used its E-Statement payment reminders, mailed payment coupons and email marketing platform to communicate the expanded payment options. This campaign took advantage of the various touchpoints in the member billing lifecycle, ensuring success.

## Key Learnings and Future Initiatives

Georgia United is hoping to capitalize on their recent success by improving the member experience through tools aimed at enhancing security while making it easier for members to move money. Jenkins says the team is always looking at ways to further balance this dichotomy, providing its members with a safe and frictionless experience.

And with the rise of fintechs such as Venmo, Georgia United is also focused on developing its technology to meet the needs of members who may be drawn to the features of these non-traditional competitors.

Having delivered a successful transformation, the college is exploring more opportunities to deliver greater convenience for students and families. Most recently, the team added point-of-sale (POS) payments, allowing students to pay by credit and debit card in the business office. The hope is that this will raise student satisfaction as the college continues to explore more digital payment options.

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**“BEFORE WE STARTED LOOKING AT POTENTIAL SOLUTIONS, WE DESIGNED AN IDEAL SOLUTION AND ACI’S PRODUCT OFFERING LINED UP WITH OUR WISH LIST.”**

**ERIC JENKINS, CHIEF DEPOSIT SERVICES OFFICER GEORGIA UNITED CREDIT UNION**

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## About Georgia United Credit Union

Georgia United Credit Union is ranked as one of the top credit unions in Georgia with over \$1.3 billion in assets, 160,000 members, 19 branch locations and access to over 100,000 surcharge-free ATMs nationwide. As a full service and community minded financial institution, they offer competitive products and services for every stage of life. Visit [gucu.org](http://gucu.org) to learn more and follow the credit union on Facebook at [facebook.com/GeorgiaUnitedCU](https://facebook.com/GeorgiaUnitedCU), Twitter @GAUnitedCU and Instagram @gucucare.