



## ACI Speedpay® for Accounts Receivable Management

Today's consumer faces an average of nearly 10 bills per month<sup>1</sup>, making it easy for many to fall behind. This is particularly true during difficult times, where financial hardships force bill payers to prioritize which bills to pay — if they're able to pay at all. ACI Speedpay® for Accounts Receivable Management delivers a suite of products to help drive collections and improve engagement.

### End-to-End Collections Engagement

ACI Speedpay for Accounts Receivable Management helps you take advantage of the complete collections lifecycle. Through a series of integrated features, accounts receivable management agencies can optimize consumer engagement and communications, bill presentment, collections, payments and acceptance settlement. These features include:

- ACI® Walletron™
- ACI Virtual Collection Agent™
- eLockbox
- Integrated treasury management

#### FLEXIBLE PAYMENT OPTIONS

- One-time guest pay
- Digital and CSR/agent scheduled payments acceptance and plan options
- Mobile, IVR and web channels for ACH, debit and credit

#### INNOVATIVE OFFERINGS

- Features include ACI Walletron, ACI Virtual Collection Agent, and ACI eLockbox™ and integrated treasury management services
- Delivers a complete platform for digital engagement, communications, bill presentment, collections, and payments acceptance and settlement

Now is the time to build a platform for today's digital-first consumers.



## ACI® Walletron™

The award-winning ACI Walletron technology allows agencies to take full advantage of increasing consumer preference for mobile wallet payments. This easy-to-download pass that is saved to the customer's Apple Wallet or Google Wallet serves as a reminder for upcoming payments, notice of missed payments or to offer various settlement options.

## ACI Virtual Collection Agent™

Increasingly preferred by consumers versus live agents and proven to reduce charge-offs by 10%<sup>2</sup>, ACI Virtual Collection Agent serves as an online negotiation tool for consumers not responding to traditional forms of collections outreach. The virtual agent emulates the actions of top live agents, while giving consumers the ability to self-serve in a 24-hour, online environment.

## ACI eLockbox™

ACI eLockbox allows agencies to accept payments originating from online home banking or fintech bill pay solutions — giving consumers greater choice when it comes to paying their bills. Additionally, ACI eLockbox consolidates all payment types into one file and deposit, reducing costs and saving staff time.

## Integrated Treasury Management

ACI's integrated treasury management frees agencies from managing payments and takes over all processor relationships, covering all transaction costs for a set, predictable price. This capability also offers next-day gross settlement of all transactions.

## Collection-Driving Standard Features

ACI Speedpay for Accounts Receivable Management also offers a host of standard features to speed and ease the payments process. These include:

- One-time payments with “guest pay” via web, interactive voice response or customer service representative
- Scheduled payments via customer service representative
- ACH, debit, credit, cash and alternative payment methods
- Email, text and wallet notifications
- Dynamic, highly configurable dashboards and charts display real-time data and allow unique views of your ACI Speedpay payments

With Kaulkin Ginsberg Company expecting annual collections growth rates to be at 4% or higher over the next three years<sup>1</sup>, the time is now to build a platform that meets the needs of today's digital-first consumer. Visit [aciworldwide.com/arm](https://aciworldwide.com/arm) to see how ACI Speedpay can help you collect more for less.

<sup>1</sup> <https://kaulkin.com/accounts-receivable-management/>

<sup>2</sup> ACI Worldwide transaction analysis

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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