ACI Worldwide
Real-Time Payments

THE CHALLENGE

- This leading healthcare services company began offering electronic payment processing to its customers, but their cumbersome legacy system could not keep pace with demand. Moreover, the existing system could no longer meet compliance requirements. With an urgent need to transition to a new solution, the company sought to improve convenience and expand payment options within 30 days.

THE SOLUTION

- The company turned to the ACI Speedpay® solution, driven by ACI's single, integrated bill payment engine that powers organizations' entire bill payment operations.
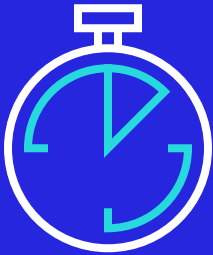
THE RESULTS

- With ACI's help, the company met its ambitious goal of launching a new electronic payments system in just one month, and has been expanding its offering ever since. Thanks to the ACI Speedpay solution, delays and inefficiencies from the prior legacy system are a thing of the past.

Enabling Dynamic Growth Through Integrated Payment Solutions

In 2003, this leading healthcare services company began offering electronic payment processing to its consumer and corporate customers. But as demand rapidly grew, the cumbersome legacy system simply couldn't keep pace, resulting in slow, inefficient processing times. Moreover, the existing system could no longer meet essential compliance requirements. With an urgent need to transition to a new solution, the company sought to offer improved convenience and expanded payment options — within an accelerated time frame of just 30 days.

ACI ELECTRONIC BILL PRESENTMENT AND PAYMENT SERVICES ARE THE MOST INTEGRATED AND COMPREHENSIVE SUITE OF SERVICES AVAILABLE.

![ACI Worldwide - Real-Time Payments]

The ACI Speedpay® Solution: Comprehensive and Compliant

To find a solution, the company turned to ACI and its ACI Speedpay solution. The ACI Speedpay solution is driven by ACI's single, integrated bill payment engine that powers organizations' entire bill payment operations, enabling them to streamline the complexities of bill presentment and payment processing to achieve the best results possible while eliminating application silos.

ACI's bill payment engine is the heart of the ACI Speedpay solution. It is a single, integrated platform that orchestrates and manages the complexities of electronic bill presentment and payment processing (EBPP).
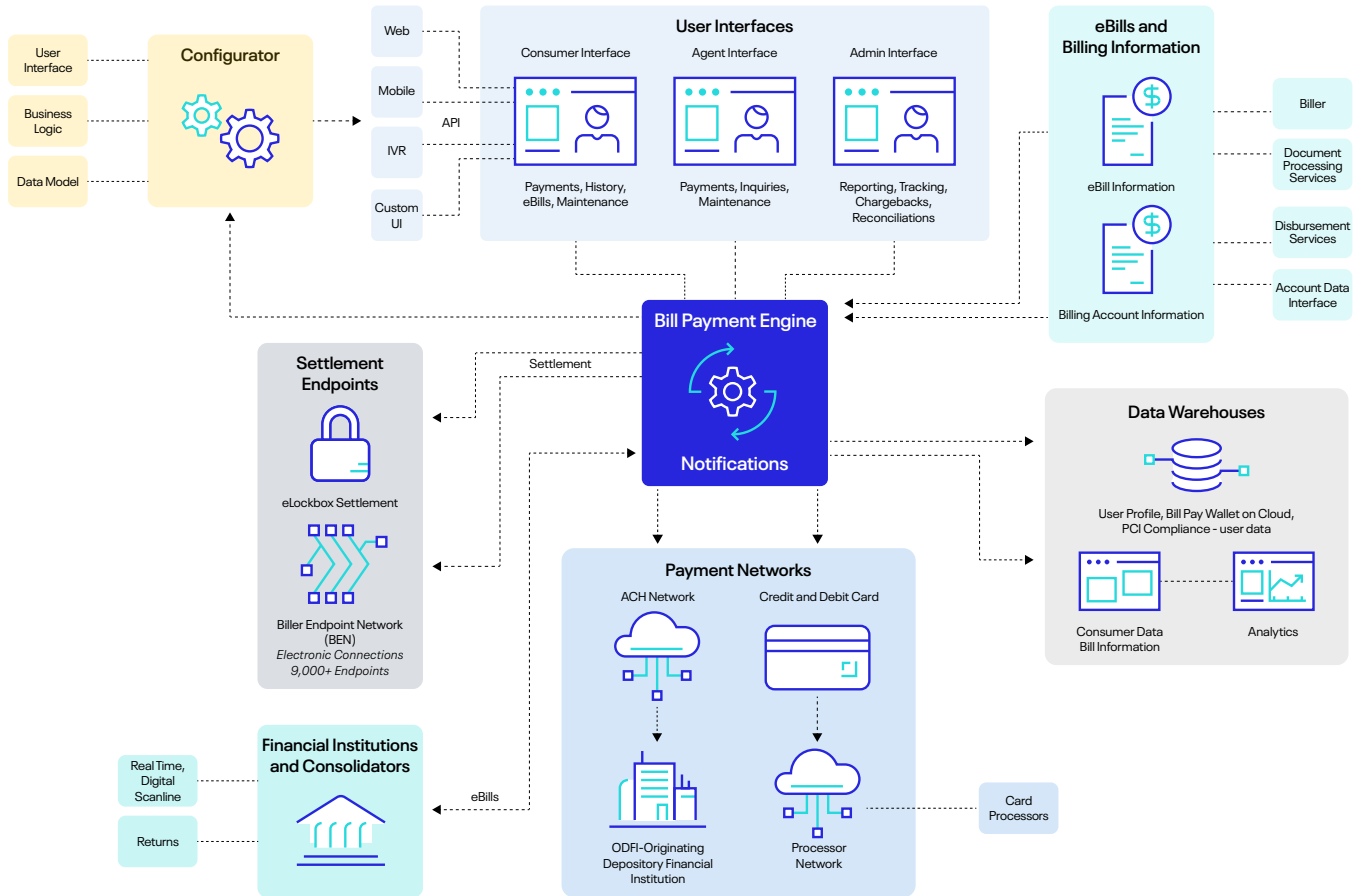
The company deployed the following services:

- **One-Time Payments:** A quick-capture payments service to easily accommodate customers who wish to make payments, but don't want to sign up for an ongoing service.

- **Recurring Payments:** Delivers a complete, predictive online payments experience that helps drive the adoption of low-cost bill presentment and payment methods, increase customer loyalty and improve cash-flow forecasting.

- **Bill Presentment Services:** Gives the ability to present full PDF bills and invoices electronically and drive paper bill suppression.

- **eLockbox:** Consolidates electronic payments coming from any source, including every online banking site, walk-in location and user interface. The eLockbox has already resulted in electronifying for this company more than 20,000 payments per month that were previously paper-based.

ACI electronic bill presentment and payment services are the most integrated and comprehensive suite of services available.

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ACI Bill Payment Engine

Configurator
- User Interface
- Business Logic
- Data Model

Web
Mobile
IVR
Custom UI

API

User Interfaces

Consumer Interface — Payments, History, eBills, Maintenance

Agent Interface — Payments, Inquiries, Maintenance

Admin Interface — Reporting, Tracking, Chargebacks, Reconciliations

eBills and Billing Information
- eBill Information
- Billing Account Information

- Biller
- Document Processing Services
- Disbursement Services
- Account Data Interface

Bill Payment Engine

Notifications

Settlement

Settlement Endpoints
- eLockbox Settlement
- Biller Endpoint Network (BEN)
  Electronic Connections 9,000+ Endpoints

Data Warehouses
User Profile, Bill Pay Wallet on Cloud, PCI Compliance - user data
- Consumer Data Bill Information
- Analytics

Payment Networks
- ACH Network — ODFI-Originating Depository Financial Institution
- Credit and Debit Card — Processor Network

Card Processors

Financial Institutions and Consolidators
- Real Time, Digital Scanline
- Returns

eBills

The Results: Profitable Growth

With ACI's help, the company met its ambitious goal of launching a new electronic payments system in just one month, without a hitch — and has been expanding its offering ever since. The number of electronic payments has grown steadily every year, and the company currently processes more than 200,000 payments per month electronically. With a recent website overhaul — in which ACI directly participated, improving a wide range of customer-facing applications — the company continues to drive payments traffic online. Delays and inefficiencies previously experienced with the legacy solution are a thing of the past. Thanks to the ACI Speedpay solution, 100 percent of web-based transactions have a response time of less than five seconds. The company has also eliminated batch processing backlogs, thus reducing time commitments from existing staff as well as the number of positions needed.

ACI Worldwide is a global software company that provides mission-critical real-time payment solutions to corporations. Customers use our proven, scalable and secure solutions to process and manage digital payments, enable omni-commerce payments, present and process bill payments, and manage fraud and risk. We combine our global footprint with local presence to drive the real-time digital transformation of payments and commerce.

LEARN MORE

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Ensuring the Best Fit

ACI Worldwide constantly reviews the company's installation for best-fit integration that meets exact business needs. For instance, when it first deployed the ACI Speedpay solution, the company wanted to make the most of existing resources by outsourcing its IVR hosting capabilities to ACI. But as payments volume grew, so did the cost of transferring calls to the hosted service for processing. Recognizing an opportunity to help streamline costs, ACI worked with the company to bring its IVR solution in house and realize immediate savings.

Enabling Seamless Growth

ACI infrastructure support services have been instrumental in accommodating the company's rising volume, which has significantly increased in recent years due to corporate growth and acquisition — and is expected to continue. This has resulted in the company managing millions of invoices, all handled seamlessly via the ACI Speedpay solution.

The Future: Low-Risk Innovation

As it continues to grow and add new divisions, the company plans to turn to ACI to expand its use of ACI's bill payment engine across the company, adding more functionality to support increased volume.

To read more customer success stories, visit aciworldwide.com/casestudies. Contact us at +1 402-390-7600 or ebpp@aciworldwide.com to see what the ACI Speedpay solution can do for you.