ACI Worldwide
Real-Time Payments

Increase Satisfaction With ACI Speedpay® for Telecommunications

Offering subscribers simple, fast and easy-to-understand billing and payment options should be given the same consideration as telco minutes, text and data, and cable channel lineup packages. The ACI Speedpay® solution for telecommunications provides features designed to optimize the subscriber experience and improve the provider management of billing and payment processing.

Best-in-Class Acceptance and Chargeback Rates

	Accept	Deny	Challenges	Chargeback
ACI Customer	>96%	0-1%	1-3%	0.04%
Market Average*	73-79%	2-4%	13-20%	0.9%
*13-month ACI retail client production results vs. market average				

The Market Challenge

The recent pandemic and related financial crisis has left many consumers reprioritizing their financial obligations. While stopping and minimizing subscriber churn has always been at the forefront of communication service providers' (CSPs) minds, new market forces are pushing consumers to reevaluate how they spend money, who they pay first and who they continue to patronize.

To meet this challenge, telecommunications providers must rethink their digital billing and payment strategies to ensure they can meet growing consumer expectations for superior services and simplified, innovative and secure billing and payment options.

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Improving Subscriber Satisfaction

Ensuring subscribers remain satisfied with their services now increasingly relies on delivering a modern billing and payments experience. ACI Speedpay offers greater choice in payments for subscribers, with cost optimization and process automation for CSPs.

The award-winning, patented ACI® moBills™, part of the ACI Speedpay solution, enables CSPs to take full advantage of subscribers' mobile wallets by delivering billing notifications and payment capabilities directly to their phones, while enabling in-person and cash payments. ACI moBills also offers Delay My Payment, a self-service tool that allows subscribers facing financial hardships to request payment deferrals based on predetermined criteria.

Today's subscribers also want to receive their money faster. ACI Speedpay gives CSPs the ability to offer real-time digital disbursement options. Real-time disbursements satisfy subscriber expectations for speed, while reducing processing, escheatment and call center costs for CSPs.

Mobile Wallet Client Improvements (12-24 Month Average)*

10 to 15%
of customers enroll in **mobile wallet bills**

Web payments
increased
14%

Call center
pay inquiries decreased
33%

4%
early stage
delinquency drop

Faster payments
4 days
earlier

Improved communication
retention rate
92%+

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Simplifying Back Office and Onboarding

Delivering a superior subscriber experience is just one piece of the puzzle for CSPs. ACI Speedpay delivers a simplified and high-quality back-office process, including treasury management and settlement functions. This is coupled with industry expertise and guidance, helping CSPs maximize the benefits of emerging payments and capabilities, including:

- Real-time payments
- Bank bill pay
- Alternative payments
- Leading fraud and risk mitigation capabilities

The solution comes in a modular offering that conforms to business needs and can be onboarded in as little as 45-90 days. It features a pre-integration to systems surrounding payments (e.g., CIS, billing, receivables, reconciliation, etc.) in a package that requires little to no customization but is highly configurable.

CSPs also gain risk reduction for PCI and other compliance needs, as well as ad-hoc reporting and further rich analytics capabilities.

ACI Makes It Easy

From delivery, to ongoing support, ACI simplifies the process of billing and payments to give telecommunications providers a unique advantage when it comes to subscriber satisfaction. We offer a dedicated relationship with our bill pay experts backed by innovative technology and a consultative approach.

Our operations feature a stable and scalable environment, ensuring business continuity backed by leading security and privacy design.

For more information on how ACI Worldwide and the ACI Speedpay solution can drive greater subscriber satisfaction, cost savings and security, visit aciworldwide.com/telco.