



## Success Story: Quickly Helping Those in Need With ACI Speedpay<sup>®</sup>

A Fortune 500 utility company serving 3 million customers across four states, needed to develop a solution to enroll low-income customers in a bill payment assistance program. The solution had to be available to a diverse customer base, securely capturing and storing their consent to participate in the program.

### The Challenge

This Fortune 500 utility company serves some of the nation's highest populations of low-income households, with 25 percent of their customers living below the poverty line, more than twice the national average of 11.6 percent. The utility committed more than \$10 million of additional funds to assist vulnerable customers during a period of high usage and rising rates. It was challenged with enrolling them in one of its financial assistance programs, as it needed to capture their consent digitally and securely, in a channel accessible to all.

“

“ACI not only developed an innovative solution that was accessible to our diverse customer base, but they also deployed it in a matter of days, not months. With ACI's help, we were able to quickly provide assistance to our most vulnerable customers, which include senior citizens and those with disabilities, in a manner accessible to all.”

**Manager, Payment Processing**  
Fortune 500 Utility Company

### THE CHALLENGE

- A Fortune 500 utility company needed to implement a financial assistance program for low-income households to provide much needed help to its most vulnerable customers
- The program required a simple and secure way to qualify customers and capture their consent to participate, in a channel available to all
- The utility had limited in-house technology resources to develop and launch the program

### THE SOLUTION

- The company reached out to ACI Worldwide for assistance in developing a solution that could be launched as soon as possible
- In two weeks, ACI developed and deployed a new IVR solution that qualified customers and securely captured and stored their consent to participate in the program
- The IVR-based solution is available to all of the utility company's customers, regardless of their web or mobile access

## THE RESULTS

- The utility company developed an outreach strategy targeting its low-income consumers, with a goal of enrolling 10,000 customers in the bill payment assistance program
- More than 90,000 customers enrolled in the assistance program in the first two days
- The company's most financially challenged customers quickly received financial relief during a period of higher usage and rates

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

[www.aciworldwide.com](http://www.aciworldwide.com)  
[@ACI\\_Worldwide](https://twitter.com/ACI_Worldwide)  
[contact@aciworldwide.com](mailto:contact@aciworldwide.com)

Americas +1 402 390 7600  
Asia Pacific +65 6334 4843  
Europe, Middle East, Africa +44 (0) 1923 816393

© Copyright ACI Worldwide, Inc. 2023  
ACI, ACI Worldwide, ACI Payments, Inc., ACI Pay, Speedpay and all ACI product/solution names are trademarks or registered trademarks of ACI Worldwide, Inc., or one of its subsidiaries, in the United States, other countries or both. Other parties' trademarks referenced are the property of their respective owners.

## The ACI Solution

The utility reached out to ACI Worldwide to brainstorm and create a solution that could be deployed rapidly, with limited resources. The ACI Speedpay<sup>®</sup> team developed an innovative solution that leveraged the utility company's existing IVR platform. Within two weeks, they configured, tested and deployed the enhancements, enabling the company to quickly provide its most vulnerable customers with financial assistance.

- The utility company launched a multi-media outreach campaign targeting low-income and other vulnerable customers, with a goal of enrolling 10,000 households
- Customers calling the IVR were screened and qualified for assistance, which then recorded and securely stored their voice authorization to participate
- Within the first two days, more than 90,000 customers enrolled in one of the utility company's bill payment assistance programs

In addition to the financial resources provided to low-income customers, the utility company assists them with energy efficiency and weatherization programs to help them manage their energy costs even further. The utility continues its long-standing partnership with ACI Worldwide, working together to innovate additional solutions to deliver financial assistance and reduce fraud for its most vulnerable customers.

“

Thanks to our partnership with ACI Worldwide, we were able to focus on reaching out to our customers; they took care of the technical details and exceeded our expectations with what and how they delivered for us.”

**Manager, Payment Processing**  
Fortune 500 Utility Company