



Success Story: Driving Self-Service and a Seamless Customer Experience With ACI® Walletron™, Part of the ACI Speedpay® Solution

Octane®, a growing fintech providing cutting-edge technology and a seamless financing experience for powersports vehicles through its in-house lender, Roadrunner Financial®, was looking for solutions to reduce call volume and drive a better mobile experience for their customers. The award-winning company enabled self-service account management options within the mobile wallet already on its customers phones, with limited IT resources needed.

Octane was experiencing a growing customer base while expanding into new markets, driving up inbound and outbound call volumes related to billing, payments and collections. The powersports lender also sought to improve their mobile payments experience, with nearly 70 percent of their customers stating they preferred to pay via a mobile device instead of desktop.

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We're now able to offer our customers the modern mobile payment solution they expect because of our partnership with ACI® Walletron™.

Rob Nightingale
Product Manager
Octane

THE CHALLENGE

- Octane was looking to drive more self-service payments
- The lender also wanted to improve the mobile and guest payment experiences
- They were searching for a solution that would allow them to scale along with their rapidly expanding customer base

THE SOLUTION

- Octane selected ACI Walletron to replace their existing mobile payments platform
- ACI worked with the lender to add ACI Walletron and easier guest payment options to their existing ACI Speedpay® solution
- Octane promoted the ACI Walletron pass as a simple way to manage accounts via Apple Wallet or Google Wallet already installed on mobile devices

THE RESULTS

- Octane shifted a large percentage of CSR-assisted phone payments to self-service mobile wallet payments
- The lender saw a large percentage of call volume shift to self-service payments within the first year
- The lender also saw an increase in their Net Promoter Score after adding the new payment options



The ACI Solution

Octane worked with ACI Worldwide to add ACI Walletron and improved guest payment options to their existing ACI Speedpay® solution. The ACI Walletron pass was configured to link consumers to the most frequently used payment and account management features.

- Octane now provides a branded, personalized payments experience integrated with the mobile wallets already on most devices
- The lender also improved the guest payments experience by offering non-registered visitors to make payments with simpler account verification protocols
- Over the first year, Octane shifted a large percentage of call volume to selfservice payments through the ACI Walletron pass
- The company experienced an increase in their Net Promoter Score after adding the new self-service options

Octane customers have been adding ACI Walletron passes on their own, leveraging the mobile wallet they are already using for other payments and credentials. Customers like the seamlessness of the experience according to feedback shared with the lender and are making their payments in a timely fashion, as they receive reminders when their payment is due or their account needs attention.

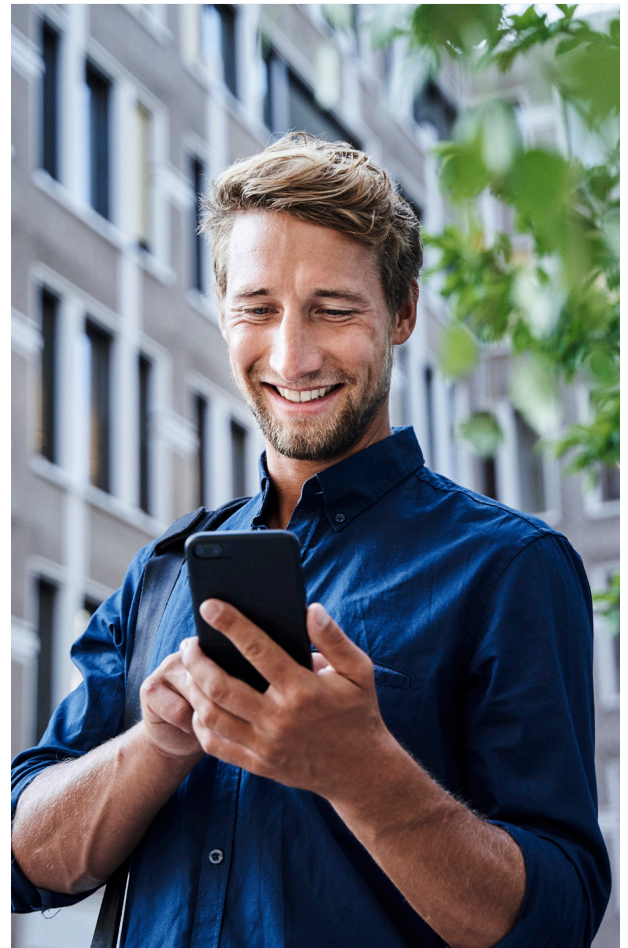


* Octane internal data

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In 2022, our NPS score rose by 83%.*
We're proud to deliver a servicing experience that provides such great value for our customers and showcases our commitment to making buying better.”

Rob Nightingale
Product Manager
Octane





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This is a huge win for both our customers and our company. The payment experience we offer is as seamless as our financing experience.”

Rob Nightingale
Product Manager
Octane

About Octane

Octane is revolutionizing recreational purchases by delivering a seamless, end-to-end digital buying experience. We connect people with their passions by combining cutting-edge technology and innovative risk strategies to make lifestyle purchases — like powersports vehicles, RVs, and outdoor power equipment — fast, easy, and accessible.

Octane adds value throughout the customer journey: inspiring enthusiasts with our editorial brands, including Cycle World® and UTV Driver®, instantly prequalifying consumers for financing online, routing customers to dealerships for an easy closing, and supporting customers throughout their loan with superior loan servicing.

Founded in 2014, we're a remote-first company with 500+ employees and over 30 OEM and 4,000 dealer partners. Octane made the Inc 5000 list of the fastest growing private companies in America. Visit www.octane.co.

Octane® is a registered service mark of Octane Lending, Inc.

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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