The 90-day executive checklist

As household budgets tighten and payment expectations rise, billers need more than reminders and collections workflows. They need a coordinated strategy that helps customers stay on track before a missed payment becomes a delinquency.

Use this 90-day executive checklist as a working guide of strategic plays across finance, collections, customer experience, and payments. Each play includes a practical action to help your team turn strategy into improved customer interactions. Assign an owner, baseline, target, and review cadence to every line.

10 strategic plays for a stronger CX foundation

- [ ] 1. **Define the stress signals you will track.** Add measures for anxiety, confidence, and perceived control to your consumer research. Develop a stress index. If you use behavioral data, keep it transparent, test for fair outcomes, and focus the insight on helping customers complete or manage a payment.

  Action: Add one stress-related question to your next customer experience survey and review failed-payments behavior by segment.

- [ ] 2. **Move reminders left of the due date.** Preventive beats reactive on every metric the research measures. Reach customers before a payment is due, not after it fails.

  Action: Trigger reminders earlier in the cycle and test timing by customer segment, channel, and bill type.

- [ ] 3. **Audit payments flexibility.** Identify where customers can align due dates to payment cycles, set preferred payment methods, or create hardship options where permitted. Create an inventory of flexible options provided today and a path to adding these in the future. If those paths are hard to find or hard to complete, you have a delinquency vulnerability. Close it.

  Action: Map the customer path to due-date changes, payments scheduling, and support options, then remove the step with the highest friction.

- [ ] 4. **Elevate debit-based autopay.** Make it a prominent, frictionless option, especially for the 48% of Gen Z and 46% of Millennials with limited emergency savings, and pair it with scheduling flexibility and hardship support.

  Action: Review autopay enrollment screens and campaigns to make debit, scheduling control, and support options easier to find.

- [ ] 5. **Keep human support visible for high-stakes moments.** Nearly 9 in 10 customers want to reach a person when a bill goes wrong. Automate routine tasks, but make live support with CSRs trained for these moments easy to find when the situation matters.

  Action: Identify the top three payment moments that need human support and make escalation clear before frustration builds.

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- [ ] **6. Put a leadership owner on it.** Payment safety nets are not a CX side project. They belong to the CFO and the head of collections, together.

  Action: Name an executive owner and create a shared scorecard across finance, collections, CX, and payments.

- [ ] **7. Pressure-test your platform resiliency.** Payments resiliency is the number one reason billers switch platforms. Confirm your failover, uptime, and smart-retry logic so willing, able customers never fail at the point of payment.

  Action: Run a resiliency review of uptime, failover, retry logic, and outage communications before the next peak billing period.

- [ ] **8. Separate your three payment problems in workflow.** Stop sending the same payments reminder to a failed payment, a late payment, and a genuine hardship. Route each to its own response so you don't over-collect on the willing or under-serve the struggling.

  Action: Build distinct treatments for failed payments, late payments, and hardship cases, with different messages, timing, and escalation paths.

- [ ] **9. Add predictive, intelligent billing.** Two in five consumers would use a service that predicts upcoming charges. Give customers a forward look at what is coming so a surprise never becomes a miss.

  Action: Pilot one forward-looking alert that previews upcoming charges, likely timing, or payments impact before the bill is due.

- [ ] **10. Set metrics and a 90-day review.** Tie the safety net to AR aging, cost to collect, failed-payments recovery, and delinquency. Put a recurring review on the calendar so every owner reports progress against a baseline, target, and next action.

  Action: Establish a 90-day dashboard with baseline metrics, owners, targets, and one next action for each workstream.

"Every point of payments stress you ignore can become a point of delinquency you inherit, and a customer whose next platform decision is shaped by a competitor. You can turn those stressful moments into opportunities to forge a lasting relationship with that customer."

Ron Shultz
General Manager, ACI Speedpay®

Sources:
2026 ACI Speedpay Pulse Report
2026 ACI Biller Impact Study

Ready to assess your payments safety net?

Reach out to learn how ACI Speedpay helps billers deliver the control, resiliency, and human support customers need to never miss a payment.

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