ACI Worldwide
Real-Time Payments

SATISFACTION

+ One place to pay and to make payment plans

+ Take control of billing without IT involvement

+ Empowers students with overdue accounts to resolve delinquency online

+ Frictionless payment options for retail and one-time events

SECURITY

+ ACI practices 97.6% of information security controlsas defined by ISO 27002 vs. 92% industry average2

+ Nacha Certified for sound core practices in ACH payment processing

+ ACI provides secure payments software for 19 of the top 20 banks, processing $14 trillion per day across all 6,000 clients

BRANDED TO YOU

+ Your brand promoted seamlessly at each step of the payment and payment plan

+ Promote school news and events within the billing and payments experience

+ Your colors, logos, fonts and more

SAVINGS

+ Real-time balance updates with Ellucian and Oracle

+ Lower development and licensing fees with our private cloud solution

Simplifying College Commerce

For families and students, paying for college may be one of the most stressful situations they can face. Higher education institutions offering newer and more convenient ways to pay not only raise student satisfaction 24% while improving security, they can also reduce staff time spent on payments.[1] ACI, a partner of Ellucian and Oracle, offers deep integration into your existing systems to deliver a seamless experience across channels that accommodate your students' favorite ways to pay and communicate. The ACI Speedpay® solution offers simplicity with every interaction.

The Challenge

Whether buying books online, repaying a friend or paying tuition, today's students and parents expect their payments to be simple and secure. Outdated payment experiences can cause everything from dissatisfaction to a data breach. They also increase staff time spent on chasing collections, fielding phone calls and reconciling payments.

These challenges stem from higher education institutions employing obsolete payment platforms that are either too insecure, too complex or unable to accommodate students' favorite ways to pay.
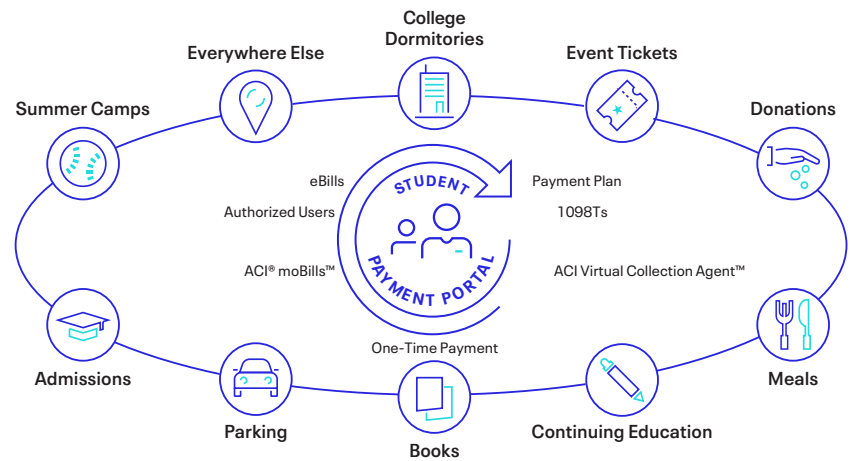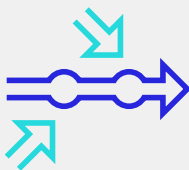
The ACI Solution

Raise Student Satisfaction 24%

+ Students and families benefit from an intuitive, responsive design in the ACI® Student Payment Portal™

+ ACI Integrated Payment Plan™ offers flexible due dates, enrollment dates and plan groups

+ Manage the entire billing and payments experience from making student account payments, purchasing from the campus eStore, to on-campus events and fundraisers

Campus Commerce

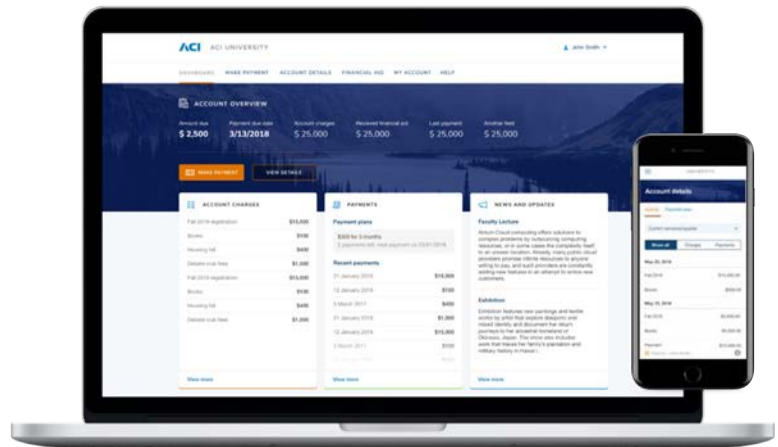## More Ways to Pay

+ Accept credit card, debit card, ACH, cash, checks and international payments via MTFX

+ Satisfy student, parents and faculty with mobile, online, phone, point-of-sale and kiosk payment options

+ Enable immediate payments from eBills with just a few taps

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Neumann University Cut Staff Time in Half While Increasing Student Satisfaction by 75%.[1]

You Can Control Financial Communication

+ Empower your finance team with capabilities to easily change, manage and govern all communications with ACI Customer Communications Management™

+ Easily deliver bills, personalized messaging, billing alerts and tax statements including 1098-T and 1098-E

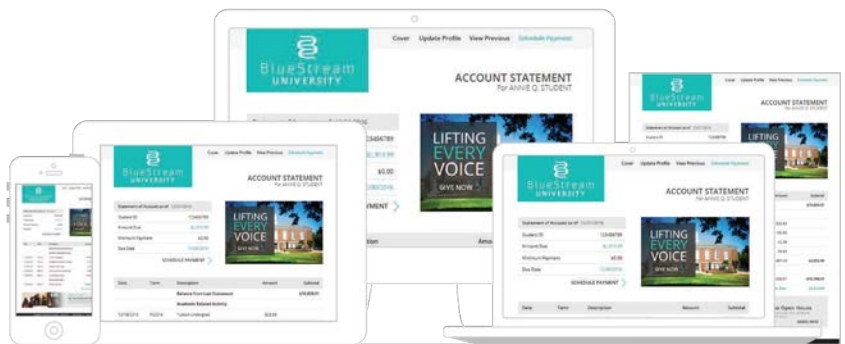+ Deliver consistent messaging across channels, including text, email, mobile, tablet, web and print documents

Empowerment to Manage Overdue Balances

+ You can give students and parents more control over their financial decisions through budget and financial education and frictionless payment options, even with overdue balances

+ Allow families to resolve delinquent accounts through a website that emulates the interaction of your best collector with ACI Virtual Collection Agent

![ACI Worldwide – Real-Time Payments]

Industry-Leading Payments Security

+ Independent security experts found ACI offers a higher level of payments security versus industry average

+ ACI's information security program was rated a 4.7 (out of 5) maturity level versus an industry average of 3.8 maturity[2]

+ Secure cloud reduces PCI-compliance burden

Save Money

+ Reduce development and licensing fees

+ Eliminate credit card fees (optional)

+ Save time and expense with ACI's pre-integration into student information systems and partners across your campus

Deeply Integrated Solution

+ Partner of Ellucian and Oracle, jointly providing campus commerce to 300+ institutions across the U.S. and Canada

+ ACI offers real-time integration into Ellucian and Oracle systems, including user information, balances, account activity, payments history and document detail

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

www.aciworldwide.com
@ACI_Worldwide
contact@aciworldwide.com

Choose Your Options

+ You can use ACI's re-imagined mobile interface and websites for self-service or use a self-service site provided by your student information system

+ You can maximize your current student information system investment by using their disbursements service

Future Facing

The ACI Speedpay solution roadmap includes:

+ Connecting to new faster payment networks to receive payments and send refunds

+ Integrating with Apple Pay and Google Pay mobile wallets

+ Adding alternative payment options such as PayPal and Venmo

Student Account

Retail

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Campus eStore

Integrated Software Partners

ACI does more than power college commerce—we empower your success.

See how Millersville University simplified payments for its students. Go to aciworldwide.com/HigherEd to get the story.

[1] Third-party survey of ACI higher education clients
[2] Verizon Business Security Assessment