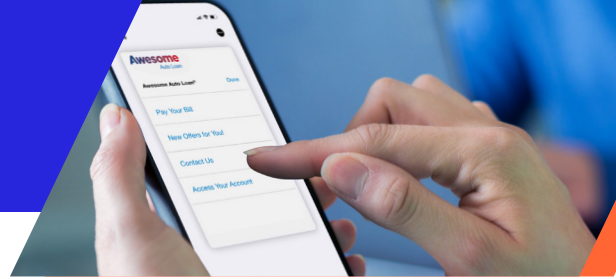




Five strategies for biller success



U.S. consumers paid approximately 16.8 billion bills amounting to US\$5.6 trillion last year, with more than 63% of these payments made digitally. Despite the shift towards digital, bill payment remains a complex task for consumers. The market is ripe for improved solutions that can enhance customer experiences and help billers capitalize on them. With nearly 1.9 billion checks written for bill payments in 2023, there is a significant opportunity for real-time payments to replace traditional methods. Partnering with Datas Insights, ACI commissioned a [white paper](#) exploring strategies for billers to attract new clients, deepen relationships, and generate new revenue streams, backed by data-driven insights on consumer needs and preferences.



[ACI Speedpay](#)® is an electronic billing and payments solution that offers a comprehensive platform for bill presentation and payment processing. It aims to enhance customer satisfaction by providing a wide range of bill pay options across various industries.

Three key differentiators of ACI Speedpay:

- 1. Omnichannel solutions:** ACI Speedpay provides true omnichannel bill pay solutions, allowing customers to pay bills through multiple channels, including online, mobile, and in-person.
- 2. Compliance and security:** The platform addresses all major compliance standards, including PCI, CFPB, and HIPAA, ensuring secure and compliant payment processing.

3. Digital engagement: ACI Speedpay integrates billing and payment with customers' digital wallets, driving digital engagement and offering convenient payment methods like Apple Pay, Google Pay, PayPal, and Venmo.

Five strategies for biller success

1 Focus on improving the payments experience

ACI Speedpay offers a wide range of bill pay options, enabling customers to choose their preferred billing, payment, and communication channels.

It also provides text and email notifications to speed up customer communications and drive more on-time payments.

- **User-friendly interface** for seamless transactions
- **Multiple payment options** for convenience
- **Personalized payment portals** for a tailored experience

Learn how to drive adoption of mobile bill pay and explore consumer preferences for mobile wallet billing. [Click here to download our 2024 ACI Speedpay Pulse Annual Report.](#)

2 Invest in modern payment capabilities

ACI® Walletron™ integrates billing and payment with the customer's native digital wallet.

It also supports targeted messaging capabilities that let you reach the right customer at the right time.

- [Cutting-edge technology](#) for secure and efficient payments
- [Multiple payment types:](#)



- **Real-time payments** tracking and notifications

3 Seize the opportunity to automate and streamline the billing process

ACI Speedpay offers one-time payments with “guest pay” via web, interactive voice response, or customer service representative to help automate and streamline the billing process.

It also offers scheduled payments via web or customer service representative.

- **Automated** billing reminders and notifications
- Scheduled payments for **hassle-free bill management**
- Integration with CRM systems for **streamlined operations**

4 Improve integration with systems of record

ACI Speedpay allows customers to make multiple payments, store payments information, see payments history, and check balance and payoff information, all from a single portal.

- **Seamless integration** with existing systems of record
- **Compatibility** with ERP and accounting software
- **APIs** for easy data exchange and synchronization

5 Partner with payment experts

ACI Worldwide has a long history of managing billing and payments for many of the largest billers in the country.

Our team is the most experienced in the industry and is your partner in success. We offer our partners:

- **Access** to expert support to optimize your payments operation
- **Interchange** and **exception** reduction strategies
- **Continuous innovation** and updates based on market trends

“

Billers are looking to user experience as a key point of differentiation and competitive advantage. Bill payment is a critical component of their strategy as it is often a critical touch point in a customer relationship. Thus, it is no surprise that this area is a high priority as organizations progress and invest in their digital transformation journeys.”

David Albertazzi

Director of Retail Banking & Payments, Datas Insights

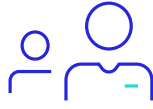




Top biller payment trends



Changing customer expectations



Improving the customer experience



Modernizing with API-enabled architecture



Mobile-first bill pay solutions



High-demand alternative payments



Security, data, and privacy protection

Unlock your biller success today!

Don't miss out on the essential insights that can transform your billing operations. Download the new Datos Insights white paper now to dive deep into the five proven strategies for biller success. Equip yourself with the knowledge to streamline processes, enhance customer satisfaction, and boost your bottom line.

[Download Now and Lead the Way to Success](#)

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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