

Fast, Simple, Secure: How to Drive a Better Payments Experience for Students and Staff

Today's Presenters



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Agenda

- Consumer research overview
- Grading the payment experience
- How to become best in class in payments
- Compatibility and Compliance
- Questions and Answers

Consumer Research at ACI Worldwide

Consumer Research at ACI Worldwide

ACI Speedpay Pulse Study

ACI Worldwide surveys over 3,000 U.S. consumers twice each year regarding their billing, payment, and communication preferences

Results are shared via an Annual Report, several Trend Reports, and at an interactive website that includes our latest findings on consumer billing and payment trends

YouGov Quick Surveys

As trends can change quickly, ACI works with YouGov to survey consumers to gauge the impact of recent events, and/or to delve deeper into topics covered within the annual ACI Speedpay Pulse Study

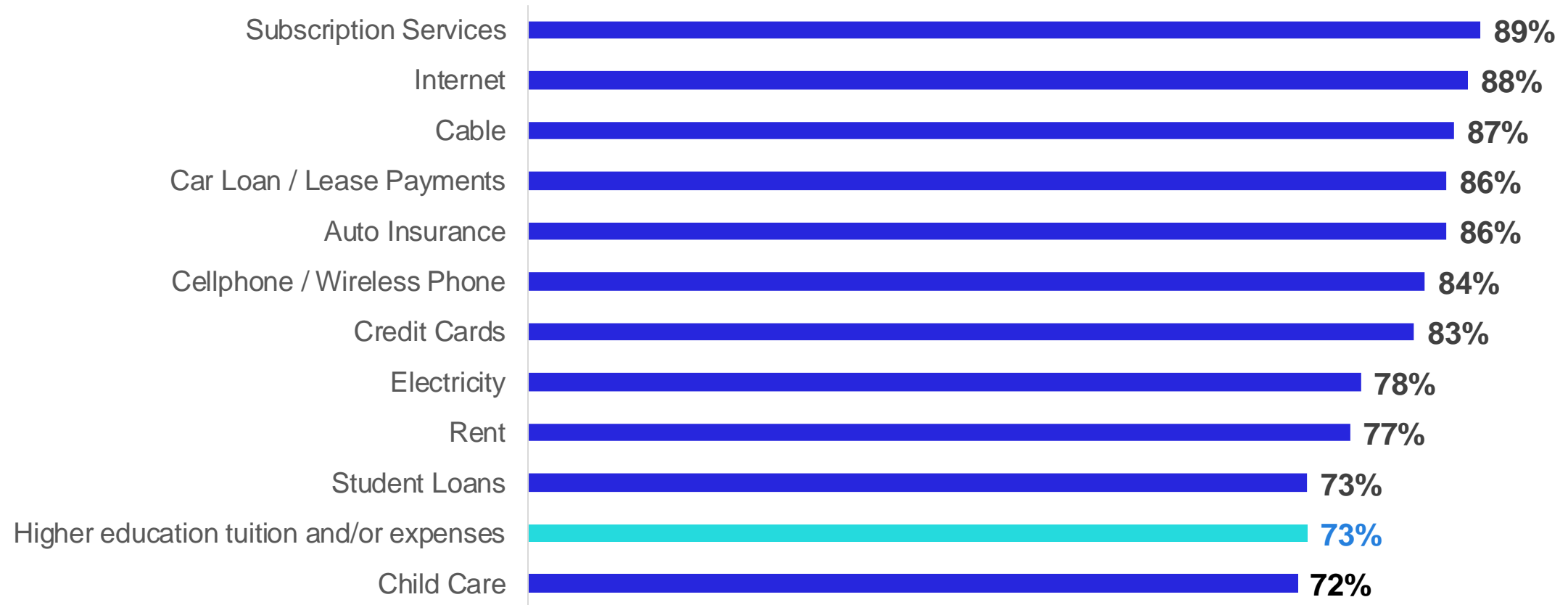
Grading the payment experience

What are students in the United States most satisfied with at their university?

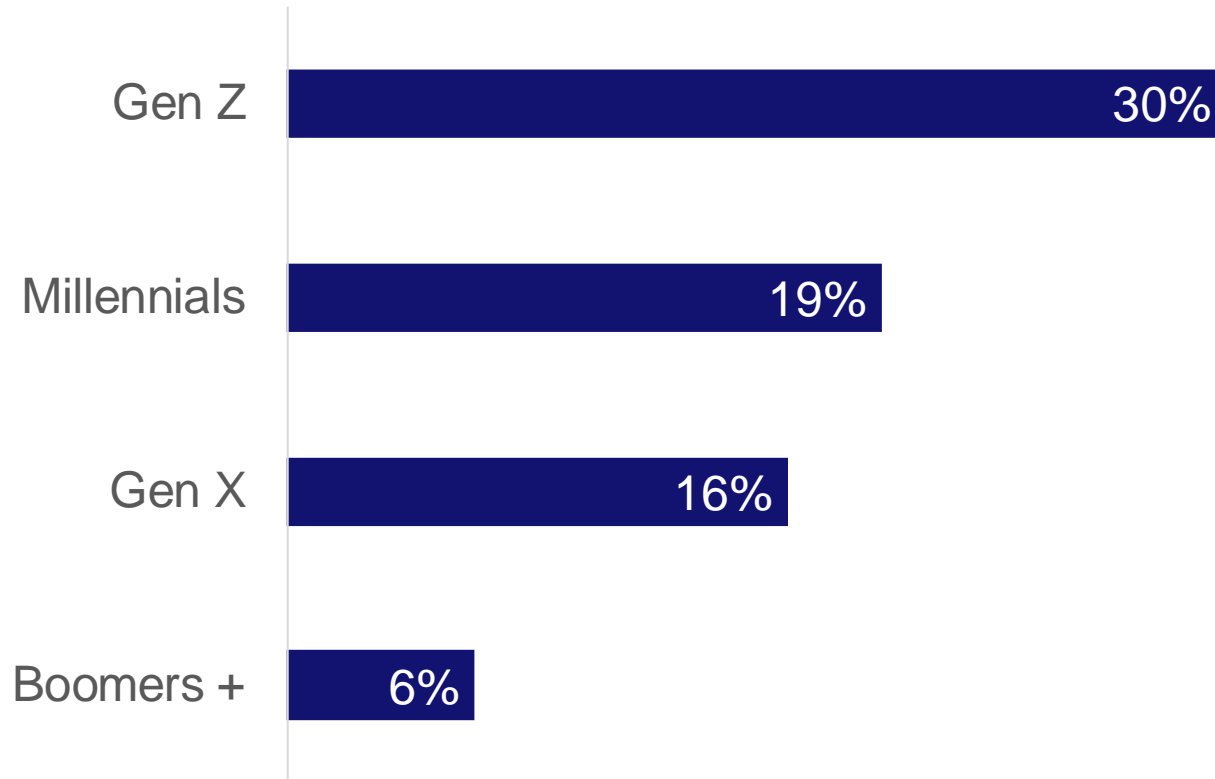
Category	Score
Class size	0.69
Academic support	0.49
Classroom and teaching facilities	0.47
Course content	0.42
Extracurricular activities	0.35
Diversity	0.17
Research opportunities	0.16
Online resources	0.14
Internship opportunities	0.12
Financial aid	-0.13
Living cost	-0.28



Gen Z – Satisfied with the payment options offered by your billers across each of the bills you pay?

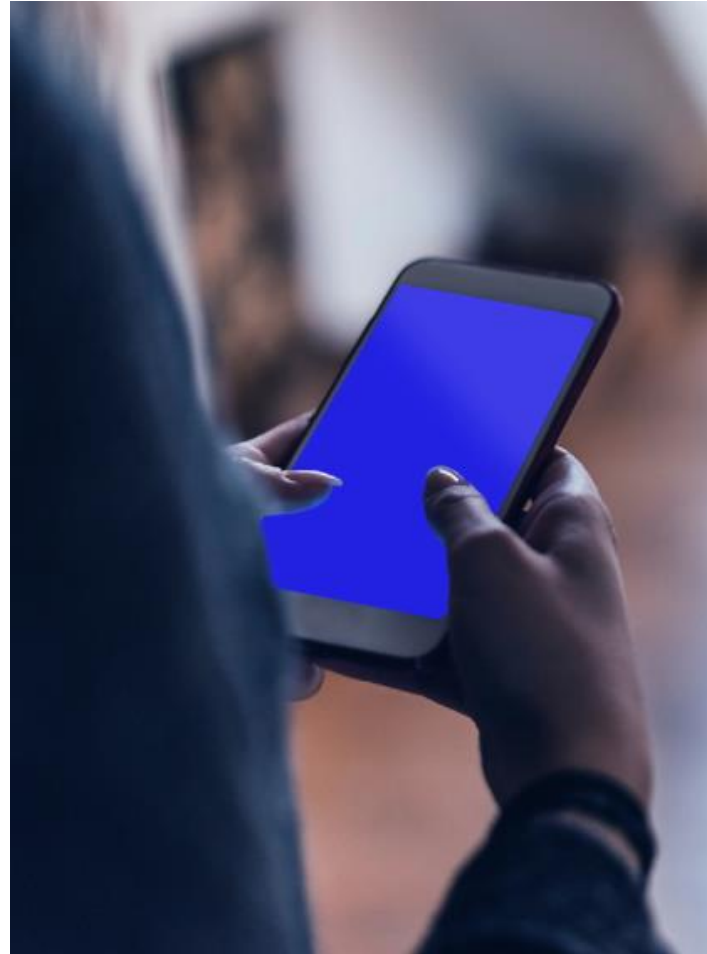
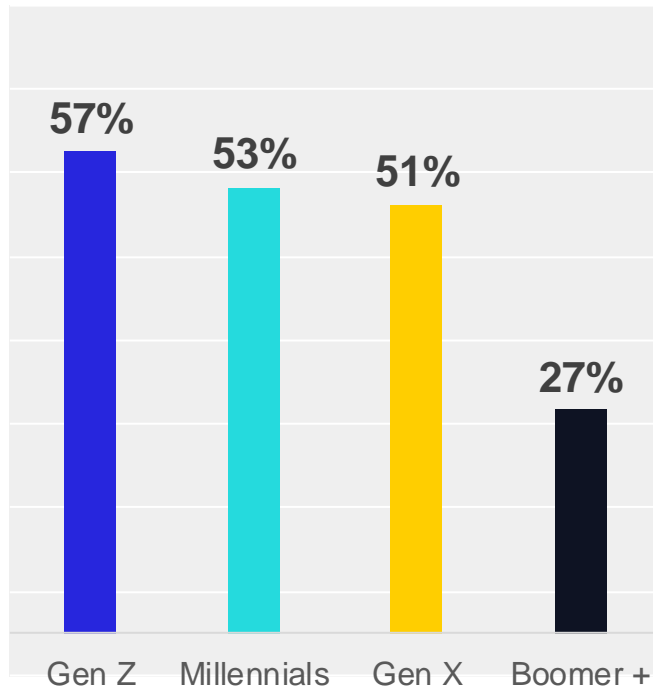


Do you think the bill payments experience is complicated?

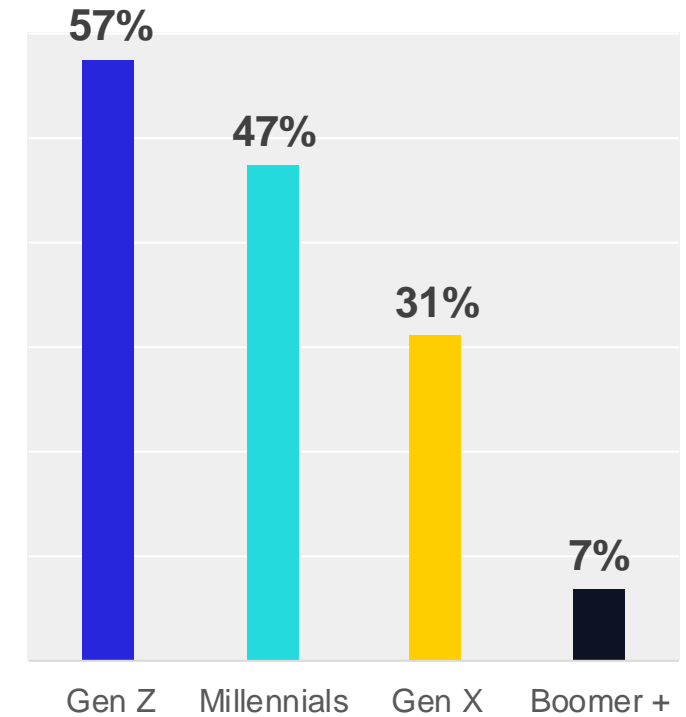


Speed is important – some are willing to pay for faster payments

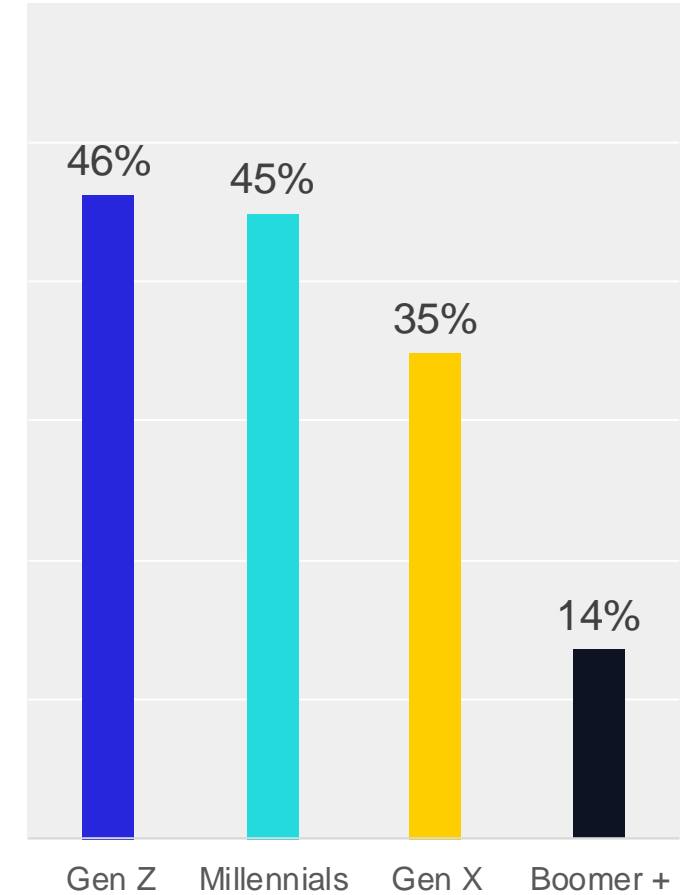
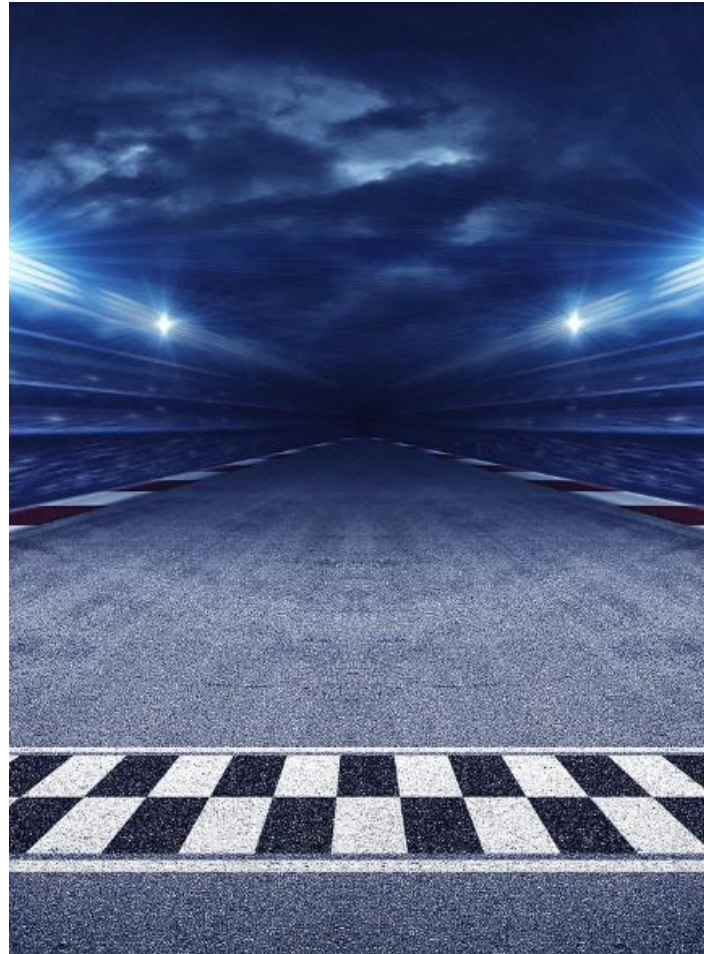
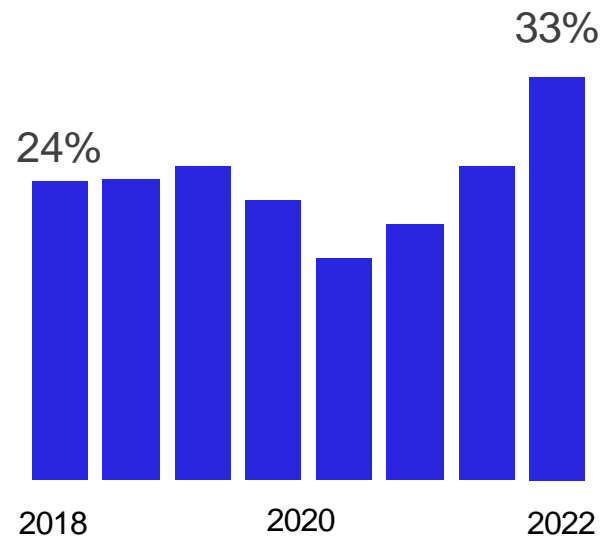
Check payment source immediately to see if payment posted



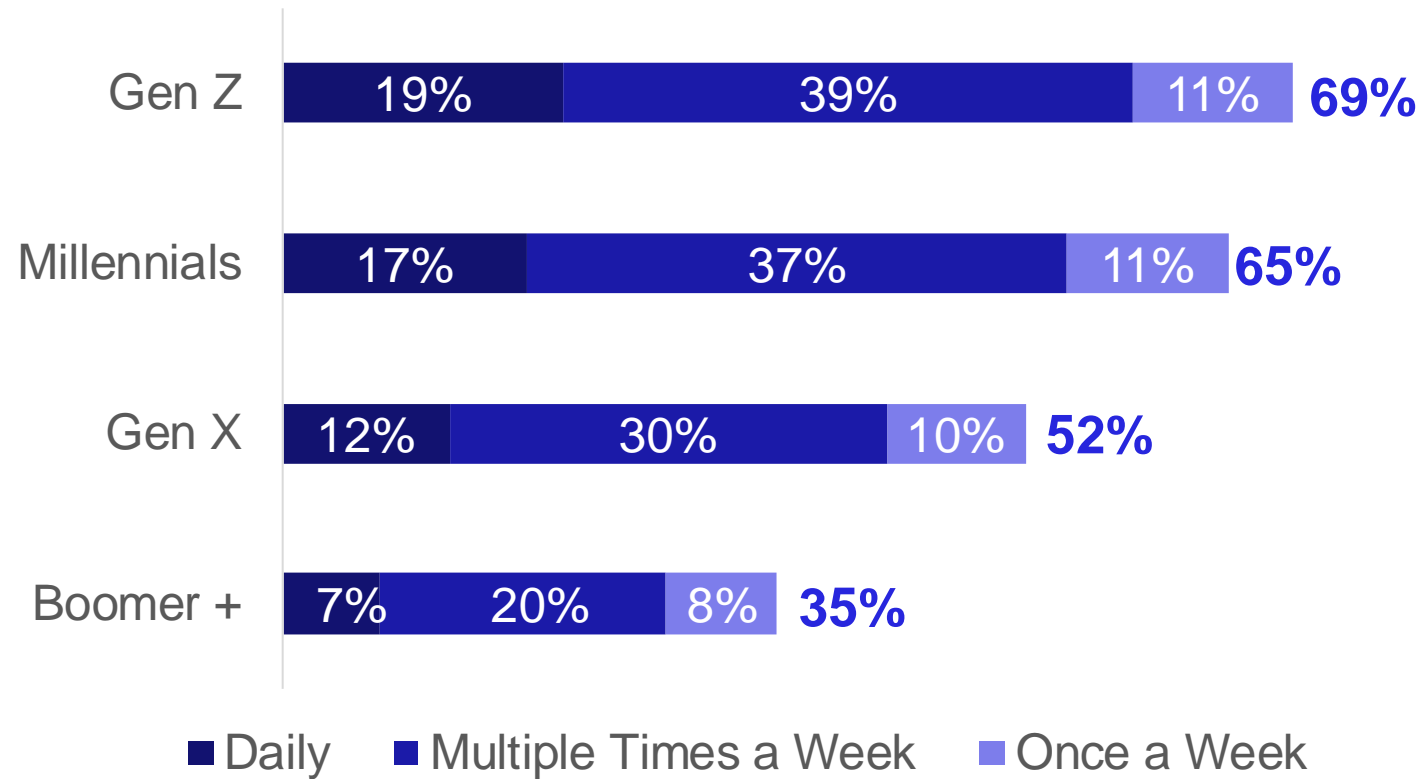
Would pay a small fee for faster payment processing



Sharp Rise in Last Minute Payments

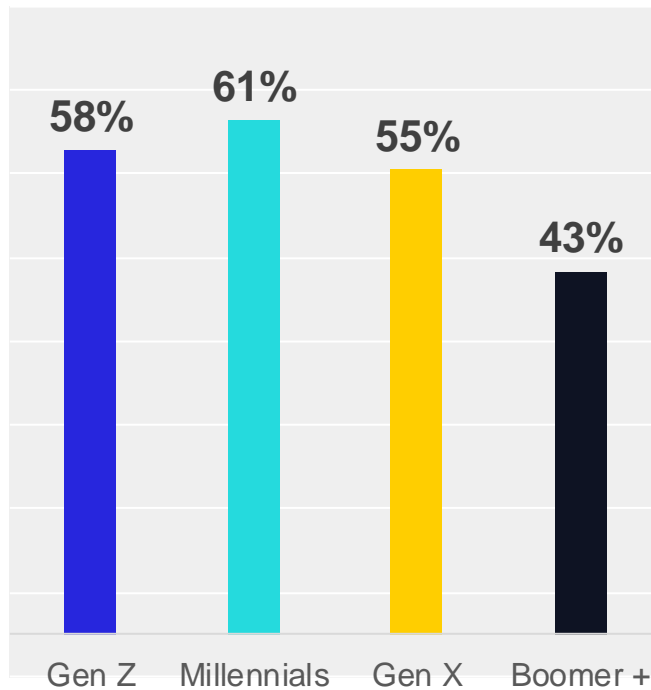


How frequently do you use digital wallets to make a payment?

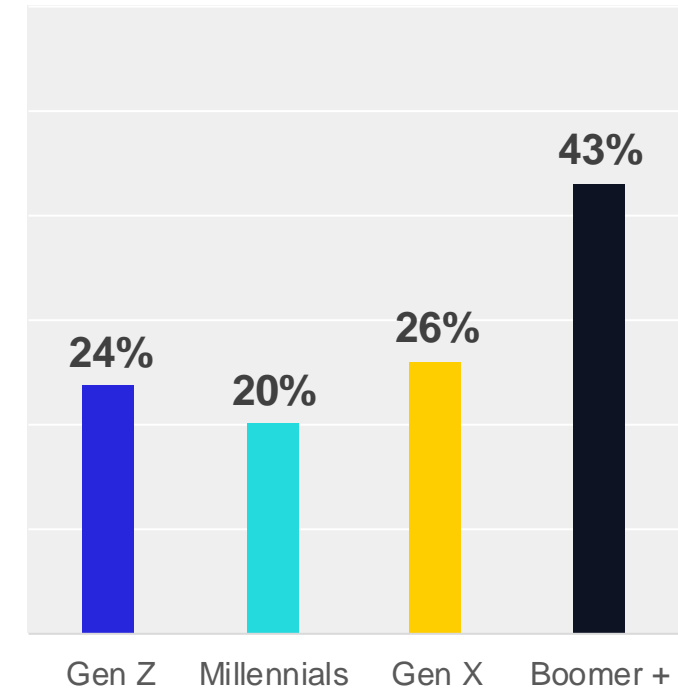


Bill payment security

Believe financial data is more secure than 5 years ago



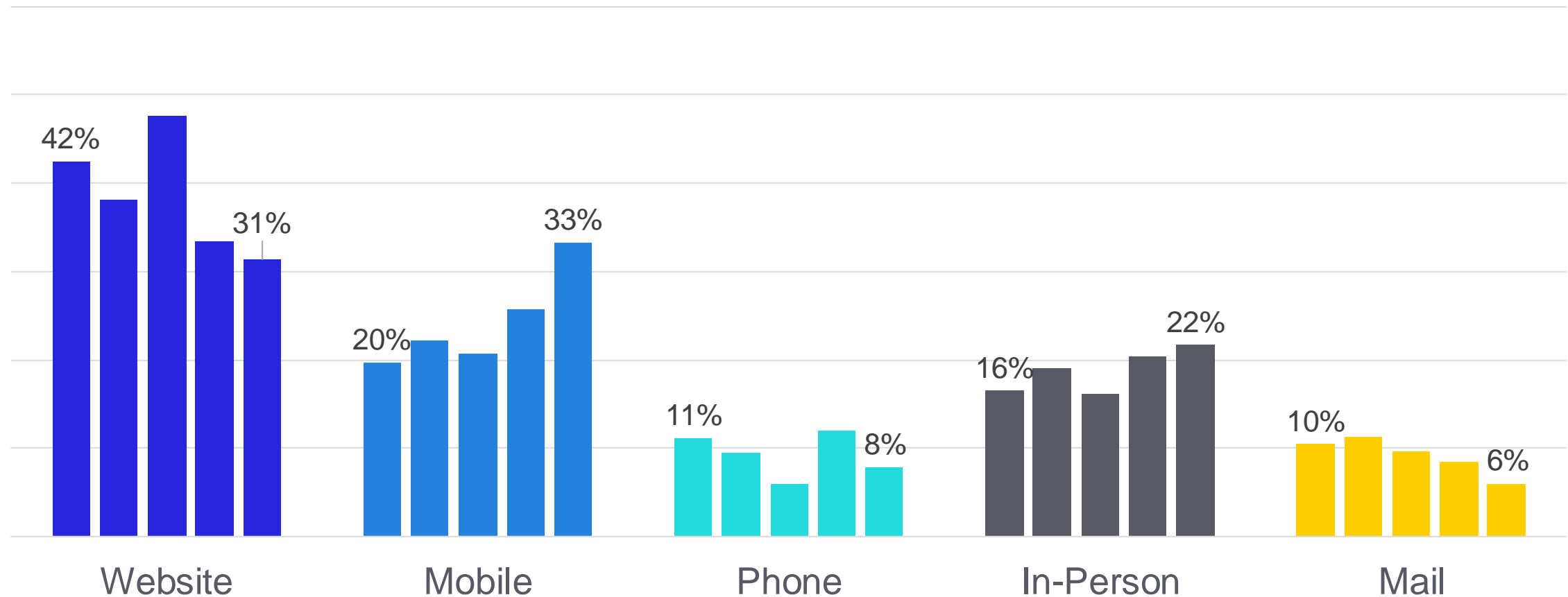
Keep track of bill pay passwords on paper



How to become best in class in billing and payments

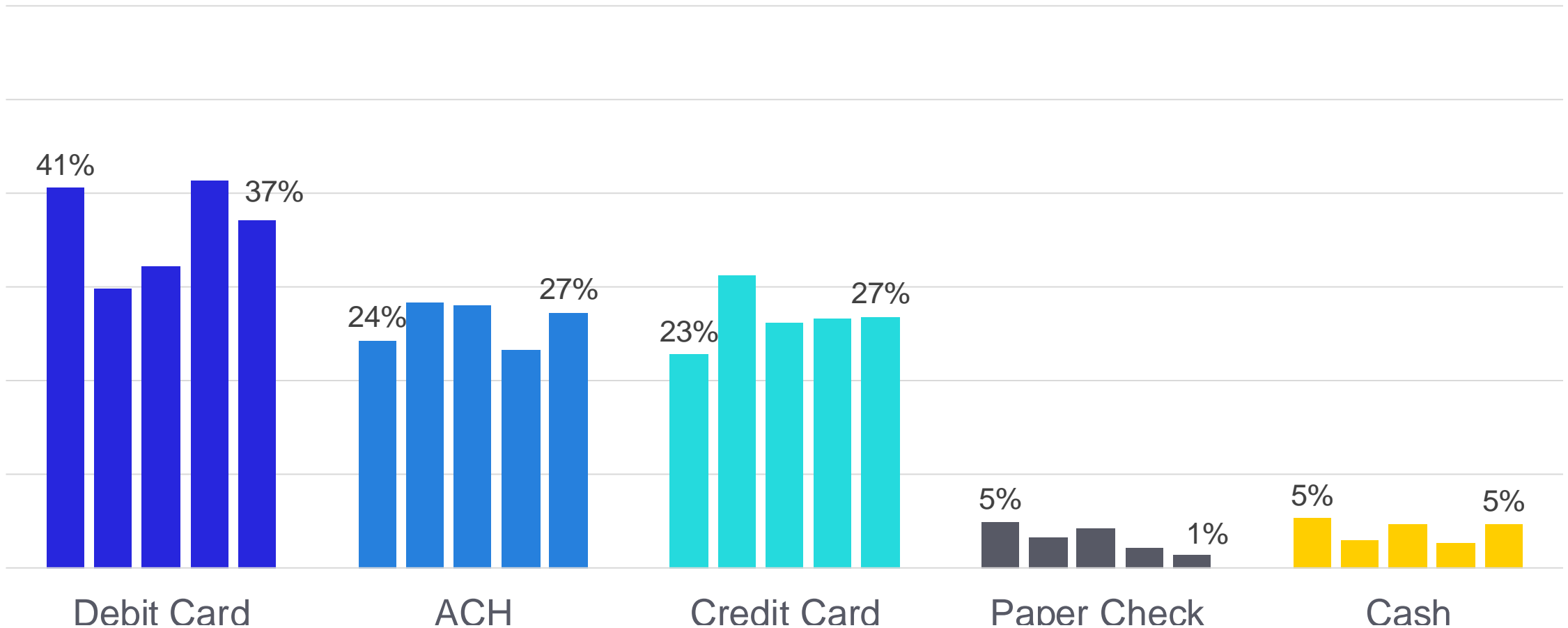
Offer student's preferred payment channels

What is your preferred **channel** for making one-time Higher Ed payments?

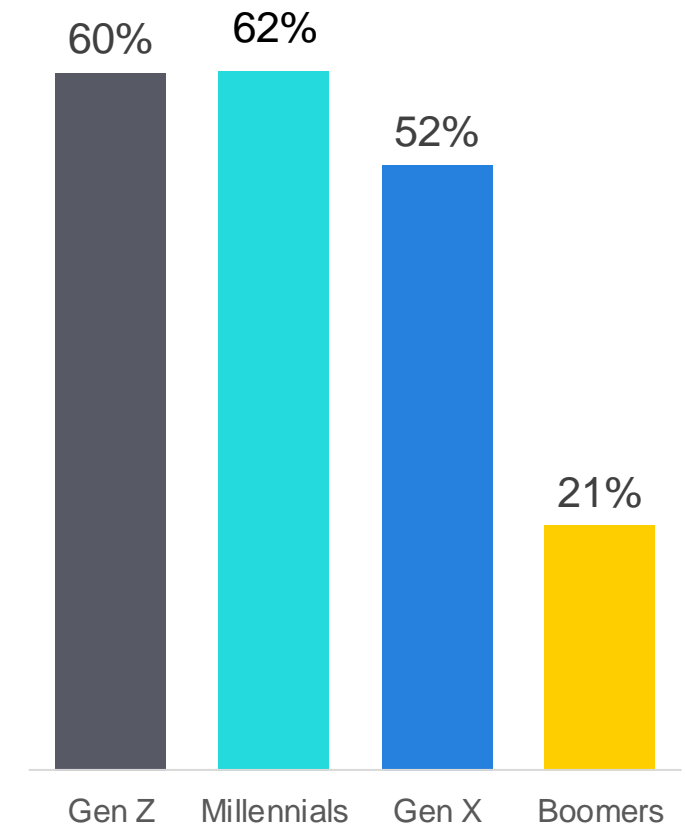
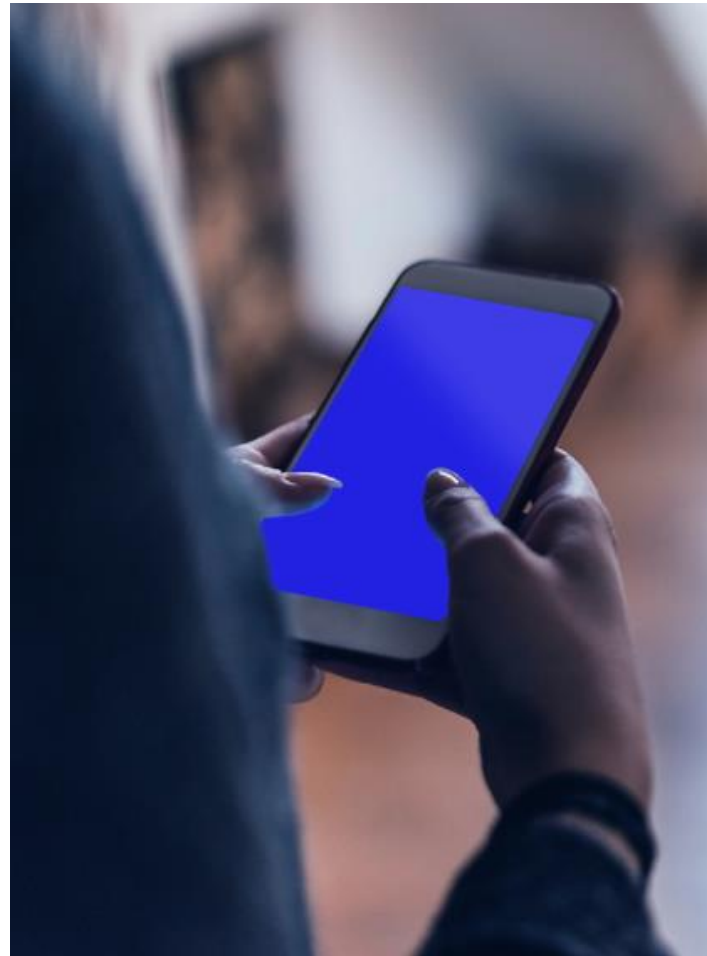
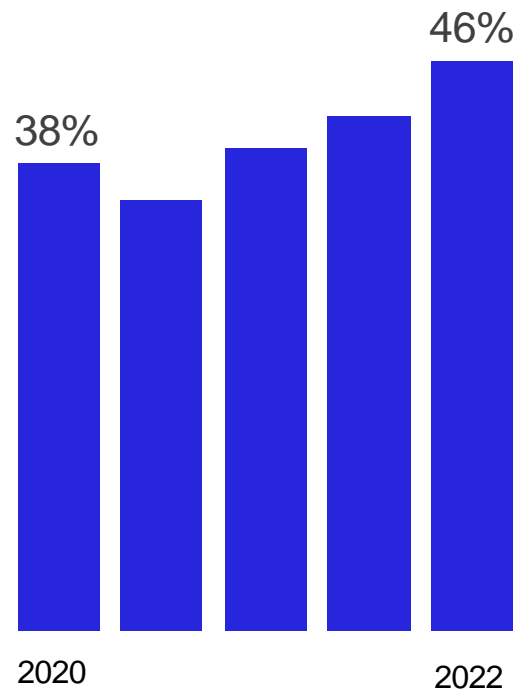


Accept student's preferred payment methods

What is your preferred **method** for making one-time Higher Ed payments?

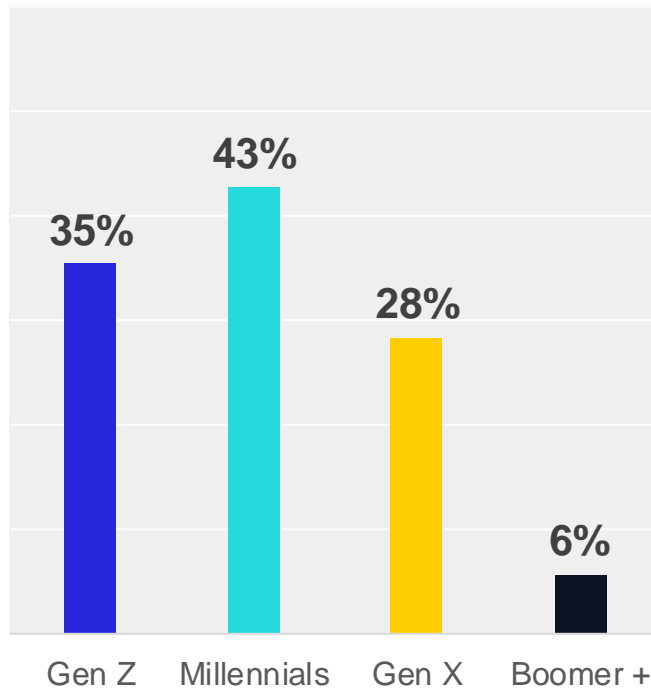


Interest in Paying Bills with Alternative Payment Methods

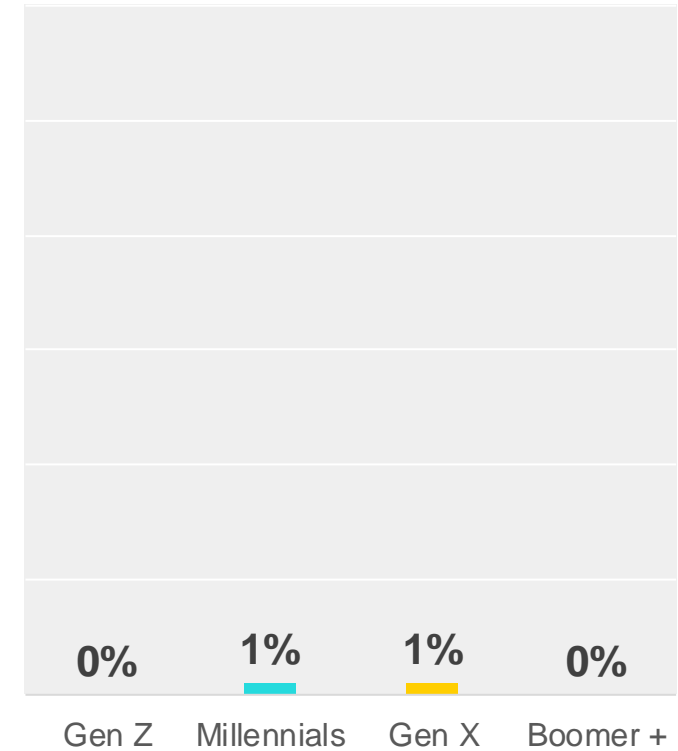


Cryptocurrency Payments: Not Ready for Prime Time

Do you believe that
cryptocurrency
payments are secure?



Prefer to pay bills with
cryptocurrency



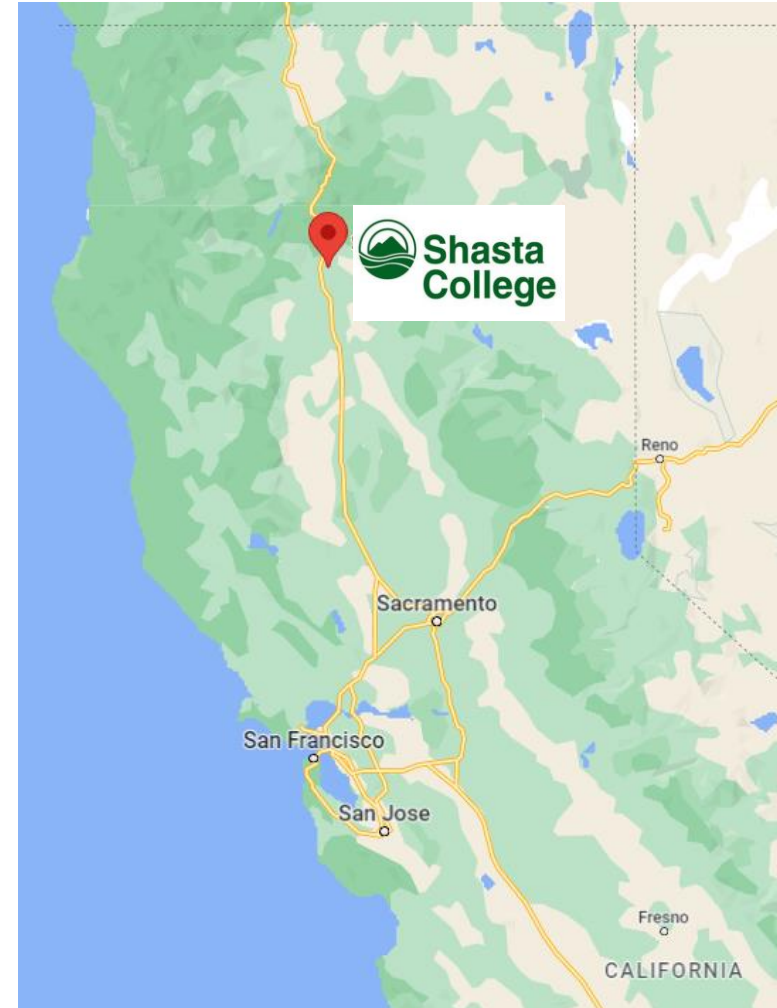
Questions to ask yourself about your school

- Do we have a payments strategy?
- Are our students satisfied with the online resources we provide?
- How would our students rate their payments experience?
- Are students paying wherever and whenever they want to?
- Are the preferred payment channels being offered?
- Are we considering APMs (alternative payment methods) across campus?
- How does our institution prioritize security and compliance specifically for our payment offerings?

Compatibility and Compliance

Shasta College

- Shasta College is a public community college in Redding, California
- Founded in 1948
- 8,800 students
- Shasta College was one of 15 California community colleges selected to offer a bachelor's degree program in 2015



Shasta's Payment Challenge

- Shasta College's existing payments solution was unable to meet Nacha's impending account validation requirements
- As a result, Shasta College would soon be out of compliance with Nacha's merchant ACH security requirements and needed to quickly switch to a payments provider that could integrate seamlessly into their Colleague SIS

Nacha WEB Debit Account
Validation Rule

"ACH Originators of WEB debit entries are required to use a "commercially reasonable fraudulent transaction detection system" to screen WEB debits for fraud."

Failure to comply can result in
up to **\$500,000**
in fines per month until the
issue is resolved

Partnerships – Key to Success

- ACI has partnered with Ellucian for 20+ years to seamlessly integrate billing and payments into Colleague (and other) SIS
- Shasta College leveraged a pre-negotiated pricing agreement approved by the Foundation for California Community Colleges
- ACI also partnered with Doctums Global to provide project management and functional business process and configuration services.



DOCTUMSGLOBAL

Shasta College: Live in Three Weeks

3 week implementation time

75 percent reduction of implementation time

“ACI took the time to understand our payment challenges and brought solutions to us that really improved our payments experience.”

Becky McCall, AVP of IT, Shasta College



About ACI

ACI by the Numbers

Americas
6,500+
customers

EMEA
~470
customers

Asia/Pacific
~320
customers



Support **19 of the top 20** banks worldwide



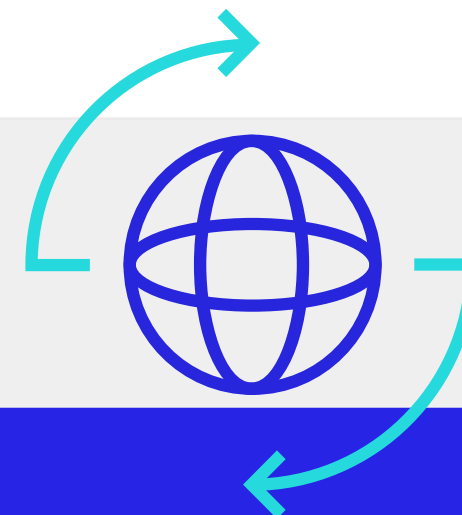
Prevent fraud for **1,500+** banks, intermediaries and merchants.



Support **thousands of** billers



Serve **80,000+** merchants directly and through payment service providers



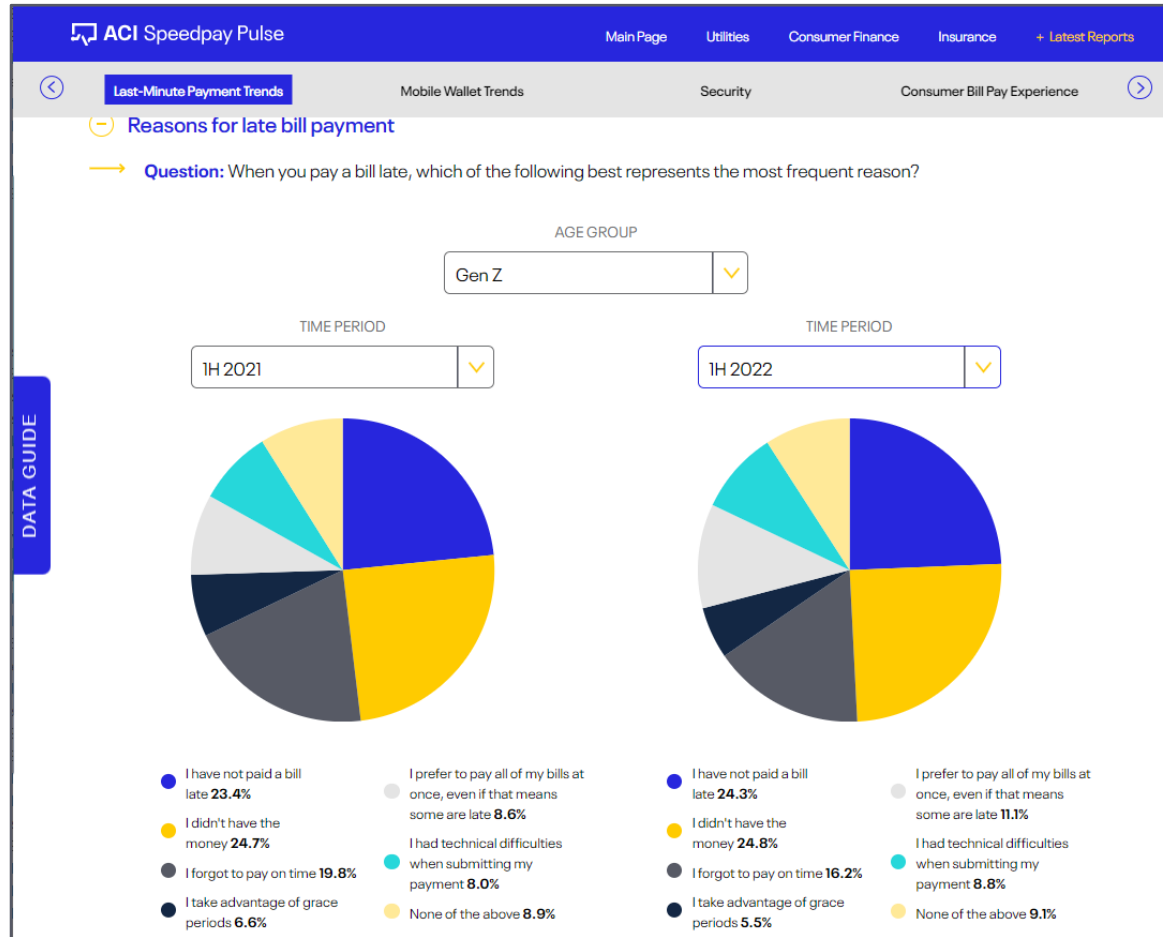
45+
years
in payments

7,000+
global
organizations
rely on ACI

~4,000
employees
globally

\$1.4B
2021
revenue

ACI: We Know Consumers



www.aciworldwide.com/ACISpeedpayPulse



Questions?



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ACI Worldwide

Real-Time Payments