



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

# Today's Presenters



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ACI Worldwide



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Higher Education  
ACI Worldwide

# Agenda

- Consumer research overview

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- Grading the payment experience

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- How to become best in class in payments

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- Compatibility and Compliance

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- Questions and Answers

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# Consumer Research at ACI Worldwide

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## 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

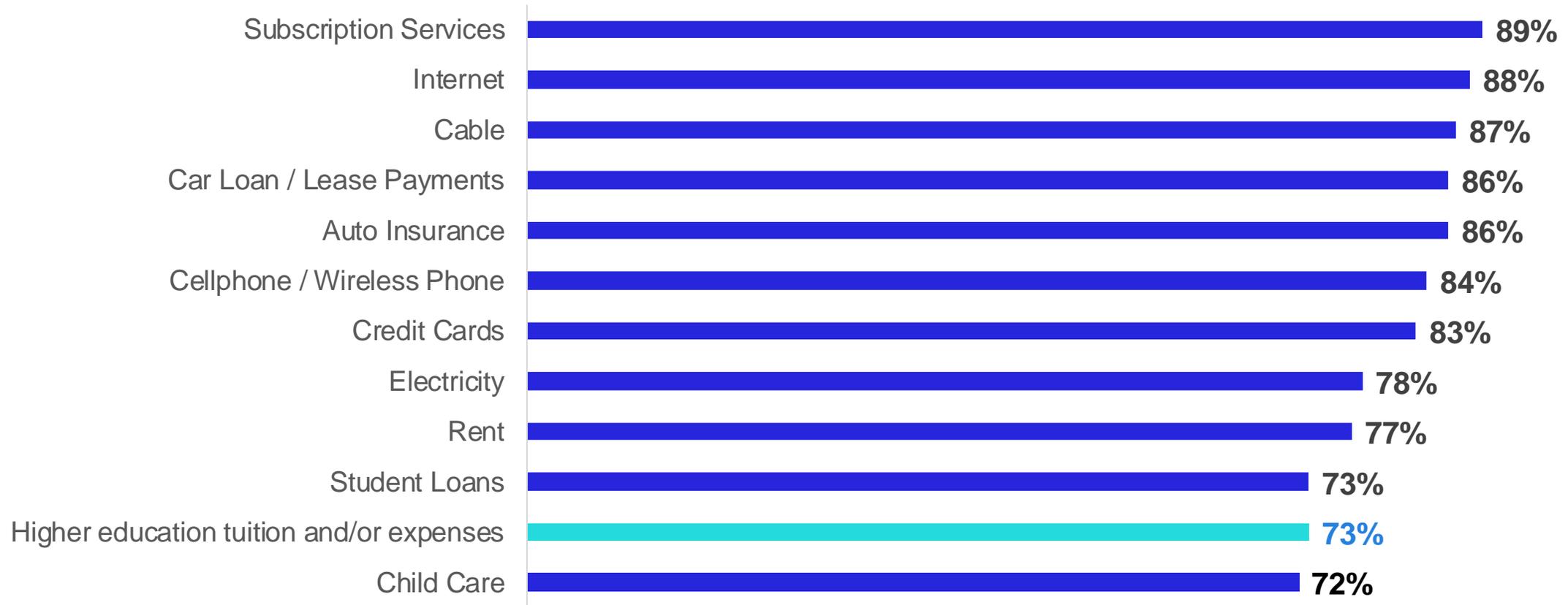
# Grading the payment experience

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

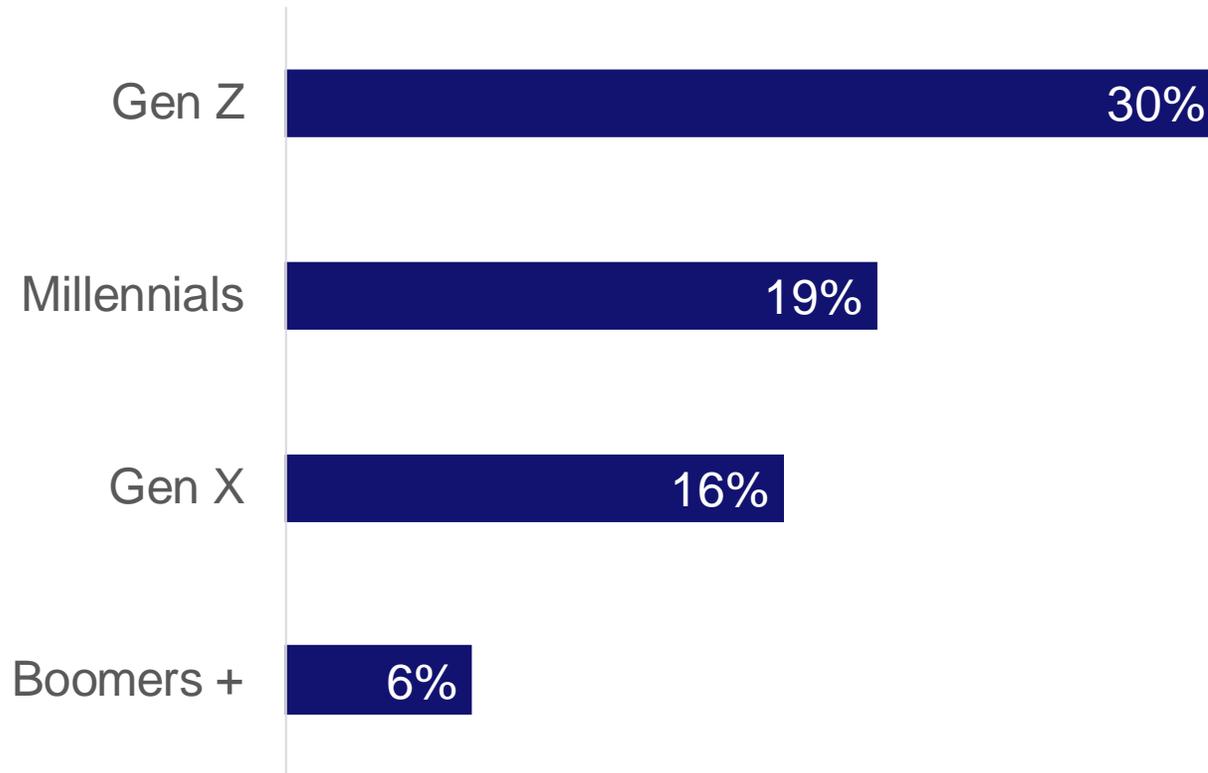
Category	Score
Class size	0.69
Academic support	0.49
Classroom and teaching facilities	0.47
Course content	0.42
Extracurricular activities	0.35
Diversity	0.17
Research opportunities	0.16
Online resources	0.14
Internship opportunities	0.12
Financial aid	-0.13
Living cost	-0.28



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

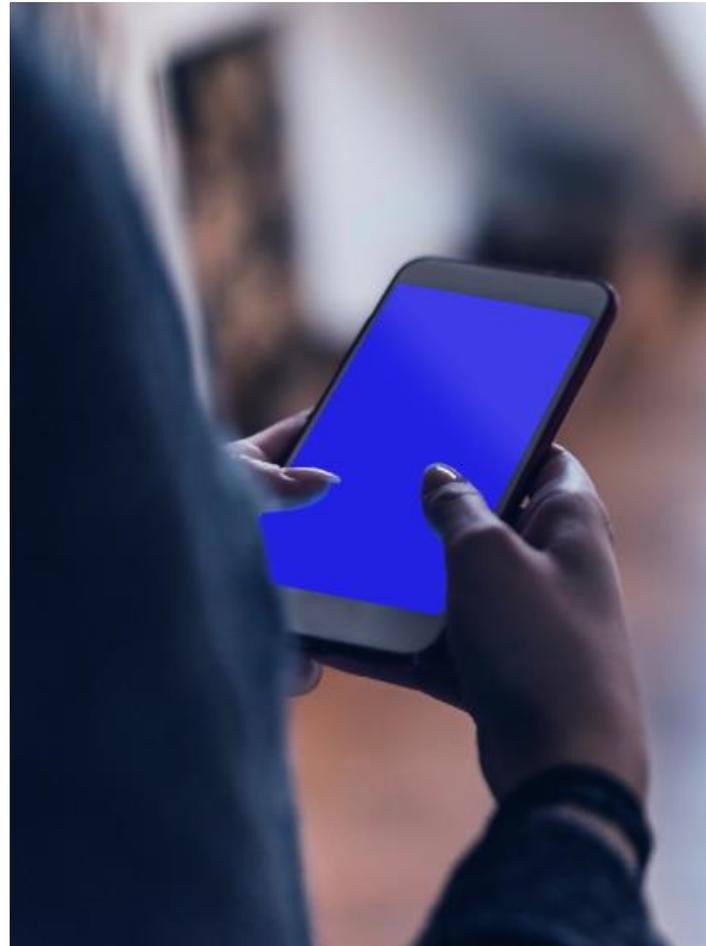
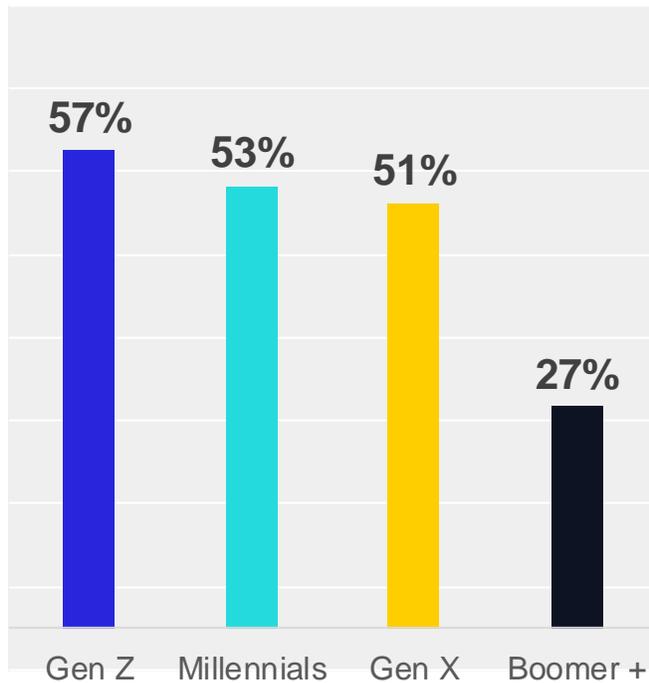


# Do you think the bill payments experience is complicated?

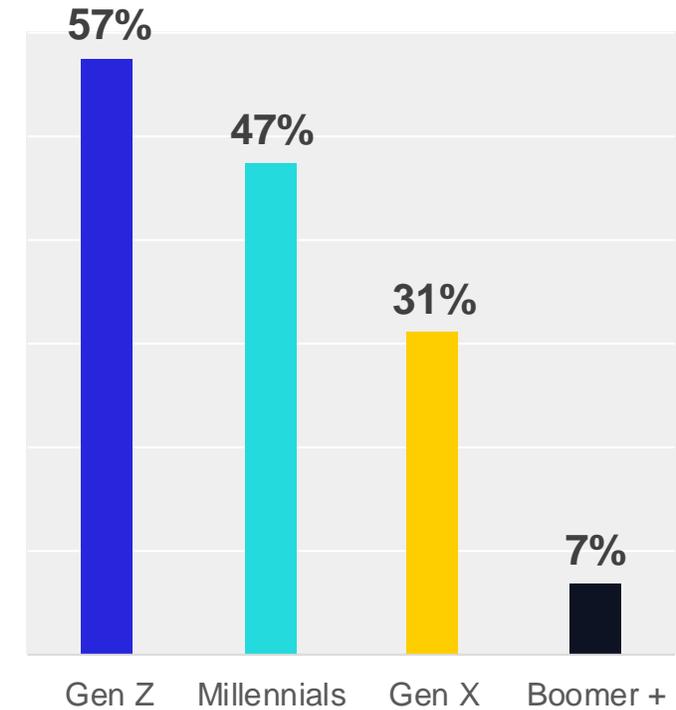


# Speed is important – some are willing to pay for faster payments

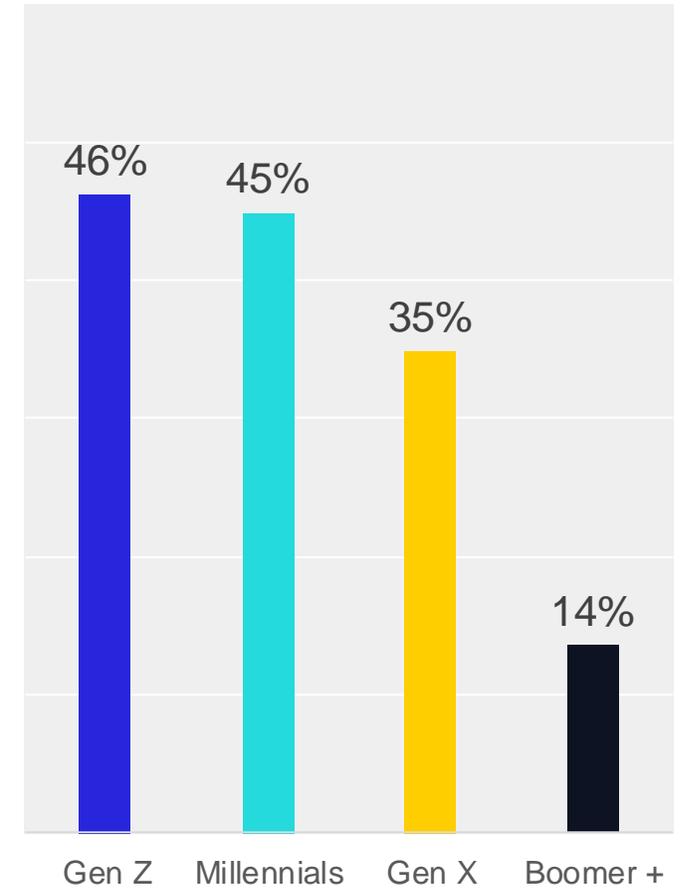
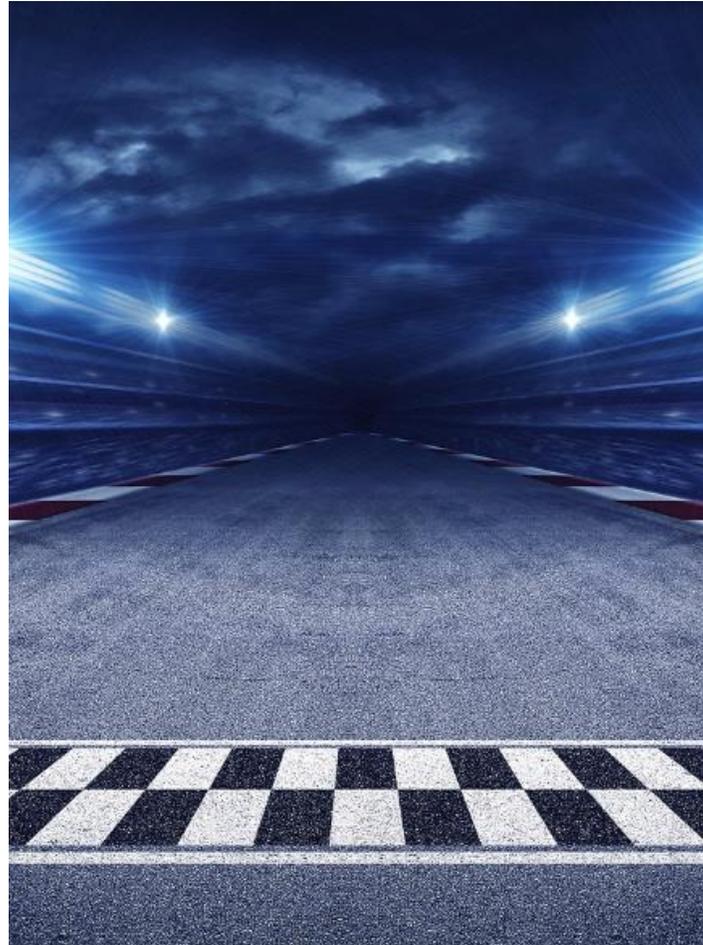
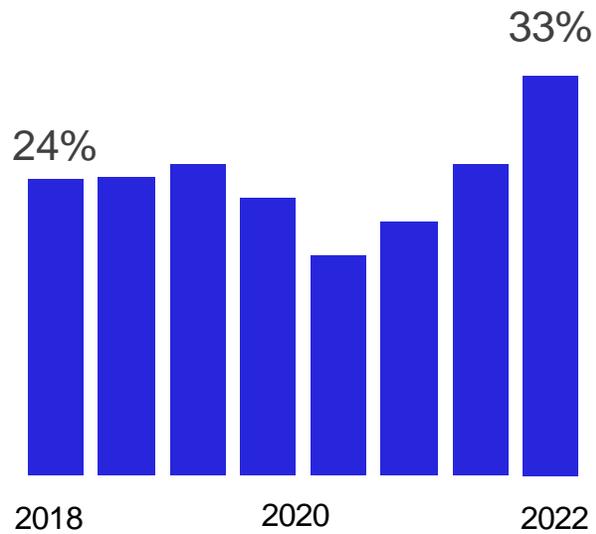
Check payment source immediately to see if payment posted



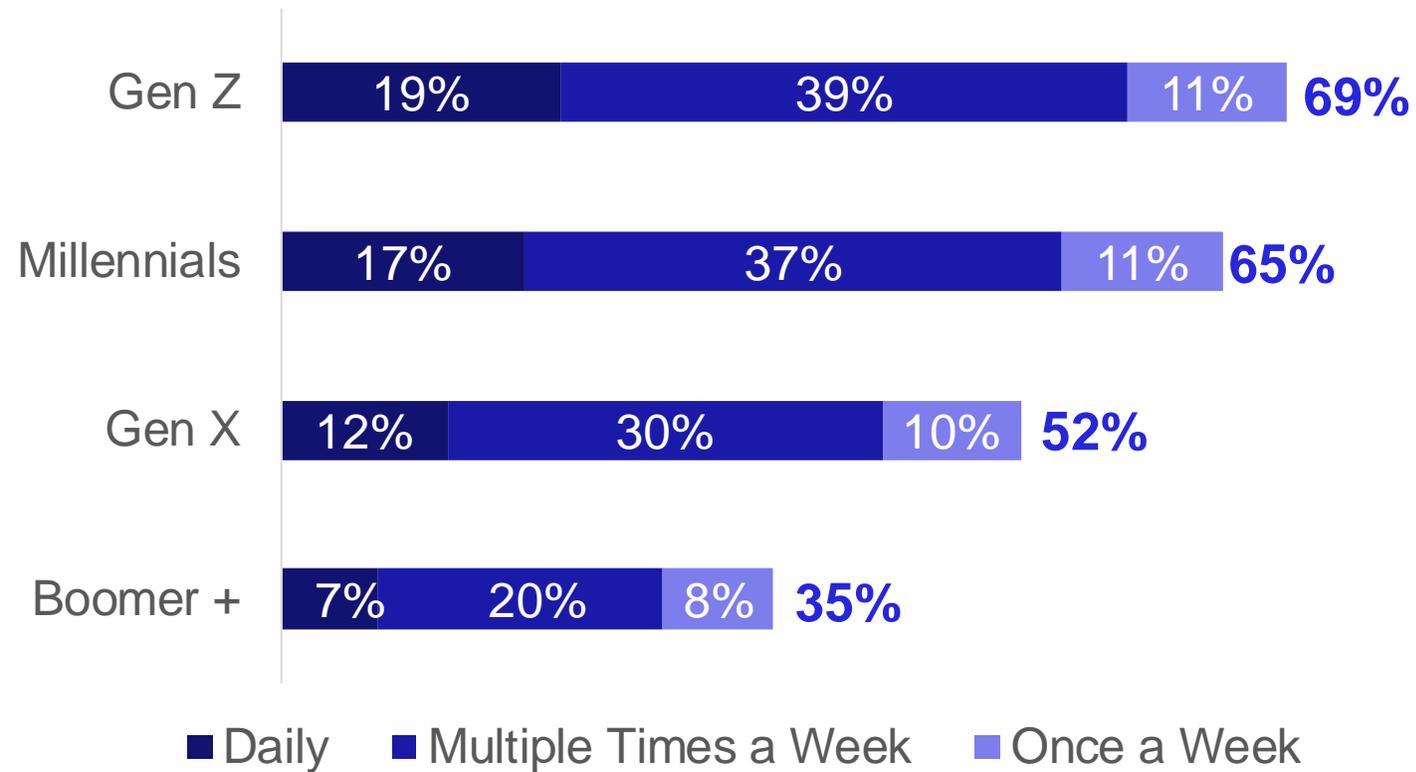
Would pay a small fee for faster payment processing



# Sharp Rise in Last Minute Payments

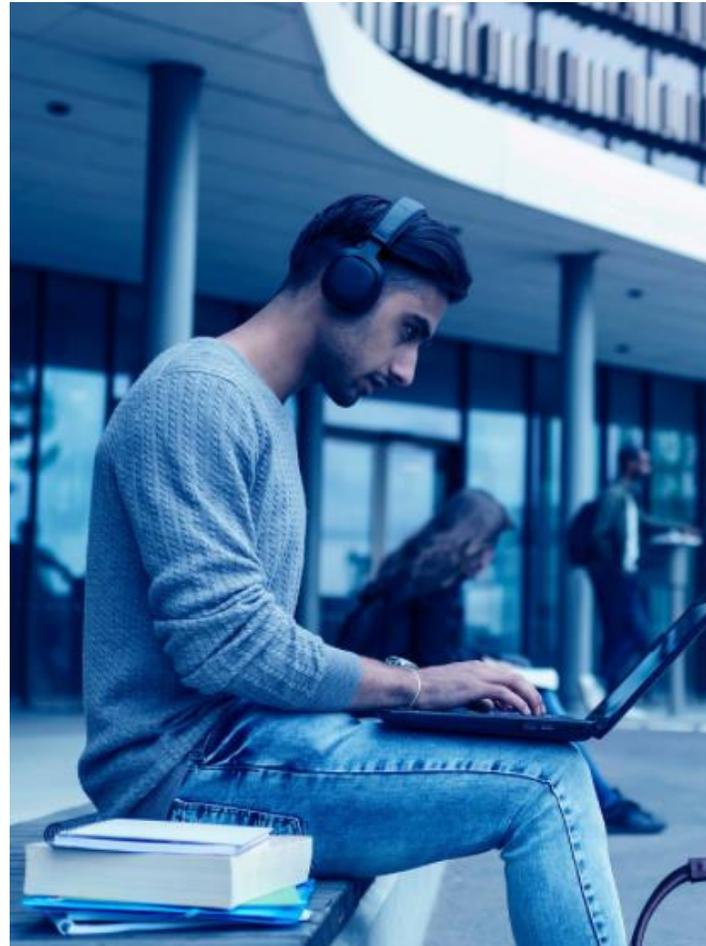
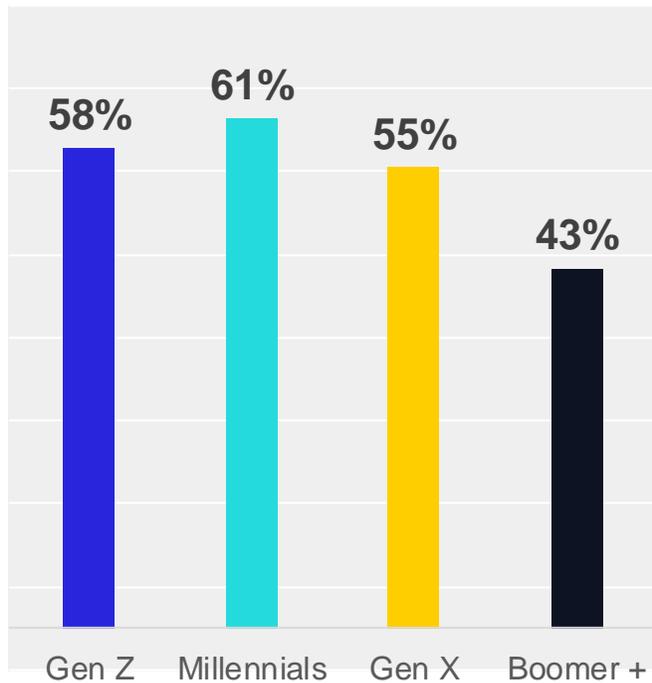


# How frequently do you use digital wallets to make a payment?

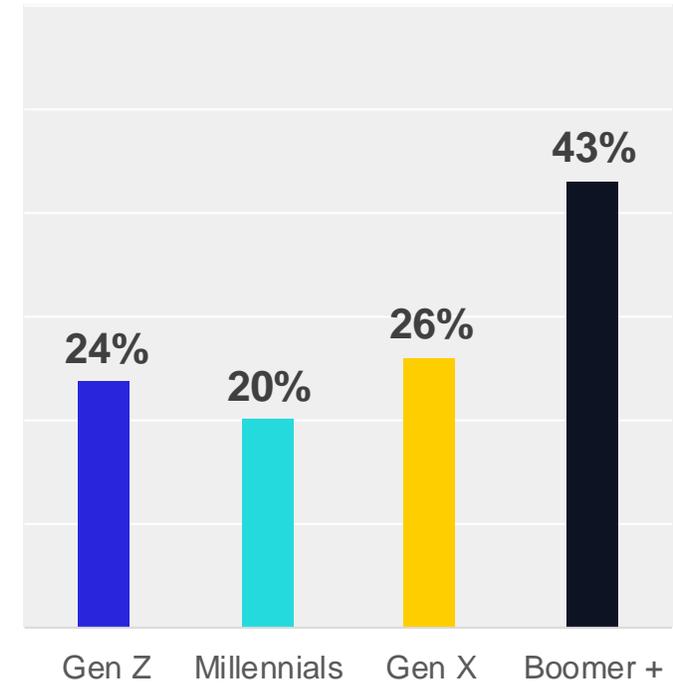


# Bill payment security

Believe financial data is more secure than 5 years ago



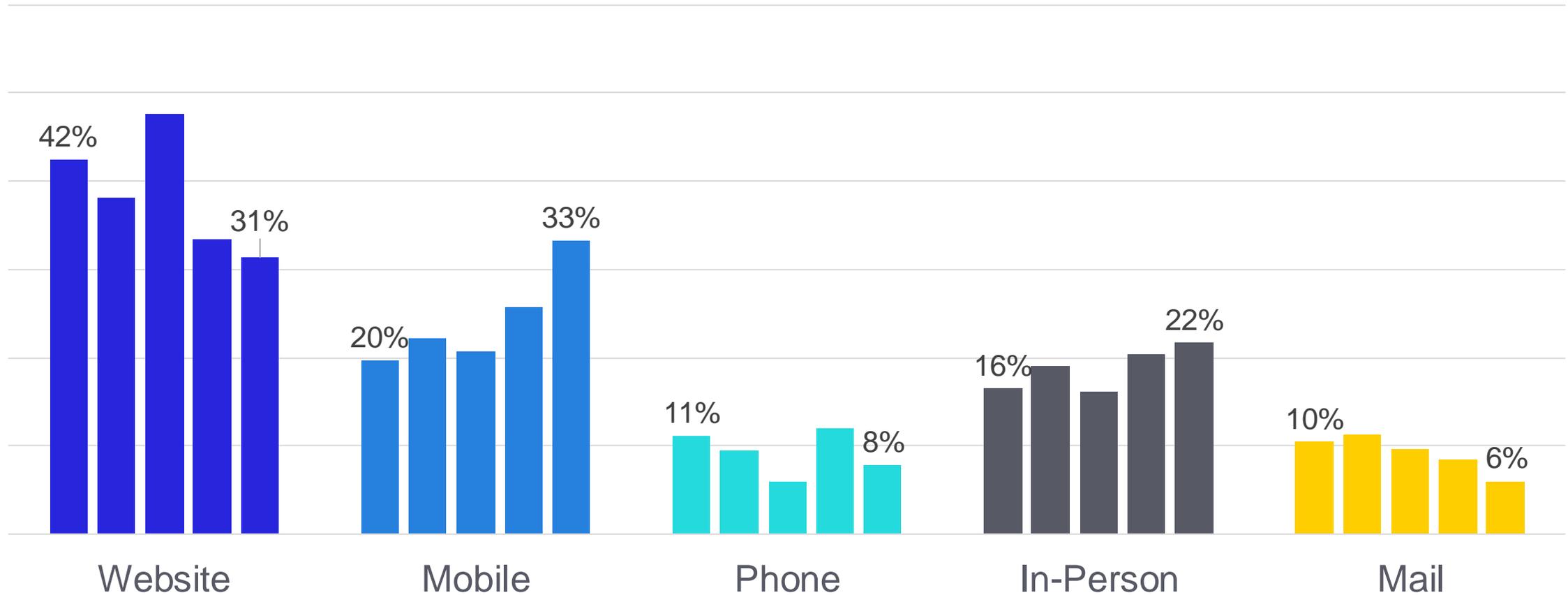
Keep track of bill pay passwords on paper



# How to become best in class in billing and payments

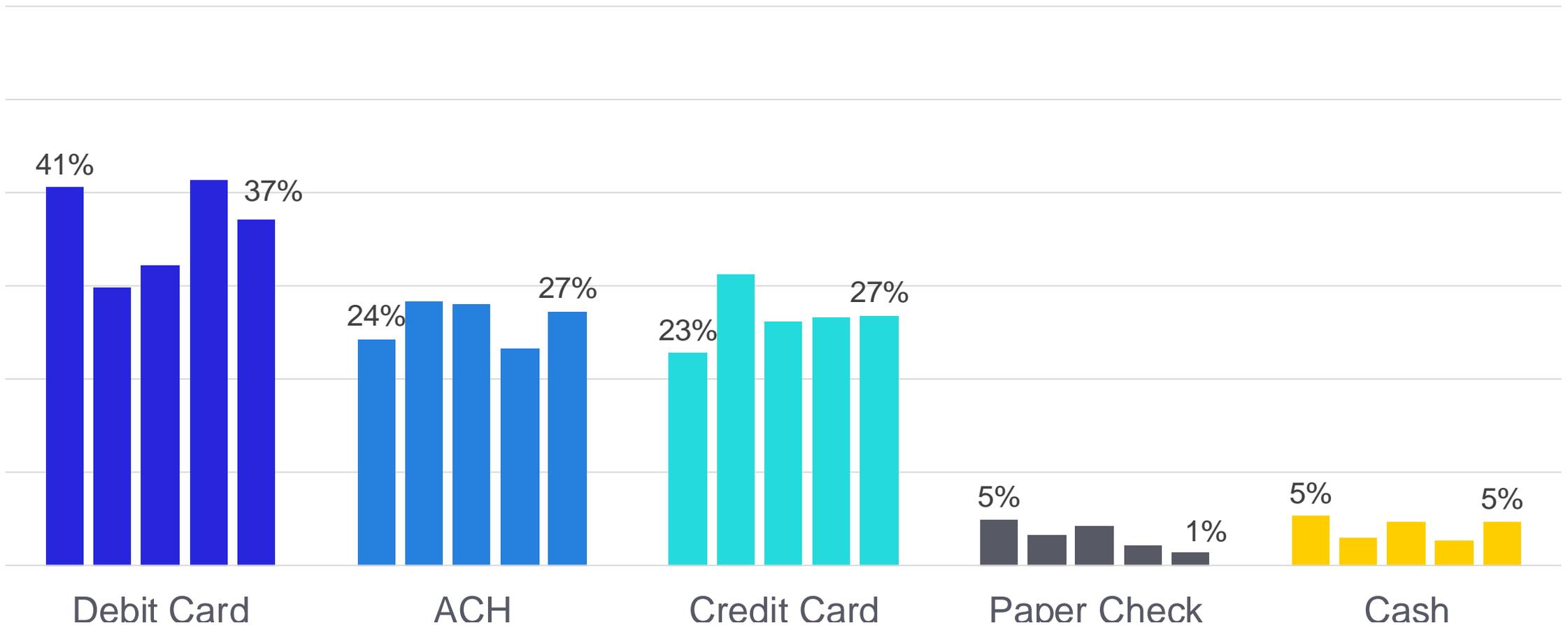
# Offer student's preferred payment channels

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

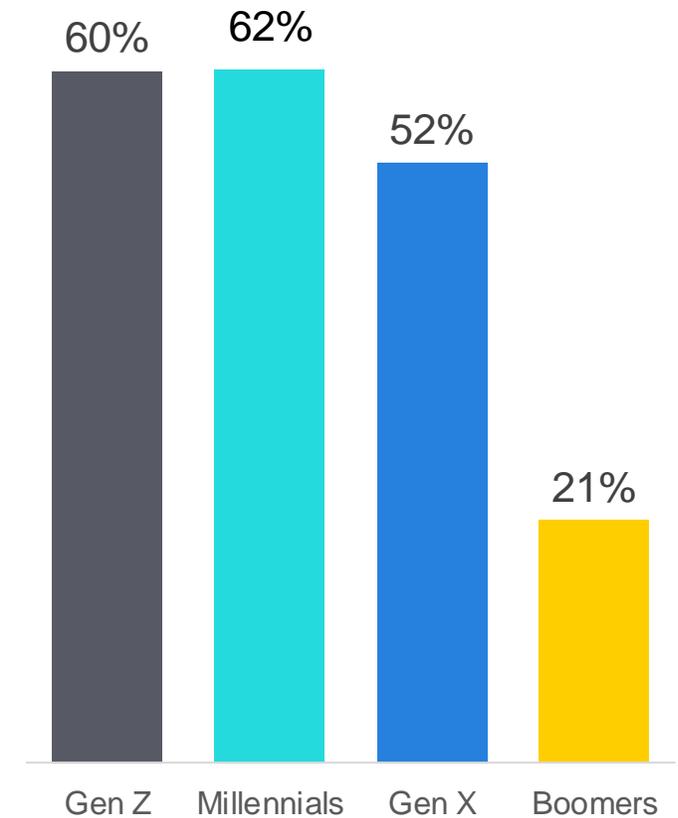
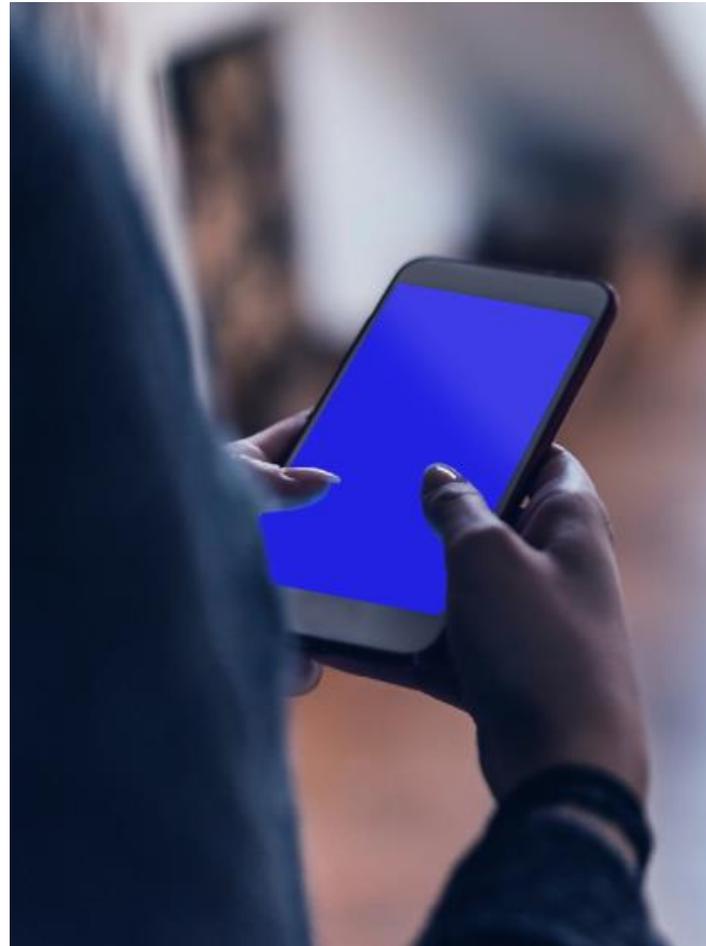
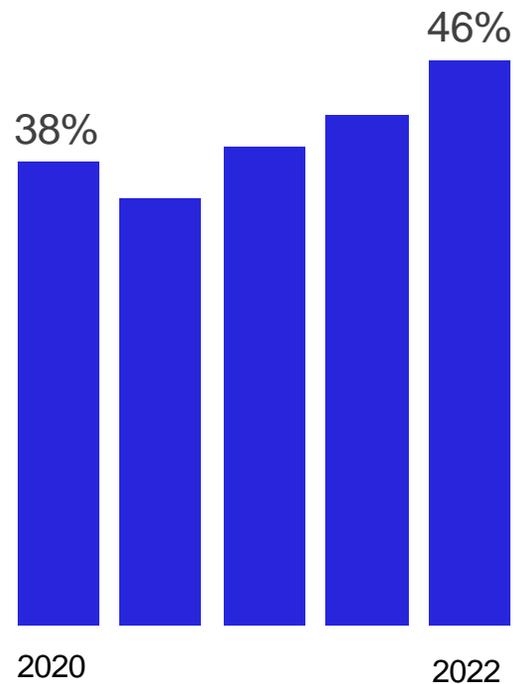


# Accept student's preferred payment methods

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

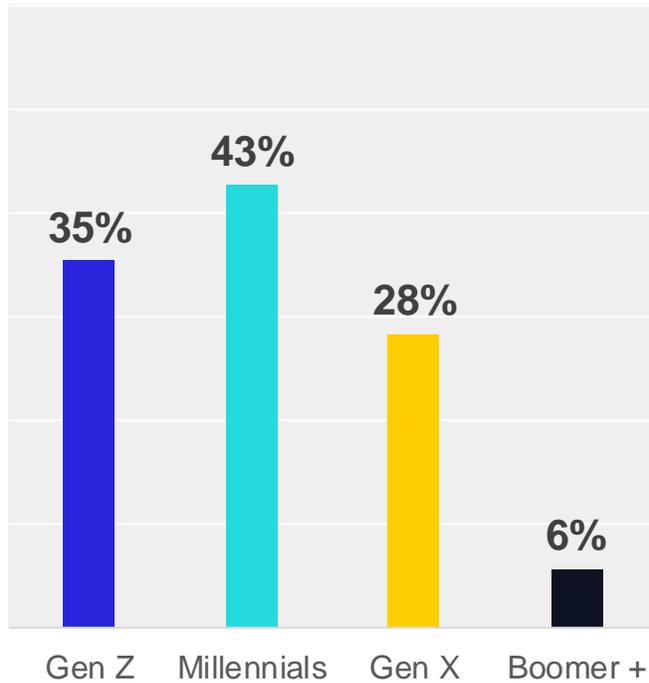


# Interest in Paying Bills with Alternative Payment Methods

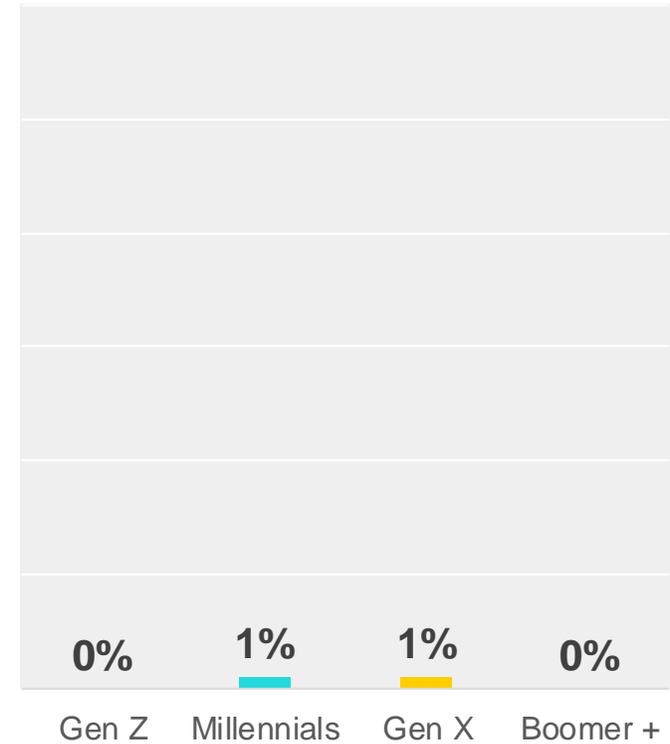


# Cryptocurrency Payments: Not Ready for Prime Time

Do you believe that cryptocurrency payments are secure?



Prefer to pay bills with cryptocurrency



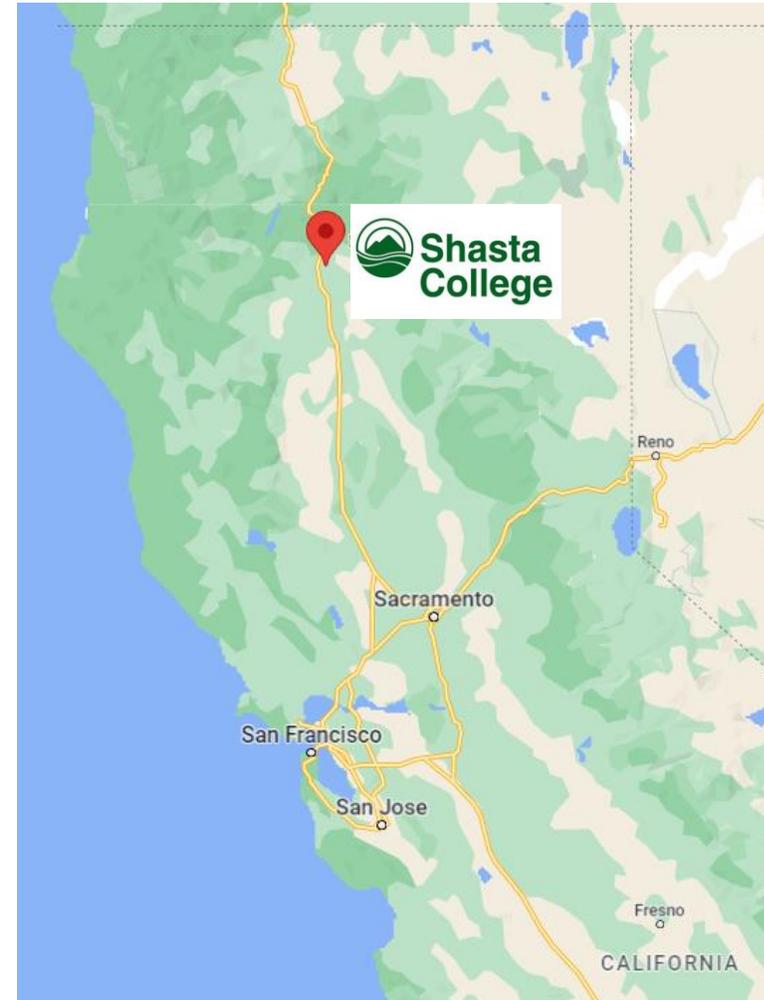
# Questions to ask yourself about your school

- 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.



DOCTUMS GLOBAL

# 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



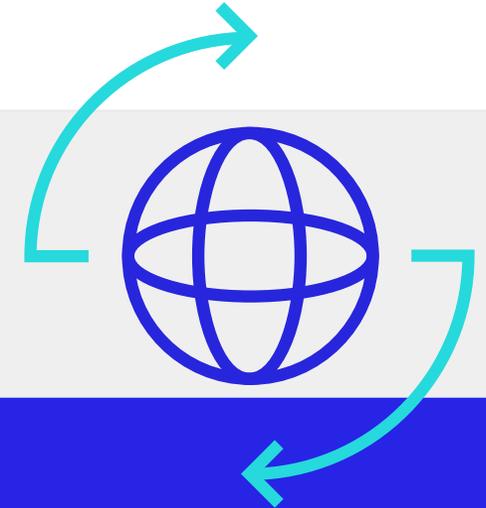
# About ACI

# 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

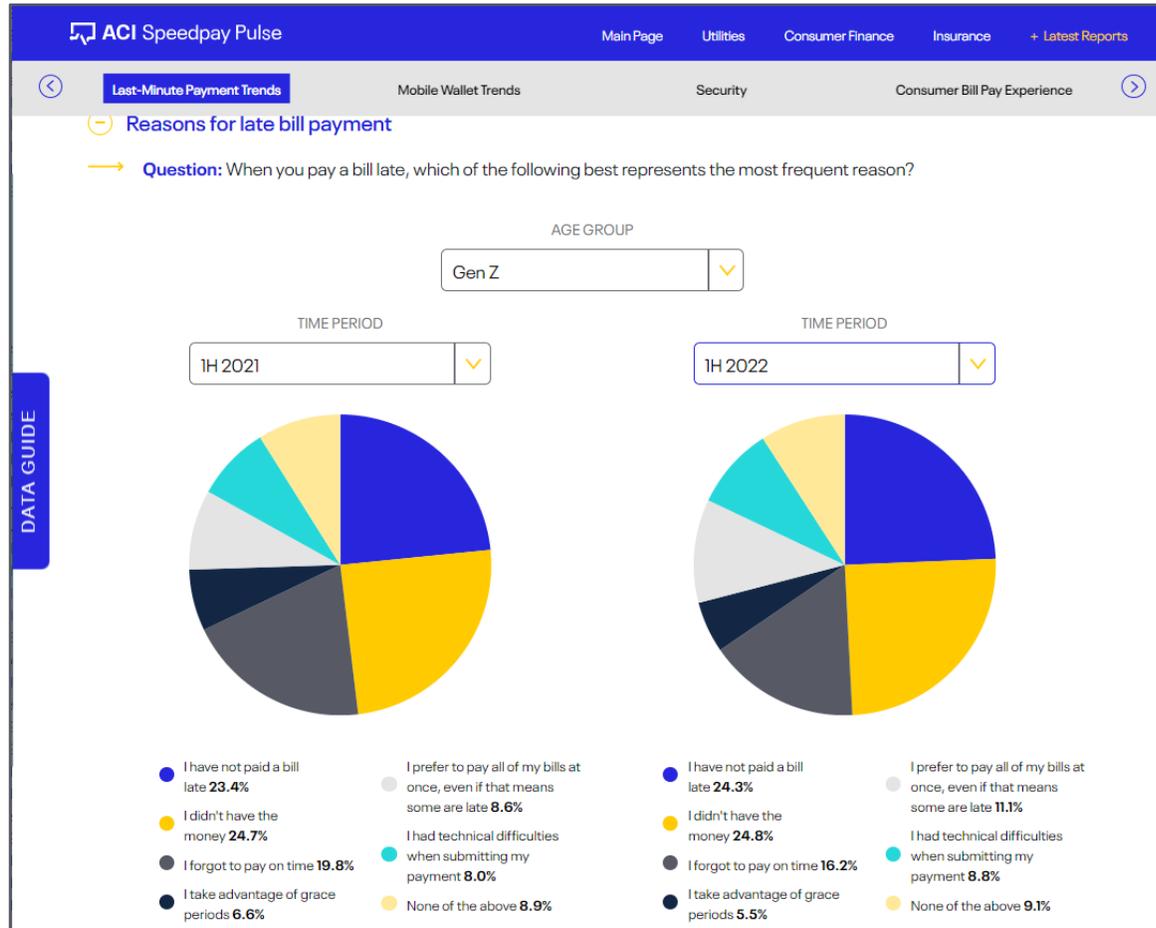
**45+**  
years  
in payments

**7,000+**  
global  
organizations  
rely on ACI

**~4,000**  
employees  
globally

**\$1.4B**  
2021  
revenue

# ACI: We Know Consumers



[www.aciworldwide.com/ACISpeedpayPulse](http://www.aciworldwide.com/ACISpeedpayPulse)

ACI Speedpay® Pulse

2022 Pulse Report:  
**Billing and Payment Trends and Behaviors**

ACI Worldwide  
Real-Time Payments

# Questions?



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# ACI Worldwide

## Real-Time Payments