



ACI Worldwide Brings Text-to-Pay to Billers by Joining Forces with Solutions by Text

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Businesses simplify payments by providing customers the ability to review and pay bills with just a few clicks on their smartphone

NAPLES, Fla.--(BUSINESS WIRE)--Mar. 18, 2019-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), today announced an alliance with Dallas-based Solutions by Text to provide organizations the ability to receive payments via SMS. Integrating Solutions by Text's software with ACI's UP [Bill Payments](#) will provide customers with simple pay-by-text options, increasing on-time payments and reducing collection costs. Organizations that are currently utilizing ACI's current version of UP Bill Payments will benefit from this integration.

As the digital texting needs of consumers continues to grow, organizations must be willing to meet them where they are – on their smartphone. By integrating ACI's UP Bill Payments solution with the Pay-by-Text software from Solutions by Text, organizations in the consumer finance, healthcare, higher education, government and insurance industries can provide their customers with a personalized and convenient payment experience all while being fully compliant with industry regulation. With text payment reminders and the ease of completing a transaction in just a few clicks, consumers will benefit from an overall positive payment experience.

"Text messages have up to a 98 percent open rate and text billing reminders have an overwhelmingly positive customer response, which can't be said about paper billing statements," said Danny Cantrell, founder and CEO, Solutions by Text. "As smartphone use continues to advance, offering customers the option to pay-by-text is quickly becoming a necessity as it improves the payment experience through payment reminders and mobile-enabled payment systems. We are happy to join a market leader like ACI Worldwide in improving the overall digital payment experience."

"The vast majority of Americans (95%) own a cell phone of some kind, according to Pew Research data. As consumers continue to rely more heavily on smartphones for just about everything, it is quickly becoming the device of choice for digital payments," said Andrew Sajeski, business leader, biller solutions, ACI Worldwide. "To increase consumers' ability to pay their bills on time in a more convenient way, we are integrating our solution with Solutions by Text to provide a pay-by-text option to consumers, which will drive on-time payments and improve collections."

More than 3,600 organizations trust ACI Worldwide for improving consumer satisfaction with easy billing and payment options. On average, organizations report a 25 percent increase in consumer satisfaction after partnering with ACI Worldwide's UP Bill Payment solution, according to independent third-party research.

In related news, ACI recently announced its intent to acquire Western Union's U.S. domestic bill pay business – Speedpay.

About ACI Worldwide

ACI Worldwide, the [Universal Payments](#) (UP) company, powers [electronic payments](#) for more than 5,100 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries, as well as thousands of global merchants, rely on ACI to execute \$14 trillion each day in payments and securities. In addition, myriad organizations utilize our [electronic bill presentment and payment](#) services. Through our comprehensive suite of software solutions delivered on customers' premises or through ACI's [private cloud](#), we provide real-time, [immediate payments](#) capabilities and enable the industry's most complete [omni-channel payments](#) experience. To learn more about ACI, please visit www.aciworldwide.com. You can also find us on Twitter [@ACI_Worldwide](#).

About Solutions by Text

Solutions by Text (SBT) is a division of Marketing Response Solutions, LLC, a privately-held corporation whose primary focus is delivering critical information in an SMS format Worldwide. SBT has developed a proprietary software designed to adhere to regulations within the mobile phone industry. Solutions by Text strives to: develop a scalable solution with flexibility to meet industry changes and demand, maintain a functional user interface with various user access options, build products delivering a clear consistent value, and construct a suite of services matching the demands of the consumer. For over 25 years, SBT has partnered with a variety of organizations in multiple industries to design/implement a diverse SMS solution. SBT customizes a suite of services to meet Client requirements and maintain ease of use. For more information, visit www.solutionsbytext.com.

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