



ACI Worldwide Enables Digital Bill Payments for GOLDPoint Systems

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Integrating ACI's industry-leading bill pay solutions within GOLDPoint Systems core platform allows lenders to go to market quickly and drives customer self-service

MIAMI & PROVO, Utah--(BUSINESS WIRE)--Sep. 8, 2022-- [ACI Worldwide](#) (NASDAQ: ACIW), the global leader in mission-critical, [real-time payments software](#), will enable [GOLDPoint Systems](#), a leading loan management software provider, to digitalize its bill payments and enhance the entire customer experience with seamless transaction flow. The [ACI Speedpay](#) solution serves thousands of billers across multiple verticals in the U.S. and its suite of industry-leading products, including [ACI moBills](#), [ACI Virtual Collection Agent](#) and [ACI Speedpay: Real-Time Disbursements](#), will integrate within GOLDPoint's core platform.

"We are delighted to bring the best of our bill pay innovation to GOLDPoint. In our experience, integrating digital billing and payment options for lenders increases the overall consistency and efficiency of the collection process and drives customer self-service," said Darcy Locke, Head of Consumer Finance of the Biller Segment, ACI Worldwide. "An ongoing relationship also means regular collaboration to address mutual client business and market needs jointly."

ACI Speedpay's comprehensive suite of products expands lenders' bill payment capabilities, enabling them to send and receive money in real time. ACI moBills offers lenders a timely, seamless bill presentation, notification and payments experience via the native wallet available on most smartphones, which drives customer engagement and boosts efficiency. Through ACI Virtual Collection Agent services, lenders have an easy-to-own and fully PCI-compliant solution that allows for complete control of the collections process and instant scaling to respond to clients' needs. With real-time disbursements, lenders can disburse loan proceeds, issue customer refunds for gap insurance, send overpayments rapidly and provide better customer service with real-time updates at each process step.

"By partnering with ACI Worldwide, we are providing our mutual lender clients with state-of-the-art, future-proofed and secure solutions," said Glen Twede, SVP Sales, GOLDPoint Systems. "Now, they can compete effectively by quickly going to market with a frictionless, digital payments experience that meets fast-changing consumer preferences."

Nicholas Financial, a leading consumer finance company that specializes in purchasing and servicing auto loans made by franchised and independent auto dealers, is among the lenders to benefit from this integration. They were looking to reduce foot traffic in their branches and improve their collections. "By incorporating these new digital tools to our offering, we are providing a modern, secure and convenient payments experience for our customers to self-serve," said Michael Rost, CEO, Nicholas Financial. "At the same time, we have reduced costs, sped our go-to-market time and enabled a more efficient and effective collection system."

Visit http://www.aciworldwide.com/acispeedpaypulse?utm_source=press-release&utm_medium=press-release&utm_campaign=2022-press-release&utm_content=GOLDPoint for more billing and payment insights.

About GOLDPoint Systems

GOLDPoint Systems has the industry leading platform in specialized lending. They currently service more than 24M accounts and process over 45M applications. GOLDPoint Systems' has clientele in both direct and indirect lending markets in all 50 states.

The full GOLDPoint suite contains loan servicing, loan origination, calculations, payments, accounting, reporting, file storage, deposits and APIs to access to create the ultimate lending platform.

About ACI Worldwide

[ACI Worldwide](#) is the global leader in mission-critical, [real-time payments software](#). Our proven, secure and scalable software solutions enable leading corporations, fintechs, financial disruptors and merchants 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.

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