



ACI Worldwide's Speedpay and Leading Loan Servicing Fintech – Constant – Modernize Customer Experience

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Collaboration ups customer digital engagement, increasing loan volumes and streamlining collections

MIAMI & FALMOUTH--(BUSINESS WIRE)--Oct. 12, 2022-- [ACI Worldwide](#) (NASDAQ: ACIW), a global leader in mission-critical, [real-time payments software](#), and [Constant](#), a leading fintech in self-service loan management software, announced a partnership that will allow lenders to increase loan volumes, streamline their collection process, drive revenue and lower cost to serve. Pairing [ACI Speedpay](#) and Constant's CX capabilities enhances the self-service experience for loan management, driving greater digital engagement with customers. ACI Speedpay serves thousands of billers in the U.S.

Consumers are increasingly turning to digital when it comes to managing bill payments, including seeking out better self-serve experiences. According to industry research, 81 percent of consumers say they want more self-service options, with 95 percent of businesses seeing growth in self-service requests. More than 34 percent of consumers cited faster response times as their number one benefit¹.

"Keeping up with consumer expectations requires a more proactive focus, which is why Constant and ACI Worldwide held a tech summit with the leaders of top lending institutions to discuss how we can help them close the customer experience gaps today and tomorrow," said Darcy Locke, head of consumer finance of the biller segment, ACI Worldwide. "With this collaboration, we are creating the next level of user experience for consumer finance lending, across all debt types and devices."

Powered by ACI Speedpay's comprehensive suite of products offering advanced bill payment capabilities and Constant's enhanced user experience, lenders' customers can self-serve for a greater number of loan servicing tasks that are typically handled manually. The expanded services will provide access to the most relevant payment services (debit, prepaid, credit, EMV and contactless), digital wallets (Apple Pay and Google Pay) and alternative payment methods (PayPal, Venmo, etc.).

"Many institutions are under pressure to expand their digital presence, respond to borrowers faster and generate revenue from existing customers. However, many of them still rely on legacy systems that limit automation, self-service and access to the payment methods and processing speeds that customers are demanding today," said Catherine York Powers, chief executive officer at Constant. "Our partnership with ACI will help lenders quickly stand up a solution that meets a growing number of customer preferences. Against the backdrop of rising defaults and lower margins, we can help them drive revenue in the loan servicing experience," she said.

Visit www.aciworldwide.com/acispeedpaypulse for more billing and payment insights.

About Constant

[Constant](#) is modernizing loan servicing, loss mitigation and collections with interactive, digital solutions that enable borrowers to better understand, manage and pay back their debts. Loan servicers can reduce costs dramatically and drive down errors and compliance risk, while driving revenue in loan servicing experience – without having to change their core servicing and related systems.

About ACI Worldwide

[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.

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¹[NICE's 2022 Digital-First Customer Experience Report.](#)

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