



Secure, Cloud-Based Transaction Processing

CASE STUDY

AT A GLANCE

Customer:

Customer information system provider for nearly 250 utility companies nationwide

Challenge:

SEDC required a software solution to provide e-check transaction processing

Solution:

ACheck21 validates bank account information for SEDC and its utilities when their customers enter the information into SEDC's payment interface

Results:

ACheck21 accommodates SEDC's 24/7 bill pay system.

Onboarding was easy, and ACheck21 interfaces all the different systems for eCheck transactions payments.

ACheck21 has provided exceptional customer service throughout the long relationship.

SEDC Keeps America Powered Up with ACheck21 Payment Solutions

Atlanta-based SEDC is a customer information system provider for nearly 250 utility companies nationwide. The firm's core product offering is CIS Billing, Accounting, Engineering, and Operations applications that provide its customers with all-in-one solutions to easily maintain general ledgers, run billing and accounts payable functions, payments systems and statement generation, printing and mailing.

SEDC also offers support and operations of payment interfaces for its utility customer base. Services range from remittance processing applications, in which SEDC is physically processing paper checks from their utility customers, to electronic transactions with credit cards, e-check and online banking interfaces.

On Time Payments Require Up-To-Date Technology

SEDC prides itself on offering cutting-edge solutions, leveraging technological innovations to streamline workflows and improve business efficiencies for its utilities partners.

So, when it comes to providing e-check transaction processing for millions of Americans who count on these utility providers to power their homes, SEDC requires a software solution that stays ahead of the technology curve.

That solution is ACheck21, according to SEDC Director of Financial Services T.J. Castello. ACheck21 validates bank account information for SEDC and its utilities when their customers enter the information into SEDC's payment interface. SEDC collects the checking account information, formats it and sends a package to ACheck21's web-based service. ACheck21 then verifies the account information, inserts the record into its system and generates an ACH file.



Secure, Cloud-Based Transaction Processing

CASE STUDY

Anytime, Anywhere, Anyway - ACheck21 Supports It

eCheck transactions can be paid via a number of different systems, and, thanks to its robust and flexible API, ACheck21 easily and efficiently interfaces all of them:

- Websites utility firms can use to provide their own branded customer service portals that support payment apps
- Income-based repayment interfaces for utility billing systems
- Payment kiosks utility firms can place in their office lobbies or elsewhere in the community
- Phone payment transaction interfaces
- Recurring payments that require automated transactions based on stored customer information

According to a 2015 USPS report, more than 70% of utility customers prefer to pay their bills electronically, and many of those transactions occur after hours and on weekends.

"We appreciate ACheck21's ability to accommodate our 24/7 system," Castello said, "and we appreciate their reliability."

High-Tech Doesn't Mean Low-Touch

SEDC processes more than 300,000 eCheck payment transactions every month. That means top-notch customer service is a must to keep its services up and running for its utilities customers.

ACheck21 fits the bill, according to Castello. Not only does the company provide afterhours customer support; key contacts also are available to Castello via cell phone.

"They'll always respond to any kind of request we have at any time we need it," he said. "I've worked with them in the middle of the night, on weekends ... whenever it's been required."

SEDC has worked with ACheck21 for the last eight years. The firm isn't its first eCheck provider; in fact, SEDC has used multiple providers in the past. However, Castello said, SEDC has been with ACheck21 the longest.

Onboarding with ACheck21 was easy, he added.

"It wasn't a cookie cutter process which was a good thing for us," he said. "ACheck21 really customized what they did and how their systems worked in order to make our systems function the way they needed to."

No matter the challenge, ACheck21 responds to its customer's needs, Castello said. "You're not one of 50,000 customers. They make you feel like you're their top priority."

About ACheck21

ACheck21 is a provider of robust, cloud-based Fintech, including applications for ACH, Check 21, and remote deposit capture. Originally released in 2002, ACheck21's technology makes transaction processing quick, simple, and accessible. The company is owned by DCS Holding Group, LLC, and headquartered in St Charles, Missouri, US