



# ACE Partnership: One-Year Checkup

Presented to: IBTTA

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# Agenda

- Background – creating options
- Overview – implementation of options
- Measurement of success

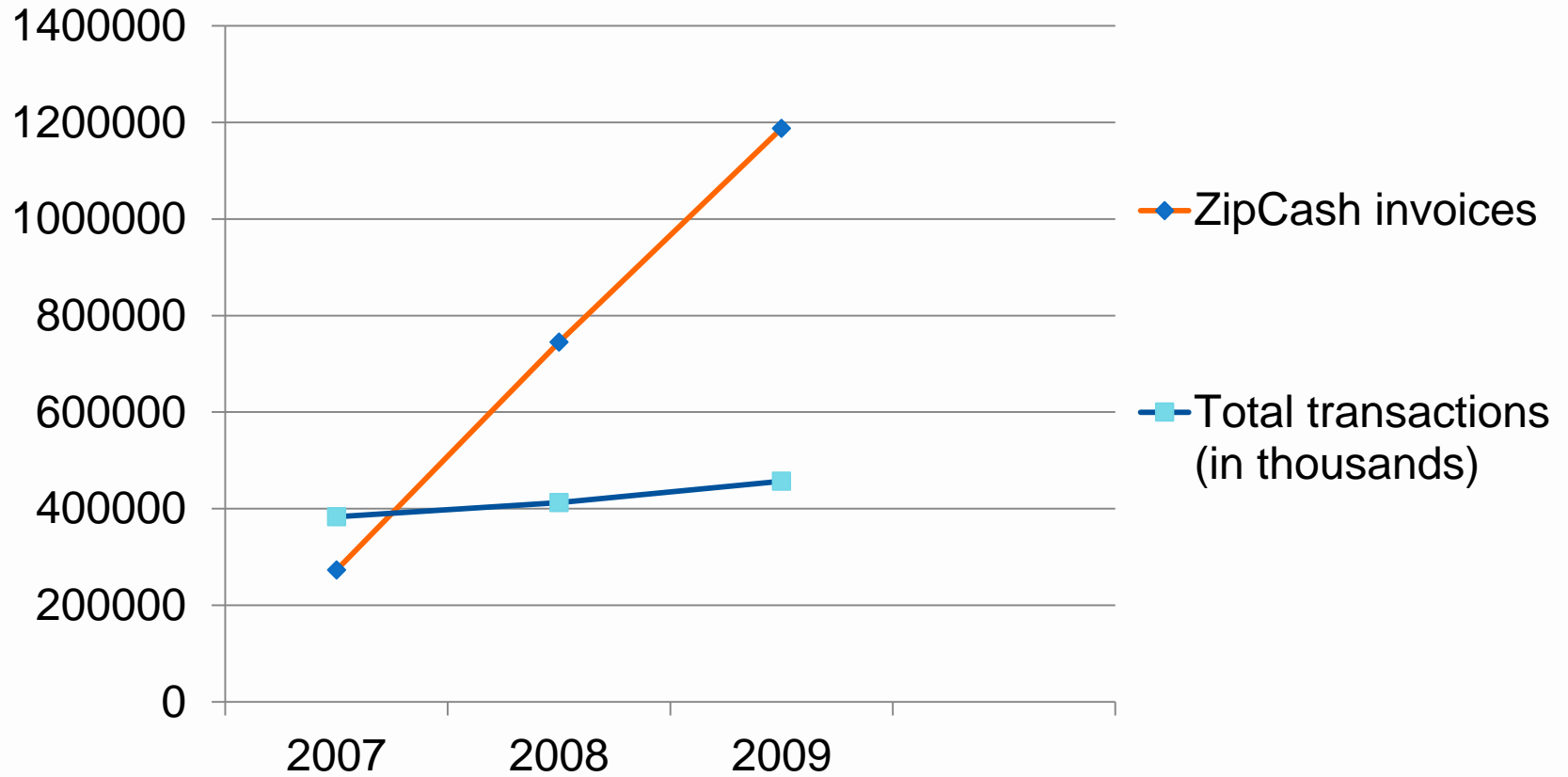
# Payment Options

| Before complete cashless tolling conversion   | After complete cashless tolling conversion  |
|---|---|
| <p>TollTag</p> <ul style="list-style-type: none"><li>▪ \$40 opening balance (pre-paid)</li><li>▪ Preferred toll rates</li></ul>                     | <p>TollTag</p> <ul style="list-style-type: none"><li>▪ 82 percent of drivers</li><li>▪ 6 percent of those are cash-backed accounts</li><li>▪ 94 percent are credit card-backed accounts</li></ul> |
| <p>Cash at tollbooths</p> <ul style="list-style-type: none"><li>▪ 50 percent higher rate than TollTag customers</li></ul>                           |   |
| <p>ZipCash (video tolling) at limited locations</p> <ul style="list-style-type: none"><li>▪ 50 percent higher rate than TollTag customers</li></ul> | <p>ZipCash (video tolling) at all locations</p> <ul style="list-style-type: none"><li>▪ 50 percent higher rate than TollTag customers</li><li>▪ 18 percent of drivers</li></ul>                   |

# Cost of Doing Business

| Transaction Type         | Internet | Mail   | Phone  | Customer Service Center | Third-Party Vendor |
|--------------------------|----------|--------|--------|-------------------------|--------------------|
| Open new TollTag account | \$2.98   | N/A    | \$4.44 | \$7.83                  | \$2.14             |
| Maintain TollTag account | \$0.03   | \$0.72 | \$3.18 | \$3.32                  | N/A                |
| Pay ZipCash invoice      | \$0.05   | \$1.14 | \$5.04 | \$5.86                  | N/A                |

# ZipCash Growth



# Background/History

- Identified need to expand access to un-banked/under banked customers
  - ✓ Improved TollTag access
  - ✓ Conversion to cashless tolling
  - ✓ Revenue Assurance Plan
  - ✓ Customer convenience
  - ✓ Retail partners that accept cash payments
- ACE selected for a pilot project
  - ✓ Cash payment outlets (153)
  - ✓ Throughout North Texas
  - ✓ ACE customers are accustomed to paying transaction fees for the ability to pay cash



# Overview

- **Services Provided**

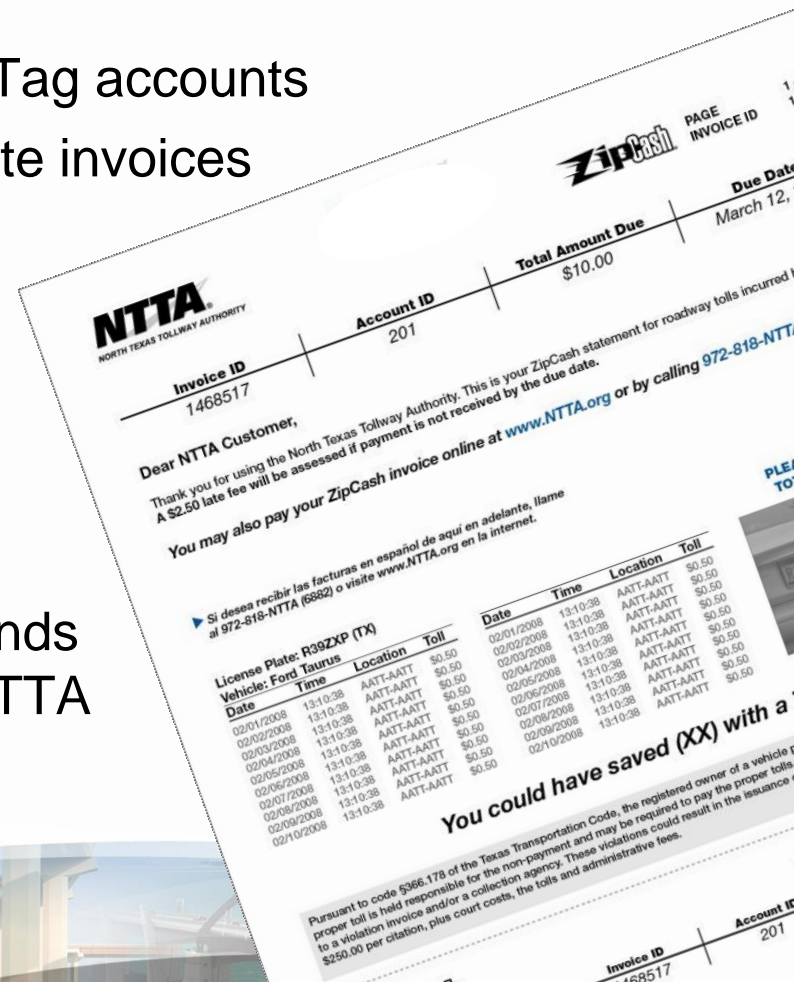
- Open cash-backed TollTag accounts
- Replenish funds on cash-backed TollTag accounts
- Pay ZipCash invoices and ZipCash late invoices

- **ACE Fee Structure**

- \$2 fee for payment services
- \$3 fee for issuance of a cash-backed TollTag account

- **Account/Fund Updates**

- Account updates done in real time, funds processed and deposited nightly to NTTA accounts



# Benefits

## Customer

- Convenience - multiple neighborhood locations
- Payment options - ZipCash invoices, late notices and/or cash-backed TollTag accounts
- Fee prevention - reduce the likelihood of late fees/fines
- Access to TollTag accounts (cash-backed) and preferred TollTag pricing

## NTTA Return on Investment

- Increase TollTag penetration to reduce costs
- Regional TollTag Partner equipped to accept cash
- Product offering/payment for a specific audience – lower rates
- Increased payment opportunities and payment centers
- Collateral distribution point for NTTA information, lane closures and construction projects



# Measurement

- Increased TollTag penetration (Provides improved customer access to TollTags and preferred rates)
  - Increased 10 percent between 2010 and 2011
- Increased ZipCash and cash-backed TollTag payments
  - Increased 80 percent between 2010 and 2011
- Fewer late payments/violations

# Promotion

**NTTA**  
NORTH TEXAS TOLLWAY AUTHORITY

**ZipCash**

**PAID**  
AT ACE CASH EXPRESS

Pay your ZipCash invoice  
Recharge or open a TollTag account  
At ACE Cash Express

**ACE Cash Express**  
DFW locations only.

Visit [www.acecashexpress.com](http://www.acecashexpress.com)  
to find a location near you.



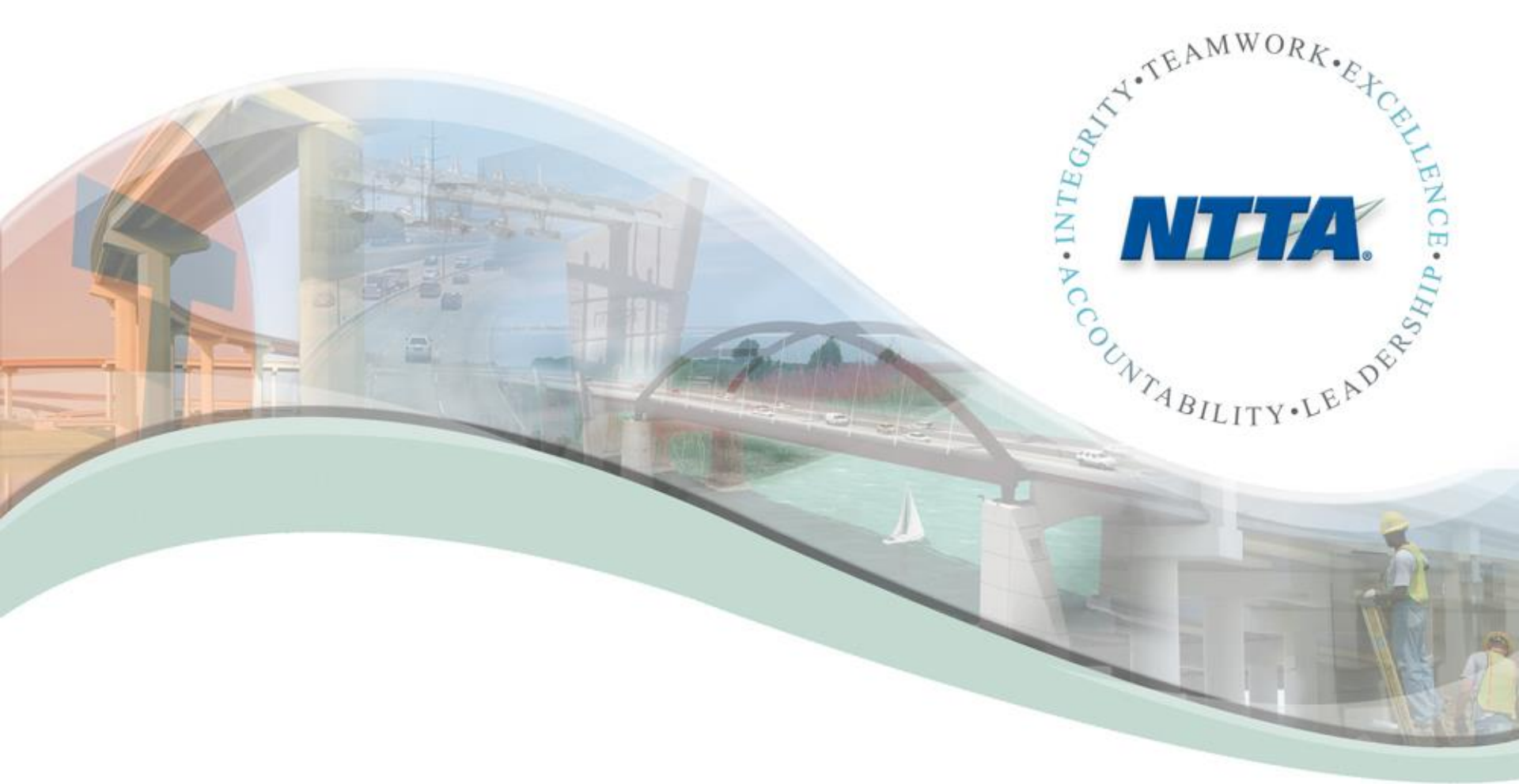
# Program Risks



- Some check cashing outlets have negative perception among consumers
- Cash-backed TollTags develop negative balances at a higher rate than credit card-backed accounts

# Program Success





**The mission of the North Texas Tollway Authority  
is to enhance mobility through responsible  
and innovative tolling solutions.**