



GROWING DEMAND FOR SPEED

A YouGov survey on behalf of ACI Worldwide

FASTER PAYMENTS WILL DRIVE CONSUMERS TO SWITCH BANK ACCOUNTS



41%

41% expect electronic payments to reach their destination either immediately or in less than 5 minutes; 64% expect them to arrive in up to 3 hours



45%

45% of current account holders would be tempted to switch providers by the offer of faster electronic payments. This rises to 61% of 25-34 year olds and drops to 35% of 55+



66%

66% want to make immediate payments to friends and family



65%

65% want instant payment of utility bills and other regular monthly bills

60% want instant payment of credit card bills

60%

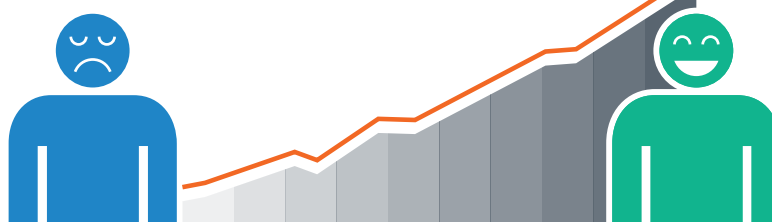
HOW FASTER PAYMENTS HELP THE CONSUMER



47%

Carry less cash

47% of consumers agree that a benefit of electronic payments means they can carry less cash



Remove top irritations

55% of bank account holders are irritated by cash withdrawal fees, 52% debit and credit card fees, 32% ID required to withdraw large sums, 29% branch visits to pay in cheques, 24% fees for cashing cheques

Source: All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 2,074 adults. Fieldwork was undertaken between 12th - 15th June 2015. The survey was carried out online. The figures have been weighted and are representative of all UK adults (aged 18+).