

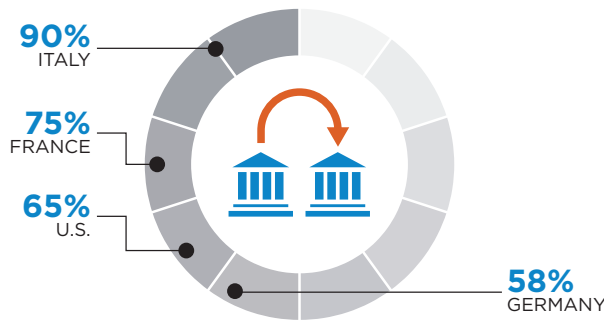
SME CUSTOMERS EXPRESS REAL-TIME PAYMENTS DEMAND

A global YouGov survey on behalf of ACI Worldwide

REAL-TIME PAYMENTS OFFER A PRIME OPPORTUNITY TO INCREASE SATISFACTION OF SMALL BUSINESS CUSTOMERS

Competition is increasing and customers have more choice. Financial institutions must offer real-time payments or risk being replaced.

SMEs are willing to embrace innovative, digital payment services that can help their business succeed.



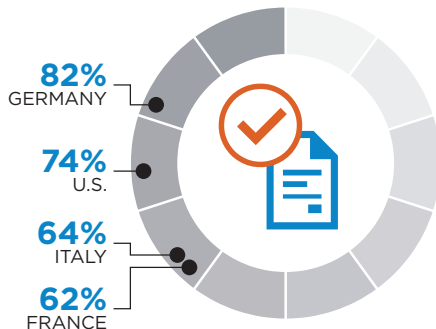
SMEs WHO WILL CONSIDER SWITCHING BANK PROVIDERS FOR THE OFFER OF REAL-TIME PAYMENTS



SMEs WHO SAY REAL-TIME PAYMENTS WOULD BE ESSENTIAL TO THE SUCCESS OF THEIR BUSINESS

BANKS CAN ADDRESS THE UNIQUE NEEDS OF SMEs WITH INNOVATIVE, VALUE-ADDED REAL-TIME OFFERINGS

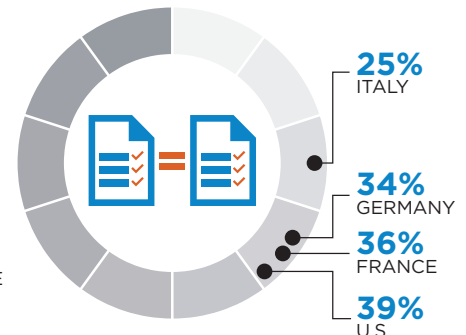
SMEs say real-time payments would improve their banking-related business processes, including the following three.



RECEIVING PAYMENTS FROM CUSTOMERS



PAYING VENDORS AND SUPPLIERS



RECONCILIATION

DESPITE THEIR REAL-TIME DEMANDS, MANY SMEs ARE UNAWARE OF THE NEW U.S. AND EU SCHEMES



DON'T KNOW ABOUT NEW REAL-TIME SCHEMES

SMEs who are not aware of The Clearing House Real-time Payments System in the U.S., or SEPA Instant Credit Scheme in the EU.

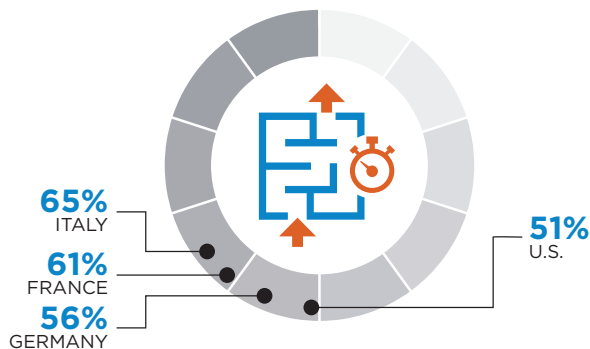


WANT TO LEARN MORE ABOUT REAL-TIME OPPORTUNITIES

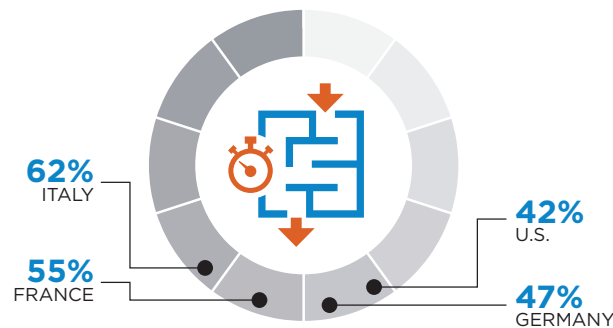
SMEs who are not aware of their country's scheme but want to know more.

REAL-TIME PAYMENTS COULD ADDRESS SMEs FRUSTRATIONS WITH BUSINESS BANKING SERVICES

SMEs say they are frustrated by payment delays.



SMEs WHO ARE FRUSTRATED BY DELAYS IN PAYMENTS REACHING THEIR ACCOUNTS



SMEs WHO ARE FRUSTRATED BY DELAYS IN PAYMENTS REACHING THEIR CUSTOMERS/VENDORS AND SUPPLIERS

ACI'S UP IMMEDIATE PAYMENTS SOLUTION ENABLES BANKS TO CREATE NEW REVENUE STREAMS WITH VALUE-ADD OFFERINGS FOR SME CUSTOMERS.

EXPLORE MORE REAL-TIME RESOURCES

All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 1,255 adults (US 501, Italy 249, France 251, Germany 254). Fieldwork was undertaken between 3rd to 13th February 2017. The survey was carried out online and all respondents were senior decision makers in SMEs with no more than 250 employees.