

40% OF EUROPEAN CONSUMERS WILL CONSIDER SWITCHING BANKS

for the offer of real-time payments¹



TRADITIONAL REVENUE MODELS ARE BEING DISPLACED



By 2025, **30% of payment revenues** will be at risk due to disruptions².



Traditional card/account fees and ATM issues make up **59% of what annoys consumers** about their banking provider's services³.

ALTERNATIVE PROVIDERS AND OPEN BANKING ARE INCREASING COMPETITION⁴

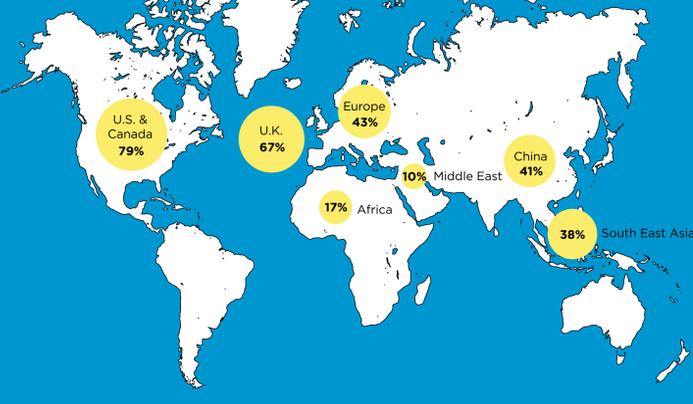


Payments are the single biggest point of everyday contact between Fintech providers and consumers.



Over half of Fintechs view mobile commerce and digital payments as an area with the greatest potential for development.

FINTECH HUBS IN 2020



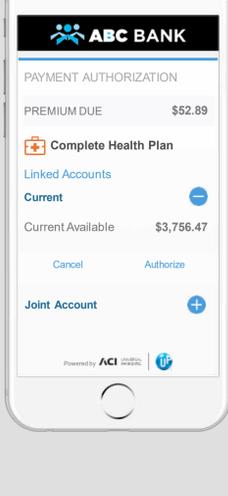
PSD2 will create even more customer choice and competition.

PSD2 will **open up the payment market in January, 2018.**

66% of consumers surveyed across Europe and the U.K. would consider sharing financial details to a non-bank provider for the offer of single-platform, personal finance management services⁵.



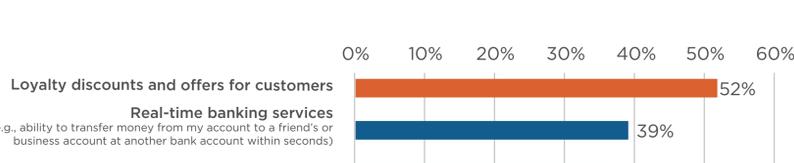
STAND APART WITH REAL-TIME INNOVATIONS THAT TRANSFORM CUSTOMER EXPERIENCE



Request to Pay is a push payments model that is in discussion across Europe. It will open up new instant payment use cases. Pay initiation from the consumer and real-time clearing will offer consumers a new and improved way of managing utility bills and beyond.

SURVEY INSIGHTS POINT TO HIGH DEMAND FOR REAL-TIME SERVICES

Real-time banking was the second most popular offering selected when consumers were asked which three services they would desire from their provider³.



Offering **loyalty points for a real-time payment** at the point of sale is a way to appeal to consumers and merchants with cost savings.



Real-time **fraud solutions** provide opportunity to improve business intelligence and customer experience.

Once educated on the definition of real-time payments, **40% of EU respondents said they would be likely to consider switching bank providers for real-time services.**

EXISTING REAL-TIME MARKETS PAINT A PICTURE OF NEW VOLUME POTENTIAL



A 2016 global analysis of live schemes projects real-time payment volumes in developed countries will soar with **30%-50% annual growth** in the first five years⁶.



400M real-time payments were processed in the U.K. in Q2 2017, a 14% increase over Q2 2016⁷.

AND WORD IS GETTING OUT



81% of consumers surveyed who didn't know about the Pan-European real-time schemes coming to their country, now know.

THE MARKET IS MOVING, ARE YOU?



66% of banks in markets with live real-time infrastructure **view this as a revenue driver** for their institution⁸.



The European Payments Council anticipates **50% of SEPA credit transfer transactions will be processed under the SEPA Inst scheme in the next five years**⁹.

PROGRESS YOUR REAL-TIME PAYMENTS STRATEGY TODAY
See the business case - aciworldwide.com/case

SOURCES

¹ All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 6,142 adults across Italy, France, Spain, Germany and Hungary. Fieldwork was undertaken between May 31st - June 1st, 2017. The survey was carried out online. The figures have been weighted and are representative of adults in each country (aged 18+).

² McKinsey

³ All figures are from YouGov Plc. Total sample size was 9,372 adults across Italy, France, Spain, Germany Hungary, U.K. and the U.S.

⁴ <https://www.aciworldwide.com/-/media/files/collateral/trends/2017-fintech-disruptors-report.pdf>

⁵ Figures are from YouGov Plc. Total sample size was 8,220 adults across Italy, France, Spain, Germany, Hungary and the U.K.

⁶ 2016, Lipis Advisors and GPSA, Real-time payments systems: A global comparison.

⁷ Faster Payments Scheme Limited, 2016 statistics <http://www.fasterpayments.org.uk/statistics>

⁸ Ovum's 2017 Payment Insights Survey

⁹ European Payments Council, An Update on the Implementation of the SEPA Inst Credit Transfer Scheme, July 2017