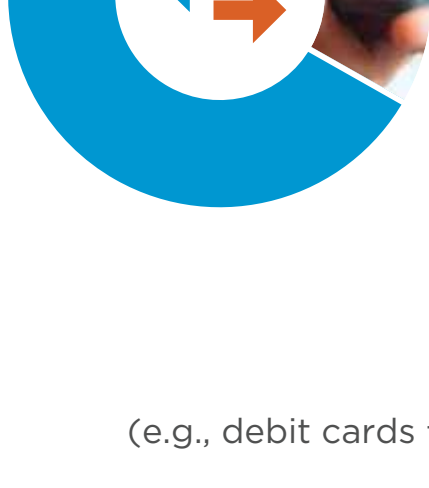


30% OF U.S. CONSUMERS WILL CONSIDER SWITCHING BANKS

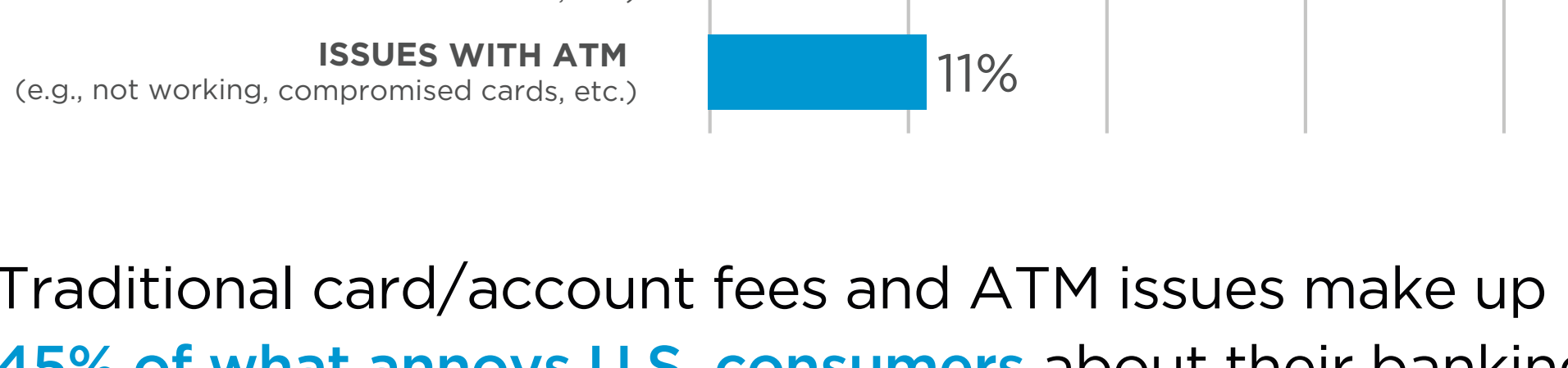
for the offer of real-time payments¹



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 **45% of what annoys U.S. consumers** about their banking provider's services¹.

ALTERNATIVE PROVIDERS AND OPEN BANKING ARE INCREASING COMPETITION³

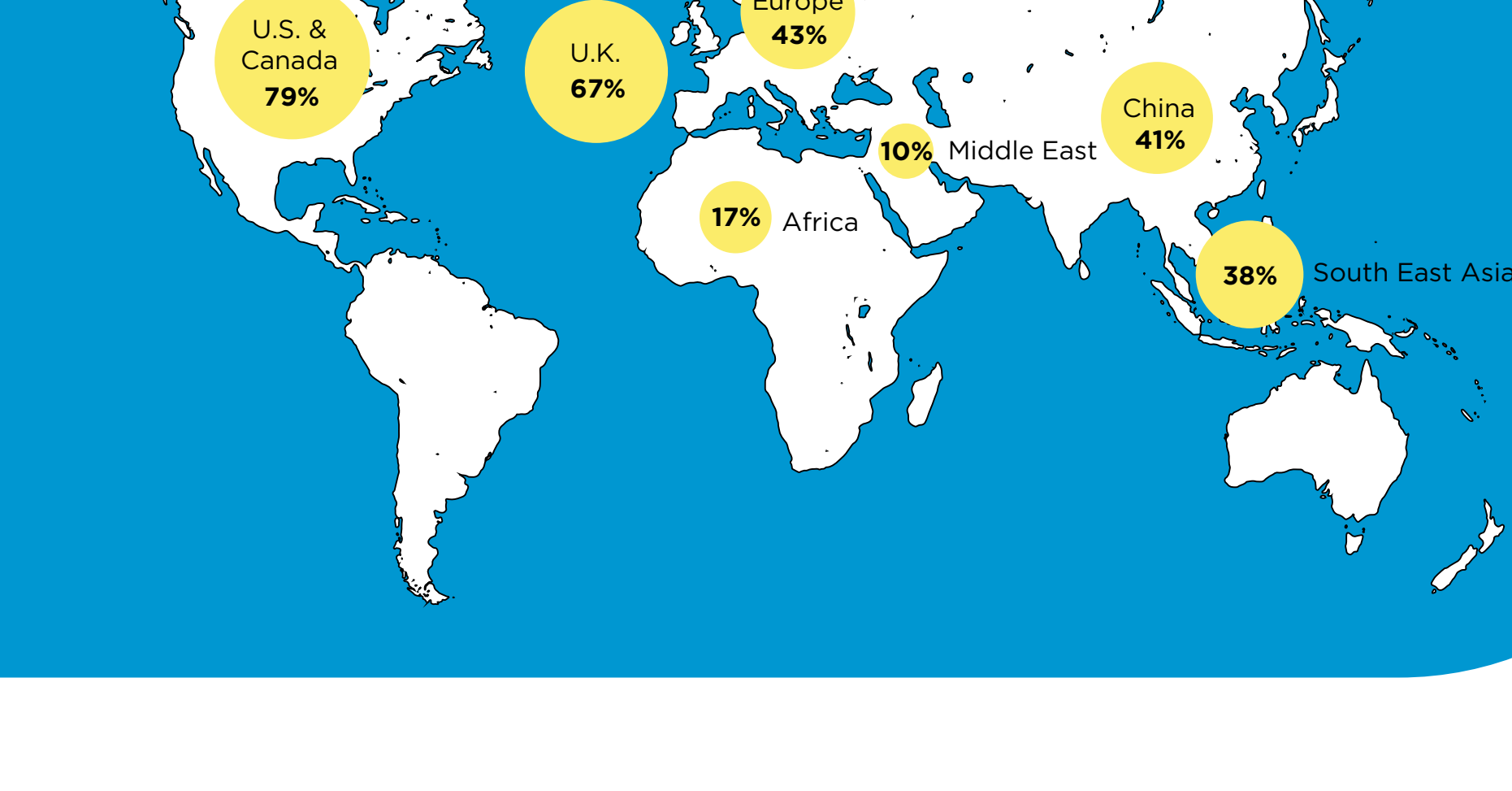


Payments are the single biggest point of everyday contact between Fintech providers and consumers.



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

FINTECH HUBS IN 2020



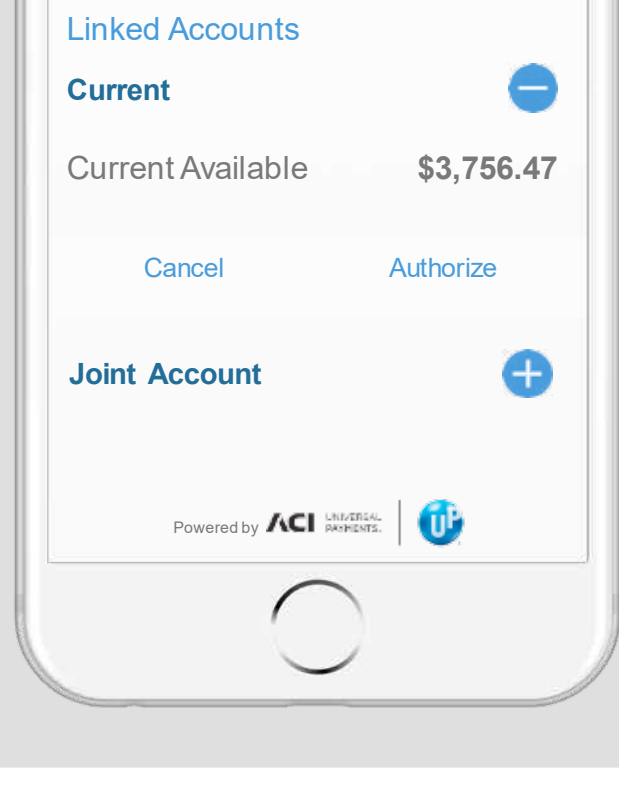
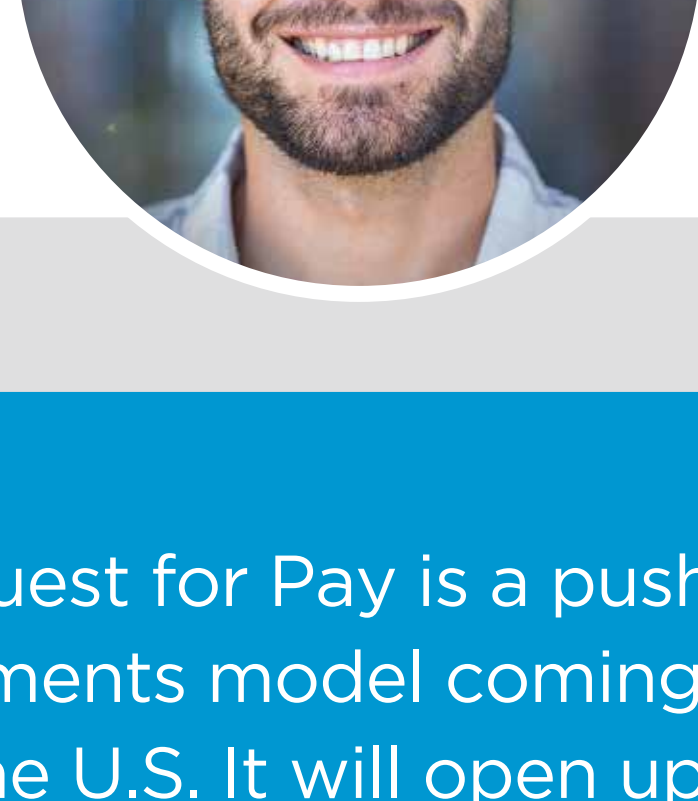
Open APIs will create even more customer choice and competition.

31% of U.S. consumers say they would be willing to provide their financial details to a non-bank provider for the offer of single platform, personal finance management services.



STAND APART WITH REAL-TIME INNOVATIONS THAT TRANSFORM CUSTOMER EXPERIENCE

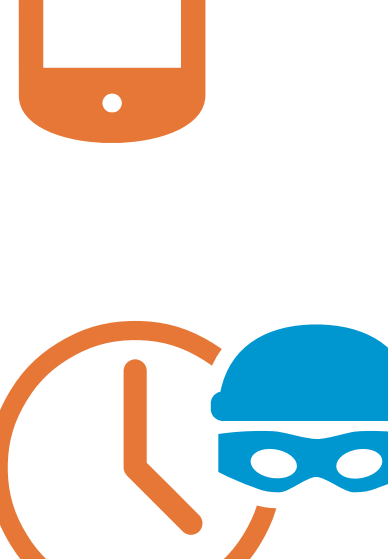
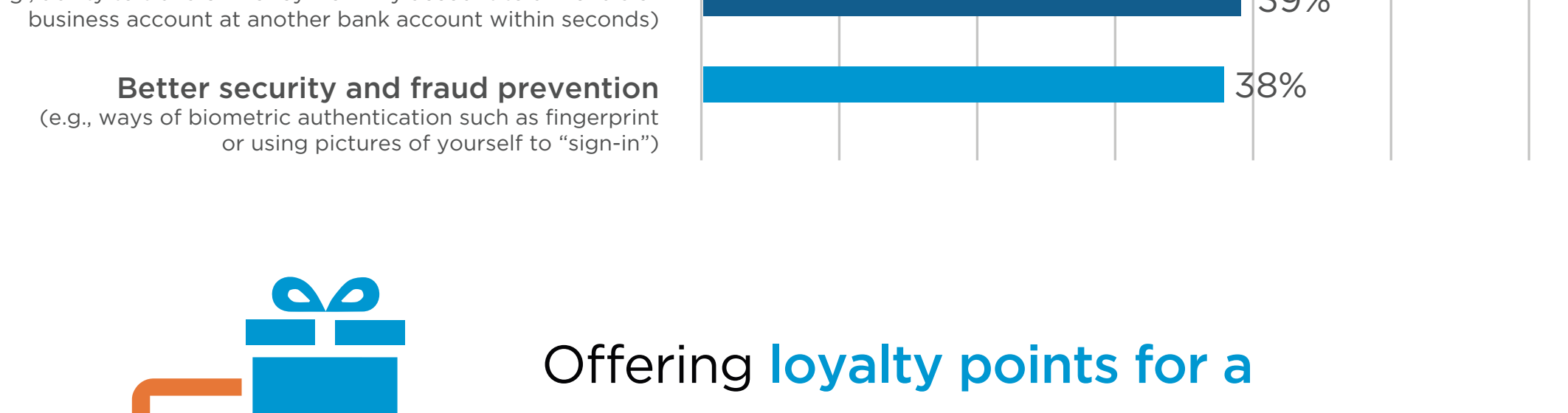
When asked to imagine real-time payments as a means for paying bills, **consumers preferred this method of payment over credit cards or checks.**



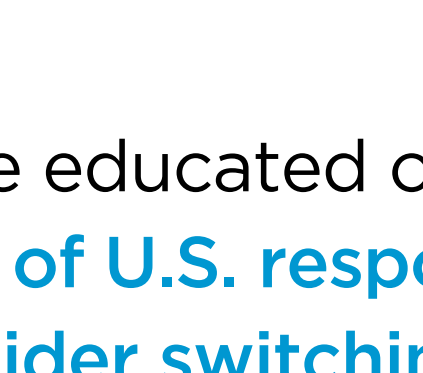
Request for Pay is a push payments model coming to the U.S. It will open up new real-time payment use cases. Pay initiation from the consumer and real-time clearing will offer consumers a new and improved way of managing utility bills and beyond.

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 provider⁴.



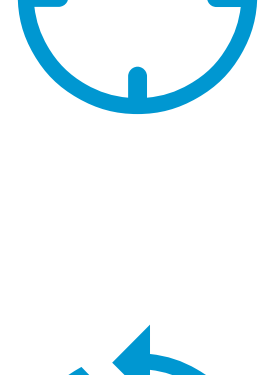
Offering **loyalty points for a real-time payment** at the point of sale is a way to appeal to consumers and merchants with cost savings.



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

Once educated on the definition of real-time payments, **30% of U.S. 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

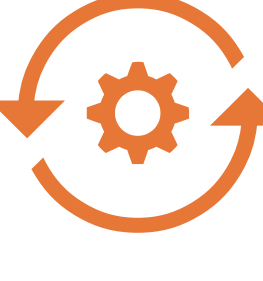
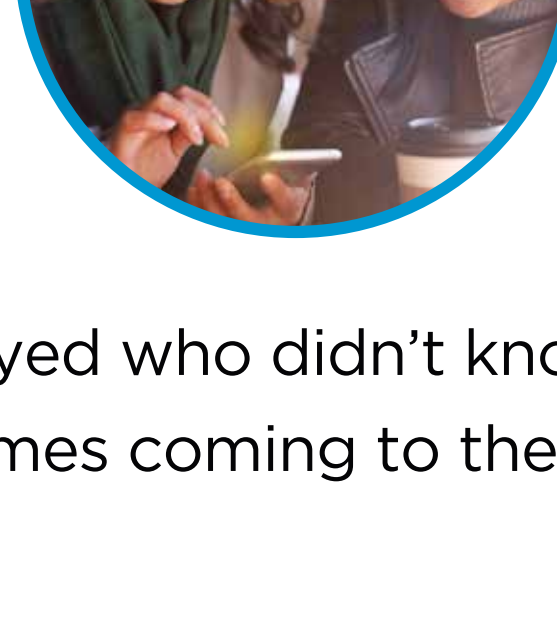


A 2016 global analysis of live schemes projects real-time payment volumes in developed countries will soar with **30%-50% annual growth** in the first five years⁵.



400M real-time payments were processed in the U.K. in Q2 2017, a 14% increase over Q2 2016⁶.

AND WORD IS GETTING OUT



82% of consumers surveyed who didn't know about the real-time schemes coming to the U.S., now know.



Zelle is already reinventing the P2P payments experience.

THE MARKET IS MOVING, ARE YOU?



66% of banks in markets with live real-time infrastructure **view this as a revenue driver** for their institution⁷.



64% of institutions in the Americas already believe real-time payments will enhance their ability to service customers⁷.

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 1,152 adults. Fieldwork was undertaken between May 31st - June 1st, 2017. The survey was carried out online. The figures have been weighted and are representative of all U.S. adults (aged 18+).

² McKinsey

³ <https://www.aciworldwide.com/-/media/files/collateral/trends/2017-fintech-disruptors-report.pdf>

⁴ Based on merged Results for all UK, EU, and US regions, 2017 YouGov Real-time Survey for Consumers

⁵ 2016, Lipis Advisors and GPSA, Real-time payments systems: A global comparison.

⁶ Faster Payments Scheme Limited, 2016 statistics <http://www.fasterpayments.org.uk/statistics>

⁷ Ovum's 2017 Payment Insights Survey