

REAL-TIME PAYMENTS AND OPEN APIs DRIVE PAYMENTS TRANSFORMATION IN THE U.S.

Discover what's driving digital payments innovation, and where the industry players are prioritizing their investment



64% of institutions in the Americas already believe real-time payments will enhance their ability to service customers.¹



In 2017, Zelle reported \$75 billion of volume, growing at 36% versus Venmo's \$34.6 billion, growing at 94%.²

THE MARKET IS MOVING, ARE YOU?



66% of banks in markets with live instant payments infrastructure view this as a revenue driver for their institution.¹



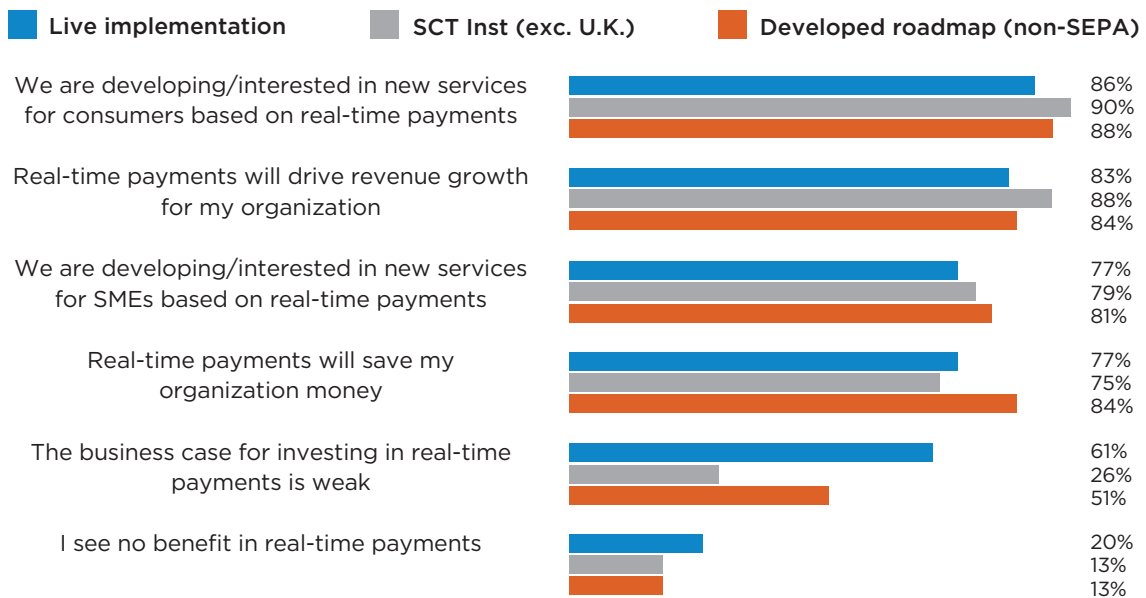
68% of banks are enhancing online payment capabilities like tokenization, while real-time payments drive a new wave of payment hub investment for 43% of respondents.¹



78% of banks and 68% of merchants globally believe that the combination of real-time payments and open banking will see the importance of payment cards decline over time.¹

The expected impact of real-time payments is largely matched by the experience of those in markets with live infrastructure.¹

Please state your level of agreement with the following statements about real-time payments

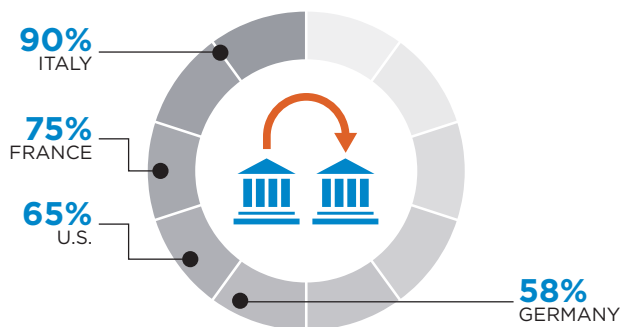


Proportion of respondents that agree with each statement

STAND APART WITH REAL-TIME PAYMENTS INNOVATIONS THAT TRANSFORM CUSTOMER EXPERIENCE

REAL-TIME PAYMENTS OFFER A PRIME OPPORTUNITY TO INCREASE SATISFACTION OF SMALL BUSINESS CUSTOMERS³

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



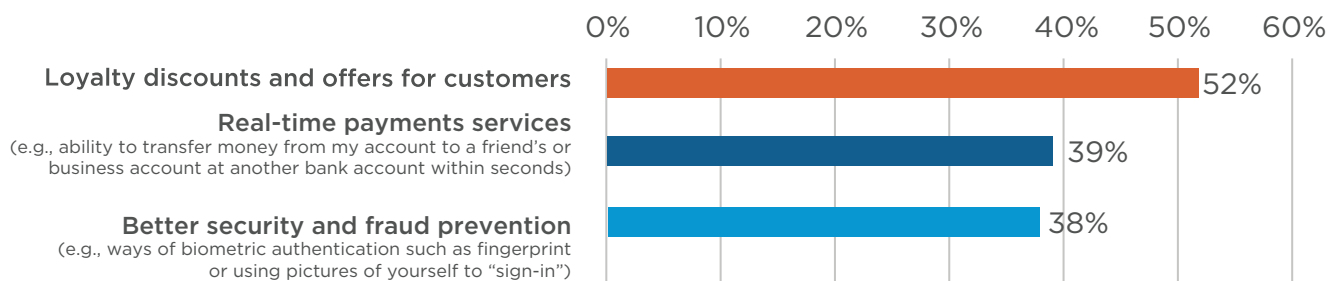
SMEs WHO WILL CONSIDER SWITCHING BANK PROVIDERS FOR THE OFFER OF REAL-TIME PAYMENTS

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



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

Real-time payments was the second most popular offering selected when consumers were asked which three service they would desire from their provider.⁴



ALTERNATIVE PROVIDERS AND OPEN BANKING ARE INCREASING COMPETITION⁵



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.⁵

PROGRESS YOUR REAL-TIME AND OPEN PAYMENTS STRATEGY TODAY

Book an appointment with one of our experts to see how we can partner with you for success

¹ Ovum's 2018 Payment Insights Survey: OVUM survey; 277 respondents globally, assets between \$200BN ± \$10BN (CIO, IT Director, Global Head of Payments, Head of Operations, Head of Retail)

² Payments.com, "Zelle Catches a Growth Wave, Threatening Venmo" (July 2018)

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

⁴ All figures are from YouGov Plc. Total sample size was 9,372 adult consumers across Italy, France, Spain, Germany Hungary, U.K. and the U.S.

⁵ <https://www.aciworldwide.com/-/media/files/collateral/trends/2017-fintech-disruptors-report.pdf>