

## One in Five Organizations has Experienced Payments Data Theft Over the Past 12 Months

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*Executive respondents prioritizing security following high incidence of payments data theft*

NAPLES, Fla.--(BUSINESS WIRE)--Apr. 9, 2018-- More than 80 percent of organizations that have been impacted by a data breach have introduced a new security framework and 79 percent have reduced employee access to customer data, according to new benchmark data, "[2018 Global Payments Insight Survey : Bill Pay Services](#)," from [ACI Worldwide](#) (NASDAQ: ACIW) and Ovum. The benchmark, comprised of responses from executives at billing organizations such as consumer finance, healthcare and higher education, also revealed that over 70 percent of organizations that experienced theft of payments data intend to increase their investment in payments technology in 2018.

Other findings from the study include, but are not limited to:

### Security

- Industry breakdown of payments data stolen in the past 12 months: 30 percent from government organizations, 26 percent from consumer finance, 25 percent from healthcare, 21 percent from higher education, 17 percent from insurance and 13 percent from utility organizations.
- Across all industries, 36 percent of organizations believe they are at a greater risk of data breach than a year ago. 44 percent agreed with the view that: "My company would not invest in fraud solutions that add friction to the customer experience." This sentiment is down from 57 percent a year ago.

### Real-Time Payments

- More than 80 percent (82) of organizations believe real-time payments will bring cost savings – up from 48 percent the prior year – while 77 percent believe that real-time will bring improvements in their customer service.

### Cloud Computing

- 72 percent of respondents expect to move more of their organizations' payment software to the cloud in the future, an increase of nearly 20 percent from last year, reinforcing strong uplift in the popularity of cloud.

### Mobile Payments

- Mobile-optimized electronic bills are the biggest current development area, with just under half (49%) of all organizations currently adding new capabilities.
- Payments from a mobile-optimized website (46%) and text message (42%) are also popular payment methods in development.

### Voice Payments

- Nearly 30 percent (28) of organizations are developing the voice payment features for consumers to trigger payments, with a further 19 percent interested in exploring this area in the future.

"Security has clearly become a focus for organizations as it relates to billing and payments, and with good reason," said Steve Kramer, vice president, ACI Worldwide. "The potential reputational and financial costs that could be incurred because of a breach are a major concern. Organizations must protect themselves with advanced technologies such as point-to-point encryption, tokenization and a private cloud."

"This year's survey has revealed that the balance between prioritizing customer experience and protecting against data compromise has tipped toward security," said Kieran Hines, head of industries, Ovum. "While addressing security risks will remain a top priority, delivering both a low-risk and low-friction customer experience will continue to drive investment in modern payments and security technology."

To read the full report visit: <https://www.aciworldwide.com/billpayinsights>

See how executives plan to improve the customer experience and security. Register for a free webinar on Thursday, May 17 at 2 p.m. ET on [Top 10 New Ways to pay](#).

### Methodology:

For the 2018 Global Payment Information Survey, Ovum and ACI Worldwide partnered to run a 22-question survey across a global panel of executives, with a focus on retail banks, billing organizations and merchants. The main topics of focus for the survey include: IT investment plans around payment services, core business objectives and priorities, attitudes toward fraud and security, payment systems and architecture and plans and experiences around open banking and real-time payments. The survey was conducted between December 2017 and January 2018 and provides insight into current thinking in the industry across financial institutions, merchants and billing organizations such as higher education, consumer finance and insurance. Overall, it included a total of 1,032 executive respondents across 13 industry sub verticals in 10 countries, resulting in 225,000 separate data points on current perceptions and investment plans around payments technology on a global basis.

This paper focuses on the survey findings for billing organizations and is one part of a four-part series based on Ovum's 2018 survey.

#### **About ACI Worldwide**

ACI Worldwide, the [Universal Payments](#) (UP) company, powers [electronic payments](#) for more than 5,100 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries, as well as thousands of global merchants, rely on ACI to execute \$14 trillion each day in payments and securities. In addition, myriad organizations utilize our [electronic bill presentment and payment](#) services. Through our comprehensive suite of software solutions delivered on customers' premises or through ACI's [private cloud](#), we provide real-time, [immediate payments](#) capabilities and enable the industry's most complete [omni-channel payments](#) experience. To learn more about ACI, please visit [www.aciworldwide.com](http://www.aciworldwide.com). You can also find us on Twitter [@ACI\\_Worldwide](#).

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Source: ACI Worldwide

ACI Worldwide

Dan Ring, 781-370-3600

[dan.ring@aciworldwide.com](mailto:dan.ring@aciworldwide.com)

or

Nidhi Alberti, 781-370-3600

[nidhi.alberti@aciworldwide.com](mailto:nidhi.alberti@aciworldwide.com)