

More than Half of Retailers Worldwide are Holding Back Payments Investments Due to Security Concerns

ACI Worldwide and Ovum share critical takeaways for retailers' payment strategies and investment priorities

NAPLES, Fla.--(BUSINESS WIRE)-- As payments move from an evolutionary to a revolutionary market, retailers in particular will retain a critical leadership position as the gatekeepers of the consumer experience. The first part of a new [Global Payments Insight study](#) of nearly 700 global retailer executives, conducted by [ACI Worldwide](#) (NASDAQ: ACIW) and leading market research and advisory firm Ovum, provides insight into retailers' [payment strategies](#) and investment priorities.

Principle findings of this study include:

- Nearly 95 percent (93%) of retailers believe consumers want a broader choice of payment tools.
- 75 percent of retailers see payments as a clear part of their business strategy.
- Nearly half (49%) of retailers have seen their payment costs increase in the past 18 months while 56 percent expect them to keep rising.
- The customer experience is king, with half (50%) of retailers citing it as their key expected driver of ROI on any increase to their payments investment.
- Security concerns (54%), maintaining existing legacy infrastructure (43%) and customer protection requirements (40%) were cited as the top obstacles in increasing payments investments.

ACI and Ovum will be hosting a webinar today, April 29, at 3:00pm ET on the retailer findings. Attendees will learn about takeaways critical for retailers' payment strategies and investment priorities. To register and receive a copy of the retailer report, please click [here](#) or visit <http://www.aciworldwide.com/paymentsinsight>.

Survey Methodology

This digital survey was conducted online to key payment decision makers globally in the fourth quarter of 2014, providing a snapshot of payment perceptions among financial institutions, scheduled billing and payment taking organizations such as higher education, consumer finance and insurance, and merchant retailers.

Overall, this included a total 1,119 executive respondents across 15 industry sub verticals in 25 key global markets, resulting in over 144,000 separate data points on perceptions and expectations of payments among critical payment enablers globally.

About ACI Worldwide

ACI Worldwide, the [Universal Payments](#) company, powers electronic payments and banking for more than 5,600 financial institutions, retailers, billers and processors around the world. ACI software processes \$13 trillion each day in payments and securities transactions for more than 300 of the leading [global retailers](#), and 21 of the world's 25 largest banks. Through our comprehensive suite of software products and hosted services, we deliver a broad range of solutions for payment processing; card and merchant management; [online banking](#); mobile, branch and voice banking; [fraud detection](#); trade finance; and [electronic bill presentment](#) and payment. To learn more about ACI, please visit www.aciworldwide.com. You can also find us on Twitter [@ACI_Worldwide](#).

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