

Eighty-three Percent of Financial Industry Professionals Predict Real-time Payments Will Be Universally Available Within Five Years

New ACI Worldwide survey highlights shift to real-time, greater demand for mobile and more

- 83 percent predict real-time payments will become reality within five years
- 77 percent agree siloed processes stifle innovation
- 64 percent believe customers will demand a fuller corporate mobile banking experience within the next five years

NAPLES, Fla.--(BUSINESS WIRE)-- Real-time payments are expected to be universally available across financial services institutions within five years, reveals a recent survey by [ACI Worldwide](#) (NASDAQ: ACIW). More than 200 financial industry professionals from around the world participated in this September 2013 survey, and more than 80 percent believe the shift from batch to real-time—authorizing and executing transactions, securely and immediately—is within sight.

Removing silos to enable innovation

However, before real-time payments become mainstream or even somewhat adopted, banks must remove silos. Over two thirds (77%) of respondents believe operating in silos is the biggest hindrance to increased innovation. Introducing new concepts and regulatory updates are increasingly difficult due to multiple silos. Migrating to a responsive, enterprise payments platform, with the potential to scale, allows financial institutions to more readily address emerging opportunities such as real-time, online payments and mobile.

"We've long anticipated the move toward real-time payments, and the response from both these survey participants and the community at large further validates our belief," said Paul Thomalla, Senior Vice President and Managing Director of EMEA, ACI Worldwide.

And speaking of mobile

To no one's surprise, nearly 65 percent of respondents believe that a fuller mobile/tablet banking experience will be the most in-demand request from corporate customers in the next five years. Mobile devices are quickly becoming the desired vehicle for executing corporate banking activities such as initiating and approving wire payments and monitoring cash flow.

"The same desire for convenience and anywhere, anytime access that has made mobile banking and payments popular among consumers is also fuelling the demand for a rich [corporate mobile banking](#) experience, as noted by the survey results," continued Thomalla. "Corporate mobile banking needs to be a seamless part of a larger online banking strategy. To drive the necessary innovation, successful companies will take a universal, enterprise-wide approach to payments infrastructure."

About the Survey

The survey of more than 200 financial industry professionals was conducted by ACI Worldwide at Sibos 2013 in Dubai on September 16-17, 2013. The global survey includes responses from decision makers at commercial banks, retail banks, technology providers and credit card/payments providers.

About ACI Worldwide

ACI Worldwide powers electronic payments and banking for more than 2,600 financial institutions, retailers, billers and processors around the world. ACI software enables \$13 trillion in payments each day, processing transactions for more than 250 of the leading global retailers, and 18 of the world's 20 largest banks. Through our comprehensive suite of software products and hosted services, we deliver a broad range of solutions for payments 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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