

## New ACI Worldwide Survey Validates Demand for Same Day Money Transfers

*Nearly 25 percent of respondents believe the U.S. should move directly to real-time faster payments*

NAPLES, Fla.--(BUSINESS WIRE)-- As a follow up to its 2014 survey of market experts within financial organizations, an updated 2015 survey by [ACI Worldwide](#) (NASDAQ: ACIW) highlights that nearly 25 percent of respondents believe the U.S. should move directly to real-time faster payments. The survey of 106 financial industry professionals was conducted in April 2015 at the NACHA PAYMENTS conference.

Principal findings of this year's survey included:

- 97 percent of respondents believe Same Day ACH payments will become a reality within the next five years (up 5% from the 2014 survey)
- 92 percent believe that Same Day ACH will add "significant" value to businesses and corporate bank clients (up 6% from the 2014 survey)
- Nearly 75 percent of respondents believe same day should be pursued
- 80 percent have made a mobile payment (up nearly 5% from the 2014 survey)
- Of those respondents who've made mobile payments, paying via the established QR code-based payment models of Starbucks and Dunkin Donuts ranked highest, followed by Apple Pay.

### Commitment to Same Day ACH

A majority of industry innovation is focused on achieving real-time and same day payments, and this is where payment professionals believe significant value can be added to both corporate and business banking customers. Many of the sessions at PAYMENTS focused on this topic and while nearly 100 percent of respondents believe same day will be a reality within five years, more than 60 percent believe that NACHA will push forward with same day much more quickly—within two years.

"Same Day ACH provides an option for the consumers, businesses and governments that want to move their money faster," said Janet O. Estep, president and CEO, NACHA. "It provides an immediate solution for moving payments faster and creates a building block for tomorrow's products and services. The ACI survey results clearly demonstrate continued industry support for Same Day ACH and underscore the value and importance of the initiative to better meet the needs of customers."

### Moving Mobile Forward

Although respondents were unsure of how to exactly define a mobile payment, the vast majority of their awareness has grown over the past year. This is likely due in large part to Apple Pay, given that nearly 24 percent have used it to make a payment in just the last year.

### About the Survey

The survey of 106 financial industry professionals was conducted by ACI Worldwide at the annual NACHA PAYMENTS Conference in April 2014.

### 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 18 of the top 20 banks worldwide. 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](http://www.aciworldwide.com). You can also find us on Twitter [@ACI\\_Worldwide](#).

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