ACI UNIVERSAL PAYMENTS

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75% of Retail and Technology Professionals Cite Payments Security as Most Important Feature for Digital Channels

New ACI Worldwide retailer survey: loyalty/rewards and mobile ordering are priorities for mobile apps and wallets; less than 10% of retailer respondents are EMV-compliant

NAPLES, Fla.--(BUSINESS WIRE)-- Payments security is a core area of concern for retailers, according to new research from ACI Worldwide (NASDAQ: ACIW). The survey of 200 retail industry professionals was conducted in January 2016 at the National Retail Federation's Annual Convention and Expo, "The Big Show."

Principle findings of the survey included:

- **EMV Readiness**: Although nearly four months have passed since the October 1 EMV liability deadline, the majority of respondents are not compliant. Of the retailers surveyed, only 8.5 percent indicated that they were already compliant and 14 percent are not prepared. 48 percent are prepared or somewhat prepared, but still have work to do and/or are still evaluating their options for EMV.
- **Mobile Apps:** Payment security (72 percent), integrated loyalty options (71 percent) and seamless ordering (55 percent) were highlighted as the top three features that all respondents want their mobile app to deliver.
- **Mobile Wallets:** 75 percent of respondents prioritize payment security as the most important feature of a mobile wallet offering, followed by integrated loyalty/rewards (55 percent) and mobile ordering (46 percent).
- **Digital Channel Sales:** Although it was not surprising that 70 percent of all survey respondents cited online/domestic as the top channel their retailer sells through today, online shopping in-store (via a tablet or other device) ranked as the second most popular digital channel (45 percent), followed by online/international and cross border (44 percent) and mobile/in app (38 percent); social media payment has not been widely adopted yet, but remains a trend to watch (11 percent).

"The proliferation of retail digital channels demonstrates the trend that 'clicks upstage bricks,' but even consumers shopping at traditional brick and mortar stores are increasingly using in-store browsing capabilities, which puts the power of information in sales associates' and consumers hands," said Lynn Holland, vice president, Product Line Manager, ACI Worldwide. "Regardless of the channel, our survey results demonstrate that payment security is a core area of concern, particularly around tokenization and point-to-point encryption."

At the NRF Annual Convention & Expo, January 17-20, 2016 in New York City, ACI showcased its Universal Payments (UP) Retailer Payments solution with omni-channel and eCommerce payment capabilities (including PAY.ON and ACI ReD Shield), which speak to the retailer issues highlighted in the survey.

ACI's UP Retailer Payments Solutions provide a holistic security and fraud solution designed to address PCI compliance requirements. It offers retailers a platform that supports consumer payments from all channels—whether the retailer is processing high-volume credit and debit card-based payments from thousands of retail locations, deploying a pre-paid solution via a mobile wallet, or processing multi-national payments. UP Retailer Payments Solutions are a key component of ACI's UP portfolio of solutions, which orchestrate all aspects of payments processing for any payment type, any channel, any currency and any network.

Notes to editors:

*Research Methodology

The survey of 200 global retail and technology industry professionals was conducted by ACI Worldwide at NRF's 105th Annual "Big Show" in New York City on January 19, 2016.

About ACI Worldwide
ACI Worldwide, the Universal Payments (UP) company, powers electronic payments for more than 5,000 organizations around the world. More than 1,000 of the largest financial institutions and enablers as well as 300 of the leading global retailers rely on ACI to execute $14 trillion each day in payments. In addition, thousands of organizations utilize our electronic bill presentment and payment services. Through our comprehensive suite of software and SaaS-based solutions, we deliver real-time, any-to-any payments capabilities and enable the industry's most complete omni-channel payments experience. To learn more about ACI, please visit www.aciworldwide.com. You can also find us on Twitter @ACI_Worldwide.

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