

57% of Billing Organizations are Increasing Investment in Electronic Payments Capabilities Over the Next Two Years

Growth driven by Internet of Things (IoT), ERP integration and focus on cloud—with overall intent on improving consumer experience

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The majority (57%) of billing organizations are investing in relevant payments technology to keep up with consumer wants and expectations, according to new data, "[2017 Global Payments Insight Survey: Bill Pay Services](#)," from [ACI Worldwide](#) (NASDAQ: ACIW) and Ovum. The study, which includes organizations from a diverse array of industries—such as higher education, insurance, consumer finance, government, healthcare services and utilities—revealed that the pace of payments investment continues to increase year-over-year.

Principal study findings include:

- | The Internet of Things (IoT) is driving growth: 49 percent of organizations are actively developing or plan to offer payment capabilities embedded into new devices
- | Most organizations post payments to their Enterprise Resource Planning (ERP) system in real-time and almost 70 percent plan to enhance ERP integration within payments even further
- | While SaaS/cloud only account for a small proportion of biller organizations' delivery models today, a majority (54%) report that they are likely to move more of their payments infrastructure to SaaS/cloud models in the future.

"As the data demonstrates, the pace of payments investments continues to steadily increase each year, driven by growing trends, including IoT," said Steve Kramer, vice president of electronic bill presentment and payment, ACI Worldwide. "Organizations are looking for new ways to deliver payments that stretch investment and improve the consumer experience—which is why we're seeing an increased interest in cloud delivery models that allow for a more cost-effective, faster time to market."

"The role of payments has never been more central to both the consumer experience and overall operational capabilities, so organizations must continually invest in their payments capabilities," said Gilles Ubaghs, Ovum. "This research shows that improved payments integration into ERP systems can benefit organizations by enabling an improved consumer experience alongside more efficient and intelligent back office functionality."

To receive a complimentary copy of the report, please click [here](#) or visit www.aciworldwide.com/billpayinsights.

* **Methodology and Demographics:**

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For the 2017 Ovum Global Payment Information Survey, which includes biller, merchant and retail banking components, ACI and Ovum created a 23 point questionnaire, looking at the following criteria for key payments players: significant aspects of existing payments infrastructure; forecasts for spending; areas for investment and perceptions of where payments fit within their broader strategic objectives. This survey was sent to payments decision makers globally in December, 2016—January, 2017. It provides a snapshot of payment perceptions among financial institutions, merchants, and scheduled billing and payment-taking organizations such as higher education, consumer finance and insurance. Overall, respondents totaled 1,475 executives across 15 industry sub verticals in 25 key global markets, resulting in more than 144,000 separate data points on perceptions and expectations of payments among critical payment enablers globally.

This paper focuses on the survey findings for billing organizations.

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. You can also find us on Twitter [@ACI Worldwide](#).

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