

## **The ATM Turns 50: Consumers Demand Innovative, User-Friendly ATM Services with Better, More Secure Ways of Authentication**

### **New global survey of 8,000 consumers highlights ATM sentiments and features wish list**

NAPLES, FLA, June 27, 2017 (GLOBE NEWSWIRE) --

As the ATM celebrates its 50th anniversary, a fashion makeover is high on the wish list of consumers worldwide. According to a global online poll of 8,000 consumers conducted by YouGov on behalf of leading global provider of real-time payments [ACI Worldwide](#) (NASDAQ: ACIW), easier, intuitive and more secure ways of accessing their bank accounts are a priority for ATM users worldwide: 43 percent of consumers in Italy, 38 percent in Spain and 28 percent in the U.S. want ATMs to offer better and more secure ways of authentication. Other services consumers would like to see from ATMs include better and more detailed information about their account, such as mini-statements, alerts for upcoming payments or overdraft fees, the ability to dispense a new credit or debit card, or to access electronically signed official documents. On the downside, consumers—across all countries—are annoyed by ATM fees.

#### **Consumers want new, innovative and user-friendly ATM services**

- | The ability to dispense new credit or debit cards appealed to 35 percent of consumers in Spain, followed by 31 percent in France, 26 percent in the UK and 25 percent in the U.S.
- | Consumers globally were less interested in opening other banking products (e.g. new accounts or mortgage applications) via an ATM: only 5 percent of U.K. consumers and 9 percent of U.S. consumers would take advantage of such a feature.

"Consumers today have latched onto the convenience of tapping their mobile phones or swiping tablets to access their bank accounts or simply waving a contactless card over a card reader to make a payment—many of them want to use ATMs in a similar fashion," said Mandy Killam, executive vice president, ACI Worldwide. "The ATM is a prime example of an enduring customer behavior—and in the future, consumers expect the ATM to continue to evolve, such as increased prevalence of mobile-enabled features and alternatives to traditional PIN-based authentication."

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#### **The ATM remains relevant, but usage varies depending on the country**

- | Germany leads the way with 48 percent of respondents using ATMs just as much as they always have, despite widespread availability of new digital forms of payments; this is followed by Spain at 47 percent, the U.K at 42 percent, France and Italy at 40 percent, the U.S. at 34 percent and Hungary at 29 percent.
- | 34 percent of consumers in Hungary use ATMs a lot less now than they used to—followed by the U.S. at 23 percent

#### **\* Methodology and Demographics:**

YouGov surveyed 8,000 consumers in seven countries: 1,000 consumers in the U.S., Germany, France, Spain, Italy, Hungary and 2,000 consumers in the U.K., via an online poll on behalf of ACI Worldwide in May and June, 2017.

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](http://www.aciworldwide.com). You can also find us on Twitter [@ACI\\_Worldwide](#).

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A photo accompanying this announcement is available at <http://www.globenewswire.com/NewsRoom/AttachmentNg/fa5641ef-e128-417a-b378-00c7f565454b>

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