

ACI Worldwide Named to Select Group of Financial and Retail Leaders Chosen to Guide U.S. EMV Rollout

ACI elected to EMV Migration Forum steering committee; Executive Dan Heimann elected vice-chairman

NAPLES, FLA—May 15, 2013— ACI Worldwide (NASDAQ: ACIW), a leading international provider of payment systems, announced today it was elected to the steering committee of the EMV Migration Forum, an independent cross-industry organization formed to help the payments ecosystem in the United States successfully move from magnetic stripe technology to secure EMV technology. In addition, the company also announced that ACI's Dan Heimann, consulting manager, Back Office Solutions, was elected the vice-chairman of the steering committee by his committee peers. Mr. Heimann is recognized as a global EMV leader thanks to his role in helping payment organizations implement and maintain EMV programs since the initiative began in 1998.

“ACI is honored to be elected to the EMV Migration Forum,” said Mr. Heimann. “The introduction of EMV is challenging and will require a great deal of collaboration and cooperation across many types of organizations including card issuers, merchant acquirers, merchants, ATM acquirers, vendors, card manufacturers, hardware manufacturers, card brands, processors and payment networks. However, the benefits will be significant – ranging from reduced card fraud to the ability to add innovative new products that take advantage of the power of the chip. These opportunities are serving as the necessary catalyst for the United States to move forward with EMV and we are excited to help guide this process.”

ACI has played a leading role in EMV rollouts around the world. The company led implementations in Europe, starting with the United Kingdom, followed by Asia and, most recently, in Canada and Latin America. ACI's product suite and unmatched expertise make it an ideal partner to help companies manage the transition to EMV.

“The EMV Migration Forum has an important task ahead and is pleased to have the participation of the leaders representing such a broad perspective on board to achieve its goal,” said Randy Vanderhoof, acting director, EMV Migration Forum. “The migration to EMV is well under way and our industry-led working committees are tackling tough issues such as debit, testing and certification, and education about EMV. The advances we have made up until now would have been a great deal more challenging if not for the work of the Forum and its members. I would like to thank ACI Worldwide for assuming this key role on the steering committee and congratulate Dan Heimann on his election as vice-chairman.”

For more information about EMV migration and ACI's role within it, visit <http://www.aciworldwide.com/emv>

About U.S. EMV Migration

Commonly used around the world in place of magnetic card stripes, EMV chip technology drastically reduces card fraud in a face-to-face card-present environment; provides global interoperability; and enables safer and smarter transactions across cards and contactless channels. American Express, Discover, MasterCard and Visa have all announced their plans for supporting an EMV-based payments infrastructure in the U.S., with acquirer processor readiness mandates to support chip data in place for 2013 and liability shifts for managing fraud risk in a face-to-face environment set to begin in 2015.

About ACI Worldwide

ACI Worldwide powers electronic payments and banking for more than 1,750 financial institutions, retailers and processors around the world. ACI software enables \$13 trillion in payments each day, processing transactions for more than 300 of the leading retailers globally and 18 of the world's 20 largest banks. Through our integrated 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, and trade finance. To learn more about ACI and the reasons why our solutions are trusted globally, please visit www.aciworldwide.com. You can also find us on Twitter @ACI_Worldwide.

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