

## **ACI and uMonitor Partner to Add Online Account Opening and Funding Services**

## ACI and uMonitor Partner to Add Online Account Opening and Funding Services to ACI Enterprise Enrollments Offering

(New York, N.Y. – 22 October 2007) – ACI Worldwide (NASDAQ: ACIW), a leading international provider of software for electronic payment systems, and Parsam Technologies, the provider of uMonitor financial services, today announced a partnership that will combine ACI's leading online banking products, ACI Enterprise Banker™ and ACI Enterprise Enrollments™, with uMonitoruOpen & uFund™, the online account opening and funding solution, and uTransfer™, the account-to-account money transfer solution. uMonitor provides next-generation online banking services for customer acquisition and retention. Adding uMonitor's account opening and funding to ACI's enterprise enrollments solution will offer financial institutions a powerful end-to-end online delivery solution for on-boarding new retail and commercial customers.

The solutions will integrate account opening services with ACI's enrollment services, to enhance the online and branch channels, enabling financial institutions to begin selling more aggressively online and make the process for applying for a new account much easier. This partnership will allow financial institutions to more effectively leverage the online channel, not only for customer self-service, but also for online product sales.

"ACI continues to build on its leadership position in the electronic payments industry," said Ralph Dangelmaier, president of ACI Worldwide Americas. "Our top-of-the-line product suite provides all the services that financial institutions demand for consumers and commercial customers of all sizes. This partnership will help our customers deliver proven account opening solutions to their customers."

Both ACI and uMonitor platforms are recognized in the industry for their superior product quality and dedication to customer service. Working together, with complimentary technologies, the companies will accelerate the adoption of these new services for the benefit of their financial institution customers.

"This partnership creates unique opportunities for both companies to address the growing demands from financial institutions to expand online services and improve branch productivity," said Dinesh Sheth, CEO of Parsam Technologies. "We are delighted with this collaboration and look forward to working with ACI to meet their customers' demand for productivity improvements and expansion of the online channel with full branch level capabilities using best-of-class technologies."

## **About Parsam Technologies**

Parsam Technologies, based in Memphis, Tennessee, is the leading provider of uMonitor financial technologies. Parsam offers a wide range of online solutions specifically designed to help financial institutions provide the most up-to-date services. These highly configurable and customizable solutions enable financial institutions to increase profitability, generate revenue, improve regulatory compliance, improve employee productivity, and delight their customers while reducing costs. For more information, please visit <a href="https://www.umonitor.com">www.umonitor.com</a>.

## **About ACI Worldwide**

Every second of every day, ACI Worldwide solutions are at work processing electronic payments, managing risk, automating back office systems and providing application infrastructure services. ACI is a leading international provider of solutions for banking, retail and cross-industry systems. ACI serves more than 800 customers in 84 countries including many of the world's largest financial institutions, retailers and payment processors. Visit ACI Worldwide at <a href="https://www.aciworldwide.com">www.aciworldwide.com</a>.

Any statements in this press release regarding projected results are preliminary and "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. In addition, this press release may contain other forward-looking statements including statements regarding ACI Worldwide Incorporated, its subsidiaries or third parties' expectations, predictions, views, opportunities, plans, strategies, beliefs, and statements of similar effect. The forward-looking statements in this press release are subject to a variety of risks and uncertainties. Actual results could differ materially.

For a detailed discussion of these risk factors, parties that are relying on the forward-looking statements should review the Company's filings with the Securities and Exchange Commission, including the Company's Form 10-K filed on May 11, 2007, the Company's Form 10-Q for the fiscal quarter ended December 31, 2006 filed on June 29, 2007, the Company's Form 10-Q for the fiscal quarter ended March 31, 2007 filed on August 10, 2007 and the Company's Form 10-Q for the fiscal quarter

ended June 30, 2007 filed on September 20, 2007.