ACI UNIVERSAL PAYMENTS.

January 12, 2010

ACI's Merchant Retail Customers Invest in Technology in 2009

(New York, N.Y. – 12 January 2010) – ACI Worldwide, Inc. (NASDAQ: ACIW), a leading international provider of software for electronic payment systems, today announced the success it has had with its merchant retail line of business in 2009. ACI added several new tier one retailers with many choosing ACI's On-Demand service offering. In addition, in 2009 ACI announced the availability of the latest release of ACI Retail Commerce Server™ version 4.6, which delivers a highly available processing option.

In 2009, ACI's growing On-Demand service offer added a top-ten US grocer and a top-15 quick service restaurant to this market-leading solution. Additionally, ACI renewed contracts for two of the world's largest retailers. Another noteworthy addition to ACI's retail customer base is a top-25 US grocer.

Louis Blatt, chief product officer at ACI Worldwide said "ACI On Demand™ (AOD) provides a managed hosted version of ACI Retail Commerce Server delivering value to our customers much faster than the competition. It is proving increasingly popular with organizations that want industry leading payment processing software, without having to carry the cost of hardware and operating system expenses, and it shifts the responsibility of Payment Card Industry's (PCI) cardholder compliance to ACI as the managed service supplier. Retailers can focus on other critical aspects of growing their business while ACI administers the day-to-day aspects of managing the payment system."

In September 2009, ACI made Retail Commerce Server version 4.6 available to the market. Retail Commerce Server provides enterprise payment acceptance authorization, switching, rewards and loyalty management, gift and stored value card management, and enhanced loss prevention with refund and check authorization tools. Retail organizations manage their electronic payments with an integrated suite of product solutions from ACI allowing them to execute a comprehensive and strategic electronic payments and loss prevention program.

The new version, responding to customer demands for ever-higher system availability, delivers dual site processing in a real-time environment using an active:active configuration. This means that retailers, for whom Retail Commerce Server is critical to their store systems, can ensure 100 percent availability of their payment system, gift card, loyalty and risk management tools. It allows two instances of Retail Commerce Server and two instances of databases to run as companions and have the databases replicate data in seconds.

In addition to the availability of an active:active configuration, release 4.6 also delivers system performance enhancements, security enhancements including encryption of the Customer Identification Number, and track data; and support for EMV.

For more information on ACI Retail Commerce Server please visit www.aciworldwide.com/retailcommerceserver.

About ACI Worldwide

ACI Worldwide is a leading provider of software and services solutions to initiate, manage, secure and operate electronic payments for major banks, retailers and processors around the world. ACI Agile Payments Solution offers a vision for the future for financial institutions of an integrated solution that can meet all their payment needs – from a single service to a complete toolset. Today, ACI products deliver payment processing, online banking, fraud prevention and detection, and back-office services. ACI solutions provide agility, reliability, manageability and scale to customers around the world. Visit ACI Worldwide at www.aciworldwide.com.

Contact details

For more information contact:
Catherine Eyres
ACI Worldwide
+44 (0) 1923 812741
Catherine.Eyres@aciworldwide.com