

Frost Upgrades ATM System with ACI Solution

(New York, N.Y. – 06 November 2007) — ACI Worldwide (NASDAQ: ACIW), a leading international provider of software for electronic payment systems, today announced that San Antonio-based Frost is live on BASE24-eps™ version 6.4 and ACI Payments Manager™ version 6.4 running in an open systems environment. Frost, the banking, investments and insurance subsidiary of Cullen/Frost Bankers, Inc, is one of the largest banking organizations based in Texas, with \$13.2 billion in assets. The company first implemented BASE24-eps in 2005 to replace an outsourced ATM solution. The bank's migration to BASE24-eps version 6.4 will bring over 300 ATMs in-house from the bank's existing processor. This will give the bank more control over ATM operations and optimize the use of new services and features for their customers.

The migrations to version 6.4 of both BASE24-eps and Payments Manager were seamless transitions for both Frost and ACI's project team. The bank experienced no unexpected downtime or interruptions in its daily business, and the migration was virtually transparent to customers.

"We are very pleased with the way this migration was implemented," Ray Zapata, senior vice president for Frost, said. "To have no unplanned or unexpected interruptions is a testament to the effort of the ACI and Frost project teams."

"The BASE24-eps and Payments Manager migrations positioned Frost to take advantage of an in-house systems deployment in terms of control, management and launch of new services," said Tom Houghton, vice president of services at ACI.

BASE24-eps represents the next generation of ACI's world-class payments platform. The software is an integrated solution to acquire, authenticate, route, switch and authorize financial transactions across multiple channels.

"We have been very pleased with the stability and quality of BASE24-eps," said Zapata. "The additional security and features in version 6.4 will allow us to do more in-house, which will allow us to save money and improve customer service."

The bank also implemented the latest version of Payments Manager to manage reconciliation with the Pulse network and provide settlement and reporting for the bank's ATM network.

About Frost

Cullen/Frost Bankers, Inc. (NYSE: CFR) is a financial holding company, headquartered in San Antonio, with assets of \$13.2 billion at September 30, 2007. The corporation provides a full range of commercial and consumer banking products, investment and brokerage services, insurance products, and investment banking services. Frost operates more than 100 financial centers across Texas in the Austin, Corpus Christi, Dallas, Fort Worth, Houston, Rio Grande Valley and San Antonio regions. Founded in 1868, Frost is one of the largest banking organizations headquartered in Texas, with a legacy of helping Texans with their financial needs during three centuries.

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 www.aciworldwide.com.

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.