

The Future of Payments for Retailers Lies in Innovation and Customer Service

(New York, N.Y. – 11 January 2010) – ACI Worldwide, Inc. (Nasdaq: ACIW), a leading international provider of electronic payments software and solutions, today announced the availability of a report by Retail Systems Research (RSR), examining the future of retail payments. The research, which involved extensive industry interviews, was sponsored by ACI Worldwide, and highlights the need for retailers to review and upgrade their payment systems, to ensure they can remain innovative and meet changing customer needs.

The research found that retailers are not doing enough to keep pace with consumers' willing and swift adoption of technology. While sixty-nine percent of retailers surveyed indicate that maintaining or improving the customer experience is the main driver of their in-store technology investments, only the most successful merchants are focusing on the payment process as a way to achieve differentiation in the marketplace. They know that waiting for clear customer demand for payment innovations is too late to meet and exceed customer expectations. The payment transaction increasingly represents the 'moment of truth' for a retailer and is where they have a key opportunity to impress customers, and convince them to return as a loyal patron.

"By understanding the strategic nature of their payment systems, retailers can improve the customer experience and potentially drive down their costs," said Nikki Baird from RSR. "Retail today is defined not by how retailers want to sell, but by how consumers want to buy – and that applies to payments too. This report, and the subsequent webinar we held with ACI Worldwide, highlighted the concerns U.S. retailers have about their current technology. In tough economic climates, retailers face the intense pressure of increased competition for customers and smaller margins. Reluctance to upgrade payment systems places restrictions on a retailer's ability to win the interest of these new consumers."

Ralph Dangelmaier, president, global markets and services at ACI Worldwide said, "The research from RSR highlights the fact that payment options, and how they are handled, are a strategic component of a retailer's brand identity. We are seeing a trend from organizations in all areas of payments, from retailers through to banks, to make their payment infrastructures more agile. By removing unnecessary resources, streamlining transaction processing, and having one unified solution from incentive to fraud detection, organizations can see real economic benefits."

From maximizing profits to optimizing the customer purchase experience, ACI Retail Commerce Server™ offers retailers a solution to create and execute a payment acceptance strategy. Available on multiple operating and hardware platforms, Retail Commerce Server provides payment acceptance authorization, switching, rewards and loyalty management, gift and stored value card management, and enhanced loss prevention with refund and check authorization tools. ACI offers advanced protection of customer-sensitive transaction data and positions retailers to achieve PCI compliance.

Implemented on-site at a retailer's location or via ACI's On-Demand (AOD) managed services platform, the agile Retail Commerce Server application allows retailers to manage their payments business. Retail Commerce Server version 4.6, which is now available, delivers additional functionality of active-active configuration – giving retailers complete confidence in their disaster recovery ability should one site go down.

The RSR report, Closing the Sale with the Connected Consumer: The Future of Retail Payments, is available at <http://www.retailsystemsresearch.com/document/summary/1003> and replays of the webinar are available at <http://video.webcasts.com/events/pmny001/viewer/index.jsp?eventid=32275&adid=STOweb101509>.

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

About Retail Systems Research

Retail Systems Research (RSR) is the only research company run by retailers for the retail industry. RSR provides insight into business and technology challenges facing the extended retail industry, and thought leadership and advice on navigating these challenges for specific companies and the industry at large. To learn more about RSR, visit www.rsresearch.com.

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

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