

## **ACI Worldwide Announces Alliance with Bell ID to Provide Smart Card Solutions**

(New York, N.Y. – 29 October 2009) – ACI Worldwide, Inc. (Nasdaq: ACIW), a leading international provider of electronic payments software and solutions, today announced that it has entered into an exclusive agreement with Bell ID for ACI to license Bell ID's solutions for smart card management to financial markets and retailers around the world. As part of this agreement, ACI will market and license the ANDiS suite of products, which will continue to be developed by Bell ID from its Dutch headquarters.

The Bell ID products include the ANDiS Card and Application Management System (CAMS) which supports all of the lifecycle phases of smart card management, including embossing file import, data preparation, personalization, EMV script management, and central or in-branch issuance. The ANDiS Key Management System (or KMS) allows users to define, maintain, and store cryptographic keys.

The ANDiS Script Delivery System (or SDS) supports the distribution of scripts to control or change card attributes remotely. Also included in the ANDiS suite is the ANDiS I-PIN application which supports PIN changes and synchronization over the Internet and Bell ID's NFC mobile solutions. The combination of these solutions enables organizations to issue applications on smart cards, tokens and phones and manage every step of their lifecycle.

The cooperation will fund significant product enhancements including interoperability of the ANDiS suite with ACI's Agile Payments Solution framework, to provide a seamless end-to-end solution for the payments industry.

This relationship expands ACI's offerings in smart card management. It broadens ACI's offerings in the market and provides ACI's customers with agile solutions to deliver the products consumers want. Bell ID technology currently manages over 125 million cards for banking, government and corporate ID, healthcare and mobile projects worldwide, and ACI's customers will benefit from the experience of these implementations. The ANDiS solutions have been deployed at organizations that are rolling out their initial smart card programs as well as organizations that have managed complex smart card portfolios for years. The flexibility of the ANDiS solutions makes them ideally suited to meet the changing needs of smart card issuers globally.

Philip Heasley, CEO of ACI Worldwide said, "Bell ID is highly regarded in smart card management and has extensive experience in helping organizations around the world to manage cards, applications and cryptographic keys. ACI Worldwide works with financial institutions and retailers of all sizes, and understands the unique pressures these organizations face. The combination of ACI's experience and market knowledge with Bell ID's proven, flexible solutions, will give these organizations the best possible solution for their needs today and tomorrow."

Pat Curran, Chairman of Bell ID commented: "To be recognized by a world leader in electronic payments as the best of breed provider of EMV solutions for the financial industries acknowledges the strength of the ANDiS product range and will deliver significant growth opportunities for Bell ID. We are pleased to be working with ACI and look forward to a long and successful cooperation."

### **About ACI Worldwide, Inc.**

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. The company enables payment processing, online banking, fraud prevention and detection, and back-office services. ACI solutions provide agility, reliability, manageability and scale, to approximately 750 customers in 90 countries. Visit ACI Worldwide at [www.aciworldwide.com](http://www.aciworldwide.com).

### **About Bell ID**

Bell ID is the worldwide technology leader in smart card management. Bell ID's software platform, ANDiS Management Systems, is used for more than 125 million smart cards worldwide to request, issue and manage EMV/banking, government and enterprise identity cards. The company's solutions now also support the managing of applications on mobile (NFC) phones. For more information, please visit [www.bellid.com](http://www.bellid.com).

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