

ACI Worldwide Announces 2013 Excellence Award Winners

Union Bank of India Receives Top Award for Empowering India's Visually Impaired

NAPLES, FLA—January 21, 2013— ACI Worldwide (NASDAQ: ACIW), a leading international provider of payment systems, announced today the winners of the 2013 ACI Excellence Awards™. The fourth annual ACI Excellence Awards celebrate leading financial institutions, processors and retailers for innovative and transformative uses of ACI solutions to solve real-world customer and business issues. Entries were judged by a select group of payments experts, including industry analysts Gareth Lodge from Celent, Nancy Atkinson from Aite Group and Andy Schmidt from CEB TowerGroup along with members of ACI's senior executive team.

The 2013 ACI Excellence Award winners are:

Union Bank of India—ACI Excellence Award, Overall Excellence, winner for the development of a multi-lingual audio ATM which provides service for visually impaired customers.

Federal Bank of India—ACI Excellence Award, Product Innovation, winner for the bank's Federal Easy Gold program, which serves as a line of credit, secured with gold allowing access via ATM, POS and debit card. Federal Bank also earned the ACI Excellence Award, Public Voting, for receiving the most votes during a public voting period on ACI website.

Mercantile Bank of Michigan—ACI Excellence Award, Mobile Banking and Payments, winner for building a mobile app for its customers which rivals that of any bank in the world.

HDFC Bank—ACI Excellence Award, Operational Excellence in Self-Service, winner for the bank's Green Pin, resulting in a more environmentally friendly way for the bank to send customers their pin numbers.

Bankart d.o.o. —ACI Excellence Award, Operational Excellence in Fraud Management, winner for implementing a tokenization service for its BASE24 authorization system to support the authentication and verification of card payments while at the same time replacing its existing fraud prevention service with the introduction of ACI Proactive Risk Manager, the first version 8.0 installation in the world.

The Palmetto Bank—ACI Excellence Award, Customer Experience, winner for a comprehensive upgrade of its user interface providing consumers with a much more accessible and engaging experience.

“The pool of submissions this year was the most creative and compelling I have seen since I began judging the nominees,” said Jeff Hale, senior vice president, retail payments, ACI Worldwide. “All of this year's entries represent industry leaders who are taking bold steps to run their operations more effectively and bring greater service to their customers. I would like to extend my thanks to all those who submitted and offer my congratulations to the 2013 ACI Excellence Award winners.”

For a full listing of the award winners and their submissions please visit the [ACI Excellence Awards](#).

About ACI Worldwide

ACI Worldwide powers electronic payments and banking for more than 1,650 financial institutions, retailers and processors around the world. ACI software enables \$12 trillion in payments each day, processing transactions for 14 of the leading global retailers, and 24 of the world's 25 largest banks. Through our integrated suite of software products and hosted services, we deliver a broad range of solutions for payments processing, card and merchant management, online banking, mobile, branch and voice banking, fraud detection, and trade finance. To learn more about ACI and the reasons why our solutions are trusted globally, please visit www.aciworldwide.com. You can also find us on www.paymentsinsights.com or on Twitter @ACI_Worldwide.

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