

ACI Worldwide Partners with Experian Decision Analytics to Bring Market Leading Decisioning Solutions to Credit Card Issuers

Card issuers can enhance profitability with solutions for customer application processing, credit portfolio management and debt recoveries

NAPLES, Fla.--(BUSINESS WIRE)-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading international provider of [electronic payment systems](#), today announced a partnership with [Experian Decision Analytics](#) to market Experian's leading decisioning solutions to ACI customers and prospects. Experian's analytics-driven decisioning enables effective and targeted customer application processes, robust portfolio management and streamlined collections and recoveries. [Credit issuers](#) using ACI Issuer, the company's platform for issuing and supporting credit cards, paired with Experian's solutions, benefit from an end-to-end offering that maximizes profitability throughout the life cycle of a consumer's account.

"Holistic account decisioning enables credit card issuers to treat customers as individuals throughout the relationship. This starts with attracting the "right" customer, moves into servicing that customer with tailored offerings, and even covers developing appropriate strategies in managing collections," said Jeffrey Hale, Senior Vice President, Retail Payments, ACI Worldwide. "The combination of the Experian and ACI solutions will give card issuers a more complete answer to their card management and decisioning needs, allowing them to eliminate duplicate systems and streamline the management of their customers' credit card life cycle."

"We are delighted to partner with ACI to help its customers use sophisticated data analytics to enhance its end-user relationships and ultimately grow margins," said Steve Platt, Executive Vice President and General Manager, Experian Decision Analytics Products. "Our customers have seen significant benefit from the use of our advanced and proven decision analytics services, which help drive operational efficiency, improve customer relationships and deliver bottom-line growth. We look forward to working together with ACI on this global partnership opportunity."

Experian has more than 30 years' experience in providing sophisticated decision making systems, data resources and analytical capabilities culminating in card issuers being able to make the most appropriate decisions to:

- Maximize profits by individualizing product offerings for each cardholder and building individual, long term and mutually advantageous relationships with each consumer,
- Reduce losses, for example through increased control of application fraud and bad debt, and
- Lower costs, through operational enhancements such as automating application and collection processes

About ACI Worldwide

ACI Worldwide powers electronic payments and banking for more than 2,600 financial institutions, retailers, billers and processors around the world. ACI software enables \$13 trillion in payments each day, processing transactions for more than 250 of the leading global retailers, and 18 of the world's 20 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; trade finance; and electronic bill presentment and payment. To learn more about ACI, please visit www.aciworldwide.com. You can also find us on Twitter @ACI_Worldwide.

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ACI Worldwide, Inc.
Dan Ring, 781-370-3600
dan.ring@aciworldwide.com

Source: ACI Worldwide, Inc.

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