

ACI Worldwide Announces Results of 2011 ACI Excellence Awards

Absa Bank, HDFC Bank, Union Bank of India and Coast Capital Savings Named as Winners

(New York, N.Y. – June 30, 2011) – ACI Worldwide (Nasdaq: ACIW), a leading international provider of payment systems, today announced the winners of the 2011 ACI Excellence Awards, which recognize innovation and achievements from ACI customers globally. The awards were judged by Gareth Lodge from Celent and Nancy Atkinson from Aite Group, along with ACI.

The winning organizations are:

- Absa Bank in South Africa, in the Meeting Market Needs category, for the use of BASE24® and BASE24-eps® to improve access to banking
- HDFC Bank in India, in the Creativity category, for using ACI Proactive Risk Manager™ for revenue generation
- Union Bank of India in the Payments Transformation category for customer empowerment using BASE24
- Coast Capital Savings in Canada, who won the Judges' Special Recognition Award for reduced debit fraud losses using ACI Proactive Risk Manager for Enterprise Risk

The highly commended entrants include:

- The BENEFIT Company in Bahrain for the use of ACI Commerce Gateway™ for the National Payment Gateway
- MasterCard in the U.S. for the use of BASE24-eps to implement the Transaction Filtering Rules component
- UBS Card Center for the launch of prepaid cards in Switzerland using ACI Issuer™

Nancy Atkinson, senior analyst at Aite Group said, "I am impressed with the originality and diversity of solutions of the entrants for the 2011 ACI Awards. Innovation, cost savings, new revenue opportunities, and better risk controls are all addressed; and in some cases, a single entry includes them all."

Gareth Lodge, senior analyst at Celent said, "Yet again all the entries for the ACI Excellence Awards were impressive and the judges found it difficult to choose just one winner for each category. What was particularly striking was just how much innovation is taking place - it's in every region, in every size of bank, and across every part of the value chain."

Phil Heasley, CEO at ACI Worldwide said, "When we launched the awards last year we were overwhelmed by the response we received from our customers, and the same has to be said this year. Financial institutions around the world are using ACI's products in new and innovative ways and I am very proud to be able to recognize just a few of those examples through our awards program."

Pravesh Mahadeo, Head Self Service Channel from Absa Bank said, "Financial inclusion remains a huge challenge facing many South Africans. With CashSend™ we have been able to bring banking to the masses. ACIBASE24 and BASE24-eps underpin this project and we are delighted that we have been recognized in these awards."

Munish Mittal, Executive Vice President, IT from HDFC Bank said, "At HDFC Bank we believe in using enabling technology to provide value added products and services to our customers, as well as to build the business and achieve product leadership through innovation. ACI Proactive Risk Manager gave us the opportunity to achieve revenue generation as an additional objective."

Lalit Sinha, General Manager, Alternate Delivery Channels & New Initiative Department from Union Bank of India said, "Our customers now have complete freedom from paper applications, mailed PINs, and the wait associated with them. Password generations and dispatches have become a thing of the past. BASE24 played a pivotal role in all of these new implementations and, without it, we wouldn't have been able to achieve everything we have done."

Marc Trepanier, Manager, Fraud Prevention at Coast Capital Savings said, "In the nine months after implementing ACI Proactive Risk Manager we reduced our organization's debit fraud losses by more than 43 percent. We have also been able to proactively identify and prevent fraud on average 10 times faster. We are very proud of the work we have done, and are delighted to be recognized by the judges for this project."

Mr. Abdulwahid Janahi, CEO at The BENEFIT Company said, "By using ACI Commerce Gateway, we are able to provide all member banks with support for multiple e-channels such as the internet, kiosk, IVR, call centers and mobile. Every bank is now an independent acquirer for all BENEFIT debit cards by default and can add VISA/MasterCard as an option. We greatly value the partnership we have with ACI and are pleased to be recognized in these awards."

Alex Inovenkov, Senior Consultant, IPS BASE24-eps from MasterCard said, "We are constantly looking for ways to develop the

service for our customers and realized that providing them with an easy way of configuring complex filtering would enable a more appropriate application of the real time rules system; as well as the ability to easily apply card program specific rules, such as geographic or MCC limitations, in a prescreening process. Working with ACI's BASE24-eps solution we were able to implement comprehensive transaction filtering rules configurable by the customer. This has enabled us to take on new card program rules very quickly and enabled more focused use of the real time fraud engine. We were very happy for our success to be recognized in ACI's Excellence Awards."

Paul Hess, Executive Vice President, UBS Card Center said, "The ability to launch prepaid cards to expand our existing credit card portfolio was very important to us, and we are very pleased to receive this recognition through the ACI Excellence Awards program. ACI Issuer is able to handle all types of card products in a single instance and this flexibility made it an obvious choice for this project, and enables us to meet the changing demands of the market."

To see descriptions of our shortlisted entries and for more information about the awards, please visit www.aciworldwide.com/awards.

If you require a high resolution version of the ACI Excellence Awards 2011 logo, please email press@aciworldwide.com

About ACI Worldwide

ACI Worldwide powers electronic payments for more than 800 financial institutions, retailers and processors around the world, with its broad and integrated suite of electronic payment software. More than 90 billion times each year, ACI's solutions process consumer payments. On an average day, ACI software manages more than US\$12 trillion in wholesale payments. And for more than 160 organizations worldwide, ACI software helps to protect their customers from financial crime. To learn more about ACI and understand why we 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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