

ACI Money Transfer System Empowers Financial Institutions to Uniquely Define and Manage Payment Processing Flows

Enhanced solution developed in collaboration with customers helps to improve efficiency

NAPLES, FLA—January 7, 2013— ACI Worldwide (NASDAQ: ACIW), a leading international provider of payment systems, announced today the release of ACI Money Transfer System 5.0™ the company's leading wholesale banking solution. The newest version of Money Transfer System offers financial institutions the utmost flexibility in defining and managing their payment processing flows. This most recent update was developed as the result of a large scale collaborative effort between ACI and a number of its customers whose design input and suggestions were included in the final version.

"The newest version of Money Transfer System improves the payments industry's most robust processing solution with a greatly enhanced services framework along with a highly tuned sanctions filter to combat the global issue of sanctions checking," said Jonathan Eber, Director and Product Line Manager, Wholesale Payment Engines, ACI Worldwide. "Money Transfer System has an extremely rich, detailed set of features. Introducing these as services will allow a financial institution to utilize this functionality much more broadly and consistently within its processing environments."

By exposing services, ACI is empowering customers with more flexibility, choice and control of their payment systems, both to leverage the services across their organization as well as to further tailor their unique customer offerings. Money Transfer System is one of many ACI products in the company's broader payments platform to deliver on this approach.

Money Transfer System 5.0 also provides:

- Repair Reporting – provides the ability to explain to customers how to correctly format transactions in order to reduce expensive repair activity in the bank's back-office.
- SWIFT Network Validation Kit – performs validation on messages received through a back-end interface to avoid negative acknowledgements and improve straight through processing.
- Expanded global clearing channels – expanding the suite of global clearing channels available, Money Transfer System has added:

- o Kuwait Automated Settlement System for Inter-Participant Payments (KASSIP) using the Central Bank of Kuwait's wide area network (CBK-Net) including Arabic character support
- o Saudi Arabian Riyal Interbank Express (SARIE) system including Arabic character support

"I am very impressed with ACI for the manner in which they solicited input for the new version of the Money Transfer System," said Mary Sue McBride, Vice President, Northern Trust Company. "We were heavily involved in the evaluation process and our inputs and suggestions were clearly heard and implemented. The lengths ACI went to in order to encourage, solicit and implement the feedback of myself and a number of my industry colleagues shows me this is a product based on end user needs. There are not many solution providers willing to bring customers into the design process like ACI does."

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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