

ACI Worldwide Empowers Financial Institutions to Increase Efficiency of Card Issuing and Account Management

New release drives down the cost of IT, reduces fraud losses and lowers cost of developing new products

NAPLES, FLA—April 17, 2013— ACI Worldwide (NASDAQ: ACIW), a leading international provider of payment systems, is helping financial institutions ease the pressure on margins caused by spiraling IT costs with the latest version of ACI Issuer™. The combination of heightened regulation and antiquated systems is driving the cost to support issuing cards and managing the lifecycle of customer accounts.

“ACI Issuer is designed to help financial institutions lower operating costs with expected reductions in new product development, long-term maintenance and infrastructure costs.” said Jeff Hale, senior vice president, retail payments at ACI Worldwide. “The solution not only reduces costs it can be leveraged to issue multiple card types in a short timeframe.”

Issuers can eliminate duplicate systems by issuing debit, credit, pre-paid and commercial cards as well as offering unsecured loans from a single issuing platform. Using ACI Issuer as a single platform also gives financial institutions a unified view of customers, accounts, payment types and transactions. A single view of the customer improves the ability of customer service representatives to respond to inquiries and resolve issues, increasing customer satisfaction.

Customers who take the latest release will also receive the following benefits:

- Reduce infrastructure costs with support for IBM System p
- Lower application development costs through new SOA-based business services
- Lower maintenance costs by eliminating multiple issuing platforms
- Reduce fraud rates with real time fraud detection from Proactive Risk Manager

“Financial institutions continue to face an increasingly complex and challenging environment with greater demands being placed on IT systems. A majority of financial institutions are dissatisfied with their technology capabilities, which means potential costs could reach unacceptable levels,” said Madeline K. Aufseeser, senior analyst, Aite Group. “With margins constantly being squeezed, payment system owners need to be able to control IT costs while improving capabilities and streamlining improvements for new feature and product enhancements.”

ACI Issuer 4.4 is available now.

About ACI Worldwide

ACI Worldwide powers electronic payments and banking for more than 1,750 financial institutions, retailers 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, 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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