

## ACI Worldwide Shares New Product Plans with Market

### Company Details New Suite of Mobile and Online Banking Products Following S1 Acquisition

New York, N.Y. – June 6, 2012 – ACI Worldwide (NASDAQ: ACIW), a leading international provider of payment systems, today released details of its product roadmaps to the market, and described how the combination of ACI and S1 adds innovation, new product capabilities and resources around the globe to support the needs of its customers.

The roadmaps were released to a gathering of customers at the company's annual ACI Exchange conference in Miami. The event marks the first collaborative exchange of the combined customer bases, and will be followed by ACI Exchange conferences in Monaco, June 12-15, and in Bangkok in November.

The roadmaps being discussed address plans for all of ACI's products, including retail payments, card and merchant management, online banking, mobile, branch and voice banking, fraud detection, and trade finance solutions. ACI solutions are currently used by 1,650 financial institutions, processors and retailers globally.

"Today marks an important milestone for ACI," said David Morem, executive vice president, global products and maintenance for ACI Worldwide. "The team has worked tirelessly to develop a strategic product roadmap that is both functional and innovative. Our combined expertise greatly enhances the solutions we now offer to ACI's global customer base."

#### Making Moves in Mobile

One important component of the newly revealed roadmap includes ACI's plans to enhance its mobile banking and mobile payments offerings. Specifically, the company detailed the next release of ACI Mobile Channel Manager™ and previewed new capabilities for mobile wallets, mobile issuing of NFC cards and mobile alerting. Highlights of the key business and product enhancements include:

- **Mobile Banking and Payments** – ACI previewed the latest version of Mobile Channel Manager, formerly known as S1's Mobile Banking and Payment solution. The product manages the experience of mobile users. Mobile Channel Manager Version 4.10, available in July 2012, adds support for remote deposit capture (for scanning check images) and virtual card payments (for supplying 2D bar codes and/or traditional card credentials for one time use). Mobile Channel Manager supports mobile Web, short message service (SMS), unstructured supplementary service data (USSD), and downloadable native applications for phones and tablets.
- **Mobile Wallet** – ACI offers retailers flexibility in addressing a range of mobile wallet strategies. The company previewed a closed-loop mobile retailer wallet, currently under development, that will integrate payments, rewards and loyalty into a single system. ACI currently supports accepting transactions initiated on a mobile device using any open-loop mobile wallet application provider like Google, Isis and Visa.
- **Mobile Issuing of NFC Cards** – Powered by Bell ID, ACI Token Manager for Mobile offers over-the-air provisioning and management of NFC applications as well as the management of the secure element on NFC-enabled mobile devices. This provides banks with the ability to issue virtual cards that can be used with third-party mobile wallets and the capability to manage both payment applications and existing banking cards side by side.
- **Mobile Alerting** – Powered by Spectrum MoneyGuard, ACI's mobile alerting solution provides interactive SMS messages to mobile phones in near real time, notifying customers of events affecting their banking transactions, including fraud alerts or customer opt-in alerts, and allowing them to respond as needed. In addition to reducing fraud, this provides banks with a new revenue source, as well as the opportunity to automate their fraud prevention strategies.

"ACI believes that the companies who offer the best experience to mobile users will profit most in this fast-evolving marketplace," said Craig Saks, vice president, Global Product Business Operations, ACI Worldwide. "Our solutions give these financial institutions, processors and retailers the tools they need to innovate and re-imagine relationships with their customers in a mobile world."

#### Transforming Global Online Banking

Another key element of the company's roadmap includes plans to expand and integrate its online banking capabilities. Building

on the strengths of ACI and S1 online banking solutions, including Online Banking, Corporate Banking and ACI Enterprise Banker™, the company previewed ACI Universal Online Banker™, a new product that will enable financial institutions of all sizes around the globe to deliver online banking capabilities to the consumer, small business and corporate banking markets all from a single platform. Its modular approach will provide financial institutions with the power and flexibility to package customized product bundles designed to meet the unique needs of their key market segments, helping to maximize fee generation while reducing the need for redundant systems.

“In today’s global marketplace, consumers and small businesses need many of the same global, multi-currency and cash management capabilities that until recently had been reserved for large multi-national corporate clients,” said Matt Ellis, senior vice president, ACI Worldwide. “Universal Online Banker will transform online banking by removing the technical barriers that dictate what online features a bank can offer its customers. Having these features available in a single, flexible solution gives financial institutions the power to tailor competitive packages that ultimately help them to win customers and generate revenues.”

### **Expanded Organization Enhances Customer Support**

ACI also announced that it has invested significantly in business support functions in an effort to enhance and improve customer experience. Among them, the company has:

- Reaffirmed investments in retail payments, card and merchant management, online banking, mobile, branch and voice banking, fraud detection, and trade finance solutions.
- Extended its Reference Architecture across its newly expanded product portfolio.
- Doubled its expert support staff, serving customers from 20 locations in the Americas, EMEA and Asia Pacific.
- Expanded its hosting services to deliver increased levels of reliability and performance.
- Announced plans to continue to support existing and acquired products, consistent with its longstanding lifecycle management policy.

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Product roadmaps are for informational purposes only and may not be incorporated into a contract or agreement. The development release and timing of future product releases remains at ACI's sole discretion. ACI is providing the following information in accordance with ACI's standard product communication policies. Any resulting features, functionality, and enhancements or timing of release of such features, functionality, and enhancements are at the sole discretion of ACI and may be modified without notice. All product roadmap or other similar information does not represent a commitment to deliver any material, code, or functionality, and should not be relied upon in making a purchasing decision.

### **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](http://www.aciworldwide.com). You can also find us on [www.paymentsinsights.com](http://www.paymentsinsights.com) or on Twitter @ACI\_Worldwide.

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