

Sumitomo Mitsui Banking Corporation Selects ACI Enterprise Banker to Enhance ACH Capabilities and Grow U.S. Deposits

"Businesses embrace online banking because it's the fastest, safest, most cost effective way to control the flow of funds in and out of an institution," said Mr. Takayoshi Koizumi, Senior Vice President/Head of Global Transaction Banking for SMBC, New York. "With ACI Enterprise Banker, SMBC can now help customers seamlessly manage cash flows and ACH payments."

Businesses are rapidly adopting advanced ACH payments online. With Enterprise Banker, SMBC can set its online banking services apart by offering single sign-on login, giving corporate banking customers a single point of access to all electronic banking services.

"As SMBC continues to grow its U.S. customer base, Enterprise Banker will enable the bank to meet the growing demand for online banking services in the business banking sector," said Ralph Dangelmaier, president of the Americas at ACI Worldwide.

"Additionally, as commercial banking customers adopt new online banking technologies, SMBC can leverage Enterprise Banker to meet its customers' evolving requirements."

About Sumitomo Mitsui Banking Corporation

Sumitomo Mitsui Banking Corporation (SMBC) is one of the largest among banks in Japan and is striving to become a top tier provider of selected financial services to the large U.S. corporate clients it targets to serve, achieve meaningful profitability and contribute to the recognition of SMBC in the global marketplace. US clients are served out of SMBC's New York office as well as from an office in Los Angeles. The bank was established in April 2001 through the merger of two leading banks, The Sakura Bank, Limited and The Sumitomo Bank, Limited. In December 2002, Sumitomo Mitsui Financial Group, Inc. was established through a stock transfer as a holding company, under which SMBC became a wholly owned subsidiary. Visit SMBC's website at <http://www.smbcgroup.com>.

About ACI Worldwide, Inc.

ACI Worldwide is a leading provider of electronic payments software and services to major banks, retailers and processors around the world. The company's solutions enable online payment processing, online banking, fraud prevention and detection, and back office services such as settlement, account management, card management and dispute processing. ACI solutions provide market-leading levels of reliability, manageability and scale to over 800 customers in 88 countries. Visit ACI Worldwide at www.aciworldwide.com.

Any statements in this press release regarding projected results are preliminary and "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. In addition, this press release may contain other forward-looking statements including statements regarding ACI Worldwide Incorporated, its subsidiaries or third parties' expectations, predictions, views, opportunities, plans, strategies, beliefs, and statements of similar effect. The forward-looking statements in this press release are subject to a variety of risks and uncertainties. Actual results could differ materially.

For a detailed discussion of these risk factors, parties that are relying on the forward-looking statements should review the Company's filings with the Securities and Exchange Commission, including the Company's Form 10-K filed on January 30, 2008, the Company's Form 10-Q filed on February 19, 2008, both as amended by the Form 10-K/A and Form 10-Q/A, respectively, filed on March 4, 2008.

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