

ACI Worldwide Partners with mFoundry to Deliver Mobile Banking Solution

(New York, NY– February 7, 2008) – ACI Worldwide (NASDAQ: ACIW), a leading international provider of software for electronic payment systems, today announced that it will use mFoundry's Spotlight Financial Platform[™] to offer mobile bankin capabilities to users of its online business and consumer banking software. The mobile banking solution will integrate mFoundry's award-winning downloadable application software with ACI Enterprise Banker[™], AGIindustry-leading online banking system. The solution will allow business and consumer online banking customers to use their cell phones and other wireless handheld devices to access real-time account information and other banking applications.

"We are pleased to partner with mFoundry to provide a single payments solution to our online banking customers," said Ralph Dangelmaier, president of ACI Worldwide Americas. "mFoundry partners with key players in the telecom and financial services industries resulting in a cross-platform, cross-carrier solution that provides the broadest device support available on the market."

As the number of mobile users continues to grow into the billions, financial institutions looking for an innovative payments solution to address this market can leverage the expertise of both companies. This solution will provide a direct link between a user's handheld device, their mobile communication carrier and the Enterprise Banker platform.

"ACI is the payments industry gold standard and we look forward to integrating our mobile services into their online banking solution," said Drew Sievers, CEO and co-founder of mFoundry. "The Spotlight Financial platform allows financial institutions to appropriately brand and design the look and feel of their offering, while maintaining consistency with their online banking solution. ACI's adoption of Spotlight reaffirms the market's preference for the equitable, flexible solutions offered by mFoundry."

The downloadable applications running directly on the mobile handsets will provide the best possible experience for end users while enabling banks to extend their brand. In an industry first, the two companies plan to develop business user access to additional applications for alerts of time-critical transactions and notification and release of transactions awaiting approval. Future mobile banking initiatives will include mobile remittance to allow users to transfer funds globally in a variety of currencies via their handset. Customers may also realize cost savings by reducing call center workflow via automated messaging and customer service alerts.

"Advancements in mobile network bandwidth and the enhanced data capabilities of mobile devices continue to build widespread end-user acceptance," said Dangelmaier. "As the market opportunity grows, we believe ACI, together with mFoundry, will lead the way with an innovative mobile banking solution that reflects the strengths of both companies."

About mFoundry

mFoundry is an award-winning mobile application platform provider. mFoundry's Spotlight Financial Platform[™] offers a comprehensive, secure solution for the entire mobile financial ecosystem, including Financial Institutions, Mobile Operators and their customers. Spotlight incorporates mFoundry's leading mobile banking and payments product into the platform and has been adopted by some of the largest banks and operators in the United States. Additionally, the Spotlight Platform offers a fast, easy and affordable solution for banks of all sizes.

mFoundry is based in Sausalito, California and has been recognized as one of "10 Emerging Wireless Players to Watch" by IDC as well as one of the "Innovators of 2007" and "Ten Tech Companies to Watch" by Bank Technology News. For more information on mFoundry, please visit <u>www.mfoundry.com</u>.

About ACI Worldwide, Inc.

Every second of every day, ACI Worldwide solutions are at work processing electronic payments, managing risk, automating back office systems and providing application infrastructure services. ACI is a leading international provider of solutions for banking, retail and cross-industry systems. ACI serves more than 800 customers in 86 countries including many of the world's largest financial institutions, retailers and payment processors. Visit ACI Worldwide at <u>www.aciworldwide.com</u>.

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 for the fiscal quarter ended December 31, 2006 filed on June 29, 2007, the Company's Form 10-Q for the fiscal quarter ended March 31, 2007 filed on August 10, 2007 and the Company's Form 10-Q for the fiscal quarter ended June 30, 2007 filed on September 20, 2007.