

ACI Worldwide Paves the Way to True Enterprise Payments with Universal Payments Platform

Provides control, choice and flexibility to transform payment environments

NAPLES, FLA—April 22, 2013— ACI Worldwide (NASDAQ: ACIW), a leading international provider of payment systems, announced the availability of ACI Universal Payments Platform. In the face of accelerating change such as regulatory changes, fraud and security issues, adoption of mobile solutions and other disruptive forces, Universal Payments Platform empowers organizations to achieve true end-to-end enterprise payments. This approach accelerates time-to-market, reduces risk, drives revenue growth and increases operational efficiencies.

Universal Payments Platform is at the core of ACI's Universal Payments (UP) strategy, focused on equipping financial institutions, payment processors and retailers to transform their traditional payments environments to address emerging opportunities, including mobile, social media and web payments.

“ACI is proud to build on our heritage of reliability and scalability to deliver a path to enterprise payments for our customers,” said Dan Frate, Executive Vice President, Global Markets and Product Management, ACI Worldwide. “With our UP strategy, ACI empowers customers with the control, choice and flexibility needed to face new challenges head on, turning industry disruption into a competitive advantage.”

“Inaction, in terms of maintaining the status quo, in this type of market will all but guarantee an environment of competitive disadvantage,” said Andy Schmidt, Research Director, CEB TowerGroup, Commercial Banking. “An enterprise approach to payments provides a multitude of benefits, including reduced operating and maintenance costs, and greater flexibility in creating new products and revenue streams by delivering key functions as services that can be leveraged by the entire payments infrastructure. Organizations also benefit from greater visibility into areas of their business that were previously obscured by tangled architecture.”¹

About the ACI Universal Payments Platform

The Universal Payments Platform is a solution that provides purpose-built payments functionality to orchestrate all aspects of payments processing for any payment type, any channel, any currency and any network. Combined with ACI's leading solutions, it delivers a SOA-based architecture that bridges existing systems with future needs.

With Universal Payments Platform, customers can:

- **Accelerate time to market for new products or offerings:** Flexible GUI-based configuration tools simplify the task of interfacing to new endpoints, networks and devices – replacing the need for costly, hard-coded customizations.
- **Realize an actionable view of their business data:** A common payment object combined with workflow definition tools provides enterprise-wide visibility of customer relationships, risk profiles, fraud prevention and other key areas typically hidden within processing silos.
- **Respond to compliance initiatives:** Pre-built templates allow flexible adjustments to payment structures, protecting against lengthy development cycles when new regulatory initiatives are introduced.

ACI will be unveiling the Universal Payments Platform at the following events: NACHA Payments 2013 (Booth 212), ACI Exchange Barcelona, Asian Banker Summit. You can also visit www.aciworldwide.com/UP or #DiscoverUP on Twitter @ACI_Worldwide.

¹CEB TowerGroup, Enterprise Payments: Prospering Through Change, April 2013, Boston, MA: CEB, 2013, pps. 2-3

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 Twitter @ACI_Worldwide.

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