

Innovative North American Financial Institution to Issue EMV Cards with ACI and Bell ID

(New York, N.Y. – 28 April 2010) – ACI Worldwide, Inc. (Nasdaq: ACIW) and Bell ID, both leading international providers of electronic payments software and solutions, announced today that the two companies have contracted with the first customer as part of their strategic partnership launched late last year.

A financial institution in North America has selected the ANDiS4EMV solution for EMV card management, as a long-term investment in card issuing and to ensure it can always respond to changing customer and market demands. This first new account is a significant step in the partnership, which enables ACI Worldwide to license and market Bell ID's suite of products for smart card management to financial markets and retailers around the world.

ANDiS4EMV enables the institution to issue chip-based smart payment cards, and manage the life-cycle of its card base - including PINs, payment applications and cryptographic keys. It can also help the organization to better manage risk through control of the EMV parameters, and provide better customer service through branch instant issuance of a fully-customized EMV card. The financial institution can also extend the service with deployment of the payment applications on Near Field Communication (NFC)-enabled mobile phones.

Louis Blatt, chief product officer at ACI Worldwide said, "EMV technology is being adopted on a global basis, and we're seeing banks around the world considering the future of their card issuance schemes. ANDiS4EMV enables financial institutions to take control of their EMV card management by bringing it in house, rather than relying on outsourced providers. By having access to more data about customers, and by enabling the bank to manage their EMV cards themselves, they are able to respond quickly to changing customer needs and stay one step ahead of banks that outsource card management."

Pat Curran, chairman of Bell ID commented, "Financial institutions are embracing technology to make life easier for their customers, and this new business highlights the fact that delivering flexibility and convenience is essential to customers' business strategies. This builds on our growing customer base in markets where smart card technology has been adopted for retail payments. The addition of this customer gives ACI and Bell ID a stronger presence in a key growth market for EMV smart card technology."

For more information please visit www.aciworldwide.com/tokenmanagement.

About ACI Worldwide

ACI Worldwide is a leading provider of software and services solutions to initiate, manage, secure and operate electronic payments for major banks, retailers and processors around the world. ACI Agile Payments Solution offers a vision for the future for financial institutions of an integrated solution that can meet all their payment needs – from a single service to a complete toolset. Today, ACI products deliver payment processing, online banking, fraud prevention and detection, and back-office services. ACI solutions provide agility, reliability, manageability and scale to customers around the world. Visit ACI Worldwide at www.aciworldwide.com.

About Bell ID

Bell ID is the worldwide technology leader in smart card management. Bell ID's software platform, ANDiS Management Systems, is used for more than 125 million smart cards worldwide to request, issue and manage EMV/banking, government and enterprise identity cards. The company's solutions now also support the managing of applications on mobile (NFC) phones. For more information, please visit www.bellid.com.

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