

## **ACI Worldwide and USFSG Partner to Help Retailers Manage and Reduce Interchange Fees**

### **Uncovering cost savings in today's dynamic regulatory environment**

(New York, N.Y. – January 16, 2012) – ACI Worldwide, Inc. (NASDAQ: ACIW), a leading international provider of payment systems, today announced that it has partnered with US Financial Services Group (USFSG) to offer consultancy services to ACI's retail customers to help them reduce the costs involved in accepting card payments. USFSG is a professional services and consulting group that engages with many of the largest companies in America to assist in reducing merchant credit and debit card processing expenses.

This partnership will enable USFSG to deliver tailored services and consultancy to ACI's customers and, in turn, will have a deeper knowledge of ACI's technology when giving recommendations to other clients about how to manage their payments processing expenses.

Louis Blatt, SVP Strategic Planning and Marketing at ACI Worldwide said, "Interchange fees account for most of the payment acceptance costs so it is essential that systems and processes are as efficient as possible to minimize costs. This partnership will enable us to work with our customers to deliver a positive impact on their overall cost per transaction. USFSG has a long history in the complex world of interchange and payment processing, and I am pleased that we work with them to deliver additional services to our customers."

Darrel Anderson, president at USFSG said, "ACI Worldwide is a leader in the payment space, with many retail customers processing hundreds of millions of payments annually. We have been working side by side for a number of years, so I am delighted to have formalized our partnership and the services we can deliver to both our customer bases."

The consultancy services look at all areas of a retailers payment systems to identify any possible areas for improvements, such as errors in billing, contracts, interchange downgrades caused by incorrect point of sale settings, unneeded services being billed, or incorrect employee procedures. USFSG experts have already helped deliver almost \$100 million in cost savings to merchants.

#### **About ACI Worldwide**

ACI Worldwide powers electronic payments for more than 800 financial institutions, retailers and processors around the world, with its broad and integrated suite of electronic payment software. More than 90 billion times each year, ACI's solutions process consumer payments. On an average day, ACI software manages more than US\$12 trillion in wholesale payments, and for more than 160 organizations worldwide, ACI software helps to protect their customers from financial crime. To learn more about ACI and understand why we 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.

#### **About USFSG**

USFSG engages with many of the largest companies and financial institutions in America, specifically to assist in reducing merchant credit and debit card processing expenses. US Financial Services Group is a professional services and consulting group widely recognized as one of the top industry leaders. In business since 2004, our client base is almost exclusively Fortune 1000 clients, capital markets firms and other consulting agencies. To learn more about USFSG, please visit [www.usfsg.com](http://www.usfsg.com)

#### **Contact details**

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