

ACI Worldwide's Automated Check Management Selected by CVS/pharmacy

ACI Retail Commerce Server Hosted by ACI On Demand Delivers Flexibility and Availability

(New York, N.Y. – January 23, 2012) - ACI Worldwide, Inc. (Nasdaq: ACIW), a leading international provider of payment systems, has announced that CVS/pharmacy has deployed ACI Retail Commerce Server™ for Check Management, in its 7,300 stores across the U.S., enabling the retail pharmacy chain to automate and reduce the cost of check authorization. CVS/pharmacy's deployment of ACI Retail Commerce Server is managed by ACI On Demand, ACI Worldwide's hosted service.

Retail Commerce Server authorizes check transactions locally based on the customer check writing history, and also manages thresholds and velocity limits set with the application – rather than paying a third-party fee for each check authorized. Retail Commerce Server interfaces with third-party check guarantee processors to provide an additional layer of protection if required for customers who have no previous check writing history at CVS/pharmacy. The new system replaces CVS/pharmacy's previous paper-based check systems.

CVS/pharmacy serves approximately 5 million customers per day in its stores. The scale of the organization and the number of stores meant that managing the solution centrally using ACI On Demand hosting was ideal, because the check management and collections can be updated in the future without impacting the stores.

Ralph Dangelmaier, president of global markets and services at ACI Worldwide said, "CVS/pharmacy explored a number of different solutions to solve its check authorization challenge, and I am delighted that the company selected Retail Commerce Server. The system is live today and delivering real benefits and savings every time it is used."

ACI Retail Commerce Server is an integrated software solution to acquire, authenticate, route, switch and authorize financial transactions across multiple channels. Retail Commerce Server provides a full range of functionality to support payment transactions — both traditional, mainstream transactions, such as debit and credit at the point of sale (POS), as well as newer types of transactions, which include mobile commerce and internet banking.

It offers a comprehensive electronic payment and authorization system that facilitates a broad range of business applications, including automated clearing house (ACH); check and refunds authorization; credit, debit and electronic benefits transfer (EBT) processing; phone card activation; value card fulfillment; issuance and redemption; and loyalty cards and program management. For more information about ACI Retail Commerce Server please visit www.aciworldwide.com/retailcommerceserver.

With the ACI On Demand management environment, organizations can access the same software and expertise enjoyed by more than 800 customers around the globe with significant reductions in overall IT expenses. For more information please visit www.aciworldwide.com/ondemand.

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. You can also find us on www.paymentsinsights.com or on Twitter @ACI_Worldwide.

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