

ACI Worldwide Launches Latest Version of ACI Issuer to Solve EMV and Mobile Challenges

Single, more integrated solution for all card types delivers agility and scalability to the world's largest issuers

(New York, N.Y. – October 11, 2011) – ACI Worldwide (Nasdaq: ACIW), a leading international provider of payment systems, today announced the launch of ACI Issuer™ 4.2 to meet the broadest and most complex card issuing requirements around the world. The new solution delivers even tighter integration than ever before with ACI's BASE24-eps® and BASE24® payments engines and is underpinned by ACI's extensive experience supporting EMV, contactless and mobile payments to some of the largest financial institutions, processors and retailers globally.

Across its customer base, ACI Issuer has been used to issue and manage more than a hundred million cards globally. In combination with ACI Token Manager™, it provides a reliable and efficient way to roll out EMV for card-based products and NFC-enabled chips for mobile phones and tablet-based devices.

Key features of ACI Issuer 4.2 include:

- Support for EMV, NFC, contactless and mobile rollouts, as well as traditional magnetic stripe
- Scalability to support some of the largest card bases in the world, with one customer, Bank of China, approaching 50 million cardholders and still growing
- Support for debit, credit, pre-paid or commercial accounts from a single platform
- Full multi-currency, multi-institution, and multi-language capabilities
- The ability to manage the complex and multi-faceted relationships between consumers, their accounts and their payment cards
- Highly parameterized configuration for launching new products quickly without code changes
- Off-the-shelf interoperability with BASE24-eps® and BASE24®, ACI's market-leading payment engines for automating card updates between solutions
- Agility in managing and setting fees, to tailor fees to different activities and users

Louis Blatt, chief product officer at ACI Worldwide said, "With the rapid growth of mobile devices and the recent announcements about EMV standards being introduced in the U.S. and India, the pressure is on organizations to ensure they can deliver new services despite increased margin pressures. They want technology solutions from partners they know have the capability and experience to deliver. With Issuer 4.2, alongside our existing solutions, ACI now has a comprehensive and fully integrated offering to address the most complex issuing and account management environments in the world – with the scale and reliability that is required to handle all future growth."

ACI Issuer provides the capability to support the complete life cycle of back office processing including setting up card product terms and conditions, opening accounts, issue and re-issue of plastics, account management, transaction management and customer service. ACI Issuer is a core component of the ACI card and merchant management solution suite. For more information please go to www.aciworldwide.com/issuer.

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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