

## **ACI Merchant Retail Line of Business Continues Growth**

(New York, N.Y. – 13 January 2009) – ACI Worldwide, Inc. (NASDAQ: ACIW), a leading international provider of software for electronic payment systems, today announced the ongoing success of its merchant retail line of business in 2008, despite the challenging economic environment. ACI offers a suite of solutions that forms a comprehensive electronic payments and fraud management system for retailers, and often replaces in-house systems to reduce costs and increase productivity.

During 2008, 30 percent of ACI's merchant retail customers in the Americas either renewed or extended their licences, demonstrating the value that they believe the solution can add to their businesses. These additions and extensions include leveraging ACI's rewards management solution to support bi-lateral arrangements with other retailers, as well as adding check authorization and collections capabilities to existing payment switching.

In addition to these product renewals and extensions, ACI added four new customers and also brought new retail customers live on its ACI On Demand (AOD) solution which provides a managed, hosted version of ACI Retail Commerce Server. This provides ACI customers with leading-edge payment processing software, yet off-loads the cost of hardware and operating system expenses.

"The AOD model is attractive to new and existing customers", stated Ralph Dangelmaier, president of ACI's America's Channel. "It removes a significant cost burden of hardware, operating systems and the resource commitment yet affords these industry leaders with payment software to grow new sales through our rewards management system and protect inventory assets with our refund authorization system."

Market leading merchant retailers are known to favor ACI software for the breadth of product payment processing options as well as ACI's commitment to ensuring that its products adhere to the data security guidelines and mandates. The ACI Retail Commerce Server has been evaluated by a Payment Application Qualified Security Assessor (PA-QSA) and has been determined to comply with Visa's Payment Applications Best Practices guidelines. With release 4.5, ACI added a new layer of data encryption, and three customers have migrated to this new version in 2008. ACI currently has more than 80 customers in the retail space.

### **About ACI Worldwide**

ACI Worldwide is a leading provider of electronic payments software and services to major banks, retailers and processors around the world. The company enables online payment processing, online banking, fraud prevention and detection, and back-office services, such as settlement, account management, card management and dispute processing. ACI solutions provide market-leading levels of reliability, manageability and scale, to more than 800 customers in 88 countries. Visit ACI Worldwide at [www.aciworldwide.com](http://www.aciworldwide.com).

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