

## ACI Worldwide Acquires ISD Corporation; Invests in Merchant Retail Market

## Acquisition demonstrates ACI's commitment to merchant retail industry

(New York, N.Y. – 21 March, 2011) - ACI Worldwide, Inc. (Nasdaq: ACIW), a leading international provider of payment systems, today announced that it has acquired ISD Corporation to broaden the functionality of its payments solutions for retailers.

ISD is a leading provider of secure payment management software and solutions for retailers in the U.S. and Canada. With the addition of 140 customers from ISD, ACI now has more than 220 retailers worldwide running ACI payment systems.

ISD's suite of products enables retailers to consolidate, manage, secure and route all electronic transactions from their pointof-sale systems to third party processors for authorization and settlement. Handling virtually any electronic payment type, ISD's software has been integrated with more than 70 different third party processors. ISD's in-store integration tools have been adopted by many of the leading POS solutions providers in the market. The tools allow POS hardware and software to be taken out of Payment Card Industry (PCI) scope by isolating the POS software from payment processing, managing cardholder data, and delivering additional layers of security mandated by today's PCI Data Security Standards.

Philip Heasley, CEO of ACI Worldwide said, "The acquisition of ISD is consistent with ACI's growth strategy. ACI has been working with retailers for many years, with solutions designed to manage the cost of accepting and processing electronic payments, led by ACI Retail Commerce Server<sup>™</sup>, our key solution for this market. The acquisition of ISD will bring additional products and customers for this growing line of business, and help establish ACI Worldwide as the leading provider of payments software to this key industry segment."

Art Roldan, CEO of ISD said, "ACI is a well known and well respected name in payments, and we are pleased that this acquisition will bring an even broader set of customers, technologies and expertise to ACI's business. We are delighted that ACI selected ISD to complement its current offering in this space."

ISD's in-store integration components, tokenization of sensitive consumer data, and ACI's On-Demand hosted service, can help retailers reduce costs related to maintaining PCI compliance. ACI's suite of solutions for retailers, including real-time rewards, refunds authorization and stored value products, offer a seamless, customer-centric solution at the moment of truth – when a consumer is ready to make a purchase; regardless of the shopper's preferred payment method.

ISD's products utilize the same open technology and architecture as ACI's Retail Commerce Server. ACI intends to integrate ISD's market-leading features with Retail Commerce Server to deliver a payment system that will help retailers realize increased sales, lowered processing costs and reduced losses due to fraud and policy abuse.

For more information about this news please visit www.aciworldwide.com/isd.

This press release includes "forward-looking statements" within the meaning of the safe harbor provisions of the United States Private Securities Litigation Reform Act of 1995. Generally, forward-looking statements do not relate strictly to historical or current facts and may include words or phrases such as the Company "believes," "will," "expects," fooks forward to," and words and phrases of similar impact. Forward-looking statements in this press release include expectations about the anticipated benefits of the acquisition of ISD, particularly in expanding the Company's product offerings for retailers, enhancing the functionality and benefits of those solutions, increasing its market share, and helping establish the Company as the leading provider of payments software to retailers. The expectations involve risks and uncertainties that could cause actual results to differ materially from those expressed or implied by the forward-looking statements. Factors that might cause or contribute to such differences include, but are not limited to: difficulties encountered in integrating the acquired business and retaining customers of the acquired business, the ability to successfully incorporate the acquired products into the Company's solutions, customer acceptance of the combined solutions, whether the combined solutions succeed in delivering improved metrics for retailers, and future competition in this industry segment. For a further discussion of these and other risks and uncertainties, individuals should refer to the Company's SEC filings, including our most recently filed Annual Report on Form 10-K and subsequent reports on Forms 10-Q and 8-K. The Company undertakes no obligation and does not intend to update these forward-looking statements to reflect events or circumstances occurring after this press release. You are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date of this press release. All forward-looking statements are qualified in their entirety by this cautionary statement.

## About ACI Worldwide

ACI Worldwide powers electronic payments for more than 750 financial institutions, retailers and processors around the world, with its broad and integrated suite of electronic payment software. More than 75 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 150 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 <u>www.aciworldwide.com</u>. You can also find us on <u>www.paymentsinsights.com</u> or on Twitter @ACI\_Worldwide.

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