

## **ACI Worldwide Offers New Solution for Smart Card Data Preparation**

(Watford, U.K. – 11 September 2007) – ACI Worldwide (NASDAQ: ACIW), a leading international provider of enterprise payments solutions, today announced the release of a new software package to enable chip card data preparation. DataPrep Plus provides affordable and powerful chip card data preparation services that are easy to integrate with existing issuer systems. DataPrep Plus supports key smart card management functions and populates a chip card database with all relevant chip data from each issued card. This enables issuers to offer more sophisticated chip card solutions like EMV issuer scripting, leveraging their initial investment in data preparation.

DataPrep Plus allows issuers to control the generation, management and storage of EMV data. DataPrep Plus easily interfaces with any card management or personalisation system and has minimal impact on legacy systems. The solution receives embossing requests from a customer's card management system, generates the required EMV data, includes the EMV data in the embossing files and reformats them for a customer's smart card personalisation system. Powered by GlobalPlatform scripts, DataPrep Plus offers a high degree of flexibility.

"DataPrep Plus provides issuers with a simple means to begin issuance of EMV payment cards" said Mark Vipond, chief operating officer, ACI Worldwide. "With support for key features like the chip database, compliance with GlobalPlatform scripting and additional functional upgrade options, the issuer can use the same solution to meet future chip requirements."

Customers have already contracted for ACI's DataPrep Plus in Europe and in the Middle East. DataPrep Plus is powered by the ACI Data Preparation System™ and includes some of the card and application management components of the award winning ACI Smart Chip Manager™. ACI Smart Chip Manager is the market leading smart card management system for financial services with over 30 deployments worldwide.

### **About ACI Worldwide**

Every second of every day, ACI solutions are at work processing electronic payments, managing risk, automating back office systems and providing application infrastructure services. Founded in 1975, ACI is a leading international provider of solutions for consumer and wholesale banking, retail and cross-industry systems. ACI serves over 800 customers in 84 countries including many of the world's largest financial institutions, retailers and payment processors. Visit ACI Worldwide on the Internet at [www.aciworldwide.com](http://www.aciworldwide.com).

Any statements in this press release regarding projected results are preliminary and "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. In addition, this press release may contain other forward-looking statements including statements regarding ACI Worldwide Incorporated, its subsidiaries or third parties' expectations, predictions, views, opportunities, plans, strategies, beliefs, and statements of similar effect. The forward-looking statements in this press release are subject to a variety of risks and uncertainties. Actual results could differ materially.

For a detailed discussion of these risk factors, parties that are relying on the forward-looking statements should review the Company's filings with the Securities and Exchange Commission, including the Company's Form 10-K filed on May 11, 2007, the Company's Form 10-Q for the fiscal quarter ended December 31, 2006 filed on June 29, 2007 and the Company's Form 10-Q for the fiscal quarter ended March 31, 2007 filed on August 10, 2007.