

## **ACI Launches Prepaid Solutions**

(New York, NY. – 12 November 2007) – Building on more than 30 years of leadership in the payments industry, ACI Worldwide (NASDAQ: ACIW), an international provider of software for electronic payment systems, today announced the introduction of ACI prepaid solutions. Preconfigured to automate critical business processes related to prepaid cards, ACI solutions address the demand from retailers and financial institutions to meet the needs of their growing prepaid programs. The solutions can be implemented as a complete suite or a on a modular basis depending on customer requirements.

“This new offering will help our customers address the rapidly growing prepaid marketplace and represents a logical extension of ACI’s traditional role as a payments solution provider,” said Richard Launder, president of ACI global solutions. “As these programs grow and change, customers need highly flexible and scalable solutions to ensure they are as responsive efficient as possible.”

The prepaid market is one of the fastest growing payment card segments in the world. Mercator Advisory Group predicts that between 2007 and 2010, the open-loop, branded (MasterCard, Visa, American Express and Discover cards) prepaid market will experience an average loading of US\$105 billion while the closed-loop, private label (retailer gift cards) prepaid market will see average loading of US\$214 billion. Boston Consulting Group has estimated the global prepaid market to approach US\$650 billion by 2010.

ACI’s new solution includes the capabilities to automate the entire prepaid cycle from authorization, account management, clearing and dispute management to fraud detection and management, and can be implemented as a total solution or as components modules. In addition, ACI prepaid solutions are available either as a licensed product or as a hosted solution, delivered on-demand. The on-demand model is designed to unburden the customer from the complications of supporting an in-house software deployment while allowing them to bring up new prepaid programs quickly and cost-effectively.

ACI’s prepaid solutions can accommodate multiple prepaid product programs through a single system and offer expandability to support not only prepaid programs, but also enterprise-wide card programs, such as debit and credit.

“It is time for large scale prepaid programs to be supported by current technology, offering the best of product flexibility and scale,” added Launder. “ACI’s solutions will offer customers more control to meet the changing needs of the prepaid marketplace while improving overall program profitability.”

### **About ACI Worldwide**

Every second of every day, ACI Worldwide solutions are at work processing electronic payments, managing risk, automating back office systems and providing application infrastructure services. ACI is a leading international provider of solutions for banking, retail and cross-industry systems. ACI serves more than 800 customers in 84 countries including many of the world’s largest financial institutions, retailers and payment processors. Visit ACI Worldwide 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, the Company's Form 10-Q for the fiscal quarter ended March 31, 2007 filed on August 10, 2007 and the Company's Form 10-Q for the fiscal quarter ended June 30, 2007 filed on September 20, 2007.