

ACI Worldwide to Acquire Euronet Essentis

(New York, N.Y. – 17 November 2009) – ACI Worldwide, Inc. (Nasdaq: ACIW), a leading international provider of electronic payments software and solutions, today announced that it has entered into an agreement to acquire Euronet Essentis Limited (Essentis), a division of Euronet Worldwide. Essentis, based in Watford, UK, is a leading provider of payment solutions for card issuing and merchant acquiring around the world. ACI will market the Essentis solutions globally to financial service providers under the ACI brand.

Essentis provides proven card issuing and merchant management products, delivering reliability and scalability to high profile customers internationally. Essentis customers are able to handle large scale projects, with one organization acquiring transactions from more than 350,000 merchants and another organization issuing more than 12 million cards using Essentis products.

Philip Heasley, CEO of ACI Worldwide said, “ACI has a strategy of expanding its offerings and is committed to delivering the best payments solutions to its customers. The acquisition of Essentis continues that tradition. It enriches and deepens our retail banking product portfolio, and adds value and choice for our existing customer base in the back office space. The functionality and agility of Essentis products, which use technology and architecture similar to current ACI products, will enable us to expand our service-oriented architecture solutions.”

Essentis products are multi-platform, and they have been benchmarked on IBM® System z™ to show that they can meet the demands of the largest card issuers and merchant acquirers. This supports ACI's alliance with IBM and enables the company to continue to offer the best solutions for the market on the platform that is used extensively in banks and payment processors around the world.

Louis Blatt, chief product officer at ACI Worldwide said, “The acquisition of Essentis enables us to combine leading products across the retail banking market and positions us at the forefront of the future of payment systems. The Essentis products will be an important part of ACI Agile Payments Solution™. They are built on an SOA architecture, and will deliver a range of different services that are fundamental to helping financial organizations become truly agile, as well as driving consolidation and operational efficiencies that can give them an essential competitive advantage.”

“This acquisition enables us to deliver comprehensive, market-leading payments solutions to meet changing industry needs. Many banks need to invest in their card and merchant systems to address payments efficiency improvements, to get better direct control over their cardholder and merchant relationships or to meet regional challenges such as SEPA in Europe. Back office solutions, including card issuing and management, are essential to ensuring these projects are effective and profitable,” said Bernard Delahaye, vice president strategy and planning at ACI Worldwide (EMEA).

The acquisition of Essentis is not expected to have any impact upon 2009 financial guidance.

About ACI Worldwide, Inc.

ACI Worldwide is a leading provider of software and services solutions to initiate, manage, secure and operate electronic payments for major banks, retailers and processors around the world. The company enables payment processing, online banking, fraud prevention and detection, and back-office services. ACI solutions provide agility, reliability, manageability and scale, to more than 750 customers in 90 countries. Visit ACI Worldwide at www.aciworldwide.com.

Forward-looking statements

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. Forward-looking statements in this press release include expectations about the anticipated benefits of the Euronet Essentis acquisition, which involve risks and uncertainties that could cause actual results to differ materially from those expressed or implied by these statements. Factors that might cause or contribute to such differences include, but are not limited to: difficulties encountered in integrating acquired businesses, the ability to successfully incorporate the acquired products into the Company's solutions, and customer acceptance of the combined solutions. For a further discussion of these and other risks and uncertainties, individuals should refer to the Company's SEC filings, including the 2008 annual report on Form 10-K, quarterly reports on Form 10-Q and current reports on Form 8-K filed in 2009. 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.

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