

ACI Worldwide Launches Automated Dispute Manager™ to Streamline Dispute Process for Financial Institutions

New solution offers increased efficiencies and cost-savings

NAPLES, FLA—November 12, 2012— ACI Worldwide (NASDAQ: ACIW), a leading international provider of payment systems, announced today the availability of ACI Automated Dispute Manager™, a new product designed to help financial institutions manage the complex and costly process of dispute processing. The solution enables issuers, acquirers, processors and payment networks to streamline and automate the dispute management process through workflow-based software components. Users of Automated Dispute Manager can increase efficiencies and reduce costs associated with this labor-intensive and time-sensitive procedure.

“Automated Dispute Manager completes the full-automation of payments processing,” said Jeffery Hale, Senior Vice President Retail Payments, ACI Worldwide. “Dispute management and resolution remains a costly and at times antiquated process. With Automated Dispute Manager, issuers and acquirers can automate the entire dispute process. This reduces lag time in dispute management and results in improved efficiencies of approximately one-third.”

Automated Dispute Manager will also offer issuers and acquirers:

- Increased productivity by reducing the time required to resolve disputes while optimizing the allocations of workflow and resource allocations.
- Increased efficiencies through the removal of paper based resolution programs and the integration of case documentation and research into an easy to read format.
- Decreased financial risk will be a result of the improved efficiencies and increased productivity. The number of disputes which need to be written off as losses should decrease sharply as the resolutions process becomes more efficient, ultimately improving customer satisfaction.

“Dispute management has long been a source of tremendous frustration for issuers, acquirers, processors and, most importantly, consumers,” said Dennis Moroney, Research Director, CEB TowerGroup. “Technology has improved the customer experience at the point of sale and simplified their account review and payment, but resolving merchandise and payment disputes remains a cumbersome process. Financial institutions and consumers would benefit from an automated solution that would reduce the risk of error, improve customer satisfaction and increase bank profits. This would represent a significant advance for the industry which I believe has the potential for improving a timely and costly process for all stakeholders.”

Automated Dispute Manager was developed by Lean Industries of Toronto. Automated Dispute Manager has been designed to integrate with ACI's current retail payments solutions, including ACI Acquirer, ACI Issuer and BASE24-eps.

About ACI Worldwide

ACI Worldwide powers electronic payments and banking for more than 1,650 financial institutions, retailers and processors around the world. ACI software enables \$12 trillion in payments each day, processing transactions for 14 of the leading global retailers, and 24 of the world's 25 largest banks. Through our integrated suite of software products and hosted services, we deliver a broad range of solutions for payments processing, card and merchant management, online banking, mobile, branch and voice banking, fraud detection, and trade finance. To learn more about ACI and the reasons why our solutions are trusted globally, please visit www.aciworldwide.com. You can also find us on www.paymentsinsights.com or on Twitter @ACI_Worldwide.

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