

Citizens Business Bank Selects ACI Enterprise Banker to Boost Business Sales Drive Strategic Growth

(New York, N.Y. – 21 October 2008) – ACI Worldwide (NASDAQ: ACIW), a leading international provider of software for electronic payment systems, today announced that Citizens Business Bank, a 6.4 billion dollar bank headquartered in Ontario, California has selected ACI Enterprise Banker™ as its online banking product for business customers.

Robust online banking services are vital to meeting the needs of corporate banking customers, and ACI Enterprise Banker will enable Citizens Business Bank to provide the same top-of-the-line products offered by the country's largest banks. The bank, a subsidiary of CVB Financial Group with 44 business financial centers located throughout Southern and Central California, will leverage ACI's On Demand hosted services environment to speed implementation and accelerate delivery of the new online banking services to new and existing customers.

"We needed expanded online banking capabilities to win more business banking customers," said Yamynn DeAngelis, Executive Vice President, Citizens Business Bank. "ACI Enterprise Banker will help us to effectively compete against the largest banks in the country and win business relationships."

"We are pleased to have been selected by Citizens Business Bank to provide online banking services to its business customers," said Ralph Dangelmaier, president of the Americas at ACI Worldwide. "Enterprise Banker gives Citizens Business Bank a significant competitive advantage by allowing its online banking system to seamlessly grow with its business customers as their needs change."

About Citizens Business Bank

CVB Financial Corp. is the holding company for Citizens Business Bank. The Bank is the largest financial institution headquartered in the Inland Empire region of Southern California. It serves 39 cities with 44 business financial centers in the Inland Empire, Los Angeles County, Orange County and the Central Valley areas of California. U.S. Banker Magazine named Citizens Business Bank the "Top Business Bank" in the nation in their January 2007 issue. Visit Citizens Business Bank's website at www.cbbank.com.

About ACI Worldwide, Inc.

ACI Worldwide is a leading provider of electronic payments software and services to major banks, retailers and processors around the world. The company's solutions enable online payment processing, online banking, fraud prevention and detection, and back office services such as settlement, account management, card management and dispute processing. ACI solutions provide market-leading levels of reliability, manageability and scale to over 800 customers in 88 countries. Visit ACI Worldwide at 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, Inc. (the "Company"), 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 January 30, 2008, the Company's Form 10-Q filed on February 19, 2008, both as amended by the Form 10-K/A and Form 10-Q/A, respectively, filed on March 4, 2008, the Company's 10-Q filed on May 9, 2008, and the Company's 10-Q filed on August 11, 2008.

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