

ACI Worldwide Named SWIFT Service Bureau Provider

(New York City, NY. – 1 October 2007) – ACI Worldwide (NASDAQ: ACIW), a leading international provider of software for electronic payment systems, today announced that it has been approved as a SWIFT Service Bureau provider. ACI plans to initially leverage the SWIFT Service Bureau for its on demand money transfer solution. The ACI Money Transfer System™ is ACI's single-source solution for domestic and international payment processing. It is a market-leading multi-bank, multi-currency product that offers continuous, straight-through processing (STP) combined with state-of-the-art error elimination and recovery capabilities. Awarded the SWIFTReady Gold Label for ten consecutive years, the Money Transfer System is used worldwide by leading banks, including 15 of the top 25 U.S. banks.

The ACI On Demand solution gives financial institutions the option to access the Money Transfer System through a hosted services environment. As an approved SWIFT Service Bureau provider, ACI will provide On Demand clients with a single direct gateway to SWIFT, eliminating any separate SWIFT interfaces and bank-managed translation systems. ACI maintains and manages the communication and hardware for SWIFT-related transactions, allowing financial institutions to focus on their customers and spend less time and resources managing their SWIFT infrastructure.

"We are thrilled to offer financial institutions of all sizes yet another avenue for global payments processing," said Ralph Dangelmaier, president of ACI Worldwide Americas. "With the addition of SWIFT Service Bureau status for our On Demand platform, even the smallest financial institutions can capitalize on the Money Transfer System's rich functionality to achieve straight-through processing of global payments through a single system, without the burden of maintaining a separate interface to SWIFT or a correspondent bank. We are pleased to have earned such a significant designation from SWIFT, and we hope to leverage our Service Bureau status for future business opportunities."

About SWIFT

SWIFT is the industry-owned co-operative supplying secure, standardized messaging services and interface software to over 8,100 financial institutions in 208 countries and territories. SWIFT members include banks, broker-dealers and investment managers. The broader SWIFT community also encompasses corporates as well as market infrastructures in payments, securities, treasury and trade. Over the past ten years, SWIFT message prices have been reduced over 80%, and system availability approaches 5x9 reliability — 99.999% of uptime.

About ACI Worldwide, Inc.

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.

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.