

ACI Introduces the Future of Payments at Sibos 2009 Agile Payments Solution

(New York, N.Y. – 8 September 2009) –ACI Worldwide (Nasdaq: ACIW), a leading international provider of electronic payments software and solutions, today announced that it will be introducing and demonstrating its vision for the next generation of payments systems at Sibos 2009 – ACI Agile Payments Solution™.

The future of payment systems within financial institutions is agility - integrated systems that handle payments from any channel, whether consumer or corporate, from start to finish – with no redundancy of technology, or duplication of processes and labor. These agile systems enable financial institutions to manage transactions quickly and effectively, with a decreased need for manual intervention and costly interfaces between different systems. Agile Payments builds on ACI's current products and market leadership position in payments. Today, the company is uniquely positioned with end-to-end payment solutions spanning retail payments, wholesale payments, enterprise fraud and the back office, in production at financial institutions around the world.

ACI Agile Payments Solution will enable financial institutions to deliver the highest levels of customer service and to quickly roll out new products to meet the changing needs of customers, whether individual consumers or the largest multi-national corporations. ACI will also introduce the journey that institutions go through with their payment systems, with the five stages involved from reliability up to agility, and how financial institutions can move through the stages and see benefits as soon as possible.

At Sibos, ACI will demonstrate a converged solution to deliver a single payments view for all payment types, incorporating the comprehensive enterprise-wide liquidity monitoring and management functions of ACI Money Transfer System™ with real time fraud and AML checking using ACI Proactive Risk Manager™. The solution uses an SOA platform leveraging IBM assets including IBM Enterprise Payments Platform, WebSphere Business Process Suite, WebSphere Transformation Extender, the IBM iLog Business Rules Management System and the Information Framework. The demonstration will show business examples of how an agile solution works, such as using the rules engine to route transactions through the most appropriate service based on payment amount or other criteria.

Nancy Atkinson, senior analyst at Aite said, “Banks of all sizes around the world are starting to realise that it isn't enough to just 'make do and mend' with their payments infrastructure – they have to take the initiative and start to create payments infrastructures that enable them to respond to changing market demands easily and effectively. ACI's vision for the future of payments and the Agile Payments Solution will give institutions the model they need to start that journey today.”

Louis Blatt, chief product officer at ACI Worldwide said, “Technology within financial institutions has grown up in fragments over time, all too often resulting in inefficient systems that cost so much to run and maintain that they have no resources left to evolve their payments architecture as the market changes. This inefficiency ultimately impacts not only the financial institutions, but has associated effects on customers as they are unable to interact with the institution in the way they want, and cannot get the service they need.”

He continued, “As soon as financial institutions start to evolve their payments technology they will start to see benefits and will be able to pass them on to customers. When they reach true agility they will be able to reduce time to market, improve relationships with customers, reduce costs and improve liquidity. The demo we will be running at Sibos will show institutions that this can be a reality today.”

Sibos 2009 takes place in Hong Kong 14 – 18 September 2009. For more information, or to arrange to see the future of payments at Sibos, visit www.aciworldwide.com/sibos.

About ACI Worldwide

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 approximately 750 customers in 90 countries. Visit ACI Worldwide at www.aciworldwide.com.

Contact details

For more information contact:

Catherine Eyres
ACI Worldwide
+44 1923 812741
Catherine.Eyres@aciworldwide.com