

Media Alert ACI Worldwide Gauges Financial Institutions Technology Investment Plans

(New York, N.Y. — 15 December 2008) — ACI Worldwide, Inc. (NASDAQ: ACIW), a leading international provider of software for electronic payment systems, today announced that 85 percent of respondents in a survey of financial institutions are investing in technology solutions that can deliver a positive impact on profitability in the current financial crisis.

The survey also found that the biggest challenges respondents are facing at the moment are reducing costs and gaining efficiencies; winning new customers; and keeping up with new systems and technology. More than 36 percent of respondents said that in order to stay profitable in the current economy they are controlling expenditures by making operational cost reductions, followed by 10 percent who have begun to outsource certain functions and 13 percent who have increased efforts to reduce fraud. More than 20 percent said they have put other controls in place to stay profitable.

For many financial institutions, recent merger and acquisition activity has resulted in them operating disparate, unconsolidated systems at a time when system convergence and enterprise payment systems are key to ensuring efficient operations. Only 22 percent of survey respondents said they are currently operating enterprise payment environments, but nearly 28 percent said they plan to implement an enterprise payment system within the next year.

“We expect the recent trends towards system and application consolidation will continue to be a priority for financial institutions in 2009,” said Jeff Hale, senior vice president of Americas marketing and business development at ACI. “An enterprise approach makes it easier for banks to ensure ongoing compliance, as well as delivering significant improvements in efficiency. It also helps protect institutions from fraud losses from transactions that slip through cracks of disparate systems.”

“The results of the survey align with ACI's strategy to deliver solutions that help drive payment systems consolidation. While the financial services market is undergoing a serious crisis, ACI is well-positioned to assist its customers to address their current tactical and strategic goals,” Hale concluded.

This survey was conducted by ACI Worldwide at the BAI 2008 Retail Delivery Conference & Expo in Orlando, Fla.

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 more than 800 customers in 88 countries. Visit ACI Worldwide at www.aciworldwide.com.

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