

## Westsphere Systems to Implement ACI Software in an On Demand Environment

(New York, N.Y. – 31 October 2007) — ACI Worldwide (NASDAQ: ACIW), a leading international provider of software for electronic payment systems, today announced that Westsphere Systems has selected BASE24® and ACI Payments Manager™ to enable Westsphere to become a new ATM/POS acquirer in the Canadian market. The solution will operate in a ACI On Demand™ hosted services environment. With an initial deployment of 1,500 devices nationwide, Westsphere plans to leverage their On Demand solution and expand their network over time.

"ACI is a leader in the Canadian market among Interac members," said Doug MacDonald, president and CEO at Westsphere Systems. "After extensive research, we chose ACI based on the company's experience, expertise and unique ability to provide the functionality we need to service our customers."

ACI On Demand will allow Westsphere to use ACI's world-class payments software through a hosted solution arrangement in which ACI will configure and host a unique copy of its software to meet Westsphere's needs. This will offer Westsphere greater control than traditional outsourcing and multi-tenant arrangements and eliminate the need for the customer to staff and manage its own systems infrastructure.

Westsphere will run ACI's flagship payment engine, BASE24, and ACI Payments Manager in the hosted environment. BASE24 provides a comprehensive, high-performance, fault-tolerant solution to deliver services through ATMs, kiosks and self-service devices. It also offers a fast, powerful authorization system that can improve margins by reducing losses and operational costs while allowing customers to pursue new opportunities.

ACI Payments Manager is a modular software solution that enables financial institutions and processors to automate the clearing and settlement of electronic payment transactions. The solution also provides card issuance and transaction instrument program support.

ACI On Demand solutions are operated at remote data centers with full backup capabilities to ensure business continuity. System availability and performance are guaranteed through service-level agreements.

MacDonald continued, "By partnering with ACI, we have partnered with the largest supplier of electronic processing application software and systems servicing nine of Canada's top 10 conventional banking operations."

"This is an exciting time for payments processing in Canada," said Mark Vipond, chief operating officer at ACI. "We are enthusiastic about the opportunity to partner with Westsphere as it embarks on new ventures and business opportunities. The ACI On Demand environment should prove to be ideal for Westsphere's needs."

## **About Westsphere Asset Corporation, Inc.**

Westsphere Asset Corporation, Inc., is a holding company, with subsidiaries engaged in business activities focusing mainly on the nonconventional banking industry. Currently, the company has established a strong presence in the privately owned nonconventional banking sector, i.e., automated banking machines (ABMs) industry in Canada, and maintains and services an ABM network across Canada.

WSHE has subsidiaries involved in financing and leasing, point-of-sale equipment distribution, related software and hardware production, and development of other nonconventional banking alternatives.

## **About ACI Worldwide**

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 <a href="https://www.aciworldwide.com">www.aciworldwide.com</a>.

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.