

ACI Money Transfer System Ready for SEPA Direct Debits

(New York, N.Y. – 20 May 2008) – ACI Worldwide, Inc. (NASDAQ: ACIW), a leading international provider of software for electronic payment systems, today announced that the ACI Money Transfer System™ has been comprehensively tested for SEPA direct debits. The Money Transfer System was tested in conjunction with a major European payments processing bank.

The test results conclusively demonstrated that the Money Transfer System meets the requirements for processing inbound and outbound SEPA direct debit instructions. With support for the EBA STEP2 specific formats, including the full range of R-transactions, and ongoing maintenance support to accommodate the additional EPC Rulebook changes, the Money Transfer System ensures that banks will be ready for the evolving SEPA landscape.

Jonathan Eber, director of product management at ACI Worldwide, said, "Each country is establishing their own deadline as to when its banks will be able to process SEPA direct debits. Banks should be looking now at how their solution deployments will offer processing efficiencies and competitive differentiation in consideration of the November 2009 deadline."

The ACI Money Transfer System has been used by banks globally for many years as a single engine for payments processing and settlement. SEPA has introduced new ways that banks have to process transactions, and the Money Transfer System can easily incorporate the new messaging formats into one centralized system, and process them as easily as all other payment types. The system also provides comprehensive monitoring capabilities, enabling banks to track individual payments as well as monitoring overall payments activity.

The Money Transfer System testing was conducted on IBM's System p servers at a combination of the IBM benchmark centre in Poughkeepsie, New York, and ACI facilities. The tests spanned a variety of functional workflows for SEPA Direct Debits and related R-transaction processing as well as SEPA Credit Transfers. Additionally, tests were conducted addressing scalability, recoverability, workflow monitoring and interface simulation.

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 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 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.