

ACI Worldwide Chosen to Power Expansion of State Bank of India's ATM Network and Fraud Reduction Program

Expansion of BASE24 and Addition of Fraud Monitoring and Payment Testing Key Elements of Bank's Infrastructure Upgrade

NAPLES, FLA—October 23, 2012— ACI Worldwide (NASDAQ: ACIW), a leading international provider of payment systems, announced today that the State Bank of India (SBI), India's largest commercial bank, has chosen to expand its use of ACI's BASE24™ solution to support an aggressive expansion of its automated teller network. SBI is planning to increase the size of its ATM network to 60,000 units by 2017. This enhancement will be integrated into the bank's existing HP NonStop servers.

To better deal with fraud incidents, which are increasing both in quantity as well as complexity, SBI chose to add Proactive Risk Manager™, ACI's comprehensive enterprise fraud management solution. Proactive Risk Manager assists financial institutions, merchants and processors with recognizing and combating cross-channel fraud and money laundering.

"Leading institutions in evolving banking and financial markets such as India realize that in order to remain competitive and meet demand, they need the right solution to power their infrastructure," said Jeremy Wilmot, President, Asia-Pacific, ACI Worldwide. "The State Bank of India recognizes the need for solutions which can easily scale and evolve in the rapidly changing Indian payments market. We are pleased to expand our partnership and look forward to continued, mutual success."

The State Bank of India is the largest banking and financial services company in India when ranked by revenue, assets and market capitalization. The majority owner of the bank is the Government of India. It operates more than 18,000 branches in India and has operations in 32 countries around the globe. The State Bank of India has assets totaling US\$370 billion and was ranked No. 292 in the 2011 Fortune Global 500 list.

About ACI Worldwide

ACI Worldwide powers electronic payments and banking for more than 1,650 financial institutions, retailers and processors around the world. ACI software enables \$12 trillion in payments each day, processing transactions for 14 of the leading global retailers, and 24 of the world's 25 largest banks. Through our integrated suite of software products and hosted services, we deliver a broad range of solutions for payments processing, card and merchant management, online banking, mobile, branch and voice banking, fraud detection, and trade finance. To learn more about ACI and the reasons why our solutions are trusted globally, please visit www.aciworldwide.com. You can also find us on www.paymentsinsights.com or on Twitter @ACI_Worldwide.

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