

Retail Market Embracing Latest Version of ACI Payments Software

(Omaha, Neb. – 14 January 2008) – ACI Worldwide (NASDAQ: ACIW), a leading international provider of software for electronic payment systems, today announced that nine retailers have upgraded their systems and are running ACI Retail Commerce Server™ release 4.4. Several other customers are in various phases of product testing and implementation.

"Release 4.4 offers enhancements in technology and PCI compliance specifically requested by our customers," said Jeff Hale, senior vice president of marketing, ACI Worldwide. "Eight of our long-time Retail Commerce Server customers have upgraded to release 4.4, and one new customer is live."

Over the last 15 months, ACI has licensed Retail Commerce Server to five new customers, and three of these new customers are in the project implementation stages of release 4.4. Five other customers are currently testing the product in their system environments.

Retail Commerce Server is a modular system with components that form a comprehensive electronic payment and authorization system to facilitate a broad range of business applications, including check and refunds authorization; ATM, credit, debit and electronic benefits transfer (EBT) processing; loyalty card and program management; and returned check collection. Release 4.4 offers several enhancements to ensure that retailers stay current with industry changes.

"ACI is excited to better serve existing retail customers through this latest version of Retail Commerce Server," Hale said. "We used the focused input from our customers to drive key product enhancements. This helps ensure they continue to derive value from the use of our payment solutions."

In developing release 4.4, ACI worked with its user group, the ACI Customer Exchange (ACE), to prioritize Retail Commerce Server enhancements. As a result, release 4.4 includes enhancements to help reduce support and maintenance costs, add value to retailers' e-payments software platforms, manage rewards and refunds, mask card numbers, and encrypt check IDs.

"ACI's willingness to work with customers to develop Retail Commerce Server enhancements ensures the solution meets our business needs," said Mike Skokan, vice president of financial reporting at Hy-Vee, Inc., a leading U.S. grocery and drugstore chain. "The real benefit of having the ACI solution is that you truly can control your own destiny when it comes to electronic payments."

About ACI Worldwide Inc

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 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 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.