

ACI Worldwide Retail Payments Solutions Enable Credit Agricole Cards and Payments Capabilities Across One of the World's Largest ATM Networks

Transforms Payments Processing Platform and Enables Innovation with BASE24-eps on IBM Power 770 Systems

New York, N.Y. – June 25, 2012 – ACI Worldwide, Inc. (NASDAQ: ACIW), a leading international provider of payment systems, announced today it is working with Credit Agricole Cards and Payments to completely renew the company's payments infrastructure and deliver world-class scalability, reliability and agility to one of the biggest banks in Europe, that manages one of the world's largest ATM networks. Credit Agricole Cards and Payments has built its payment infrastructure using BASE24-eps®, ACI's flagship payment engine.

Credit Agricole Cards and Payments is the processor for the payments business of Credit Agricole, and has been a customer of ACI Worldwide since 2009. As the foundation for its ongoing project to upgrade and improve its payment processing infrastructure and enable innovation, Credit Agricole Cards and Payments has implemented BASE24-eps running on IBM Power 770 systems. This project enables the bank to begin supporting customers internationally.

"We are committed to investing in the best technology to enable us to deliver the best possible service to our customers," said Bernard Noel, CEO of Credit Agricole Cards and Payments. "ACI is a global leader in payments and was the clear choice of partner for Credit Agricole Cards and Payments. When we selected BASE24-eps we knew we were getting a solution that could grow with us in the future, both in France and internationally, and give us a strong foundation on which to build our business. Our best-of-breed solution will not only help us support Credit Agricole, but also many other clients outside of the group and throughout Europe."

The first step of this overhaul program was the creation of a new vendor-independent ATM acquiring solution to support Credit Agricole's network of 22,000 ATMs. The latest element of the project involved the creation of an international switch, enabling Credit Agricole Cards and Payments' to route its clients' payments directly to MasterCard, without going through the national switch in France.

Credit Agricole is MasterCard's largest customer in France, and this enhancement will deliver significant cost savings. Credit Agricole Cards and Payments has also started working with ACI to use BASE24-eps for transaction authorization for the 30 million cards issued by the various Credit Agricole institutions.

"ACI's solutions enable financial institutions to perform efficiently and effectively so they can maximize the benefit to their customers," said Ralph Dangelmaier, president of global markets and services at ACI Worldwide. "By helping them to deliver cutting edge technologies which result in greater efficiencies we are helping them assume a stronger position in today's global economy. We look forward to developing our relationship with Credit Agricole and contributing to their future success."

As part of the ongoing project, Credit Agricole Cards and Payments has selected ACI Payment Service Management™ powered by Prognosis® to work alongside BASE24-eps. The Prognosis solution from Integrated Research provides deep insight and complete visibility across BASE24-eps implementations, and provides financial key performance indicators and analysis - allowing stakeholders to make timely, informed business decisions in rapidly changing financial conditions

"Credit Agricole Cards and Payments is a great example of an organization planning to grow internationally and putting the strongest possible footprint in place to support that growth," said James Wallis, Vice President, Global Payments Industry, Finance Sector at IBM. "The team is forward thinking and innovative, and Credit Agricole Cards and Payments joins, many other ACI customers in choosing IBM Power systems to run BASE24-eps. The ongoing alliance between ACI and IBM is continuing to show real benefits for our joint customers."

For more information about BASE24-eps please visit <http://www.aciworldwide.com/en/Products-and-services/Retail-payments/Payments-processing/BASE24-eps.aspx>

For more information about ACI Payment Service Management powered by Prognosis please see <http://www.aciworldwide.com/prognosis>.

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About Crédit Agricole Cards & Payments

Crédit Agricole Cards & Payments is the French market leader for card and payment with 7.2 million cards produced on average each year, operating mainly in electronic payments, payments processing and payment instrument security. Each year, Crédit Agricole Cards & Payments processes approximately 8 billion transactions, representing €200bn per day in terms of issued and received volume. More information is available on www.credit-agricole.com.

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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