

ACI Worldwide Rolls Out Enhanced Merchant Management Solution for Acquirer Banks

Company Releases Latest Version of ACI Acquirer and ACI Interchange

New York, N.Y.—May 24, 2012— ACI Worldwide, Inc. (NASDAQ: ACIW), a leading international provider of payments solutions, announced today the release of the latest version of ACI Acquirer™, its comprehensive multicurrency system for managing merchant accounts, histories and settlements. The enhanced ACI Acquirer offers greater support for U.S. taxation requirements, enhanced interchange fee processing and expanded features for merchant settlement delay and deposit reserves.

ACI Acquirer enhancements are complemented by the launch of the newest version of ACI Interchange™, the company's central monetary transaction manager for clearing card transactions. Both solutions ensure that acquiring banks and processors remain current with the latest regulatory developments in the U.S. market. This increases customers' ability to operate seamlessly in today's highly competitive merchant acquiring environment. ACI Issuer, ACI Acquirer and ACI Interchange are installed at more than 70 customers in North America, Europe and Asia.

Financial institutions require a merchant acquiring solution that offers flexibility as its premiere feature. The enhanced ACI Acquirer enables the most flexible pricing, transaction, service and merchant settlement options on the market today. Some of the new features include:

- Improved functionality for U.S. including taxation calculation and reporting, support for NACHA payment file formats and industry compliance mandates.
- Enhancements which allow merchant acquirers to create highly differentiated merchant programs with unique methods for delayed or deferred settlement and merchant deposit reserve management
- Support for Discover card transaction clearing and settlement.

"The U.S. remains a very competitive and dynamic merchant acquiring market, subject to a number of essential regulatory requirements and changes in operating conditions," said David Morem, Executive Vice President, Global Products and Maintenance, ACI Worldwide. "Merchant acquirers need a management solution which ensures ongoing compliance and competitive transaction price points as well as the ability to better compete in the market through overall pricing flexibility and customized settlement funding capabilities. That need is fulfilled by the latest releases of ACI Worldwide's core merchant and card management solutions."

In addition to ACI Acquirer and ACI Interchange; ACI's portfolio of card and merchant management solutions also includes ACI Issuer™ for issuing and supporting all card types, and two complementary products, ACI Token Manager™, for EMV issuance and ACI Payments Manager™ for reconciliation and settlement. Together these products provide an integrated, end-to-end solution for card transactions. Each offers highly advanced features that are compliant with all major international payment schemes, including Visa®, MasterCard®, American Express® and JCB®.

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About ACI Worldwide

ACI Worldwide powers electronic payments and banking for 1,650 financial institutions, retailers and processors around the world. Through our integrated suite of software products and hosted services, we deliver a broad range of solutions for electronic payments, transaction banking, mobile, branch, and voice banking, fraud detection and trade finance. To learn more about ACI and understand why we are trusted globally, please visit www.aciworldwide.com. You can also find us at www.paymentsinsights.com or on Twitter @ACI_Worldwide.

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