

ACI Worldwide Transforms Online Banking Capabilities for Financial Institutions with Universal Online Banker

Innovative packaging options and opportunities for new revenue streams provide competitive advantage for financial institutions

NAPLES, FLA –October 3, 2012—ACI Worldwide (NASDAQ: ACIW), a leading international provider of payments systems unveiled Universal Online Banker™ today, a transformational solution which will change business online banking by offering unique packaging options from a single platform, thereby opening new revenue streams for financial institutions. Traditionally, banks have been limited in how they service business customers due to the multiple platforms they had to manage based on each market segment's unique needs. Universal Online Banker's novel approach empowers financial institutions to develop an almost limitless number of product packages, each designed for a unique market and customer needs.

"The lack of a single product for all types of business customers is a long standing industry challenge," said Matt Ellis, senior vice president, online, ACI Worldwide. "Most financial institutions maintain separate platforms to service different online banking customer segments, creating multiple redundancies and inefficiencies. Universal Online Banker will allow the customers of financial institutions to offer product options which fulfill unique customer needs while eliminating the antiquated silo model. This re-imagined approach will result in stronger customer relationships while offering financial institutions a variety of potential new revenue streams."

"The working capital management needs of large corporations, middle market companies and even small businesses are increasingly similar," said Marc Harrison, a consultant with Greenwich Associates. "Treasury professional and business owners alike want to view account balances, move money and improve workflow. A unified approach which meets the needs of all businesses is sorely needed. This new method should benefit financial institutions as it could lead to reduced expenses and encourage cross-sell."

In addition to enabling financial institutions to offer a uniquely customizable solution, Universal Online Banker offers traditional online, mobile banking and cash management features as well as a new leading edge functionality that will help drive brand differentiation in the market. Some of the features are:

- A user-defined dashboard enabling a quick snapshot of critical information which can provide insightful and immediate information for the user to act upon.
- A notification center with enhanced real-time alerts which the financial institutions business clients can act upon from anywhere within the application.
- Secure messaging and robust target marketing campaign capabilities driving cross-sell opportunities which will provide the end user with a wide selection of program options.

The product will be available for demonstration at the BAI Retail Delivery, AFP and SIBOS conferences. Interested parties may participate in a webinar on October 4, 2012 at 11 A.M. Eastern time by registering [here](#). More product information can be found on the [Universal Online Banker web page](#).

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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