

ACI Worldwide Alleviates Dodd-Frank Compliance Burden for Financial Institutions

Fully-automated solution addresses complex regulatory demands

NAPLES, FLA—January 23, 2013— ACI Worldwide (NASDAQ: ACIW), a leading international provider of payment systems, announced today its Money Transfer System™ is helping financial institutions achieve Dodd-Frank compliance, well in advance of the original deadline of February 7, 2013. This regulation, a requirement of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, is one of the major issues facing financial institutions in 2013.

The company's industry leading wholesale banking solution, [ACI Money Transfer System](#), provides customers with a fully automated capability to address the complex regulatory demands of Dodd-Frank, in addition to other regulations.

"ACI has a sustained focus on helping our customers meet the increasingly complex demands of regulatory compliance," said Dan Frate, executive vice president, global markets and product management. "It is a priority for ACI to ensure our customers successfully meet regulatory challenges and Dodd-Frank is a compelling example of the support offered by ACI. By offering comprehensive solutions to assist with on-going compliance demands, our customers can focus on more strategic initiatives and rest assured that ACI is effectively managing the regulatory changes in a timely manner. Simply put, we excel at regulation."

ACI's comprehensive approach to Dodd-Frank compliance helps financial institutions automate:

- **The ability to determine the fees associated with a transaction**—Money Transfer System is able to provide fee transparency using existing fee processing.
- **The delivery of the necessary disclosures to the consumer at the time of the transaction**—Money Transfer System facilitates Dodd-Frank disclosures aligned with the bank's standard mechanisms of providing customer disclosures.
- **The ability to automatically manage the required 30 minute transaction hold**—Money Transfer System manages the mandatory wait period in an automated manner thus eliminating the need for bank personnel to manually oversee this aspect of the processing.

"Dodd-Frank, like many compliance issues, has created a lot of angst in financial institutions for some time now," said Nancy Atkinson, senior analyst, Aite Group. "Regulatory bodies are seeking transparency that is not readily available in how the banking networks operate. The financial institutions which will be the most successful at addressing this regulation are those that provide the necessary information in the most automated and least disruptive manner to their organization."

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.

© Copyright ACI Worldwide, Inc. 2013.

ACI, ACI Payment Systems, the ACI logo and all ACI product names are trademarks or registered trademarks of ACI Worldwide, Inc., or one of its subsidiaries, in the United States, other countries or both. Other parties' trademarks referenced are the property of their respective owners.

Product roadmaps are for informational purposes only and may not be incorporated into a contract or agreement. The development release and timing of future product releases remains at ACI's sole discretion. ACI is providing the following information in accordance with ACI's standard product communication policies. Any resulting features, functionality, and enhancements or timing of release of such features, functionality, and enhancements are at the sole discretion of ACI and may be modified without notice. All product roadmap or other similar information does not represent a commitment to deliver any material, code, or functionality, and should not be relied upon in making a purchasing decision.

Contact details

Media Contact:

Rick Sheehy

P: 781-370-3643

E-mail: Richard.Sheehy@aciworldwide.com