

ACI Worldwide Acquires Distra to Accelerate Agile Payments Solution Strategy

Acquisition empowers customers to respond quickly to new market needs across traditional and emerging payments channels

Naples, FLA – September 13, 2012 – ACI Worldwide, Inc. (NASDAQ: ACIW), a leading international provider of payment systems, announced today that it has signed a definitive agreement to acquire payments software provider Distra Pty Ltd (Distra). The integration of ACI and Distra technologies will enable financial institutions, processors and retailers to enhance the flexibility and performance of their existing payments infrastructure to address market needs, such as mobile, social channels and payment services hubs. In addition, this acquisition will enable ACI's payments products to integrate more tightly with customers' enterprise architectures, reducing their total cost of ownership.

The Distra Universal Payments Platform delivers a fault-tolerant, Service-Oriented Architecture (SOA)-based payments platform that helps to significantly reduce the risk and cost of payments transformation without compromising security, performance, scalability and reliability. Customers will benefit from the combination of ACI's trusted, reliable and high-performance payments infrastructure with Distra's Universal Payments Platform for added business agility and significant reduction in development time for new features. In addition, the Universal Payments Platform will become a key part of ACI's Reference Architecture, improving R&D efficiency and accelerating time to market.

"Financial services institutions are increasingly pursuing enterprise payments strategies that will allow them to process payments in any form via any channel," said Andy Schmidt, CEB TowerGroup research director. "To achieve this, their payments infrastructures must follow a standards-based, service-oriented architecture (SOA) approach that is flexible enough to accept new formats and support the rapid development and deployment of new products, scalable enough to withstand the ongoing increase in non-cash payment volumes globally, and reliable enough to function on a 24x7 basis."

"ACI has been working toward a goal of building the broadest, most integrated solutions to serve the payments industry, which we call ACI's Agile Payments Solution strategy," said Tony Scott, executive vice president, Global Development, ACI Worldwide. "A critical element of achieving this vision is an enterprise payments services bus that can support the integration of multiple payment applications in a highly scalable and reliable manner. The Universal Payments Platform will help accelerate ACI's ability to achieve enterprise payments."

"Our team embraces ACI's vision for the future of payments, and has been focused since 1999 on helping customers leverage their trusted payments infrastructure investments to bring new solutions to market more quickly, with reduced risk and costs," said Kenneth Larsen, founder and chief technology officer, Distra. "I'm proud that the Universal Payments Platform will be an immediate catalyst for innovation and transformation for ACI's extensive customer base around the globe."

The purchase price is USD \$48.75 million in cash. This technology investment does not change the Company's 2012 guidance range. The acquisition of Distra will close within five business days subject to customary closing conditions.

About Distra

Founded in 1999, Distra is transforming payments globally, delivering software that empowers customers to respond quickly to new market needs across ATM, POS, Internet, mobile and social payments channels. With its high performance, high availability, real-time Universal Payments Platform (UPP), Distra enables leading banks, payments processors and other companies in the payments chain to quickly address cost, competitive, customer and regulatory drivers by enhancing the flexibility and performance of their existing payments infrastructure.

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.

Forward-Looking Statements

This press release contains forward-looking statements based on current expectations that involve a number of risks and uncertainties. All opinions, forecasts, projections, future plans or other statements, other than statements of historical fact, are forward-looking statements and include words or phrases such as “believes,” “will,” “expects,” “anticipates,” “intends,” “estimates,” “our view,” “we see,” “would” and words and phrases of similar import. The safe harbor provisions of the Private Securities Litigation Reform Act of 1995 do not apply to any forward-looking statements made in connection with an exchange offer.

We can give no assurance that such expectations will prove to have been correct. Actual results could differ materially as a result of a variety of risks and uncertainties, many of which are outside of the control of management. These risks and uncertainties include, but are not limited to, the following: (1) negative effects on ACI’s business or S1’s business resulting from the pendency of the proposed transaction, (2) that ACI may not achieve the synergies and other expected benefits within the expected time or in the amounts it anticipates, and (3) that ACI may not be able to promptly and effectively integrate the merged businesses. Other factors that could materially affect ACI’s and S1’s respective businesses and actual results of operations are discussed in their most recent Annual Reports on Form 10-K, as well as other filings with the SEC, available on the SEC’s website located at www.sec.gov.

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.

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