

ACI Worldwide Delivers Advanced Retailer Payment Solution Allowing Retailers to Integrate Mobile Wallets into Existing Payments Infrastructure

NAPLES, FLA. – August 15, 2012 – ACI Worldwide (NASDAQ: ACIW), a leading international provider of payments systems, announced today the availability of Retail Commerce Server™ 5.0, the newest version of the company's integrated payment solution for acquiring, authenticating, switching and authorizing retailers' financial transactions across multiple channels. Targeted for the U.S. and Mexican markets, the Retail Commerce Server framework quickly and easily integrates with current and emerging mobile wallet provider applications.

“Our retail customers face a rapidly evolving payments environment and ACI is ready to assist them to seamlessly integrate these changes into their current systems,” said Jeffrey Hale, Senior Vice President, Retail Payments, ACI Worldwide. “The latest version of Retail Commerce Server empowers retailers to meet the growing demand for mobile wallet services with near seamless integration into their existing systems. It will result in a stronger relationship with the consumer since they will be able to use the payment means of their choice without having to endure service disruptions.”

The updated mobile commerce framework supports the ability to process payments initiated on mobile devices through the retailer's existing payments infrastructure. Most mobile wallets currently operating are designed to bypass the retailer's existing payments infrastructure. As a result both internal and external costs are increased and the retailer's ability to manage the customer relationship is negatively impacted.

By having the transaction flow through the existing infrastructure, retailers will be able to meet consumer needs without introducing any significant changes to their store or headquarter operations. The framework architecture has been designed to quickly and easily integrate with current and emerging mobile wallet provider applications. Retail Commerce Server 5.0 offers a number of other benefits to the customer including:

- Segmented payment data and configuration rules set for retailers with multiple brands - This new multi-tenant feature allows for a single instance of the Retail Commerce Server payment switch while providing the retailer the ability to uniquely customize each banner or franchise's payment experience as needed.
- Enhanced interoperability with other transaction types - The integration toolkit (ITK) allows the merchant to integrate their POS application to the Retail Commerce Server payment flow. The ITK handles the message processing from the point of sale (POS) to the payment switch. Retail Commerce Server 5.0 extends in-store support for key transaction types such as a credit application, fleet cards, phone card (PH), and Canadian debit transactions

“In this fast changing payment environment, large retailers require both reliability and flexibility,” said George Peabody, Director, Emerging Technologies Advisory Service, Mercator Advisory Group. “They need systems that perform traditional payments functions flawlessly and offer the flexibility to accommodate new payment methods, including mobile wallets, as well as couponing and other incentives approaches. A platform that provides both positions the retailer to deploy new customer-facing services while keeping integration issues to a minimum.”

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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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