UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): February 15, 2011 (February 15, 2011)

ACI WORLDWIDE, INC.

(Exact name of registrant as specified in its charter)

Delaware	**0-25346**	**47-0772104**
(State or other jurisdiction of incorporation)	**(Commission File Number)**	**(IRS Employer Identification No.)**

120 Broadway, Suite 3350
New York, New York 10271
(Address of principal executive offices) (Zip Code)

Registrant's Telephone Number, Including Area Code: (646) 348-6700

(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 2.02. Results of Operation and Financial Condition.

On February 15, 2011, ACI Worldwide, Inc. ("the Company") issued a press release announcing its financial results for the three months and year ended December 31, 2010. A copy of this press release is attached hereto as Exhibit 99.1.

The foregoing information (including the exhibits hereto) is being furnished under "Item 2.02- Results of Operations and Financial Condition" and Item 7.01- Regulation FD Disclosure." Such information (including the exhibits hereto) shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, except as shall be expressly set forth by specific reference in such filing.

The filing of this report and the furnishing of this information pursuant to Items 2.02 and 7.01 do not mean that such information is material or that disclosure of such information is required.

Item 7.01. Regulation FD Disclosure.

See "Item 2.02- Results of Operations and Financial Condition" above.

Item 9.01. Financial Statements and Exhibits.

99.1 Press Release dated February 15, 2011

99.2 Investor presentation materials dated February 15, 2011

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

ACI WORLDWIDE, INC.

/s/ Scott W. Behrens

Scott W. Behrens, Senior Vice President, Chief Financial Officer and Chief Accounting Officer

Date: February 15, 2011

EXHIBIT INDEX

Exhibit No.	Description
99.1	Press Release dated February 15, 2011
99.2	Investor presentation materials dated February 15, 2011

Exhibit 99.1

payment systems

News Release

ACI Worldwide, Inc. Reports Financial
Results for the Quarter and Year Ended December 31, 2010

OPERATING HIGHLIGHTS

- Full year diluted EPS of $0.80, an increase of 40% over prior year
- The most significant sales year in ACI's 35-year history with $525 million in deals closed
- Achieved record quarterly revenue of $141.2 million
- Quarterly Operating Income and Operating EBITDA growth of 22%

	Quarter Ended			Year Ended		
$ MMs	Quarter ended Dec 31, 2010	Better / (Worse) Quarter ended Dec 31, 2009	Better / (Worse) Quarter ended Dec 31, 2009	Year ended Dec 31, 2010	Better / (Worse) Year ended Dec 31, 2009	Better / (Worse) Year ended Dec 31, 2009
Diluted EPS	**$ 0.80**	$0.23	40%	$ 0.80	$0.23	40%
Revenue	**$141.2**	$15.3	12%	$418.4	$12.6	3%
Operating Income	**$ 42.8**	$ 7.8	22%	$ 53.6	$12.0	29%
Operating EBITDA	**$ 51.7**	$ 9.4	22%	$ 87.8	$14.9	20%

(NEW YORK — February 15, 2011) — ACI Worldwide, Inc. (NASDAQ:ACIW), a leading international provider of payment systems, today announced financial results for the period ended December 31, 2010. We will hold a conference call on February 15, 2011, at 8:30 a.m. EST to discuss this information. Interested persons may also access a real-time audio broadcast of the teleconference at www.aciworldwide.com/investors.

"2010 was a year in which ACI began to accelerate along its profitability curve. We achieved solid growth in revenue over the prior year and extraordinary growth in sales as customers purchased global or multi-country product offerings. Critically, we achieved a 260 basis point improvement in operating income profitability. Our 60-month backlog of committed and renewable client bookings continues to grow nicely and we anticipate another good year in 2011, characterized by continued progress on global account deals, better products with faster and improved services implementations and more incremental growth in profitability and EBITDA margin," said Chief Executive Officer Philip Heasley.

FINANCIAL SUMMARY

Sales

Sales bookings in the quarter totaled $174.8 million which was an increase of $4.7 million, or 3%, as compared to the December 2009 quarter. The stronger quarter was driven by a large UK merchant acquirer renewal, a new Japanese BASE24-eps payment hub customer, an Italian processor and Americas bank renewals with add-on sales including those which are sizable BASE24-eps migrations. Notable changes in the mix of sales compared to last year's quarter included a rise of $17.1 million in new application sales.

On an annual basis, sales bookings rose by $100.6 million to total $525.2 million in fiscal year 2010 as compared to $424.6 million for the twelve months ended December 31, 2009. The positive variance was driven by a rise of $78.5 million in term extension sales as well as $34.7 million in add-on sales.

Revenues

Revenue was $141.2 million in the quarter ended December 31, 2010, an increase of $15.3 million, or 12%, over the prior-year quarter revenues. The rise in revenue over the prior-year quarter reflects higher monthly recurring revenue of $16.7 million. Deferred revenue increased $15.1 million over the prior-year quarter.

Revenue for the twelve months ended December 31, 2010 was $418.4 million, an increase of $12.6 million, or 3%, over revenues of $405.8 million for the twelve months ended December 31, 2009. Revenue growth is largely attributed to higher monthly recurring revenues during the 2010 period as compared to the prior-year.

Backlog

As of December 31, 2010, our estimated 60-month backlog was $1.566 billion, an increase of $54 million as compared to $1.512 billion at December 31, 2009. The increase was primarily attributable to the larger average deal size signed during calendar 2010. As of December 31, 2010, our 12-month backlog was $381 million, an increase of $26 million as compared to $355 million for the quarter ended December 31, 2009.

Operating Expenses

Operating expenses were $98.4 million in the December 2010 quarter compared to $90.9 million in the December 2009 quarter, a rise of $7.5 million, or 8%. Operating expense rise was led primarily by increased advertising and promotions expense and higher than normal deferred services cost recognition as well as by higher reserves taken for bad debt expense.

Operating expenses for the year ended December 31, 2010 were $364.8 million, a rise of $0.6 million or essentially flat as compared to $364.2 million for the prior-year ended December 31, 2009. Operating expense variances year-over-year were led primarily by a $9.1 million reduction in general and administrative costs which was offset by a rise of $8.8 million in selling and marketing costs associated with more robust sales during 2010. Maintenance and services expense rose $4.2 million year-over-year primarily due to higher personnel costs and the release of deferred costs associated with project implementations whereas research and development expenses decreased $3.4 million over prior-year, largely due to lower contractor and personnel costs.

Operating Income

Operating income was $42.8 million in the December 2010 quarter, an increase of approximately $7.8 million or 22%, as compared to operating income of $35.0 million in the December 2009 quarter.

Operating income for the fiscal year ended December 31, 2010 was $53.6 million, an improvement of $12.0 million or 29%, over $41.6 million of operating income for the fiscal year ended December 31, 2009.

Liquidity

We had $171.3 million in cash on hand at December 31, 2010. Cash on hand increased $27.4 million as compared to September 30, 2010 primarily as a result of strong cash collections. As of December 31, 2010, we also had $75.0 million in unused borrowings under our credit facility.

Operating Free Cash Flow

Operating free cash flow (“OFCF”) for the quarter was $28.0 million as compared to $29.8 million for the December 2009 quarter. OFCF for the twelve months ended December 31, 2010 was $62.8 million, a rise of $32.5 million over the twelve months ended December

31, 2009. The improvement in OFCF was driven by higher operating income as well as by continued strong accounts receivable collections year-over-year.

Other Expense

Other expense for the quarter was $0.4 million, compared to other expense of $2.8 million in the December 2009 quarter. The improvement in other expense versus the prior-year quarter resulted primarily from a $1.1 million positive variance in foreign exchange losses and $0.6 million positive variance in interest expense.

On an annual basis, other expense for the twelve months ended December 31, 2010 was $4.9 million as compared to other expense of $8.5 million for the twelve months ended December 31, 2009. The improvement was led by $2.1 million positive variance in foreign exchange losses as well as the expiration of the fair value interest rate swap which resulted in an improvement of $1.5 million in the non-cash loss attributed to the swap.

Taxes

Income tax expense in the quarter was $15.3 million, or a 36% effective tax rate, compared to $12.6 million, or a 39% effective tax rate, in the prior year quarter. Furthermore, as mentioned in previous quarters, the company continues to incur a fixed amortization charge of $0.6 million per quarter related to the transfer of certain intellectual property rights outside the United States.

Income tax expense for the year ended December 2010 was $21.5 million or a 44% effective tax rate, as compared to $13.5 million, or a 41% effective tax rate, for the prior year ended December 2009. The effective tax rate for both years was higher than the U.S. effective tax rate of 35% due to the inability to recognize income tax benefits during the period resulting from losses sustained in certain tax jurisdictions. The year-over-year increase in the effective tax rate was largely due to a 2009 beneficial release of a $1.6 million tax reserve which did not recur in calendar 2010.

Net Income and Diluted Earnings Per Share

Net income for the quarter and year ended December 31, 2010 was $27.1 million, compared to net income of $19.6 million during the same periods last year, an increase of $7.5 million or 39%.

Earnings per share for the quarter and year ended December 2010 was $0.80 per diluted share, a rise of 40% compared to $0.57 per diluted share during the same period last year. The improvement was largely due to stronger revenue, flat expenses, a reduction in foreign exchange losses and the expiration of the interest rate swap.

Weighted Average Shares Outstanding

Total diluted weighted average shares outstanding were 33.7 million for the quarter and 33.9 million for the year ended December 31, 2010 as compared to 34.2 million shares outstanding for the quarter and 34.6 million for the year ended December 31, 2009.

2011 Guidance

ACI is guiding on three metrics for calendar year 2011. We currently expect Revenue to achieve a range of $440-450 million, Operating Income of $62-65 million and Operating EBITDA of $98-101 million. We further anticipate sales bookings in the high $400s million during calendar 2011 and expect OFCF to trend higher with Operating EBITDA growth.

-End-

About ACI Worldwide

ACI Worldwide powers electronic payments for more than 750 financial institutions, retailers and processors around the world. The company has a broad, integrated suite of electronic payment software in the market. More than 75 billion times each year, ACI's solutions process consumer payments. On an average day, ACI software manages more than US$12 trillion in wholesale payments. And for more than 150 organizations worldwide, ACI software helps to protect their customers from financial crime. To learn more about ACI and understand why we are trusted globally, please visit www.aciworldwide.com. You can also find us on www.paymentsinsights.com or on Twitter @ACI_Worldwide.

For more information contact:
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Non-GAAP Financial Measures —

ACI is presenting operating free cash flow, which is defined as net cash provided (used) by operating activities, less net after-tax payments associated with employee-related actions, net after-tax payments associated with IBM IT outsourcing transition and severance, capital expenditures and plus or minus net proceeds from IBM. Operating free cash flow is considered a non-GAAP financial measure as defined by SEC Regulation G. We utilize this non-GAAP financial measure, and believe it is useful to investors, as an indicator of cash flow available for debt repayment and other investing activities, such as capital investments and acquisitions. We utilize operating free cash flow as a further indicator of operating performance and for planning investing activities. Operating free cash flow should be considered in addition to, rather than as a substitute for, net cash provided (used) by operating activities. A limitation of operating free cash flow is that it does not represent the total increase or decrease in the cash balance for the period. This measure also does not exclude mandatory debt service obligations and, therefore, does not represent the residual cash flow available for discretionary expenditures. We believe that operating free cash flow is useful to investors to provide disclosures of our operating results on the same basis as that used by our management. We also believe that this measure can assist investors in comparing our performance to that of other companies on a consistent basis without regard to certain items, which do not directly affect our ongoing cash flow.

Reconciliation of Operating Free Cash Flow

	Year Ended December 31,		Quarter Ended December 31,	
(millions)	**2010**	**2009**	**2010**	**2009**
Net cash provided by operating activities	$ 81.3	$ 44.2	$32.2	$32.8
Net after-tax payments associated with employee- related actions	—	3.2	—	1.3
Net after-tax payments associated with IBM IT Outsourcing				
Transition and Severance	0.9	0.3	0.2	—
Less capital expenditures	(13.2)	(10.5)	(2.6)	(3.4)
Less alliance technical enablement expenditures	(6.2)	(6.9)	(1.8)	(0.9)
Operating Free Cash Flow	**$ 62.8**	**$ 30.3**	**$28.0**	**$29.8**

ACI also includes backlog estimates which are all software license fees, maintenance fees and services specified in executed contracts, as well as revenues from assumed contract renewals to the extent that we believe recognition of the related revenue will occur within the corresponding backlog period. We have historically included assumed renewals in backlog estimates based upon automatic renewal provisions in the executed contract and our historic experience with customer renewal rates.

Backlog is considered a non-GAAP financial measure as defined by SEC Regulation G. Our 60-month backlog estimate represents expected revenues from existing customers using the following key assumptions:

- Maintenance fees are assumed to exist for the duration of the license term for those contracts in which the committed maintenance term is less than the committed license term.
- License and facilities management arrangements are assumed to renew at the end of their committed term at a rate consistent with our historical experiences.
- Non-recurring license arrangements are assumed to renew as recurring revenue streams.
- Foreign currency exchange rates are assumed to remain constant over the 60-month backlog period for those contracts stated in currencies other than the U.S. dollar.
- Our pricing policies and practices are assumed to remain constant over the 60-month backlog period.

Estimates of future financial results are inherently unreliable. Our backlog estimates require substantial judgment and are based on a number of assumptions as described above. These assumptions may turn out to be inaccurate or wrong, including for reasons outside of management's control. For example, our customers may attempt to renegotiate or terminate their contracts for a number of reasons, including mergers, changes in their financial condition, or general changes in economic conditions in the customer's industry or geographic location, or we may experience delays in the development or delivery of products or services specified in customer contracts which may cause the actual renewal rates and amounts to differ from historical experiences. Changes in foreign currency exchange rates may also impact the amount of revenue actually recognized in future periods. Accordingly, there can be no assurance that contracts included in backlog estimates will actually generate the specified revenues or that the actual revenues will be generated within the corresponding 60-month period.

Backlog should be considered in addition to, rather than as a substitute for, reported revenue and deferred revenue.

ACI also includes Operating EBITDA, which is defined as operating income plus depreciation, amortization and non-cash compensation. Operating EBITDA is considered a non-GAAP financial measure as defined by SEC Regulation G. Operating EBITDA should be considered in addition to, rather than as a substitute for, operating income.

Operating EBITDA

	Year Ended December 31,		Quarter Ended December 31,	
(millions)	**2010**	**2009**	**2010**	**2009**
Operating income	$53.6	$41.6	$42.8	$35.0
Depreciation expense	6.7	6.3	1.6	1.6
Amortization expense	19.7	17.4	5.0	4.7
Non-cash compensation expense	7.8	7.6	2.3	1.0
Operating EBIDTA	**$87.8**	**$72.9**	**$51.7**	**$42.3**

The presentation of these non-GAAP financial measures should be considered in addition to our GAAP results and is not intended to be considered in isolation or as a substitute for the financial information prepared and presented in accordance with GAAP.

Management generally compensates for limitations in the use of non-GAAP financial measures by relying on comparable GAAP financial measures and providing investors with a reconciliation of non-GAAP financial measures only in addition to and in conjunction with results presented in accordance with GAAP. We believe that these non-GAAP financial measures reflect an additional way of viewing aspects of our operations that, when viewed with our GAAP results, provide a more complete understanding of factors and trends affecting our business.

Forward-Looking Statements

This press release contains forward-looking statements based on current expectations that involve a number of risks and uncertainties. Generally, forward-looking statements do not relate strictly to historical or current facts and may include words or phrases such as “believes,” “will,” “expects,” “anticipates,” “intends,” and words and phrases of similar impact. The forward-looking statements are made pursuant to safe harbor provisions of the Private Securities Litigation Reform Act of 1995.

Forward-looking statements in this press release include, but are not limited to, statements regarding: (i) our expectations related to continued growth of our 60-month committed and renewable client bookings, (ii) our belief that 2011 will be another good year characterized by continued progress on global account deals, better products with faster and improved services implementations, and more incremental growth in profitability and EBITDA margin, (iii) our 12-month and 60-month backlog estimates and assumptions, (iv) expectations and assumptions regarding 2011 financial guidance related to revenue, operating income and operating EBITDA; and (v) expectations and assumptions related to other factors impacting our 2011 guidance, including sales and operating free cash flow during 2011.

All of the foregoing forward-looking statements are expressly qualified by the risk factors discussed in our filings with the Securities and Exchange Commission. Such factors include but are not limited to, risks related to the global financial crisis and the continuing decline in the global economy, restrictions and other financial covenants in our credit facility, volatility and disruption of the capital and credit markets and adverse changes in the global economy, the maturation of our current credit facility, the restatement of our financial statements, consolidations and failures in the financial services industry, the accuracy of management’s backlog estimates, the cyclical nature of our revenue and earnings and the accuracy of forecasts due to the concentration of revenue generating activity during the final weeks of each quarter, impairment of our goodwill or intangible assets, exposure to unknown tax liabilities, volatility in our stock price, risks from operating internationally, including fluctuations in currency exchange rates, increased competition, our offshore software development activities, customer reluctance to switch to a new vendor, the performance of our strategic product, BASE24-eps, the maturity of certain products, our strategy to migrate customers to our next generation products, ratable or deferred recognition of certain revenue associated with customer migrations and the maturity of certain of our products, demand for our products, failure to obtain renewals of customer contracts or to obtain such renewals on favorable terms, delay or cancellation of customer projects or inaccurate project completion estimates, business interruptions or failure of our information technology and communication systems, our alliance with International Business Machines Corporation ("IBM"), our outsourcing agreement with IBM, the complexity of our products and services and the risk that they may contain hidden defects or be subjected to security breaches or viruses, compliance of our products with applicable legislation, governmental regulations and industry standards, our compliance with privacy regulations, the protection of our intellectual property in intellectual property litigation, future acquisitions, strategic partnerships and investments and litigation. For a detailed discussion of these risk factors, parties that are relying on the forward-looking statements should review our filings with the Securities and Exchange Commission, including our most recently filed Annual Report on Form 10-K and subsequent reports on Forms 10-Q and 8-K.

ACI WORLDWIDE, INC. AND SUBSIDIARIES
CONDENSED CONSOLIDATED BALANCE SHEETS
(unaudited and in thousands, except share and per share amounts)

	December 31, 2010	December 31, 2009
ASSETS		
Current assets		
Cash and cash equivalents	$ 171,310	$ 125,917
Billed receivables, net of allowances of $5,738 and $2,732, respectively	77,773	98,915
Accrued receivables	9,578	9,468
Deferred income taxes, net	12,317	17,459
Prepaid expenses	13,369	12,079
Other current assets	10,462	10,224
Total current assets	294,809	274,062
Property and equipment, net	18,539	17,570
Software, net	25,366	30,037
Goodwill	203,935	204,850
Other intangible assets, net	20,448	26,906
Deferred income taxes, net	28,143	26,024
Other assets	10,289	10,594
TOTAL ASSETS	$ 601,529	$ 590,043
LIABILITIES AND STOCKHOLDERS' EQUITY		
Current liabilities		
Accounts payable	$ 15,263	$ 17,591
Accrued employee compensation	26,174	24,492
Deferred revenue	121,936	106,349
Income taxes payable	6,181	10,681
Alliance agreement liability	1,917	10,507
Note payable under credit facility	75,000	—
Accrued and other current liabilities	24,293	25,780
Total current liabilities	270,764	195,400
Deferred revenue	31,045	31,533
Note payable under credit facility	—	75,000
Alliance agreement noncurrent liability	20,667	21,980
Other noncurrent liabilities	23,430	30,067
Total liabilities	345,906	353,980
Commitments and contingencies		
Stockholders' equity		
Preferred stock; $0.01 par value; 5,000,000 shares authorized; no shares issued and outstanding at December 31, 2010 and 2009	—	—
Common stock; $0.005 par value; 70,000,000 shares authorized; 40,821,516 shares issued at December 31, 2010 and 2009	204	204
Common stock warrants	24,003	24,003
Treasury stock, at cost, 7,548,752 and 6,784,932 shares outstanding at December 31, 2010 and 2009	(171,676)	(158,652)
Additional paid-in capital	312,947	307,279
Retained earnings	105,289	78,094
Accumulated other comprehensive loss	(15,144)	(14,865)
Total stockholders' equity	255,623	236,063
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	$ 601,529	$ 590,043

ACI WORLDWIDE, INC. AND SUBSIDIARIES
CONDENSED CONSOLIDATED STATEMENTS OF OPERATIONS
(unaudited and in thousands, except per share amounts)

	Three Months Ended December 31, 2010	2009
Revenues:		
Software license fees	$ 66,039	$ 56,868
Maintenance fees	35,414	35,754
Services	26,745	23,724
Software hosting fees	13,043	9,565
Total revenues	141,241	125,911
Expenses:		
Cost of software license fees (1)	3,322	3,818
Cost of maintenance, services, and hosting fees (1)	30,981	29,757
Research and development	18,717	18,530
Selling and marketing	19,786	16,269
General and administrative	20,558	17,811
Depreciation and amortization	5,078	4,756
Total expenses	98,442	90,941
Operating income	42,799	34,970
Other income (expense):		
Interest income	230	178
Interest expense	(514)	(1,073)
Other, net	(163)	(1,929)
Total other income (expense)	(447)	(2,824)
Income before income taxes	42,352	32,146
Income tax expense	15,254	12,585
Net income	$ 27,098	$ 19,561
Income per share information		
Weighted average shares outstanding		
Basic	33,233	34,011
Diluted	33,722	34,205
Income per share		
Basic	$ 0.82	$ 0.58
Diluted	$ 0.80	$ 0.57

(1) The cost of software license fees excludes charges for depreciation but includes amortization of purchased and developed software for resale. The cost of maintenance, services, and hosting fees excludes charges for depreciation.

ACI WORLDWIDE, INC. AND SUBSIDIARIES
CONDENSED CONSOLIDATED STATEMENTS OF CASH FLOWS
(unaudited and in thousands)

	For the Three Months Ended December 31, 2010	2009
Cash flows from operating activities:		
Net income	$ 27,098	$ 19,561
Adjustments to reconcile net income to net cash flows from operating activities		
Depreciation	1,544	1,577
Amortization	5,025	4,673
Tax expense of intellectual property shift	550	549
Deferred income taxes	8,988	(2,700)
Stock-based compensation expense	2,335	977
Tax benefit of stock options exercised	(415)	3
Other	451	292
Changes in operating assets and liabilities, net:		
Billed and accrued receivables, net	(8,449)	(13,301)
Other current assets	1,178	1,746
Other non-current assets	1,196	423
Accounts payable	5,883	231
Accrued employee compensation	(51)	118
Accrued liabilities	(2,377)	3,217
Current income taxes	6,695	8,847
Deferred revenue	(13,989)	5,007
Other current and noncurrent liabilities	(3,487)	1,570
Net cash flows from operating activities	32,175	32,790
Cash flows from investing activities:		
Purchases of property and equipment	(800)	(696)
Purchases of software and distribution rights	(1,834)	(2,672)
Alliance technical enablement expenditures	(1,760)	(932)
Acquisition of businesses, net of cash acquired	—	(6,574)
Net cash flows from investing activities	(4,394)	(10,874)
Cash flows from financing activities:		
Proceeds from issuance of common stock	266	278
Proceeds from exercises of stock options	639	267
Excess tax benefit of stock options exercised	(19)	9
Repurchases of restricted stock for tax withholdings	(45)	—
Payments on debt and capital leases	(270)	(305)
Net cash flows from financing activities	571	249
Effect of exchange rate fluctuations on cash	(944)	766
Net increase in cash and cash equivalents	27,408	22,931
Cash and cash equivalents, beginning of period	143,902	102,986
Cash and cash equivalents, end of period	$ 171,310	$ 125,917

ACI payment systems

ACI's software underpins electronic payments throughout retail and wholesale banking, and commerce all the time.

trusted globally

December 31, 2010 Quarterly Results Presentation

February 15, 2011

Private Securities Litigation Reform Act of 1995
Safe Harbor For Forward-Looking Statements

ACI payment systems

This presentation contains forward-looking statements based on current expectations that involve a number of risks and uncertainties. The forward-looking statements are made pursuant to safe harbor provisions of the Private Securities Litigation Reform Act of 1995. A discussion of these forward-looking statements and risk factors that may affect them is set forth at the end of this presentation. The Company assumes no obligation to update any forward-looking statement in this presentation, except as required by law.

19 of the world's top 20 banks, 5 of the top 10 U.S. retailers and 6 of the leading 25 global retailers, rely on ACI payments software.

Quarterly Overview

Phil Heasley
Chief Executive Officer

trusted globally

2010 Year in Review

- Record sales year with global account contracts and strong retail signings
- Strong Operating Free Cash Flow generation
- Continued expense management
- Growth in operating income margin
- Met or exceeded all full year guidance metrics
- Good visibility into forward revenue and profitability attainment

Business Overview

Ralph Dangelmaier
President, Global Markets

trusted globally

2010 Year in Review- Markets

Americas

• New regulatory regime impacting our clients through banks and card interchange fees in US resulting in more interest in our efficiency solutions

• Latin America seeing higher demand for card usage which is leading to more regulatory scrutiny and, therefore, need for integrated product solutions

Asia

• Southeast Asian countries showing strong demand for retail payment systems

• Japanese corporations looking to grow internationally

• Australian banks, buoyed by robust balance sheets, are looking to expand further into Asia

EMEA

• European financial crisis resulted in bank consolidation and pressure to repay governments via efficiency gains and purchase of payments products

• Middle East/South Africa strong impetus to purchase system for efficiency gains

2010 Year in Review- Sales

Global
- Enterprise license agreement with First Data and Worldpay, the former RBS processor

Americas
- Migrations gaining steam- several Networks First migrations as well as a top ten US bank committed to a migration from BASE24® to BASE24-eps ® as did a key switch in South America
- Really strong business with renewals and add-ons across the region
- New wins with ACI Proactive Risk Manager™, ACI Money Transfer System ™, ACI Enterprise Banker ™

Asia
- Large Japanese card processor multi-country payments hub
- Solid BASE24 renewal and add-on deals around the region

EMEA
- Financials and processor customer deals in central and western Europe
- Robust Middle East and South Africa business: Central Bank of Oman, Al Inma, Central Bank of UAE, ABSA and Standard
- Sizable UK capacity and renewal deals

Sales Type			
Sales Type	FY Ended Dec. 10	FY Ended Dec. 09	% Growth or Decline
New Account	22,208	36,896	-39.8%
New Application	40,051	37,951	5.5%
Add-on Business	252,525	217,816	15.9%
Term Extension	210,438	131,922	59.5%
Total Sales	525,222	424,585	23.7%

Q4 2010 Characterized by Sales Expansion in Renewals and Add-on Products

ACI payment systems

- **Total quarterly sales remained constant over prior year driven by large UK and Japan sales**

- **Quarter characterized by new application sales as well as renewals with add-on sales**
  - Major add-on PRM sale at a Southern European processor
  - Term extension with major Swiss credit card issuer
  - BASE24-eps migration sold to key Latin American customer
  - New BASE24-eps solution sold to large Middle East customer
  - Two new North American accounts purchasing ACI On-Demand offerings
  - BASE 24-eps migrations sales beginning to positively impact retail payments sales
  - BASE24 renewals across Australia, Thailand, Philippines, South Korea and Sri Lanka

Sales Type			
Sales Type	Qtr. Ended Dec. 10	Qtr. Ended Dec. 09	% Growth or Decline
New Account	8,578	9,688	-11.5%
New Application	35,410	18,360	92.9%
Add-on Business	59,622	84,579	-29.5%
Term Extension	71,217	57,467	23.9%
Total Sales	174,827	170,095	2.8%

Product Mix of Q4 and FY Sales Comprised More Heavily by Retail as well as Back Office systems

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Retail sales growth driven by key BASE24-eps migration sales as well as a large UK merchant acquirer

Strong year with retail stores on both ACI Retail Commerce Server™ and BASE24

ACI Enterprise Banker™ sales decline driven by renewal of a top 5 account in 2009 and timing of new business between Q3 and Q4 2010

Continued focus on current wholesale customers resulted in strong sales of services but significantly lower bookings driven mostly by lack of large term extension in the quarter

Risk flat on a quarterly and annual basis as we continue to invest in product

Infrastructure tools sales increase over prior-year period due variation in term extension/ add- on sales

2011 Market Opportunities

- Cross selling new applications to current customers based on integrated payments solutions portfolio
- Investing in resources to accelerate our growth in emerging markets (Brazil, China, etc)
- Multi-region wholesale market payment hubs
- Driving BASE24-eps® migrations
- Tools solutions in demand for monitoring, transaction testing and ensuring availability
- New ACI Issuer™ /ACI Acquirer™/ ACI Interchange™ sales to banks, processors, ISOs
- Global Account deals
- Continuing renewal of long-term customer relationships

Financial Review

Scott Behrens
Chief Financial Officer

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Key Takeaways from the Quarter

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Record revenue quarter

- Led by strong growth in recurring revenue, up $16.7 million, or 26%, over prior-year quarter

Balanced Sales Growth

- Strong sales growth in the EMEA and Asia regions as compared to Q4-09
- Led by sales of new applications

Another Strong Cash Quarter

- OFCF of $28.0 million compared to $29.8 million in Q4 2009

Key Takeaways from the Quarter (cont)

Strong Growth in Operating Income

- Up $7.8 million, or 22%, over prior-year quarter

Strong Growth in Operating EBITDA

- Up $9.4 million, or 22%, over prior-year quarter

FX loss moderated to $0.1 million compared to an FX loss of $1.2 million in prior-year quarter

Interest rate swap expired as of October 2010

Key Takeaways from the Year

Strong growth of $40.3 million in recurring revenue

- Comprised 68% of total revenue in 2010 compared to 60% of revenue in 2009

Sales rise of $100 million led by major account signings during 2010

- First Data Corporation global deal as well as several significant UK renewals & capacity events and a significant Japanese deal closure

Very strong Operating Free Cash Flow of $62.8 million

- Up $32.5 million over prior year
- Led by higher operating income as well as by continued strong cash receipts from accounts receivable collections

60-Month Backlog growth of $54 million to $1,566 million over prior year

Backlog as a Contributor of Quarterly Revenue

Revenue			
Revenue	Qtr. Ended Dec. 10	Qtr. Ended Dec. 09	% Growth or Decline
Revenue from Backlog	130,927	112,893	16.0%
Revenue from Sales	10,314	13,017	-20.8%
Total Revenue	141,241	125,911	12.2%
Revenue from Backlog	92.7%	89.7%	
Revenue from Sales	7.3%	10.3%	

- **Backlog from monthly recurring revenues and project go-lives continues to drive current quarter GAAP revenue, leading to predictable quarterly performance**
- **We expect backlog to contribute a similar percentage of 2011 revenue led by recurring revenue and project go-live events**

2010 Performance Exceeded Guidance

Key Metrics	2009 Actuals	2010 Growth Range	2010 Low	2010 High	2010 Actuals
Revenue	$405.8	3-5%	$418	$428	$418.4
Operating Income	$41.6	15-20%	$48	$50	$53.6
Operating EBITDA	$72.9	14-18%	$83	$86	$87.8

- **Revenue came within guidance expectations despite FX headwinds for calendar 2010**
- **Operating Income and Operating EBITDA outperformed due to good expense discipline**

2011 Guidance

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Key Metrics	2010 Actuals	2011 Growth Range	2011 Low	2011 High
Revenue	$418.4	5-8%	$440	$450
Operating Income	$53.6	15-20%	$62	$65
Operating EBITDA	$87.8	12-15%	$98	$101

- **Revenue**
  - Revenue growth range higher than last year
  - Revenue and margin phasing consistent with prior-year
- **Operating Income**
  - Operating income improves from on-going growth in recurring revenue and continued expense management
  - 15%-20% growth range
- **Operating EBITDA**
  - Depreciation and amortization flat over prior year
  - Non-cash compensation expense of approximately $9 million
  - Operating EBITDA = operating income + Depreciation and Amortization + non-cash compensation expense

Other Factors Impacting Guidance

- **Sales to be in the high $400s million**
- **OFCF growth consistent with Operating EBITDA growth**
  - Cash taxes expected to be lower than in 2010
  - Capex flat over prior-year

Appendix

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Historic Sales By Quarter 2009-2010

Quarter-End	Total Economic Value of Sales	Sales Mix by Category			
		New Accounts	New Applications	Add-on Business inc. Capacity Upgrades & Services	Term Extentions
3/31/2009	$60,802	$9,719	$8,963	$33,616	$8,504
		16%	15%	55%	14%
6/30/2009	$97,328	$12,053	$4,897	$36,453	$43,925
		12%	5%	37%	45%
9/30/2009	$96,360	$5,435	$5,729	$63,168	$22,028
		6%	6%	66%	23%
12/31/2009	$170,095	$9,688	$18,360	$84,579	$57,467
		6%	11%	50%	34%
3/31/2010	$81,142	$5,681	$77	$35,066	$40,318
		7%	0%	43%	50%
6/30/2010	$107,985	$554	$669	$68,474	$38,287
		1%	1%	63%	35%
9/30/2010	$161,269	$7,394	$3,895	$89,364	$60,615
		5%	2%	55%	38%
12/31/2010	$174,827	$8,578	$35,410	$59,622	$71,217
		5%	20%	34%	41%

	Sales	New Accounts	New Applications	Add-on Business inc. Capacity Upgrades & Services	Term Extentions
Dec. YTD 10	$525,222	$22,208	$40,051	$252,526	$210,437
Dec. YTD 09	$424,585	$36,896	$37,951	$217,816	$131,922
Variance	$100,637	($14,688)	$2,101	$34,709	$78,515

Strong Q4 led by BASE24 Renewals & New Application Sales; Annual Sales driven by robust term/adds in Base24 & Tools

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Product Division			
Product Focus	Qtr. Ended Dec. 10	Qtr. Ended Dec. 09	% Growth or Decline
Initiate (Ent Banker)	19,757	42,305	-53.3%
Manage (Retail/Wholesale)	131,393	107,041	22.8%
Secure (Risk)	7,172	8,705	-17.6%
Operate (Tools)	16,504	12,045	37.0%
Total Sales	174,827	170,095	2.8%

Sales Type			
Sales Type	Qtr. Ended Dec. 10	Qtr. Ended Dec. 09	% Growth or Decline
New Account	8,578	9,688	-11.5%
New Application	35,410	18,360	92.9%
Add-on Business	59,622	84,579	-29.5%
Term Extension	71,217	57,467	23.9%
Total Sales	174,827	170,095	2.8%

Product Division			
Product Focus	FY 2010	FY 2009	% Growth or Decline
Initiate (Ent Banker)	44,576	69,386	-35.8%
Manage (Retail/Wholesale)	381,888	270,889	41.0%
Secure (Risk)	29,571	26,563	11.3%
Operate (Tools)	69,187	57,747	19.8%
Total Sales	525,222	424,585	23.7%

Sales Type			
Sales Type	FY Ended Dec. 10	FY Ended Dec. 09	% Growth or Decline
New Account	22,208	36,896	-39.8%
New Application	40,051	37,951	5.5%
Add-on Business	252,525	217,816	15.9%
Term Extension	210,438	131,922	59.5%
Total Sales	525,222	424,585	23.7%

Sales By Region by Quarter and Year

Total Sales			
Channel	Qtr. Ended Dec. 10	Qtr. Ended Dec. 09	% Growth or Decline
Americas	75,451	106,741	-29.3%
EMEA	76,824	47,608	61.4%
Asia-Pacific	22,552	15,746	43.2%
Total Sales	174,827	170,095	2.8%

Total Sales			
Channel	FY 2010	FY 2009	% Growth or Decline
Americas	263,292	254,907	3.3%
EMEA	211,986	133,035	59.3%
Asia-Pacific	49,944	36,644	36.3%
Total Sales	525,222	424,585	23.7%

Operating Free Cash Flow ($ millions)

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	Quarter Ended December 31,	
	2010	2009
Net cash provided by operating activities	**$32.2**	**$ 32.8**
Adjustments:		
Net after-tax payments associated with employee-related actions	**-**	**1.3**
Net after-tax payments associated with IBM IT Outsourcing Transition and Severance	**0.2**	**-**
Less capital expenditures	**(2.6)**	**(3.4)**
Less Alliance technical enablement expenditures	**(1.8)**	**(0.9)**
Operating Free Cash Flow*	**$28.0**	**$29.8**

*OFCF is defined as net cash provided (used) by operating activities, less net after-tax payments associated with employee-related actions and IBM IT outsourcing transition and severance, capital expenditures and plus or minus net proceeds from IBM.

60-Month Backlog ($ millions)

	Quarter Ended		
	December 31, 2010	September 30, 2010	December 31, 2009
Americas	**$871**	**$887**	**$845**
EMEA	**506**	**525**	**510**
Asia/Pacific	**189**	**180**	**157**
Backlog 60-Month	$1,566	$1,592	$1,512
Deferred Revenue	**$151**	**$167**	**$138**
Other	**1,415**	**1,425**	**1,374**
Backlog 60-Month	$1,566	$1,592	$1,512

Revenues by Channel ($ millions)

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	Quarter Ended December 31,	
	2010	2009
Revenues:		
United States	**$54.8**	**$ 55.7**
Americas International	**20.3**	**12.3**
Americas	**$75.1**	**$68.0**
EMEA	**53.1**	**43.2**
Asia/Pacific	**13.0**	**14.7**
Revenues	$141.2	$125.9

Monthly Recurring Revenue ($ millions)

	Quarter Ended December 31,	
	2010	2009
Monthly Software License Fees	**$32.5**	**$17.9**
Maintenance Fees	**34.4**	**35.8**
Processing Services	**13.7**	**10.2**
Monthly Recurring Revenue	$80.6	$63.9

Deferred Revenue and Expense ($ millions)

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	Quarter Ended			
	December 31, 2010	September 30, 2010	December 31, 2009	September 30, 2009
Short Term Deferred Revenue	**$121.9**	**$131.5**	**$106.3**	**$103.4**
Long Term Deferred Revenue	**31.0**	**35.7**	**31.5**	**28.7**
Total Deferred Revenue	$152.9	$167.2	$137.8	$132.1
Total Deferred Expense	$11.1	$14.6	$12.1	$13.0

Non-Cash Compensation, Acquisition Intangibles and Software

	Quarter ended December 31, 2010		Quarter ended December 31, 2009	
	EPS Impact*	$ in Millions	EPS Impact*	$ in Millions
Amortization of acquisition-related intangibles	$0.03	$1.0	$0.03	$1.0
Amortization of acquisition-related software	0.03	0.9	0.03	0.9
Non-cash equity-based compensation	0.04	1.5	0.02	0.6
Total:	**$0.10**	**$3.4**	**$0.07**	**$2.5**

* Tax Effected at 35%

Other Income / Expense ($ millions)

	Quarter Ended			
	December 31, 2010	September 30, 2010	December 31, 2009	September 30, 2009
Interest Income	**$0.2**	**$0.2**	**$0.2**	**$0.1**
Interest Expense	**($0.5)**	**($0.4)**	**($1.1)**	**($0.5)**
FX Gain / Loss	**($0.1)**	**($1.5)**	**($1.2)**	**$1.1**
Interest Rate Swap Loss	**$0.0**	**$0.0**	**($0.2)**	**($0.7)**
Other	**$0.0**	**($0.1)**	**($0.5)**	**($0.4)**
Total Other Income (Expense)	($0.4)	($1.8)	($2.8)	($0.4)

Operating EBITDA

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	Quarter Ended December 31, 2010	Quarter Ended December 31, 2009
Operating Income	$42.8	$35.0
Depreciation Expense	1.6	1.6
Amortization Expense	5.0	4.7
Non-Cash Compensation Expense	2.3	1.0
Operating EBITDA	**$51.7**	**$42.3**

Operating EBITDA is defined as operating income plus depreciation, amortization and non-cash compensation.

Non-GAAP Financial Measures

ACI is presenting operating free cash flow, which is defined as net cash provided (used) by operating activities, less net after-tax payments associated with employee related activities, net after-tax payments associated with IBM IT outsourcing transition and severance, and capital expenditures and plus or minus net proceeds from IBM. Operating free cash flow is considered a non-GAAP financial measure as defined by SEC Regulation G. We utilize this non-GAAP financial measure, and believe it is useful to investors, as an indicator of cash flow available for debt repayment and other investing activities, such as capital investments and acquisitions. We utilize operating free cash flow as a further indicator of operating performance and for planning investing activities. Operating free cash flow should be considered in addition to, rather than as a substitute for, net cash provided (used) by operating activities. A limitation of operating free cash flow is that it does not represent the total increase or decrease in the cash balance for the period. This measure also does not exclude mandatory debt service obligations and, therefore, does not represent the residual cash flow available for discretionary expenditures. We believe that operating free cash flow is useful to investors to provide disclosures of our operating results on the same basis as that used by our management. We also believe that this measure can assist investors in comparing our performance to that of other companies on a consistent basis without regard to certain items, which do not directly affect our ongoing cash flow.

Non-GAAP Financial Measures

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ACI also includes backlog estimates which are all software license fees, maintenance fees and services specified in executed contracts, as well as revenues from assumed contract renewals to the extent that we believe recognition of the related revenue will occur within the corresponding backlog period. We have historically included assumed renewals in backlog estimates based upon automatic renewal provisions in the executed contract and our historic experience with customer renewal rates.

Backlog is considered a non-GAAP financial measure as defined by SEC Regulation G. Our 60-month backlog estimate represents expected revenues from existing customers using the following key assumptions:

- Maintenance fees are assumed to exist for the duration of the license term for those contracts in which the committed maintenance term is less than the committed license term.
- License and facilities management arrangements are assumed to renew at the end of their committed term at a rate consistent with our historical experiences.
- Non-recurring license arrangements are assumed to renew as recurring revenue streams.
- Foreign currency exchange rates are assumed to remain constant over the 60-month backlog period for those contracts stated in currencies other than the U.S. dollar.
- Our pricing policies and practices are assumed to remain constant over the 60-month backlog period.

Non-GAAP Financial Measures

Estimates of future financial results are inherently unreliable. Our backlog estimates require substantial judgment and are based on a number of assumptions as described above. These assumptions may turn out to be inaccurate or wrong, including for reasons outside of management's control. For example, our customers may attempt to renegotiate or terminate their contracts for a number of reasons, including mergers, changes in their financial condition, or general changes in economic conditions in the customer's industry or geographic location, or we may experience delays in the development or delivery of products or services specified in customer contracts which may cause the actual renewal rates and amounts to differ from historical experiences. Changes in foreign currency exchange rates may also impact the amount of revenue actually recognized in future periods. Accordingly, there can be no assurance that contracts included in backlog estimates will actually generate the specified revenues or that the actual revenues will be generated within the corresponding 60-month period.

Backlog should be considered in addition to, rather than as a substitute for, reported revenue and deferred revenue.

ACI also includes Operating EBITDA, which is defined as operating income (loss) plus depreciation and amortization and non-cash compensation. Operating EBITDA is considered a non-GAAP financial measure as defined by SEC Regulation G. Operating EBITDA should be considered in addition to, rather than as a substitute for, operating income (loss).

Non-GAAP Financial Measures

The presentation of these non-GAAP financial measures should be considered in addition to our GAAP results and is not intended to be considered in isolation or as a substitute for the financial information prepared and presented in accordance with GAAP.

Management generally compensates for limitations in the use of non-GAAP financial measures by relying on comparable GAAP financial measures and providing investors with a reconciliation of non-GAAP financial measures only in addition to and in conjunction with results presented in accordance with GAAP. We believe that these non-GAAP financial measures reflect an additional way of viewing aspects of our operations that, when viewed with our GAAP results, provide a more complete understanding of factors and trends affecting our business.

Forward-Looking Statements

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This presentation contains forward-looking statements based on current expectations that involve a number of risks and uncertainties. Generally, forward-looking statements do not relate strictly to historical or current facts and may include words or phrases such as "believes," " will," "expects," "anticipates," "intends," and words and phrases of similar impact. The forward-looking statements are made pursuant to safe harbor provisions of the Private Securities Litigation Reform Act of 1995.

Forward-looking statements in this presentation include, but are not limited to, statements regarding:

• Our belief that we have good visibility into forward revenue and profitability attainment;
• Assumptions regarding our markets including expectations and assumptions relating to (i) the new regulatory regime impacting our clients through bank and card interchange fees in the US and resulting in more interest in our efficiency solutions, (ii) a higher demand for card usage in Latin America leading to more regulatory scrutiny and the need for EMV-type solutions, (iii) a strong demand for retail payments systems in Southeast Asia, (iv) the desire of Japanese corporations to grow internationally, (v) the desire of Australian banks to expand further into Asia, (vi) banks impacted by the European financial crisis feeling pressure to repay governments via efficiency gains and purchase of payments products, and (vii) a strong impetus in the Middle East/South Africa to purchase systems for efficiency gains;
• Our belief that BASE24-eps migrations are gaining steam;
• Our belief that BASE24-eps migrations sales are beginning to positively impact retail payment sales;
• Expectations related to 2011 market opportunities including expectations and assumptions regarding (i) cross selling new applications to current customers based on an integrated payments solutions portfolio, (ii) investment in resources to accelerate growth in emerging markets including Brazil and China, (iii) multi-region wholesale market payment hubs, (iv) driving BASE24-eps migrations, (v) tools solutions in demand for monitoring, transaction testing and ensuring availability, (vi) new sales of ACI Issuer, ACI Acquirer and ACI Interchange to banks, processors and ISOs, (vii) global account deals, and (viii) continuing renewal of long-term customer relationships;
•The company's 12-month and 60-month backlog estimates and assumptions, including (i) our belief that backlog from monthly recurring revenues and project go-lives will continue to drive current quarter GAAP revenue and lead to predictable quarterly performance, and (ii) expectations for backlog to contribute a similar percentage of 2011 revenue led by recurring revenue and project go-live events as it did in 2010; and
• Expectations regarding 2011 financial guidance related to revenue, operating income and operating EBITDA and assumptions regarding other factors impacting our 2011 financial guidance, including sales and operating free cash flow.

Forward-Looking Statements

All of the foregoing forward-looking statements are expressly qualified by the risk factors discussed in our filings with the Securities and Exchange Commission. Such factors include but are not limited to, risks related to the global financial crisis and the continuing decline in the global economy, restrictions and other financial covenants in our credit facility, volatility and disruption of the capital and credit markets and adverse changes in the global economy, the maturation of our current credit facility, the restatement of our financial statements, consolidations and failures in the financial services industry, the accuracy of management's backlog estimates, the cyclical nature of our revenue and earnings and the accuracy of forecasts due to the concentration of revenue generating activity during the final weeks of each quarter, impairment of our goodwill or intangible assets, exposure to unknown tax liabilities, volatility in our stock price, risks from operating internationally, including fluctuations in currency exchange rates, increased competition, our offshore software development activities, customer reluctance to switch to a new vendor, the performance of our strategic product, BASE24-eps, the maturity of certain products, our strategy to migrate customers to our next generation products, ratable or deferred recognition of certain revenue associated with customer migrations and the maturity of certain of our products, demand for our products, failure to obtain renewals of customer contracts or to obtain such renewals on favorable terms, delay or cancellation of customer projects or inaccurate project completion estimates, business interruptions or failure of our information technology and communication systems, our alliance with International Business Machines Corporation ("IBM"), our outsourcing agreement with IBM, the complexity of our products and services and the risk that they may contain hidden defects or be subjected to security breaches or viruses, compliance of our products with applicable legislation, governmental regulations and industry standards, our compliance with privacy regulations, the protection of our intellectual property in intellectual property litigation, future acquisitions, strategic partnerships and investments and litigation. For a detailed discussion of these risk factors, parties that are relying on the forward-looking statements should review our filings with the Securities and Exchange Commission, including our most recently filed Annual Report on Form 10-K and subsequent reports on Forms 10-Q and 8-K.

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ACI's software underpins electronic payments throughout retail and wholesale banking, and commerce all the time, without fail.

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