

ACI Worldwide Bolsters Online and Mobile Fraud Management Capabilities

ACI Proactive Risk Manager delivers faster and more accurate detection targeting account takeover and ACH/wire fraud

Naples, Fla. – June 25, 2013 – ACI Worldwide (NASDAQ: ACIW), a leading international provider of banking and payment systems, today announced the release of the latest version of ACI Proactive Risk Manager, the company's payments fraud management solution. Designed to help customers better detect and prevent fraud across a range of payment types, Release 8.2 offers unprecedented flexibility in monitoring both online and mobile channels, as well as wholesale transactions including wire and ACH for potential fraud. This will enable businesses to more quickly and easily uncover and mitigate incidents before they adversely impact the bottom line.

With an expanded set of transactional and contextual data feeds, fraud managers in both retail and commercial banking environments will now have more information at their fingertips, including additional demographic, financial and non-financial data elements to detect and evaluate suspicious events.

"Faced with pervasive cybercrime and the need to comply with layered security and monitoring regulations, many of our customers are realizing the importance of implementing a flexible, integrated fraud detection and prevention solution across all channels and payments products," said Mike Braatz, senior vice president, fraud products, ACI Worldwide. "The fraud survey we conducted last fall indicates that customer satisfaction rates are highest when the company or institution proactively detects fraud and enables their customers to play a role in the process. The new capabilities within Proactive Risk Manager further strengthen our customers' ability to monitor fraud across online and mobile channels, as well as wholesale payment activity. We are pleased that many of our global customers have or are currently migrating to Release 8.2 to take advantage of these new features."

New features in Release 8.2 include:

- **One-click event monitoring.** In addition to enhanced data options for in-depth monitoring of online and mobile banking transactions, this release introduces more ways to monitor data and related events. With just one click, analysts can view all activities and entities associated with a particular event, such as account, login, customer, merchant, terminal or employee, which will streamline investigations and speed fraud detection.
- **Integration across on-premise and on-demand payment solutions.** Fraudsters continually look for ways to exploit disparate systems, targeting the weakest link in the payments system architecture. Proactive Risk Manager 8.2 ensures interoperability across the latest versions of related ACI on-premise and on-demand systems, including ACI Enterprise Banker and ACI Money Transfer System. This will enable commercial customers to see a unified view of payments processing, monitor usage anomalies across all channels and actively mitigate wholesale payments risk. This combined approach to fraud leverages the system's truly integrated fraud detection, sanctions filtering and suspicious activity monitoring.
- **Added flexibility via new data formats.** Release 8.2 offers more than 100 additional data options and takes advantage of new ACH XML and expanded wire XML message formats facilitating enriched data options for profiling, analyzing and detecting fraud, putting more control in the hands of the fraud team. Proactive Risk Manager 8.2's adherence to industry standard XML formats also ensures that any data formats analysts use today can seamlessly be integrated with other platforms across the payment architecture as needed.

"Fraudsters are nimble and innovative, and are heavily targeting banks' online, mobile and call center channels," said Julie Conroy, research director, Aite Group. "FIs need to look for solutions that can enable them to be equally nimble, can present actionable information to investigators quickly and effectively, and can analyze customer behavior across products and channels."

ACI's Proactive Risk Manager 8.2 is currently available. For more information, visit <http://www.aciworldwide.com/paymentsfraud>. Additionally, information and results from ACI's annual fraud survey can be found at <http://www.aciworldwide.com/Annual-fraud-survey>.

About ACI Worldwide

ACI Worldwide powers electronic payments and banking for more than 2,600 financial institutions, retailers and processors around the world. ACI software enables \$13 trillion in payments each day, processing transactions for 14 of the leading

retailers globally, 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 Twitter @ACI_Worldwide.

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