

BOK Financial (BOKF) Enhances Corporate Online Banking and Fraud Detection with ACI Worldwide

Leading U.S. Regional Bank selects ACI Enterprise Banker and ACI Proactive Risk Manager

(New York, N.Y. – January 9, 2012) – ACI Worldwide (Nasdaq: ACIW), a leading international provider of payments systems, today announced that BOK Financial (BOKF) has selected ACI Enterprise Banker™ to create a single platform for online banking for its Commercial customer base. BOK Financial will also deploy ACI Proactive Risk Manager™, tightly integrated with Enterprise Banker, to enhance its anti-fraud activity in its online channels.

ACI's online banking product, Enterprise Banker is designed for corporate customers of all sizes from small office/home office (SOHO) and small and medium enterprises (SMEs) to large corporate treasury departments. Enterprise Banker will enable BOK Financial to customize its services to specific market segments as well as individual customers. It will provide a solid foundation for BOK Financial to continue developing its online banking strategies and will support its plans for mobile payment services in the future. Its intuitive navigation and user interfaces also offer corporate clients a significantly improved customer experience and self-fulfillment capability. By integrating Proactive Risk Manager into the complete solution, BOK Financial will also be able to offer its clients the highest levels of fraud detection and prevention throughout their online channels.

BOK Financial is a \$24 billion regional financial services company based in Tulsa, Oklahoma. The company operates seven banking divisions: Bank of Albuquerque, Bank of Arizona, Bank of Arkansas, Bank of Kansas City, Bank of Oklahoma, Bank of Texas, and Colorado State Bank and Trust. Enterprise Banker and Proactive Risk Manager will be deployed in each division, while allowing each to retain its distinctive branding and identity.

"Enterprise Banker bridges a gap for us in the business banking sector, and growth in this sector is a significant initiative for our organization," stated Chuck Garcia, Executive Vice President and Manager of the Treasury Services and International divisions at BOK Financial. "It has the functional capabilities that our clients need today and we believe it will continue to meet their changing needs in the future. Enterprise Banker enables us to fulfill our brand promise of offering nationally competitive products to our clients, and once we implement the full capabilities of Enterprise Banker we will have the ability to better compete in our market. In addition, the deployment of Proactive Risk Manager as part of an integrated solution will protect the online banking channel."

Ralph Dangelmaier, president of global markets and services at ACI Worldwide said, "Corporate online banking is no longer confined to traditional treasury specialists who need complex user interfaces; increasingly, small and medium-sized businesses want to easily manage all aspects of their bank accounts online through a single secure portal. BOK Financial is committed to providing its entire customer base with world-class corporate banking services, and has chosen Enterprise Banker and Proactive Risk Manager to ensure it achieves this ambition. The robust functionality of Enterprise Banker, with its simplified workflows and broad scalability, will enable BOK to meet the growing demand for online banking, delivering significant benefits to the bank and to its customers."

Enterprise Banker allows financial institutions of all sizes to uniquely package products and services for different markets — or even individual customers — from a single, flexible product. Enterprise Banker offers a full range of functionality including balance and transaction reporting; ACH and wire transfer origination and reporting; cash concentration and tightly integrated 3rd party applications such as billpay and remote check deposit. Its modular architecture allows institutions to create highly tailored packages that meet the specific needs of individual markets — either by business size, geography or industry niche. The solution is scalable to support growth in both the number of customers as well as transaction volumes. For more information about Enterprise Banker please visit www.aciworldwide.com/enterprisebanker.

Proactive Risk Manager is a complete fraud detection solution to manage risk across all financial institution's business lines and customer accounts. Proactive Risk Manager combines the power of predictive analytics and expertly defined rules for fast, accurate and flexible response to the evolving and growing nature of fraud and money laundering. For more information please go to www.aciworldwide.com/proactiveriskmanager.

ACI Worldwide powers electronic payments for more than 800 financial institutions, retailers and processors around the world, with its broad and integrated suite of electronic payment software. More than 90 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 160 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.

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