

Nationwide Building Society Wins with ACI Proactive Risk Manager

(New York, N.Y. – 10 November 2009) – ACI Worldwide, Inc. (Nasdaq: ACIW), a leading international provider of electronic payments software and solutions, today announced that Nationwide Building Society has been awarded the Banking Technology Magazine Award for the Best Use of IT in Retail Banking, for its use of ACI Proactive Risk Manager™ for fraud prevention and detection.

Using Proactive Risk Manager, Nationwide has been able to reduce fraud levels – not only preventing losses, but also ensuring its customers were protected from the inconvenience of falling victim to fraud. Nationwide installed Proactive Risk Manager to manage transactions from ACI's BASE24® product.

Pete Corrie, Head of Financial Crime at Nationwide said "The delivery of Proactive Risk Manager has enabled Nationwide to take a quantum leap forward in terms of fraud detection and prevention. It has been a successful year since the launch and this award is the icing on the cake."

Alex Kwiatkowski, Principal Analyst - Financial Services Technology at Datamonitor said, "Addressing the issue of fraud is one of the key operational objectives of retail banks, and Nationwide has clearly been able to use ACI's technology to successfully achieve this goal. There was stiff competition in this category, but as a judge I was highly impressed by the reduction in financial losses and rapid improvements in detection rates."

Michelle Weatherhead, head of business services at ACI Worldwide (EMEA) said, "Nationwide recognized the changing nature of fraud in the industry. By implementing Proactive Risk Manager, the building society saw immediate savings in fraud losses – protecting its members. This award recognizes that good work and we are delighted to congratulate Nationwide on this achievement."

ACI Proactive Risk Manager is a comprehensive fraud detection solution to help card issuers, merchants, acquirers, payment processors and financial institutions combat fraud schemes, including fraud online or originating from a different country. Proactive Risk Manager's ability to accurately identify fraud attempts in real time allows users to apply tactics to prevent fraud losses. Automatic blocking or transaction decline stops the fraudster from taking funds or purchasing goods, even on the first attempt. Proactive Risk Manager can be used by financial institutions to manage any channels they choose, from card transactions at an ATM or point of sale device, through to phone, branch, internet banking or ACH transactions, and enables users to immediately recognize and stop fraudulent behavior.

For more information on preventing card fraud please see the ACI Worldwide Guide to Stopping Card Fraud in its Tracks, supported by Nationwide, which is available at www.aciworldwide.com/stopcardfraud.

About Nationwide Building Society

Nationwide is the world's largest building society with around 15 million customers and assets of over £200 billion. Nationwide has mutual (as opposed to Public Limited Company) status, which means that it is owned by its members. Nationwide offers a broad range of retail financial services including mortgages, savings, current accounts, life assurance and investment products, personal loans and household insurance. The Society is the UK's third largest mortgage lender and the second largest savings provider. The Nationwide Group has around 1,000 retail outlets and customers can manage their finances in branch, on the telephone, internet and post. The Society has nearly 19,000 employees. Nationwide's head office is in Swindon with administration centres based in Northampton and Bournemouth and operational service centres in Duffield, Macclesfield and Dunfermline. The Society also has a number of call centres across the UK.

About ACI Worldwide

ACI Worldwide is a leading provider of software and services solutions to initiate, manage, secure and operate electronic payments for major banks, retailers and processors around the world. The company enables payment processing, online banking, fraud prevention and detection, and back-office services. ACI solutions provide agility, reliability, manageability and scale, to more than 750 customers in 90 countries. Visit ACI Worldwide at www.aciworldwide.com.

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