

ACI Worldwide Announces Expanded Fraud Analytics Capabilities Powered by Opera Solutions

(New York, N.Y. – 10 June 2010) – ACI Worldwide, Inc. (Nasdaq: ACIW), a leading international provider of electronic payments software and solutions, announced today that its customers can now access additional fraud models and professional services from Opera Solutions LLC, a firm that develops and deploys advanced predictive analytics. This alliance is a new element of the ACI Analytics initiative that facilitates a best-in-class portfolio of strategic fraud services and capabilities for ACI's customers, and gives them access to a vast array of analytics expertise.

Opera Solutions is a world leader in applying advanced modeling techniques, machine learning and new technologies to very large datasets and thorny analytic problems. The company has more than 70 mathematicians, scientists, and statisticians in its three scientific and technical Centers of Excellence in San Diego, Shanghai and New Delhi. This alliance expands the risk management analytics offerings available to ACI's customers around the world.

"This strategic alliance will complement ACI's extensive experience creating fraud prevention analytics by providing specialized support and industry expertise around areas such as credit risk and bust-out fraud that haven't formed part of ACI's core offering in the past," said Enrique Carrillo, vice president, strategic alliances for Opera Solutions.

Louis Blatt, chief product officer at ACI Worldwide, said, "The increasing frequency and diversity of financial crime places new demands on organizations as they combat fraud, so the fraud prevention tools they use have to be as responsive and as accurate as possible. ACI's analytics gives our customers that edge, because it can produce more accurate predictions by more fully extracting signals and patterns from the detailed data about transactions, payments and other activities that are captured by ACI products."

The models that result from ACI and Opera Solutions' combined service offering adaptively learn and use all available data to create powerful predictions with a minimum of false positives. This is accomplished by leveraging the full panoply of non-linear and multi-variable modeling methods that are adaptive, flexible, and able to learn, including Matrix Factorization, Restricted Boltzmann Machines (RBM), Neural Networks, K-Nearest Neighbor (KNN), Compression Neural Networks, Hidden Markov Models, and Clustering techniques.

Together, ACI and Opera Solutions offer comprehensive solutions to help card issuers, merchants, acquirers, payment processors and financial institutions combat fraud schemes. The solutions work across the enterprise independent of channel and geography. They can be used by financial institutions to manage any channels they choose, from card transactions at an ATM or point of sale device, to phone, branch, internet banking or wire transactions, and enable users to immediately recognize and stop fraudulent behavior.

For more information please visit www.aciworldwide.com.

About ACI Worldwide

ACI Worldwide is a leading provider of software and services solutions to initiate, manage, secure and operate electronic payments for financial institutions, retailers and processors around the world. ACI offers a vision for the future of an integrated solution that can meet all their payment needs – from a single service to a complete toolset. ACI products deliver payment processing, online banking, fraud prevention and detection, and back-office services, providing agility, reliability, manageability and scale to customers around the world. Visit ACI Worldwide at www.aciworldwide.com.

About Opera Solutions

Opera Solutions (www.operasolutions.com) is a global firm that applies a unique combination of analytics, technology, large-scale data management, and industry/functional expertise to drive rapid profit growth, risk management, and operational improvements for clients around the world, with offices in New York, Jersey City, San Diego, London, Paris, Shanghai, and New Delhi. It serves organizations in a broad range of sectors, including financial services, marketing, capital markets, consumer goods, manufacturing, government, retailing, media, and hospitality. Visit Opera Solutions at www.operasolutions.com.

Contact details

For more information contact:

Catherine Eyres
ACI Worldwide
+44 (0) 1923 812741
Catherine.Eyres@aciworldwide.com