

**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): March 10, 2009 (March 10, 2009)

ACI WORLDWIDE, INC.

(Exact name of registrant as specified in its charter)

**Delaware
(State or other jurisdiction
of incorporation)**

**0-25346
(Commission File Number)**

**47-0772104
(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:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
 - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
 - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
 - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Item 7.01. Regulation FD Disclosure.

On March 10, 2009, ACI Worldwide, Inc. (the "Company") will hold its Investor Day today via meeting and simultaneous webcast from 8.15 am CDT to 3.30 pm CDT. A copy of the presentation materials is attached hereto as Exhibit 99.1 and is incorporated by reference into this Item 7.01

The foregoing information (including the exhibit hereto) is being furnished under "Item 7.01—Regulation FD Disclosure." Such information (including the exhibit 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 Current Report on Form 8-K and the furnishing of this information pursuant to Item 7.01 do not mean that such information is material or that disclosure of such information is required.

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits.

99.1 Investor Day Presentation

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 Behrens

Scott Behrens, Vice President, Chief Financial
Officer and Chief Accounting Officer

Date: March 10, 2009

EXHIBIT INDEX

Exhibit No. Description

99.1 Investor Day Presentation

4



ACI Investor Day

Elkhorn, Nebraska
March 10, 2009



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



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 is set forth at the end of this presentation. The Company assumes no obligation to update any forward-looking statement in this presentation.

2009 Investor Day Agenda



- Phil Heasley - Opening Remarks
- Ron Totaro- Business and Product Operations
- Dave McCann- Implementation Challenges & Opportunities
- Dan Archer- Base24-eps/PRM Demonstration
- Ralph Dangelmaier- General Market Environment 2009
- Ajit Godbole- Technology & Architecture
- Scott Behrens - Finance Review
- Q&A
- Dave Sonier- ACI and the IBM Data Center



Welcome

Phil Heasley, CEO





Global Operations

Ron Totaro, Chief Operating Officer



Topics

- 2008 Recap: Rebuilding the Foundation
- 2009 Initiatives: Improving Our Ability to Execute
- Product Management
- IBM Alliance: Strategic Marketing Focus

Rebuilding the Foundation



- ✓ **ACI Corporate Strategy Validated** 2Q'08
- ✓ **Organization & Operational Assessment** 2Q'08
- ✓ **Rationalized Cost Structure & Organizations** 3Q'08
- ✓ **Hiring of Key Leadership Roles** 2Q'09
- ✓ **Development & Implementation of '09 Operating Plan** 4Q'08
- ✓ **Implemented Monthly Dashboards & Reporting Package** 1Q'09
- ✓ **New Compensation Plans To Drive Accountability & Performance** 1Q'09

Rebuilding the Foundation



ACI Corporate Strategy

(Jan '08 – current)

- Validated with external customers and IBM

Organization and Operational Assessment

(Mar '08 – Aug '08)

- Quantified addressable market opportunities
- Created product P&Ls
- Assessed implementation services operating model
- Identified organizational and leadership gaps

Rebuilding the Foundation



Rationalized Cost Structure and Organizations

(Aug '08 – 2009)

- Established future state organizational objectives, operating structure and functional role alignments
 - New services and project delivery model defined for '09 deployment
 - New 'P&L-oriented' channel organizations in place
 - Establishing strong product management and product P&L focus
- Significantly improved the cost structure with \$38 million of costs removed between '08 and '09 and reinvesting \$12 million in high-growth areas in '09
- Hiring key leaders in all global and functional areas... almost done

Rebuilding the Foundation



Key Hires to Date:

- ☑ Chief Product Leader
- ☑ VP Global Risk Solutions
- ☑ APAC Strategy & Planning Leader
- ☑ EMEA Head of Services
- ☑ APAC Head of Services
- ☑ EMEA Strategy & Planning Leader
- ☑ Global Help24 Leader
- ☑ VP Human Resources

Remaining Roles to Fill:

- On-Demand Leader
- S. Europe / Middle East Leader

Rebuilding the Foundation



Developed the 2009 Operating Plan

(Oct '08 – Dec '08)

- Bottoms-up revenue and cost plans from each organization
- Planning for substantial profitability improvements via 'controlled' sales growth, P&L focus and operating efficiencies

Compensation Plans

(Oct '08 – Dec '08)

- Redefined Compensation Plans for Sales, Product and all channel employees
- Strong focus on financial returns and quantitative measurable results

Implemented Channel Financial/Operating Metrics

(Dec '08)

- Monthly reporting package with data at the channel, sub-region and project level
- Metrics cover financial performance, project implementations status, services performance, customer satisfaction, etc...transparent with quantitative decision making

Improving Our Ability to Execute



✓ Product Roadmaps and Multi-Year Strategy	1Q'09	Updated
→ Regional Go-To-Market Business Plans	2Q'09	New
→ Product Pricing Strategy & Methodology	3Q'09	Updated
✓ Corporate Management Office (CMO)	1Q'09	New
✓ Deal Approval Process / Deal Review Committee	1Q'09	New
✓ Implementation Services Methodology (ISM)	1Q'09	New
✓ Software Development Life Cycle (SDLC)	1Q'09	Updated
→ Professional Services Business Strategy	2Q'09	Updated

Improving Our Ability to Execute



Product Roadmaps & Multi-Year Strategy

- Clear definitions for multi-version release cycles have been developed across the product portfolio with strong coordination from key parties from across the company
- Articulation of Product plans to the Salesforce along with Product 'Cheat Sheets' to help provide potential customers with a clear understanding of our product direction

Country/Region Specific Go-To-Market Strategies

- Driving increased granularity into how we evaluate, manage and report our business operations
- Developing region-specific resourcing and selling strategies based upon local customer needs
- Ensuring there's a strong and well laid-out IBM focus

Product Pricing Tools and Strategy

- Reevaluating the policies and methodologies used to price our portfolio of products based upon product capabilities and competitor analysis...share best practices globally
- Viewed as a potentially significant source of margin improvement for ACI

Improving Our Ability to Execute



Corporate Management Office (CMO)

- Provides the processes, tools and oversight to enable integrated planning, management and project execution in order for ACI and its resources to achieve their strategic objectives
- Updated IT systems and tools infrastructure has been deployed in support of these processes

Deal Approval Process / Deal Review Committee

- Formalized and rigorous deal evaluation process has been put in place to ensure all aspects of customer requirements are fully understood when entering into a deal and so that the contracted economics are appropriate and beneficial to ACI.
- The largest deals will come to a central underwriting committee of senior leadership team prior to a formal pricing offer being extended to the client

Implementation Services Methodology

- Realigning the project delivery methodology to have more consistent ownership, framework and processes globally; Development and architecture roles are performed by CIO, requirements gathering by Product Management and the channels owning project delivery

Improving Our Ability to Execute



Software Development Life Cycle (SDLC)

- CIO organization has implemented a process to re-define how we design and develop software.
- The team has been reorganized around more purified roles to enable more efficient execution with strong knowledge centers and accountability

Professional Services Strategy

- Redefining and formalizing how ACI markets, resources and provides higher-margin Professional Services to our clients and help generate an incremental and partially recurring revenue model with clients

- Payment Processing Assessment
- Payment Engine Consolidation Review
- Bank Consolidation & Merger Support
- Custom Coding
- Systems Performance Analysis & Tuning
- Resource Augmentation & Systems Management
- Migration Planning
- Operational Reviews
- Platform and Product Gap Analysis

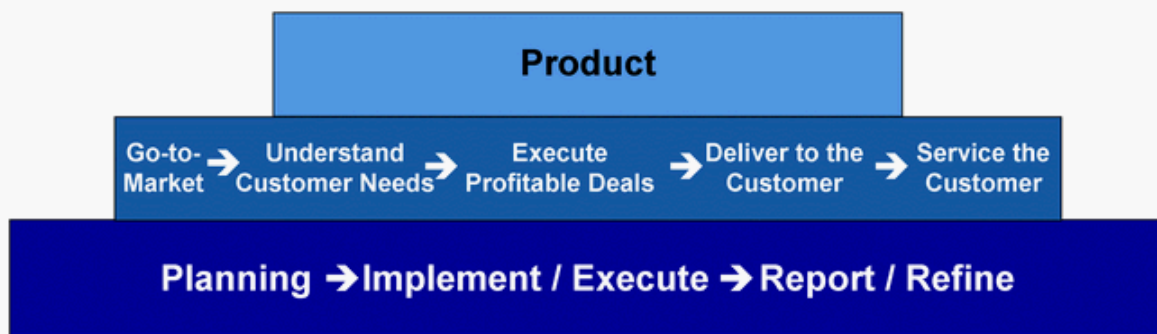


The Stage Is Set for Success...

Regardless of how good a company's products are, without the right business processes in place to manage the business, the company will struggle.

-> We've now got the got the right core processes in place and are continuing to refine and improve how we execute.

...Fortunately ACI also has great products...



ACI Product Portfolio

ACI Retail Payments Solution

Payments Hubs

- BASE24
- **BASE24-eps**
- ACI Commerce Gateway
- **ACI Retail Commerce Server**

Payment Settlement and Card Management

- Card Management
 - ACI Payments Manager
 - ACI Smart Chip Manager
- Payment Settlement
 - ACI Payments Manager

ACI Wholesale Payments Solution

Payments Hub

- MTS-eps

Online Banking

- **ACI Enterprise Banker**

Trade Finance

- ACI Global Trade Manager
- ACI Open Account Manager

Global Payments Processing

- **ACI MTS / Money Transfer System**
- ACI Payment File Manager

ACI Risk Management Solution

Fraud Detection

- **ACI Proactive Risk Manager**

Case Management

- ACI Automated Case Management

ACI Common Infrastructure & Tools

Automated Enrollments

- ACI Enterprise Enrollments

Web Services Tools

- ACI WebGate

Activity Monitoring

- ACI Monitoring & Management System (ENGUARD)

Testing and Simulation

- ACI Simulation Services for Enterprise Testing (ASSET)

Communications

- ACI Network Express
- ICE-XS
- GoldenGate

ACI Product Direction vis a vis the EPS Hub:

- SOA-based solution and architecture
- Convergence of Wholesale, Retail and Risk Management Payment services
- Easy integration with the financial institution's enterprise infrastructure
- Long-term vision for ACI and ACI customers
- Over time, business functions in current products will be composed into components and services
- Existing ACI products will begin to provide and consume services that interact within the ACI EPS Hub



BASE24-eps

Functionality / Market Served

- Provides an end-to-end solution for the acquisition, authorization and recording of consumer based electronic payments
- High volume, high availability, multi-platform transaction processing engine
- Transaction acquiring: ATM, POS and interchange interfaces
- Device channel management: ATM and POS Complex transaction routing and switching

Key Competitors

- Software Providers
 - S1
 - Fidelity (eFunds)
 - Regional (Alaric, Tieto Enator, Distra)
- In-house Systems
- Processors (Mature and Emerging)
 - First Data, ATOS, Metavante, FiServ,...
 - Visa & Mastercard

Value Proposition

- Attain faster time to market at a lower cost through powerful customization environment for authorization, device management and interfaces
- Platform rationalization after merger or acquisition while supporting diverse payment products and processes
- Provide customers a single view of their card account activity and balances across multiple delivery device channels
- Eliminate need to maintain multiple authorization engines (e.g. BASE24-atm and BASE24-pos), reducing system complexity, development and maintenance costs

Release Plan / Pricing

- Providing capabilities to migrate our legacy payment engine customers to BASE24-eps (BASE24, ON/2, OpeN/2, AS/x, T25, OCM24)
- Building out of the long term retail roadmap with the end view towards the EPS-HUB
- Customers license modules and capacity
- Maintenance fees (PSF) are typically associated with modules, not capacity

PRM

Functionality / Market Served

- Provides an end-to-end solutions for real-time and enterprise payments risk management: Fraud Detection and Money Laundering Detection
- Transaction monitoring solution to detect fraudulent and money laundering activity
- Solutions offered for Enterprise, Debit/Credit card, Merchant and Anti-Money Laundering
- Rules and Neural Network detection engines
- Interfaces between ACI products (BASE24, BASE24 eps, and MTS)

Key Competitors

- Fair Isaac
- Actimize
- Norkom
- Fortent
- SAS

Value Proposition

- Enterprise version offers operational savings by consolidation of multiple point solutions
- Rules and scoring combined provide lift to detection of fraudulent and money laundering activity
- Profiling assists in detecting more fraud by comparing current activity to established norms
- Short implementation timeframe
- Customer driven data input allows customers to define their input formats, which drives screen content

Release Plan / Pricing

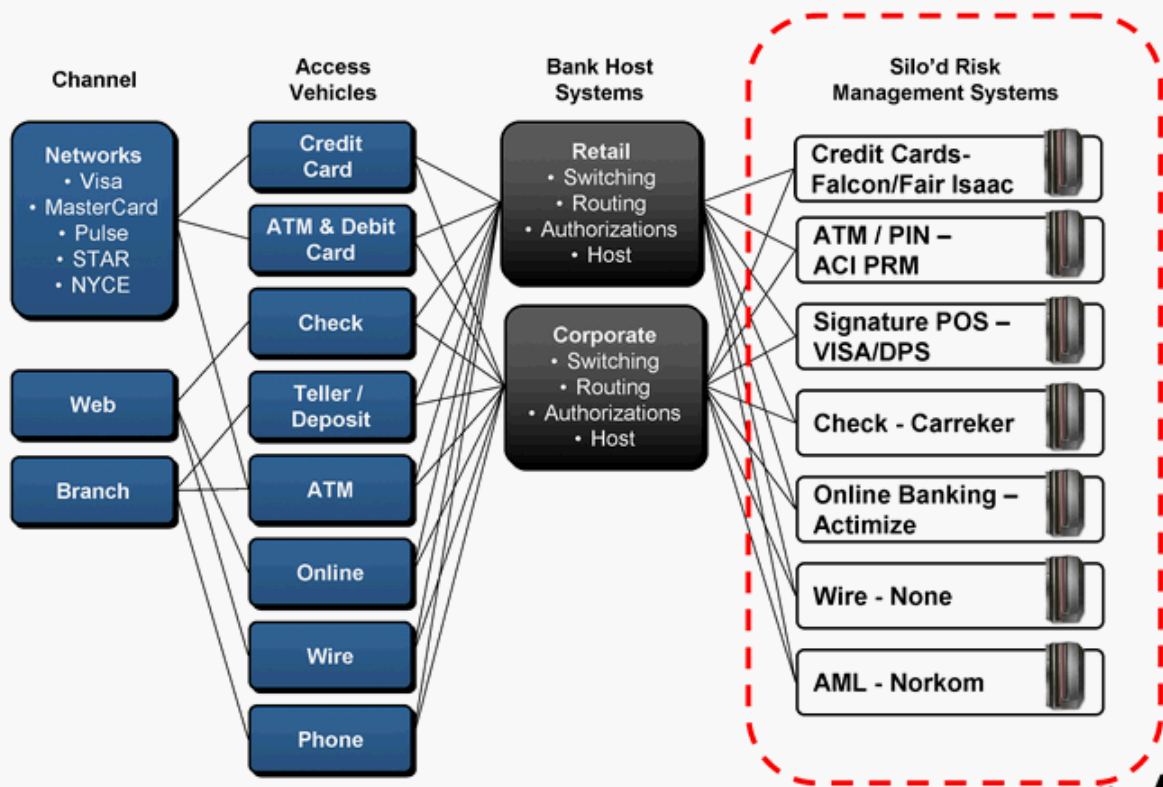
- Launch next generation of PRM and ACM
- Build out of the long term retail roadmap with the end view towards the EPS-HUB
- The current pricing structure includes an initial license fee, monthly license fee, capacity fees, and monthly product support fee.
- Services are approached directly as time and materials based on the effort.

PRM

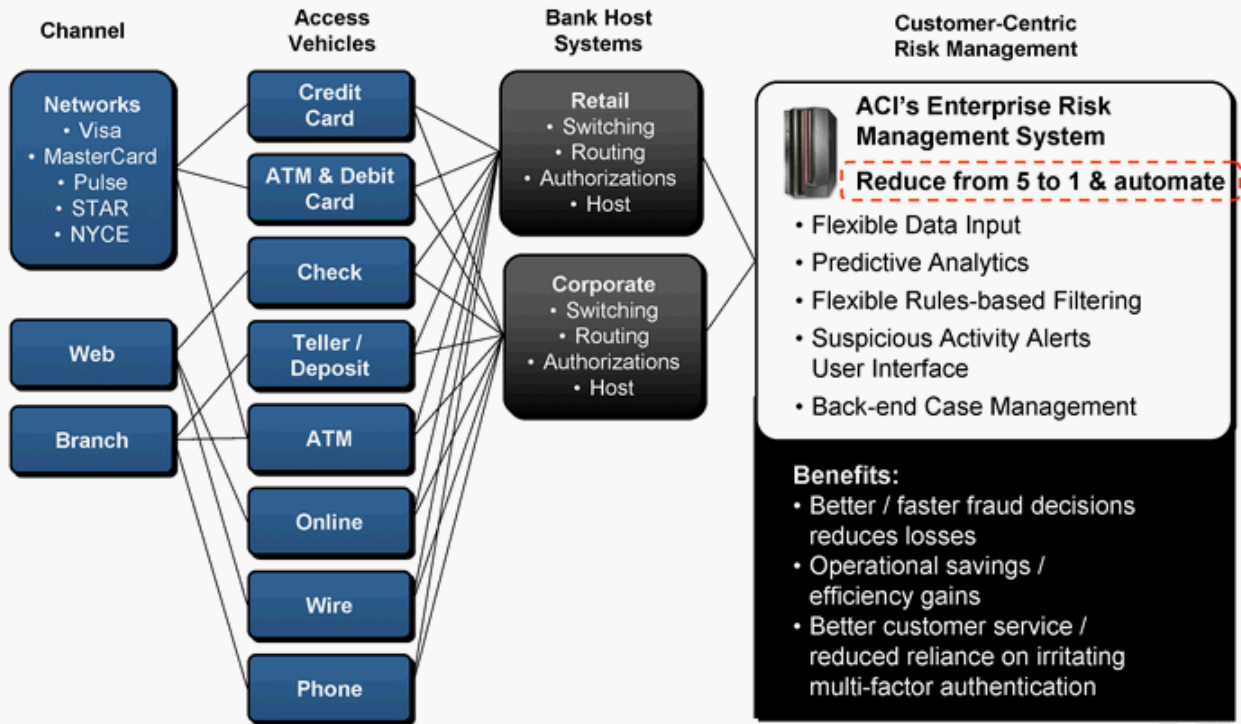


- A holistic approach to fraud & risk management
- Scalable to protect fraud on all delivery channels
- Monitors at a customer level
- Provides rapid detection of Identity Fraud
- Allows simultaneous cross product monitoring
- Flexible process & case management control

Without Enterprise Risk Management



With ACI Enterprise Risk Management (PRM)



Retail Commerce Server

Functionality / Market Served

- Electronic payment processing platform for retailers that includes credit/debit card processing integrated with loyalty program support, refunds management, closed loop pre-paid card issuance and check acceptance risk management
- Target market is the top 100 retailers in North America
- Addresses a cross segment of the retail market
 - C-Stores, Oil & Gas
 - General Merchandisers
 - Grocery & Pharmacy

Key Competitors

- Merchant Processors
 - First Data, TSYS, Global Payments, Chase Paymentech
- Software Providers
 - S1
 - ISD Software
 - AJB Software

Value Proposition

- Provides a single source to view store and customer activity, regardless of the service type, through a common integrated database
- Platform flexibility and scalability to offer merchant flexibility as their business needs change and grow
- Customers who wish to remove the distractions of managing card payment systems can outsource their payment processing through ACI's facilities management (ACI On Demand)

Release Plan / Pricing

- Strategic platform for the ACI Merchant Retail business
- Support migration of legacy merchant payment engine customers to ACI Retail Commerce Server (ON/2, OpeN/2, BASE24)
- Pricing based on licensing modules for interfaces, functionality, and devices and capacity pricing based on number of retail outlets configured in system
- Maintenance fees are based on license fees

24



MTS

Functionality / Market Served

- High value payments processing for both RTGS and SWIFT
- Low value bulk processing for domestic ACH payments
- Centralized messaging hub for RTGS, SWIFT & Bulk payments
- Multiple bank and multiple currency

Key Competitors

- Fundtech
- Bankserv
- Logica
- Clear2Pay

Value Proposition

- World class financial payment clearing and routing engine
- Continuous payment processing without interruption from many of the world's largest financial institutions
- Highest straight through processing (STP) rates in the industry
- SWIFT Ready Gold Certified
- Provides linear processing efficiency and scalability, so the solution grows in value with the financial institution
- Enables financial institutions to stay current with industry regulations, reducing reliance on stretched IT departments

Release Plan / Pricing

- Release 4.0 will focus on SEPA credit and direct debit payments processing support
- Future releases will focus on improved SWIFT capabilities and browser based user interfaces
- Components individually licensed with an accompanying monthly license fee
- Capacity license with accompanying monthly license fee based upon payment category and volume
- Monthly maintenance fee on each licensed component



Enterprise Banker

Functionality / Market Served

- An online banking product that supports all market segments, from consumer to large corporate customers
- Real-time and batch balance and transaction reporting, with images, online statements
- ACH origination, wire transfer origination and reporting, account transfers, stop payment, positive pay, loan payments and advances/drawdowns, cash concentration
- Remote check deposit, bill payment, multi-factor authentication

Key Competitors

- S1
- Fundtech
- Intuit/DI

Value Proposition

- Single online banking product for corporate, middle market, business banking, micro business and consumer
- Depth and breadth of cash management capabilities and features, including 3rd party
- Deployed in-house and On Demand (ASP)
- Proven & predictable implementation including real-time interfaces and portal, and third party integration process

Release Plan / Pricing

- Improved capabilities for generating ACH and Wire payments, and integration to payment systems such as MTS
- Critical focus on reporting and ease of manipulation of payment data by businesses and consumers
- In-house price model based upon site license with annual maintenance
- AOD price model based upon module license fees, annual maintenance and monthly customer fees



IBM Alliance - Strategic Marketing Focus

Review of the IBM Alliance Marketing Target Focus

Market #	Description	Customers		Payments	Top 2000
		ACI	System Z	on Z	
1	Banks running a payment workload on IBM System z but not using ACI Payment Engines.	No	Yes	Yes	360
2	Banks running ACI Payment Engines who also have IBM System z but no payment workload running on it.	Yes	Yes	No	375
3	Banks who have IBM System z but are not running any payment workload on it.	No	Yes	No	625
4	Banks running ACI Payment Engines who do not have IBM System z.	Yes	No	No	140
5	Banks running a payment workload on IBM System z and also running ACI Payment Engines.	Yes	Yes	Yes	34
6	Banks who do not run ACI Payment Engines and do not have IBM System z.	No	No	No	695

- Most of our go-to-market activity has centered on Markets #2 & #4
- Significant part of our pipeline is in Market #3
- Market #6 has not received much attention from either party

Value Proposition and Go-to-Market Focus

❑ **Revising our focus on Migrations**

- Migrations are a consistent “overlay” to three different go to market approaches centered on different segments
- Migrations are the first step towards Transformation & Convergence

❑ **Customer’s Central Focus on Cost Take Out**

- Primary theme based on today’s environment
- Oriented towards takeout of \$100m plus targets which eclipse systems costs and lower operations costs and COGS

❑ **New Capabilities**

- Proven capabilities of integrating Alliance assets
- Emergent capabilities of convergence, hubs, and EPS vision

❑ **Complete Solutions**

- End to End Solutions for the entire payments lifecycle
- Traditional view this is focused down market
- New view is basis for Tier 1 platform rationalization



ACI Global Execution

Achieving Growth Through Greater Capability

Dave McCann, Chief Information Officer

Bob Cronin, Vice President, Corporate Management Office

Content

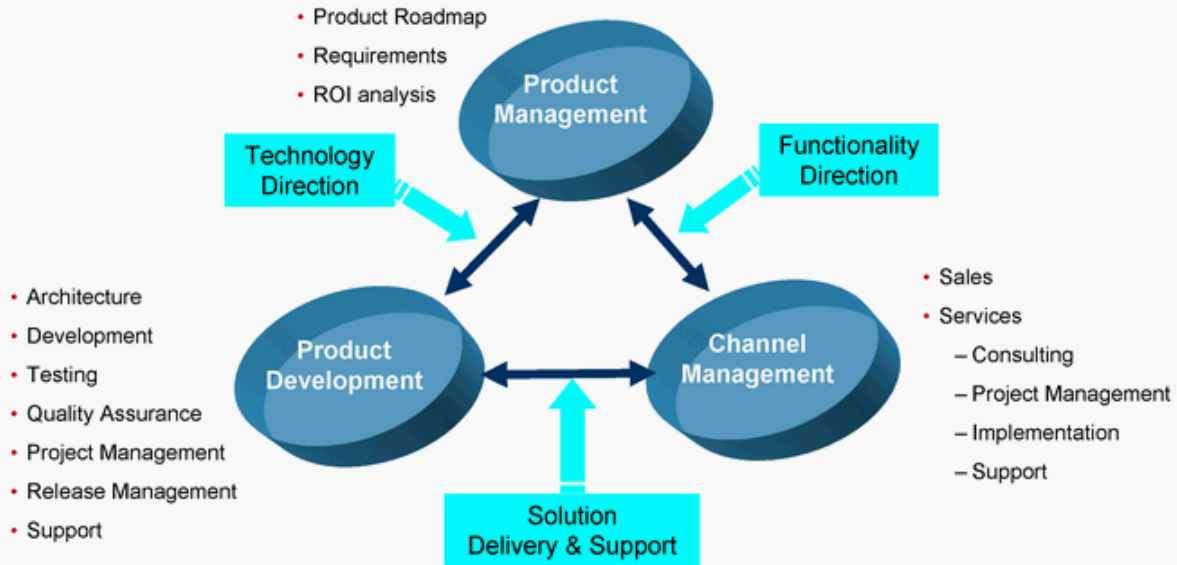
- I. Corporate Management Office (CMO)
- II. ACI Implementation Services Methodology (ISM)
- III. Software Development Life Cycle (SDLC)
- IV. Q&A

ACI's organization, process and technology capabilities – growing with the business

- Transitioned to a globally integrated enterprise
- Aligned process and project management so the right resources are deployed based on project needs
- Transitioned from a geo-centric/product centric model to a global solution-oriented approach
- Established standard program and project management processes that are consistently applied across the organization
- Established full lifecycle risk and quality assurance practices to ensure delivery excellence

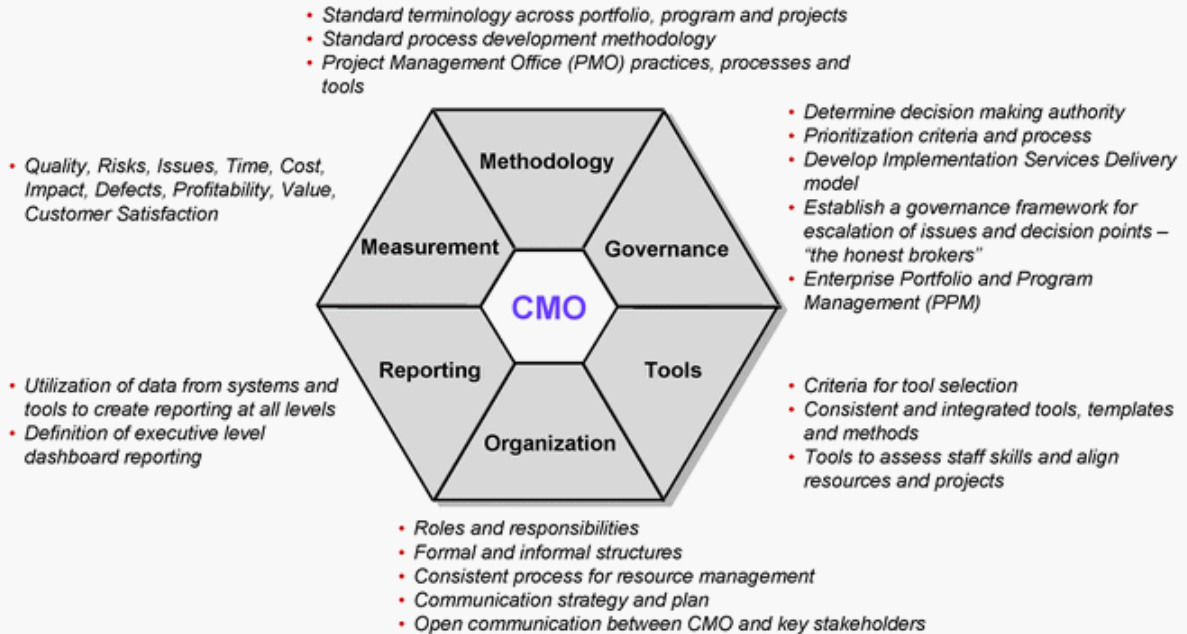
To achieve its strategic goals, ACI aligned the efforts of its component parts

“Complex, compound problem” – requires structure of a CMO to facilitate consistent processes across the enterprise

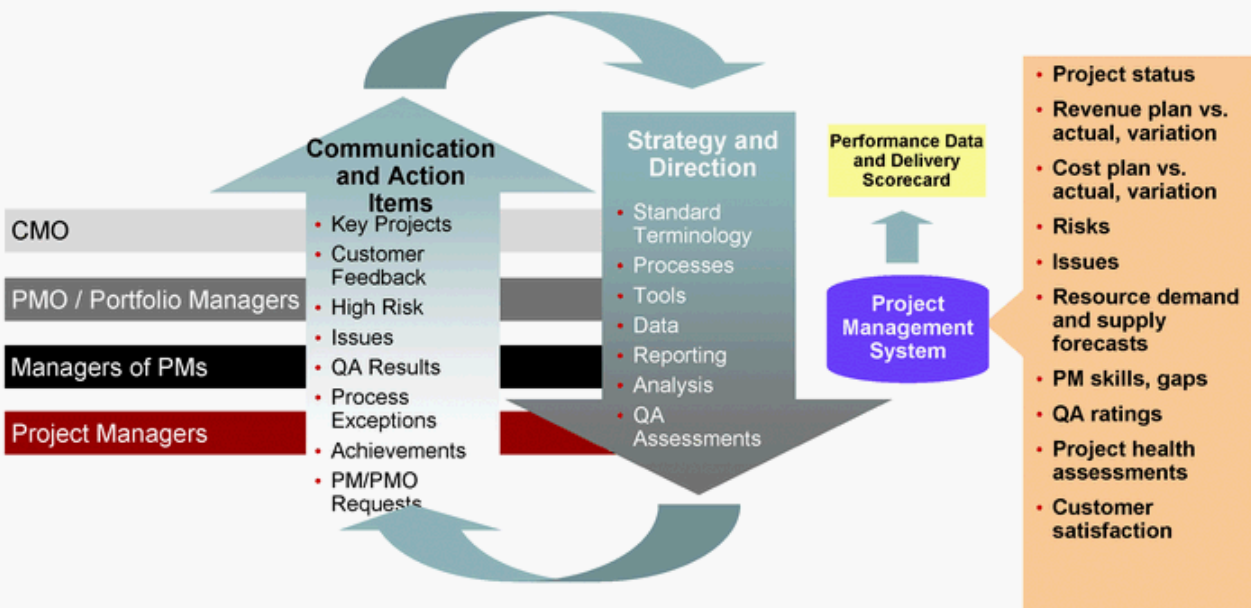


The Corporate Management Office (CMO) is the “nerve center” for program excellence and coordination of projects across the enterprise

The CMO provides the processes, tools and oversight to enable integrated planning and management across the business units (e.g. CIO, COO) to achieve strategic objectives

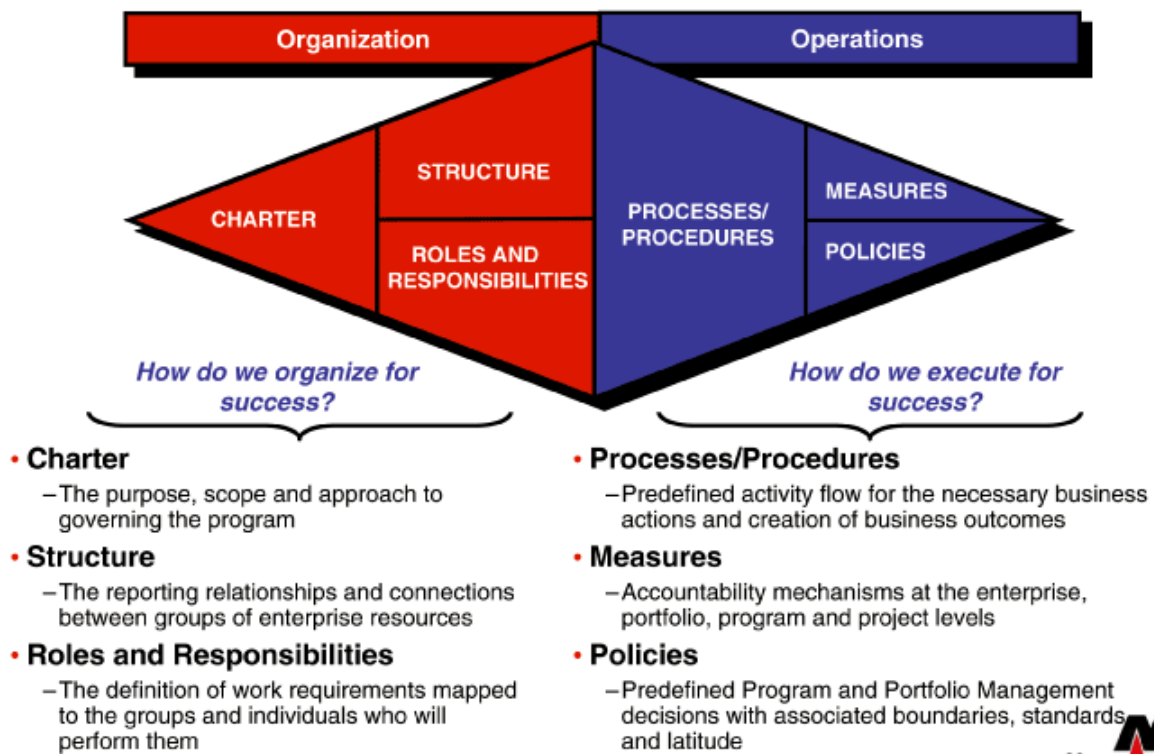


Everyone is responsible for ensuring project success



❖❖ **A key role of the CMO is to facilitate the continuous flow of project information throughout the enterprise to enable business decision-making**

Governance is the underlying structure that aligns strategic, management and operational aspects of the CMO



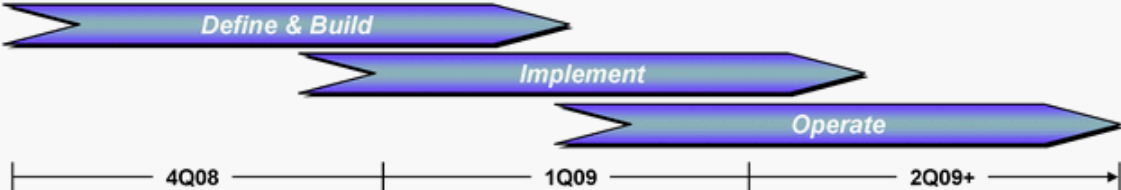
Consistent dashboard reporting of program health are tracked using IBM's Seven Keys to Success™ reporting framework

 Red: Corrective action required immediately
 Yellow: Corrective attention required in near term
 Green: Progressing according to plan

IBM's Seven Keys Health Indicators

	← Under Project/Program Manager Direct Control →			← Project/Program Manager Usually Has Indirect Control →			
	Scope is realistic and managed	Work and schedule are predictable	Team is high performing	Delivery organization benefits are being realized	Stakeholders are committed	Business benefits are being realized	Risks are being mitigated
Healthy Signs	<ul style="list-style-type: none"> Evidence of healthy negotiation Lengthy issues log Written agreements Scope documents are compiled and readily available 	<ul style="list-style-type: none"> Everyone gives the same definition of finished Good evidence of control Slippage, when it happens, is predicted 	<ul style="list-style-type: none"> Morale is good The team is diverse High energy and enthusiasm for the project 	<ul style="list-style-type: none"> People feel they are learning Willingness to invest in the project Good press is being created 	<ul style="list-style-type: none"> Executive incentives linked to project results Investment in change management and training Stakeholder resources dedicated and engaged as planned 	<ul style="list-style-type: none"> A compelling reason to implement The solution doesn't have to be fancy Before and after difference can be measured 	<ul style="list-style-type: none"> Documented plan Test-it-first tactics Regular and systematic probing for risks Risk and issue follow-up is taken seriously
Unhealthy Signs	<ul style="list-style-type: none"> "Issue" is a bad word Not clear what documents define scope Confusion over scope document versions and updates 	<ul style="list-style-type: none"> Can't describe what finished means Uncontrolled — poor plans, controls, tracking mechanisms Slippage comes as a surprise 	<ul style="list-style-type: none"> The tension is felt Turnover is high Working conditions are poor 	<ul style="list-style-type: none"> Good project resources are not available Negative remarks about project 	<ul style="list-style-type: none"> Executive sponsor not visible Lackluster Stakeholder interest People sabotaging efforts Resistance to new ideas Experts not available 	<ul style="list-style-type: none"> "Why are we doing this?" Time is not important Cost is too important 	<ul style="list-style-type: none"> "What risks?" All-or-nothing tactics

Implementing “change” in a controlled manner...



Key Activities

- Refined approach to customer project development and delivery
- Refined project and program management processes
- Implement corporate governance structure
- Organizational alignment/ changes
- New skillsets identified, recruited
- New tools deployed

Key Activities

- Continuous education for organization on refined processes and tools
- Optimize corporate governance structure

Key Activities

- Continuous Improvement
- Monitor and control performance

Content

I. Corporate Management Office (CMO)

II. ACI Implementation Services Methodology (ISM)

III. Software Development Life Cycle (SDLC)

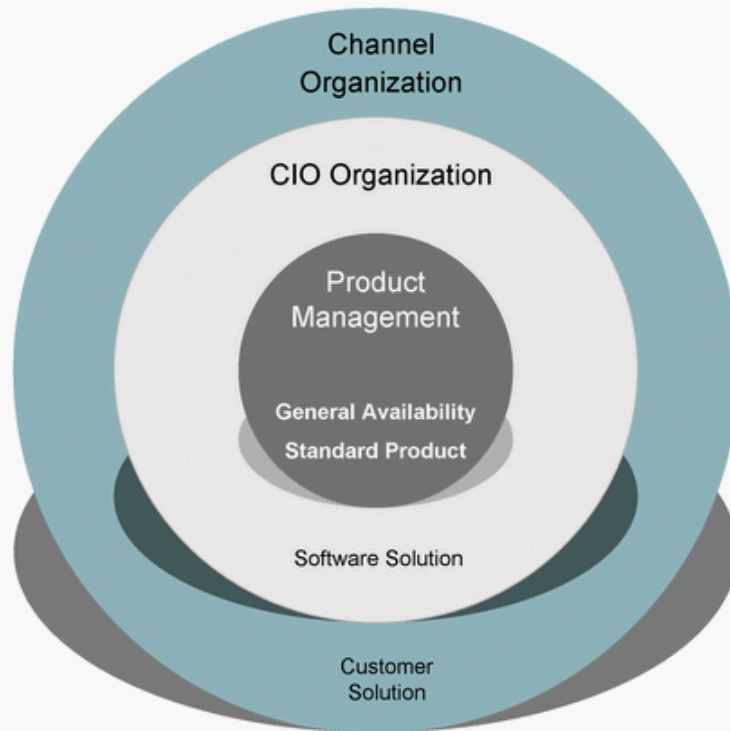
IV. Q&A

ACI Implementation Services Methodology (ISM)

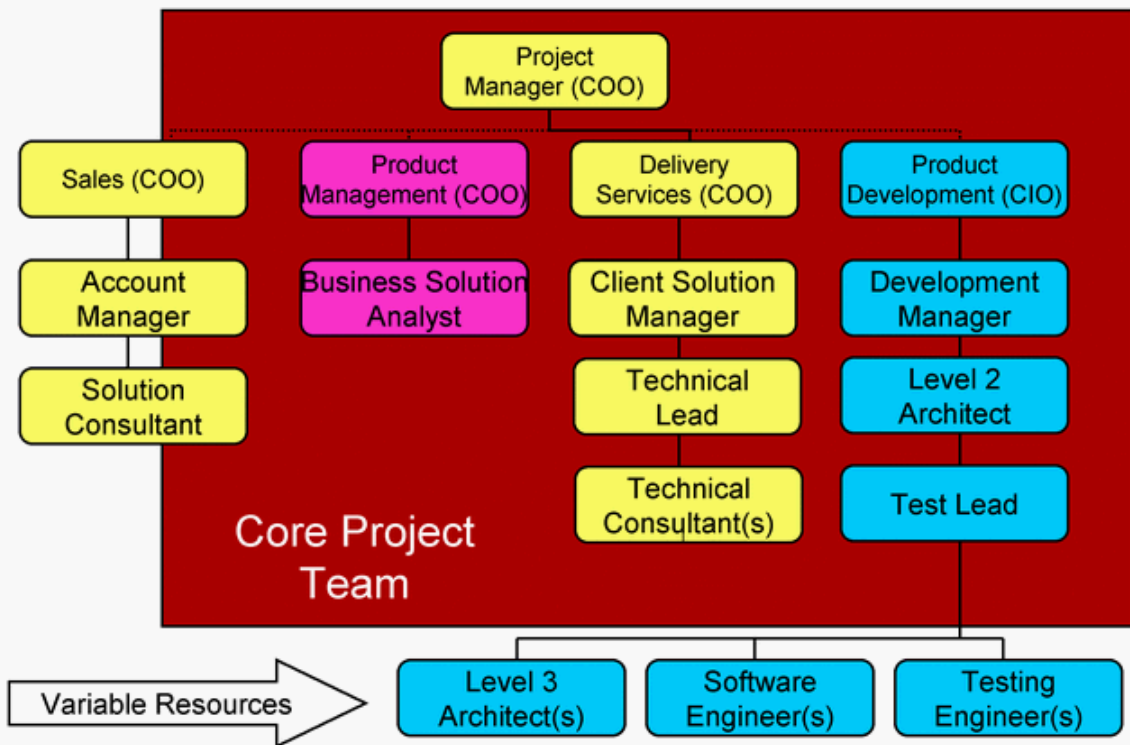
- Provide a common methodology enabling:
 - Consistency in estimations worldwide
 - Common terminology across Channels
 - Increased focus on requirements and testing
 - Creation of a standard set of project deliverables
- Define standard roles in customer projects:
 - Supports specialization
 - Leverages entire organization and other resourcing options
- Ultimately produce a predictable, repeatable process resulting in lower costs and high customer-perceived value

••❖ All impacted organizations are involved in the definition of the methodology.

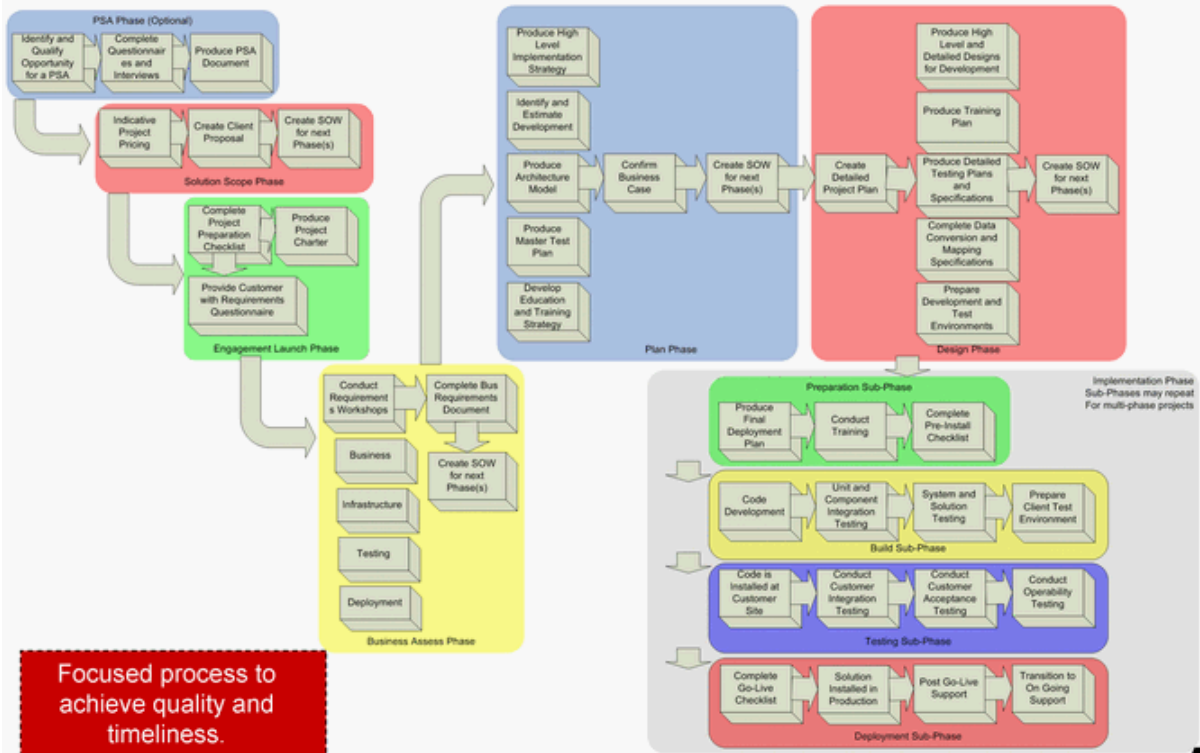
ISM – Delivering Customer Solutions



ISM – Project Organization Chart for Customer Projects



ISM – Key Phase Activities

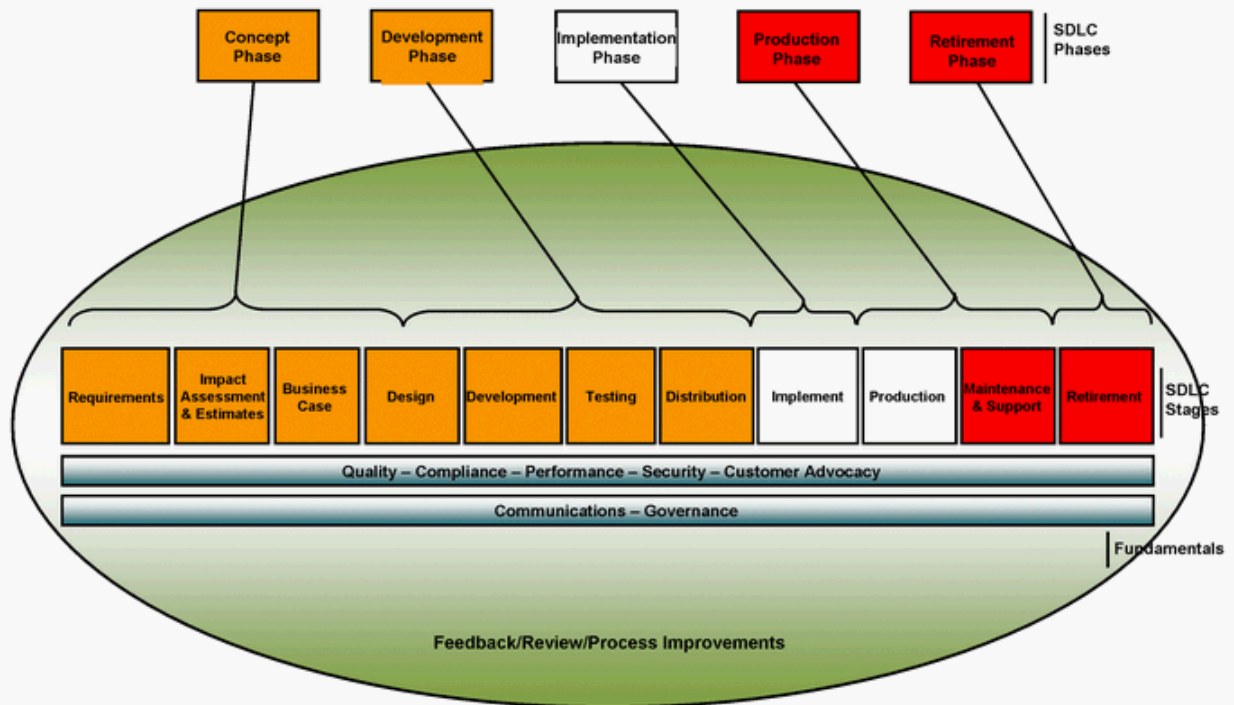


Focused process to achieve quality and timeliness.

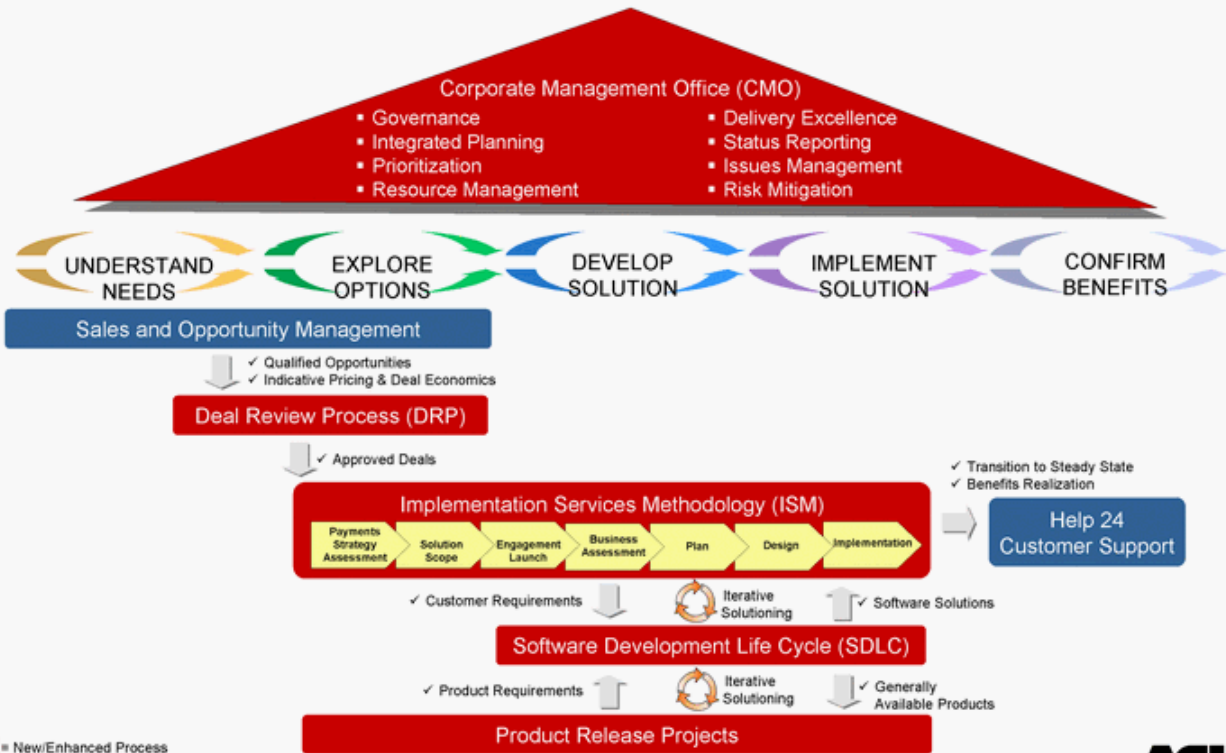
Content

- I. Corporate Management Office (CMO)
- II. Implementation Services Methodology (ISM)
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- IV. Q&A

SDLC - For Customer and Product Projects



ACI Enterprise Project Management Framework



Content

- I. Corporate Management Office (CMO)
- II. Implementation Services Methodology (ISM)
- III. Software Development Life Cycle (SDLC)
- IV. Q&A**



General Market Environment 2009

Ralph Dangelmaier, President, Americas



Topics

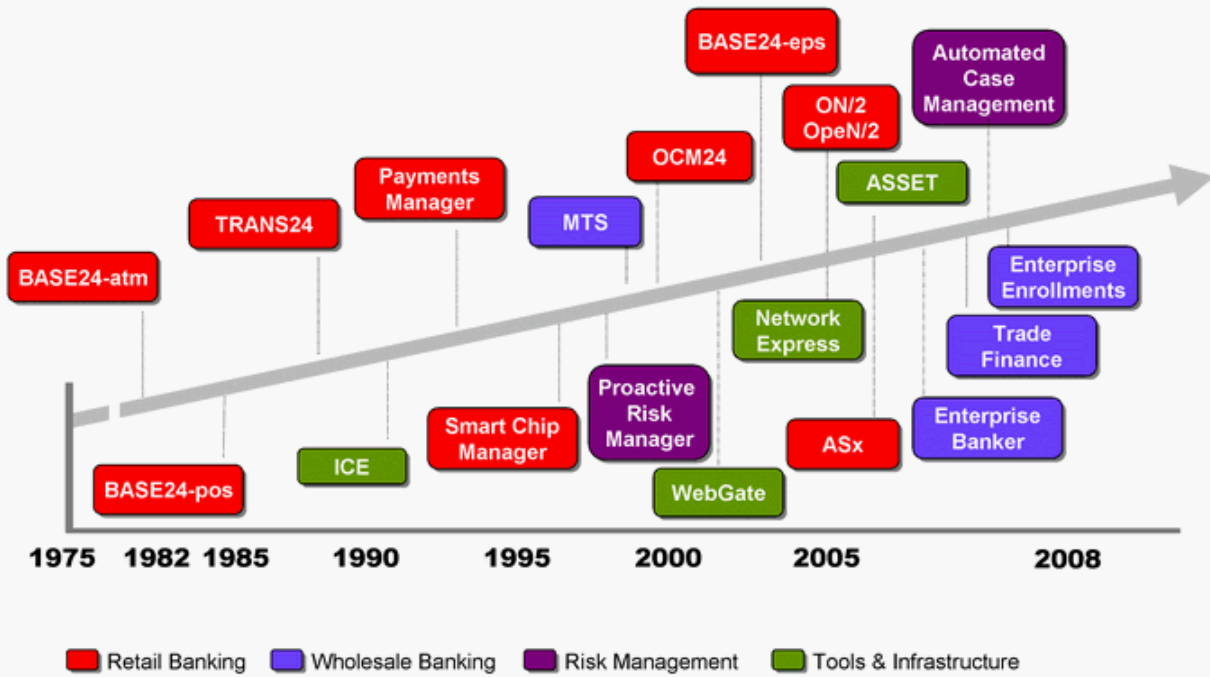
- Key Questions
- What We Sell
- 2008
- ACI in its Markets

Questions I Would Ask

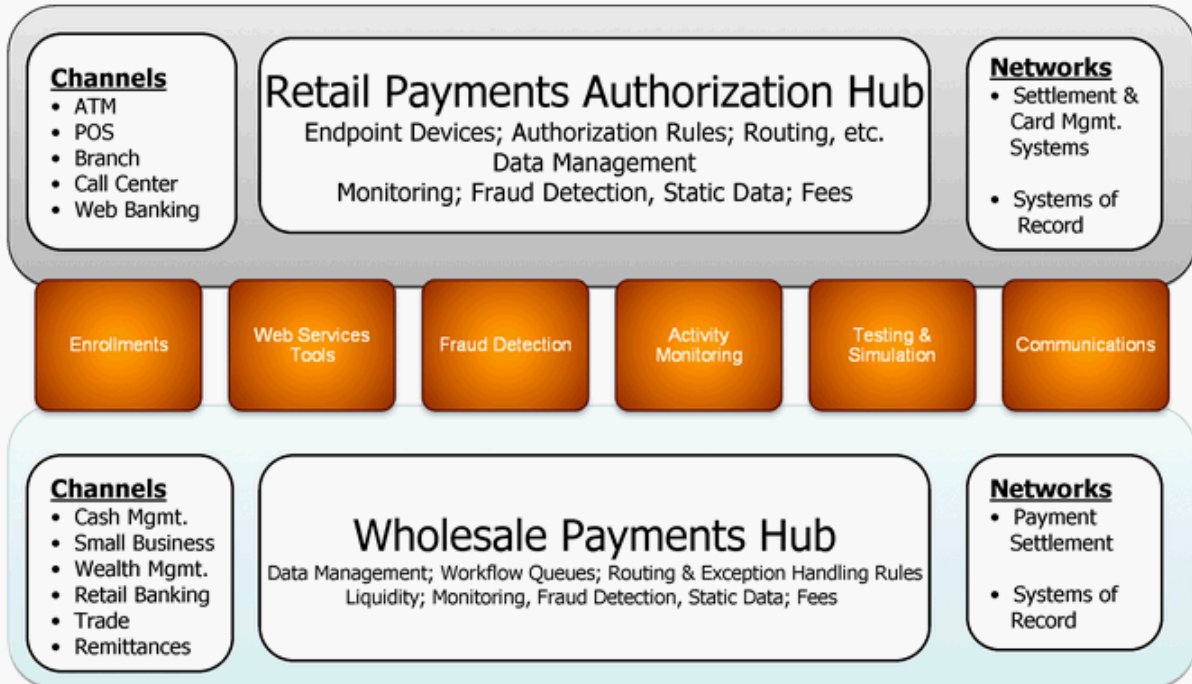
- Why is ACI doing so well when others are not?
- Why were results in the U.S. so positive in this current environment?
- How are you improving your deal economics?
- Why do you think there is opportunity going forward?
- Is ACI positioned to win? How?

What We Sell and How We Position It

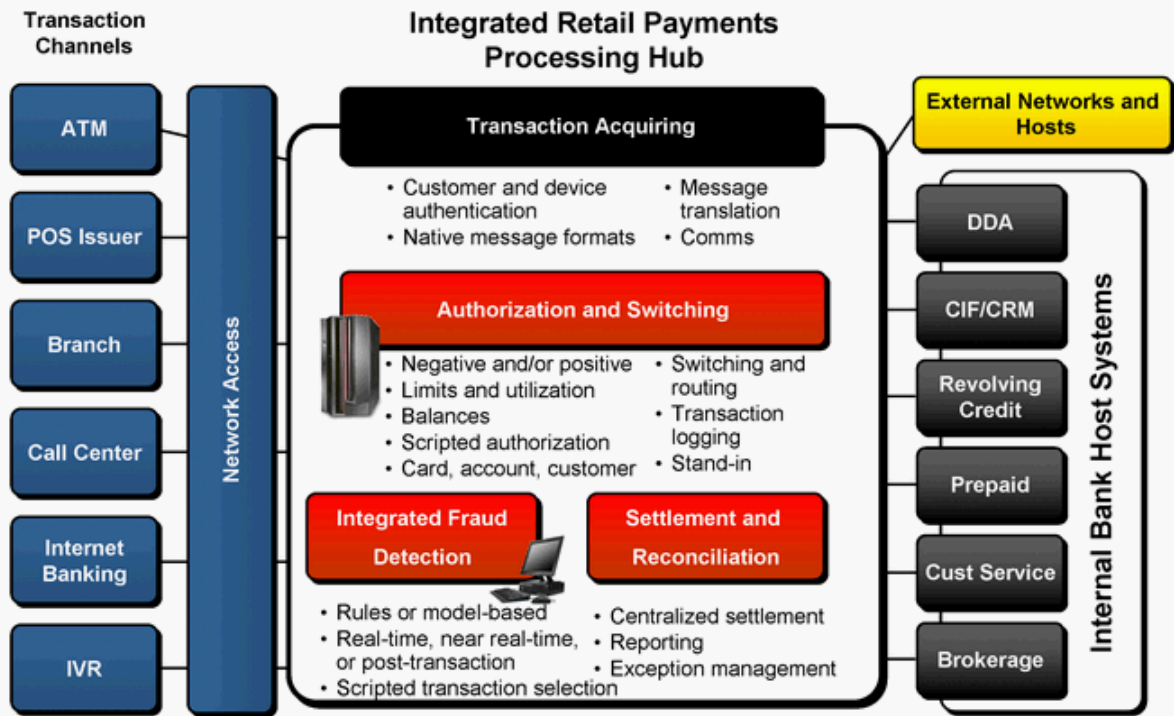
ACI Product History



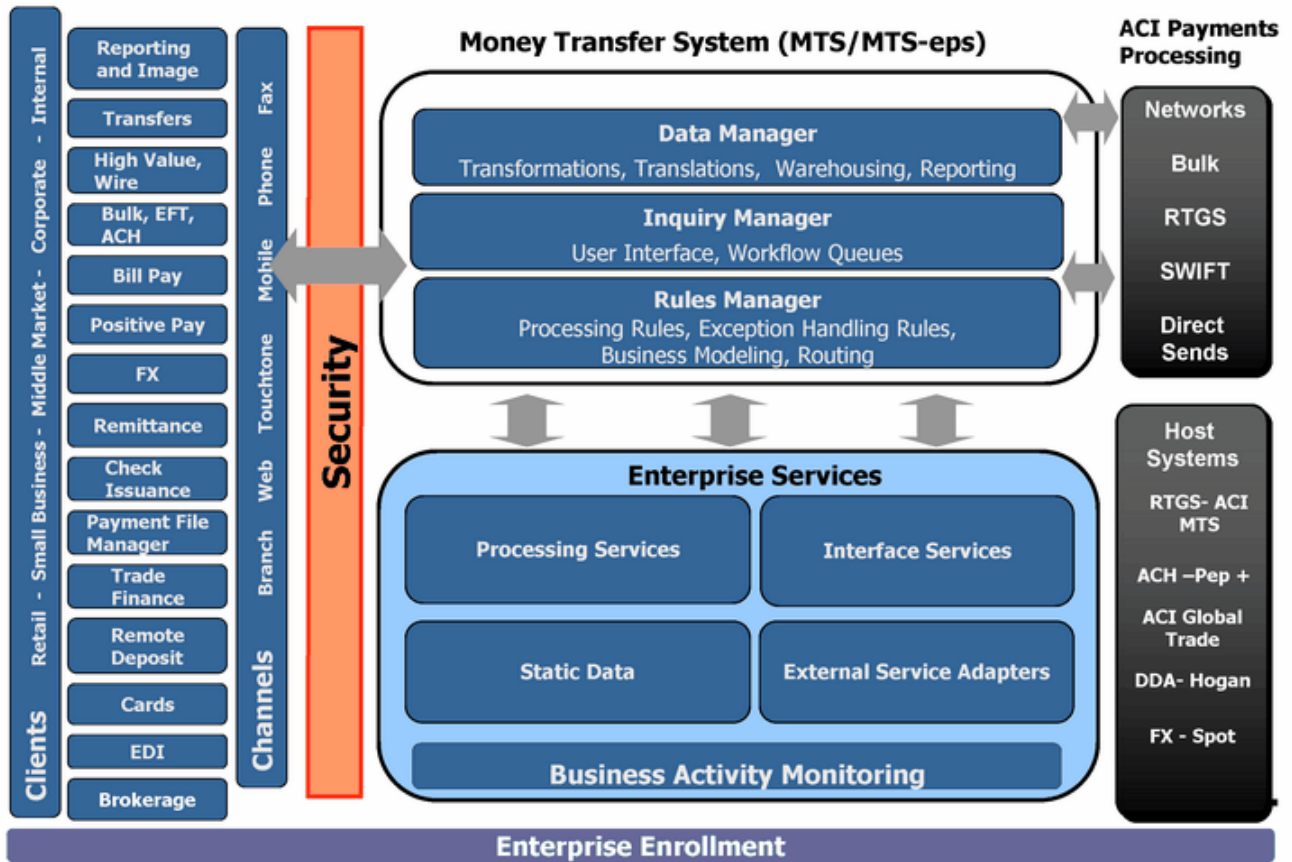
Global Payment Solutions Product Strategy



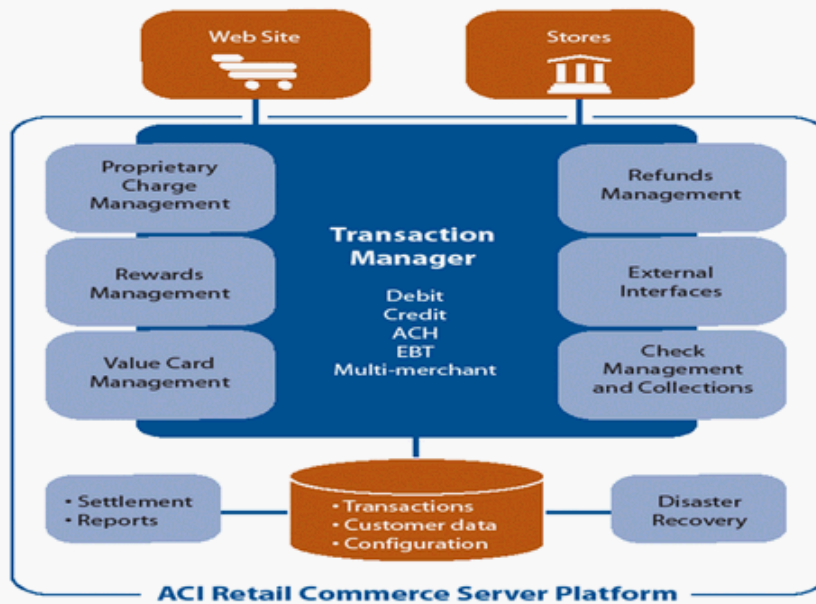
ACI Global Retail Solution Overview



ACI Global Wholesale Solution Overview



Solutions for Retailers – ACI Retail Commerce Server



Integrated payments platform targeted to specific needs of retailers

ACI On Demand

- ACI hosts image of its solutions on behalf of the customer
- Expands market to those who lack internal IT sophistication or scale
- Common theme for companies to look at solutions on-demand
 - Reduces customer costs while maintaining control
 - Results in faster deployment for the customer
 - Minimizes up-front investment in IT, staff, etc.
 - Allows for “paying by the drink”
 - ACI’s “unique image” model provides risk mitigation for the customer
 - Customer can take the solution back in-house if they choose
- Can facilitate transition to new solutions from legacy

ACI On Demand opens up new market segments for ACI

2008 – How We Did

Quick 2008 Review

- Revenue grew in a tough market
- Sales increased over 2007
 - Note – Americas new business sales up 14%
 - Note - U.S. sales up 14%, headcount down 17%
- 34 new accounts
- 72 new applications
- Over 55 deals in excess of \$1 million in contract value
- Over 15 major renewals

2008 – Key Changes

- Product
 - BASE24 sunset announcement
- The IBM Alliance
- Refined Professional Services processes
 - Improved professional services margins
- Continued integration of retail and wholesale groups in the channel
 - i.e. customer management, marketing, services, sales, consulting
- Further refinement of U.S. sales organization
 - More focus on top accounts
 - Better overall deal economics

Driving Better Deal Economics

- “Market-based” pricing
 - Key market alternative is usually payment processors
- Example – the top three renewals in the Americas in Q4 results in over \$6m in incremental annual revenue, with no upsell
- Better estimating methodology and competitive rates for specialized services – result is better professional services margins

ACI in its Markets - Where We Fit and Where our Opportunities Are

Primary Segments We Attack

- Financial Institutions
- Payment Processors
- Retailers

ACI is differentiated at the high end of each segment

Secular Market Trends and Drivers

- Continued desire to reduce costs and increase productivity
 - Need for end-to-end solutions
 - Need for platform and solutions convergence
 - Need to automate manual, cumbersome processes
 - ACI will drive customers to new releases to address these needs
- Electronic payment volumes continue to rise
- Focus on risk management
- Compliance (EMV, SEPA, Faster Pay, SWIFT, etc.)
- Globalization needs
- Newer phenomena – prepaid cards, mobile banking and payments

Overall market drivers remain positive for ACI

Transaction Volumes Continue to Grow

ACI recorded 27% year-over-year growth in end-customers in the Enterprise Banker AOD operation.

Year-over-year growth in transaction volumes*:

Top 10 U.S. bank	>12%
Top 10 U.S. bank	>30%
U.S. debit switch	>20%
Top U.S. bank processor	>15%
Top Latin American processors	>25%
Top Mexican bank	>25%

Recent renewals resulted in customers licensing 3-4x previous transaction volume.

ACI's customers run over 90 billion retail payment transactions per year, and move over \$10 trillion dollars *per day* in wholesale payments

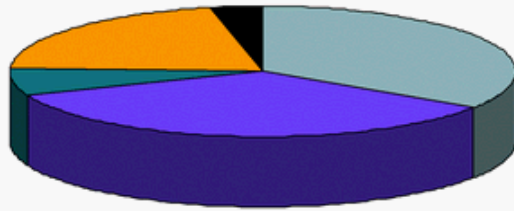
* Volumes as reported to ACI by customers

More Immediate Drivers/Issues

- U.S. credit crisis
 - Drives extreme focus on ROI
 - Accelerated M&A among our customers and target accounts
- Increasing levels of payments fraud
- Increasing debit card volumes as consumers move away from checks and credit cards
- Likelihood of increased bank regulation
- Focus by healthy financial institutions on winning share
 - Consumer deposits
 - Corporate accounts (e.g. SMB)

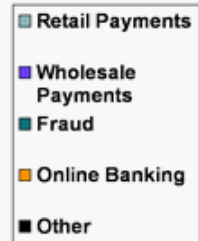
Americas Market Penetration

Market Potential



Total annual potential
>\$2.0 billion per year

Current Penetration



ACI has captured less than 10% of its addressable market

ACI in the U.S. Market

- ACI is leading provider of enterprise electronic payment systems
 - Systems deployed in 24 of the top 25 banks, 33 of the top 100 retailers, major processors and switches
- Market dynamics will create a migration from legacy solutions and processors to new solutions
- Pressure on costs, reliability and risk will create the need for enterprise payment “hubs”
- IBM partnership will facilitate new wins and migrations
- Key markets to attack include payments processors, retailers and banks below #25, plus cross-selling new solutions into existing base

ACI has significant market potential remaining in the U.S.

ACI Wholesale Solutions in Top U.S. Banks*

	MTS	EB
JP Morgan Chase		X
Bank of America	X	
Wells Fargo	X	X
Citibank		X
FHLB SF	X	
PNC	X	X
State Street	X	X
US Bank		
BONY	X	X
FHLB Atlanta	X	X
HSBC		
Suntrust	X	
Citizens	X	X
Capital One		X
Regions	X	X
BB&T	X	
FHLB New York	X	
Fifth Third	X	
TD		X
Soc Gen		X
Keybank	X	
FHLB Cincinnati	X	
Sovereign		X
Northern Trust	X	
ING		

22 of the top 25 U.S. banks have ACI wholesale solutions

* Bank rankings by assets, as of 6/30/08

ACI ATM/Debit Solutions at Top US Banks*

	<u>ATM/Debit Solution</u>
Citibank	Homegrown
Bank of America	ACI
JP Morgan Chase	ACI
Wells Fargo	ACI/Homegrown
HSBC	Processor
US Bank	ACI
PNC	Processor
BONY	n/a
Suntrust	ACI
State Street	n/a
Citizens	Processor
TD Banknorth	Processor
Regions Bank	Legacy Software
Capital One	Processor
BB&T	Legacy Software
Fifth Third	Processor
ING	n/a
Key Bank	ACI/Processor
Northern Trust	Processor
Sovereign	Processor
Comerica	ACI
BNP Paribas	Processor
Mitsubishi	ACI
M&T Bank	ACI
M&I	Processor

ACI has significant market potential remaining in the U.S.

* Bank rankings by deposits, as of 6/30/08

70



ACI Risk Mgt Solutions in Top U.S. Banks*

	<u>Fraud Mgt Solution</u>
Citibank	
Bank of America	
JP Morgan Chase	ACI
Wells Fargo	ACI
HSBC	
US Bank	ACI
PNC	ACI
BONY	
Suntrust	
State Street	
Citizens	ACI
TD Banknorth	
Regions Bank	ACI
Capital One	
BB&T	
Fifth Third	
ING	ACI
Key Bank	ACI
Northern Trust	
Sovereign	
Comerica	
BNP Paribas	
Mitsubishi	
M&T Bank	
M&I	

ACI has significant market potential remaining in the U.S.

* Bank rankings by deposits, as of 6/30/08

ACI in the Merchant Retail Sector

- U.S.
 - Target, Safeway, Sears, Winn Dixie, Publix, Walgreens, JC Penney, Sheetz, Pier 1, Shopko, HyVee and more
- Mexico
 - Walmart, McDonalds, Home Depot, Office Depot and more
- Canada
 - Shoppers Drug Mart
- Other
 - Sainsburys (UK), El Corte Ingles (Spain), BP Australia, Coles Meyer (Australia)

U.S. Opportunities by Segment

Banks

- Consolidating redundant payment silos
 - Retail and wholesale
- Winning top banks away from processors
- Risk management cross-sell/up-sell
- Migrating older ACI solutions to newer versions
- Professional services and AOD

Credit Unions

- Replacing legacy technologies
- Migration to new versions
- Risk management
- Settlement and clearing
- AOD

Payment Processors

- Replacing redundant silos
- Replacing legacy technology
- Migration from older ACI solution versions
- Cross selling risk management and settlement
- Professional services

Retailers

- Winning retailers away from processors
- Replacing silos with a single solution
- Upgrading from older ACI versions
- Check, refunds authorization
- Prepaid, gift card
- AOD

ACI has significant market potential in the U.S.

And More Opportunity in the Americas

Canada

- Leadership position in ATM/POS
- Leadership in risk management, especially debit
- Greenfield opportunity in wholesale payments, BASE24-eps and Payments Mgr
- IBM

Brazil

- Leadership position in risk management and AML
- Limited position in ATM/POS
- Greenfield opportunity in wholesale payments and BASE24-eps
- IBM

Mexico

- Leadership in position in ATM/POS
- Strong position in merchant retail
- Limited position in risk management
- Greenfield opportunity in wholesale payments, BASE24-eps and Retail Hub
- IBM

Distributor Operations

- Leadership position in ATM/POS
- Limited position in risk management
- Greenfield opportunity in wholesale payments and BASE24-eps
- IBM

ACI has significant market potential outside the U.S.



Base24-epstm Montpellier Presentation

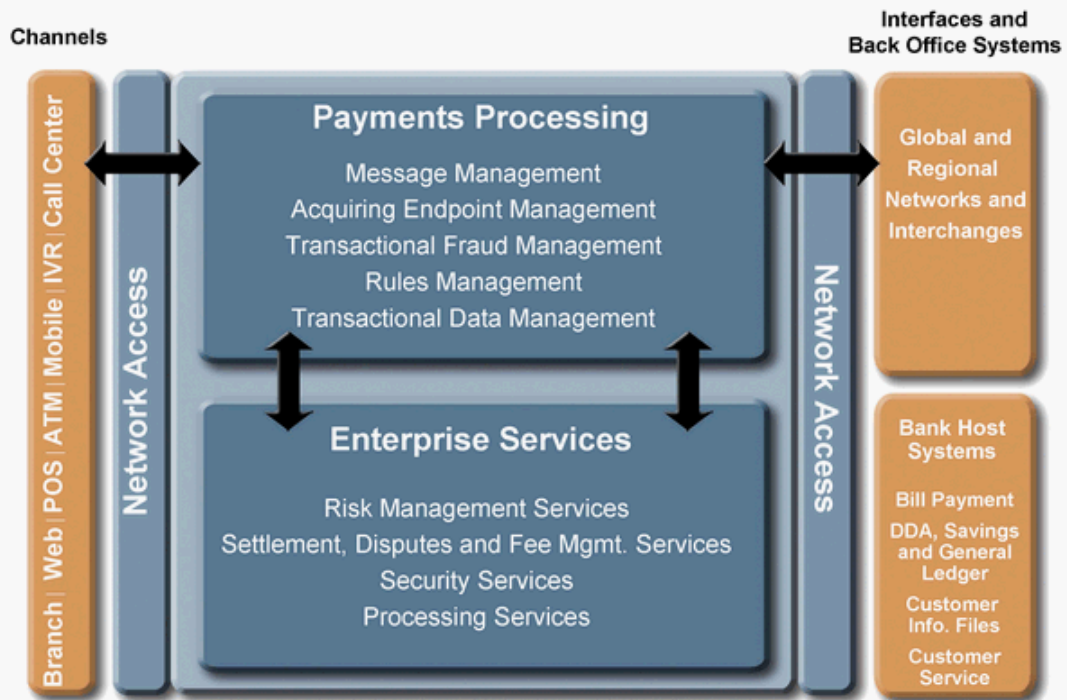
Dan Archer, Manager, Business Analysis



Every Second Every Day



ACI Retail Payments Solution

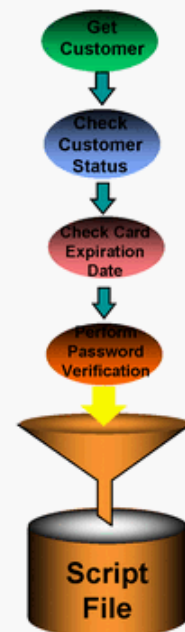


BASE24-eps – Introduction

- Integrated e-payment processing engine
- Processes consumer transactions from any endpoint
 - Debit, Credit, and Chip cards
- Channel integration
 - ATM and POS device management
 - WEB, IVR and Branch/Teller interfaces
- Flexible switching and routing
 - Interchanges, Processors, Card Associations, and Host Systems
- EMV, multi-currency, and multi-language enabled

BASE24-eps – Introduction

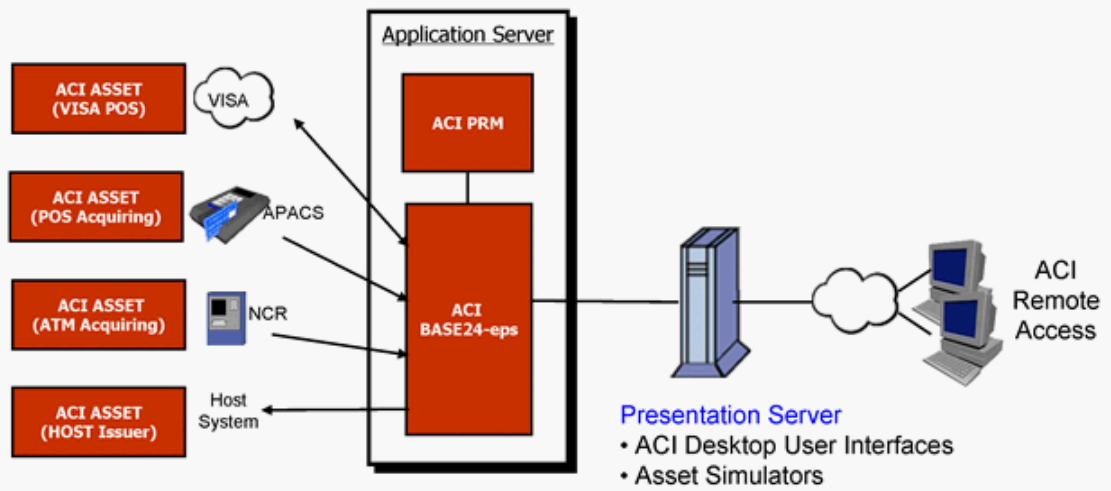
- Scripted Authorization provides powerful user control over:
 - Authorization
 - Transaction log perusal
 - Extract and Reporting
- Minimizes the need for custom development to implement new services
- No need for source code changes
- Compatible with future releases
- Easier to stay current with new releases
 - Reduces retrofit time and costs



PRM – Integration

- ACI Proactive Risk Manager online interface
 - Enterprise Risk
 - Debit and Credit
- Reduces fraud losses and minimizes operating costs
- Detect fraud during authorization
- BASE24-eps scripting decides when to call PRM

ACI Product Demo System View

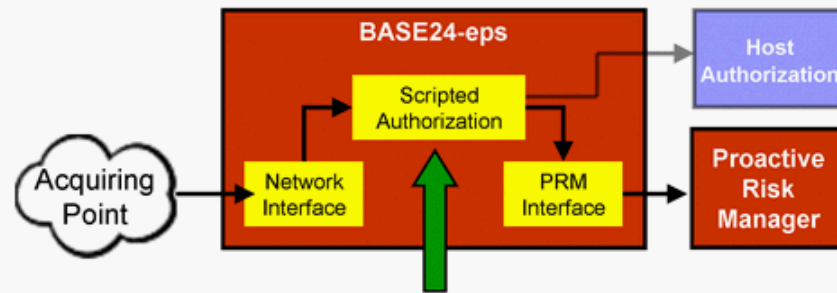


Scenario #1 – Scripted Authorization

- Banks and service providers need a way to
 - provide higher levels of service to consumers
 - offer unique products and services
 - with limited customization
 - and increased speed to market
 - stay current with software releases more easily

To prevent or minimize declined transactions for designated cardholders the ACI solution allows funds in other accounts to be considered if the primary funding source does not have sufficient funds

Scenario #1 – Scripted Authorization



Checking Account Balance = \$200

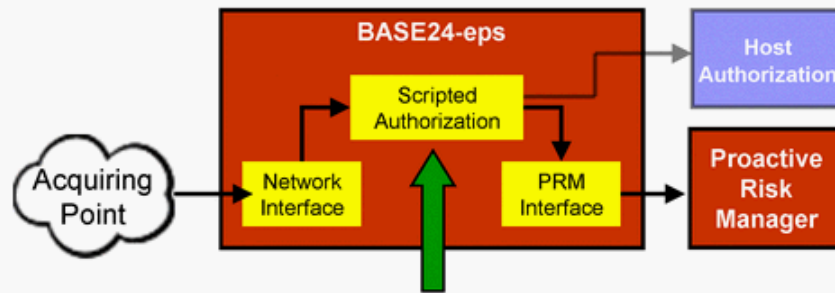
Savings Account Balance = \$2,000

Purchase of \$250 from Checking would typically be declined.

Scripted authorization allows funds from Savings to be considered
([account aggregation](#))

(Overdraft fees optional – dictated by the bank)

Scenario #2 – Scripted Authorization



Checking Account Balance = \$100

Savings Account Balance = \$2,000

Purchase of \$150 from Checking would typically be declined.

Scripted authorization allows overdraft on the account within limits defined by the bank (allow negative)

(Overdraft fees optional – dictated by the bank)

Scripted Authorization Business Value

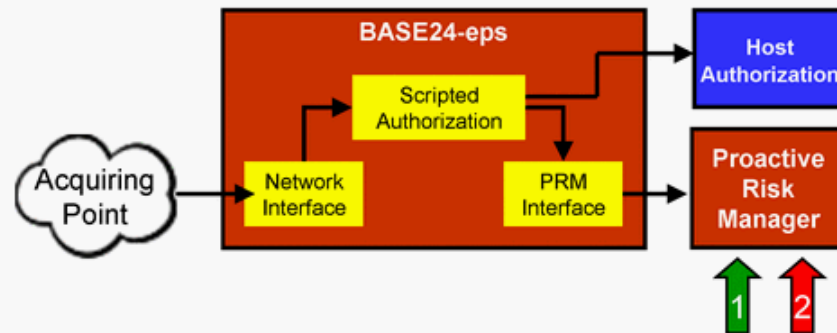
- Value Proposition
 - Reduced cost per transaction
 - Fewer and lighter-weight customizations based on scripts, parameters, and configuration options
 - Simplified customizations (when necessary) due to object-oriented design
 - Future proof solution (staying current with product releases)
 - Lower cost support and development resources
 - Improved speed to market
 - Solution flexibility
 - Scripts, parameters and configuration options

Scenario #3 – Integrated Fraud Mgmt.

- Banks and service providers need powerful tools to combat fraud in today's global payments environment
 - flexibility to deny transactions perceived as fraudulent
 - protecting their cardholders while minimizing the impact to their normal spending patterns

Fraudulent transactions, once identified, can often be isolated to specific countries. The ACI solution allows issuers to block those transactions and be able to remove the block quickly and easily

Scenario #3 – Integrated Fraud Mgmt.



1. Purchase from Switzerland passes all fraud checks in BASE24-eps and PRM
2. Purchase from Australia is declined in PRM as the result of a user-defined rule

Subsequent routing to a Host is executed based on PRM decision

Scenario #3 – Integrated Fraud Mgmt.

- Value Proposition
 - Reduced cost per transaction
 - No software customization required in order to configure a vast array of dynamic rules and thresholds
 - Increased integration across the payments value chain
 - Reduced fraud losses and minimized operating costs
 - quickly react to fraud using scripts
 - detect fraud during authorization
 - real-time enterprise risk management
 - flexible rules engine
 - Improved customer service
 - Increased integration across the payments value chain



Technology & Architecture

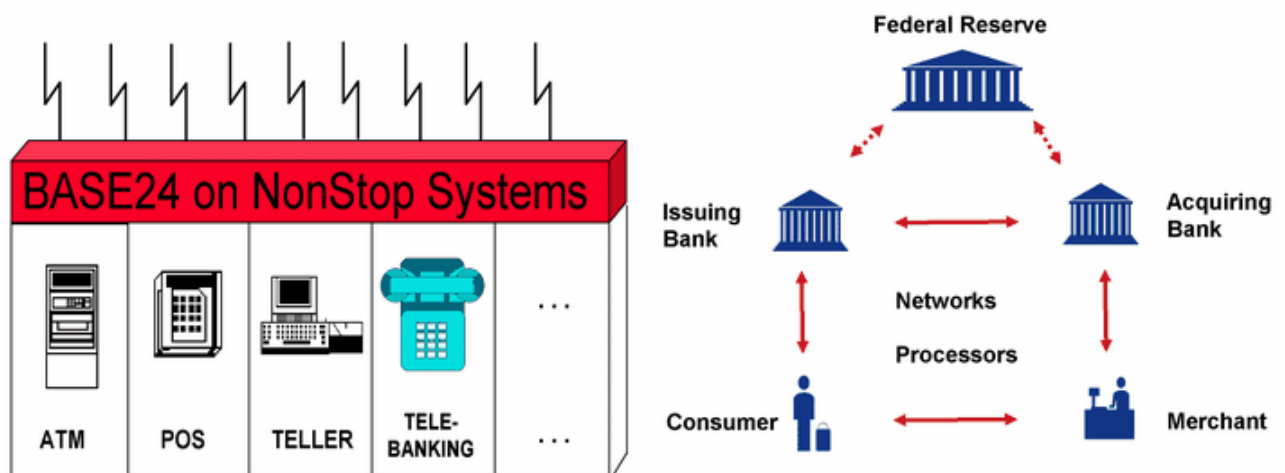
Ajit Godbole, Chief Architect



Topics

- Architecture Origins
- Evolution through 1998
- Evolution 1999 - 2007
- Snapshot: Architecture Progression 1975 to 2007
- 2008: IBM Alliance – (Retail)
- 2009: IBM Alliance (Wholesale)
- Towards the Payments Hub
- ACI Labs

Architecture Origins – Retail Payments



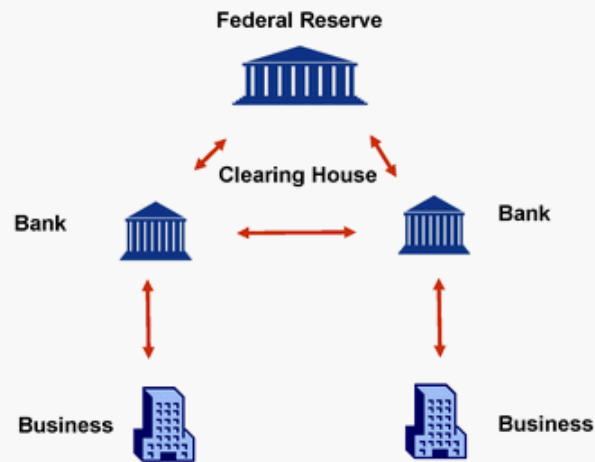
- One payment application, one platform – embedded at all points in the Payments Pentagram
- Platform fundamentals were universally understood – NonStop, Scalable
- Payment application – world standard to handle any type of consumer payment
- Programming Staff – 1 platform, 1 language = large pool that could be easily redeployed
- Simple and yet very powerful model

Architecture Evolution through 1998

• BASE24-atm	H24pos	TargetMaster	VISA Cash & Mondex
• BASE24-billpay	i24	TM-Monitor	WINPAY24
• BASE24-card	InfoBase	TRANS24 Auth MF	XPRESS Banking
• BASE24-pos	LINK24 MF	TRANS24 Auth Unix	XPRESS Bill Payer
• BASE24-telebanking	MONAD	TRANS24 Card Processing MF	XPRESS Cash Mgmt
• BASE24-teller	MONAD Card Pers	TRANS24 Card Processing Unix	XPRESS Home Banking
• CACHE	MONAD Lite	TRANS24 Debit Card System MF	XPRESS Internet Banking
• Cardserver	MONAD Online	TRANS24 FT	XpresShop
• Check Auth	Money Transfer System	TRANS24 Super Switch MF	
• ClaimTrack C/S	MoneyNet	TRANS24 Super Switch Unix	System Tools/Utilities
• ClaimTrack PLUS	NET24-MQA (XPNET)	TRANS24-atm MF	ENGUARD
• CO-ach	NET24-TSM (Menu+)	TRANS24-atm Unix	Extractor/Replicator
• Coll. & Dist Sys	PayLinks	TRANS24-card mgmt. FT	ICE
• Comm. Sys	PCS	TRANS24-card mgmt. MF	InterConnect
• ETDS (Canada)	PRISM	TRANS24-card mgmt. Unix	MAX Pro
• ExecInsight	Refunds	TRANS24-pos MF	Millenium Scanner
• Frequent Shopper	SCIL Mondex	TRANS24-pos Unix	MR Products - General
• FHM	Self-Service Banking	TRANS24-settlement manager FT	MR-TMS
• Gasper4	SIM	TRANS24-set mgr MF	MR-WIN6530
• GENcard	SmartScript	TRANS24-set mgr Unix	TNJE

- **Entry into Risk/Fraud Management and Wholesale Banking**
- **Multiple payment applications, multiple platforms – complexity exploded**
- **Apps x Platforms x Languages x Middleware x Databases – multiplicative effect on complexity**
- **Machine and Human resources became fragmented and spread thin**
- **Each variable added had cascading effect of costs**

Architecture Origins – Wholesale Payments



- High Value – Inter-Bank Payment Processing, Time Sensitive (example: Wire)
- Low Value – Batch Payment Processing (example: ACH)
- ACI's Money Transfer System (MTS) product world standard for Wholesale Payment Engine
- ACI's Enterprise Banker fills the Front Office solutions slot
- Trend towards more and more Straight Through Processing (STP)

Architecture Evolution 1999 - 2009

- Insession 1999
- SDM 1999
- Workpoint 2000
- MD 2001
- S2 2005
- eps 2006
- P&H 2006
- Visualweb 2007
- Stratasoft 2007
- <none> 2008

- Picked up bloodline after bloodline of similar products.
- Went from being something to being many things, many architectures, many perspectives, and yes many cultures.
- 2008 Stabilization Period – bring focus on products and platforms to start reduction in complexity

Architecture Evolution 1975 - 2007

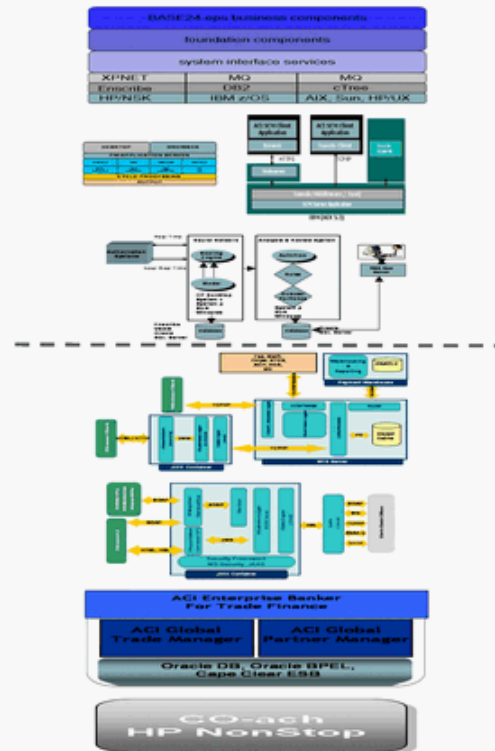
Consumer Payments

- 6 Platforms
- 5 Databases
- 3 Middleware
- 5 Prog. Languages

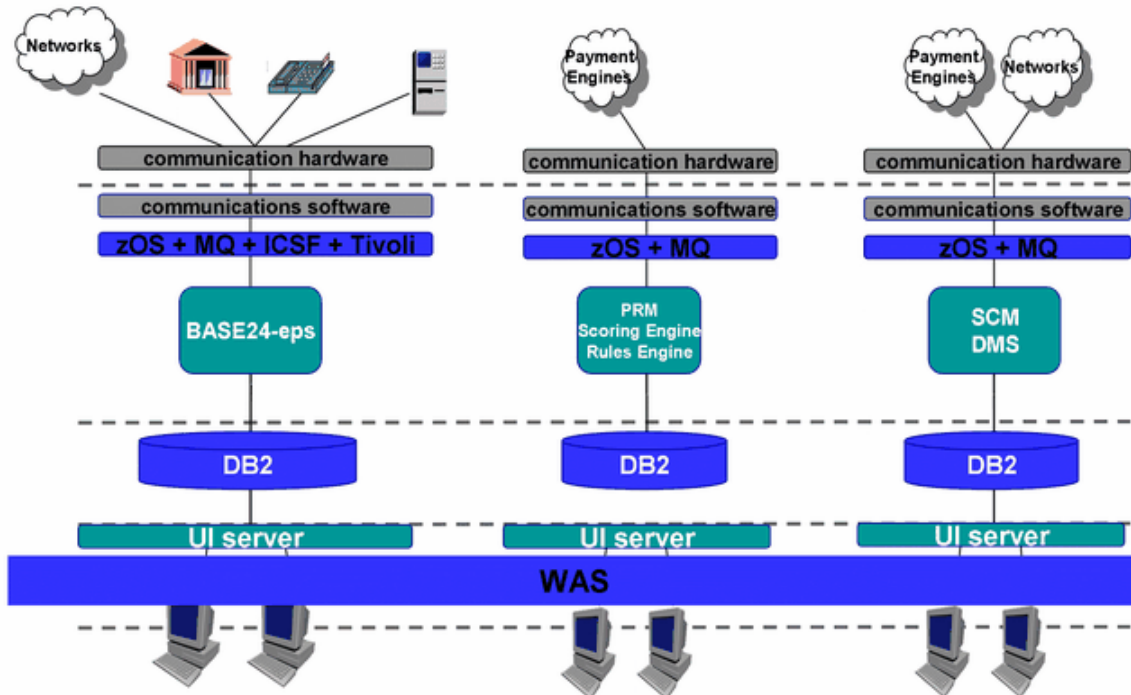


Wholesale Payments

- 5 Platforms
- 3 Databases
- 3 Middleware
- 4 Prog. Languages

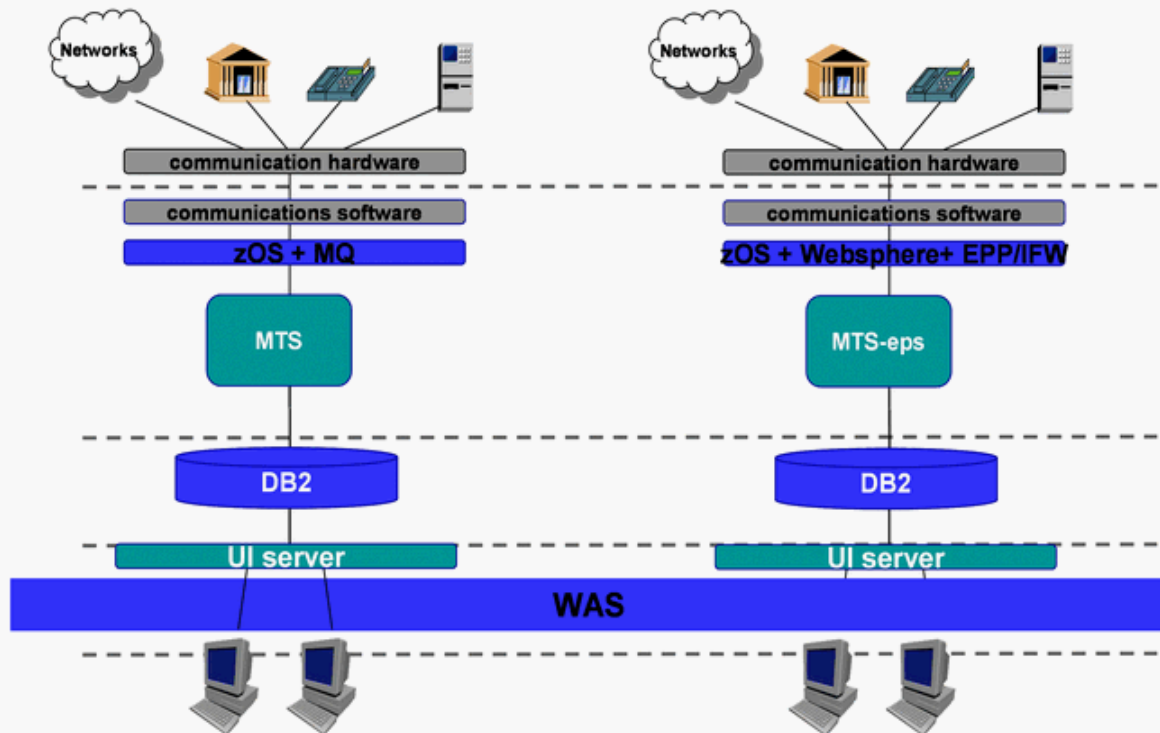


2008 – IBM Enablement (Retail)



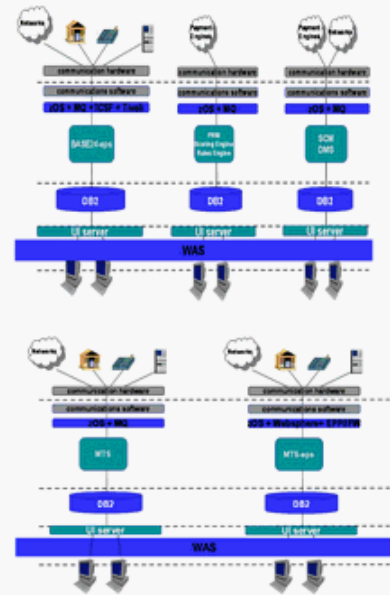
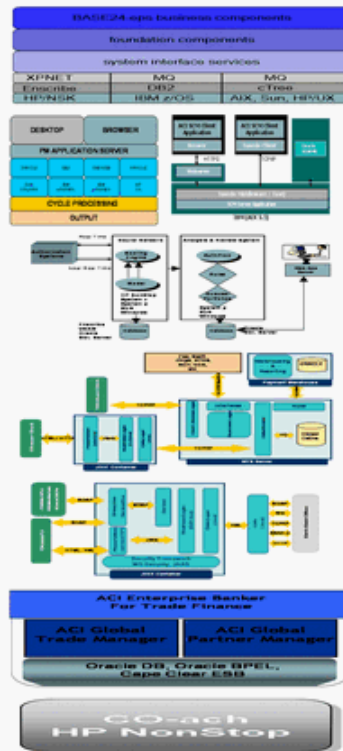
- Completed IBM bluestack enablement of all strategic retail solutions
- Co-location of applications on the IBM system z platform will allow integration efficiencies

2009 - IBM Enablement (Wholesale)



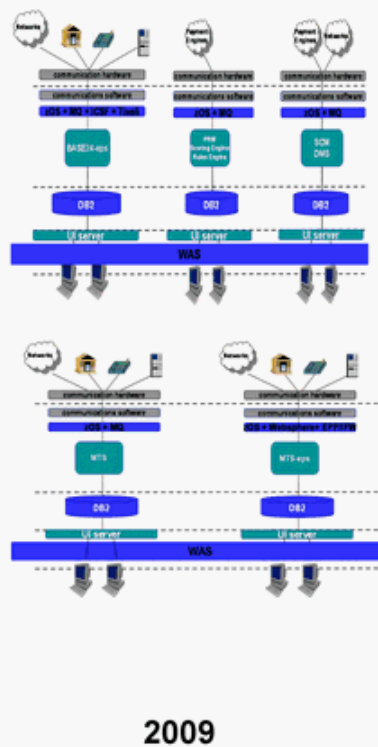
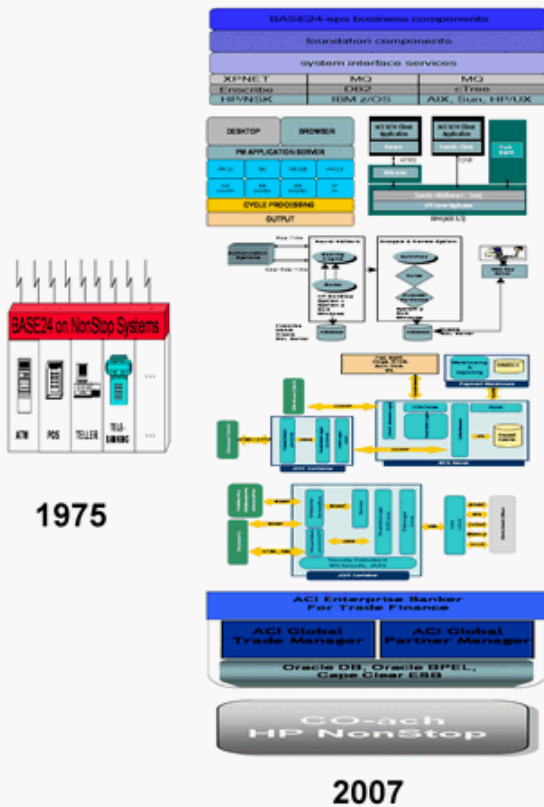
- Getting existing MTS product on IBM system z for High Value payments
- MTS-eps is the SOA based solution for high and low value corporate payments

Architecture Evolution – 1975 - 2009



Focus and Simplify:
IBM - Platform, Bluestack
ACI – All Payments Soln

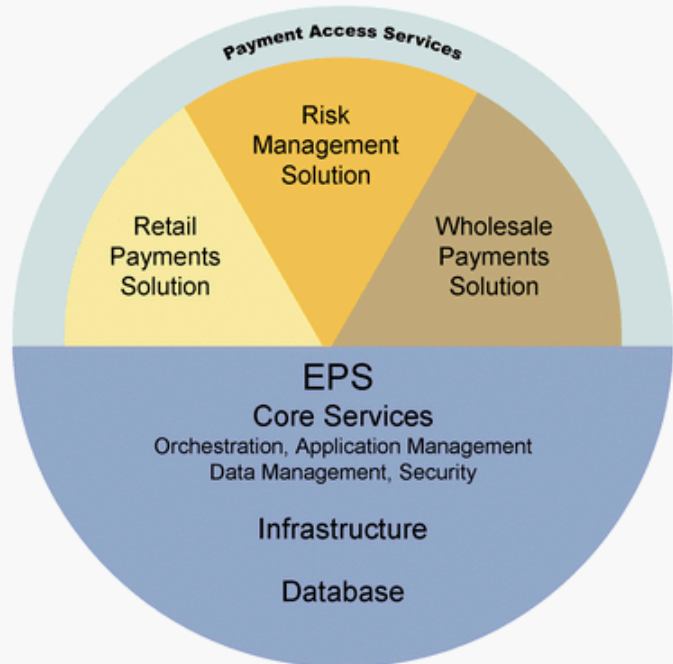
Architecture Evolution – 1975 - 2012



ACI Product Vision & Strategy

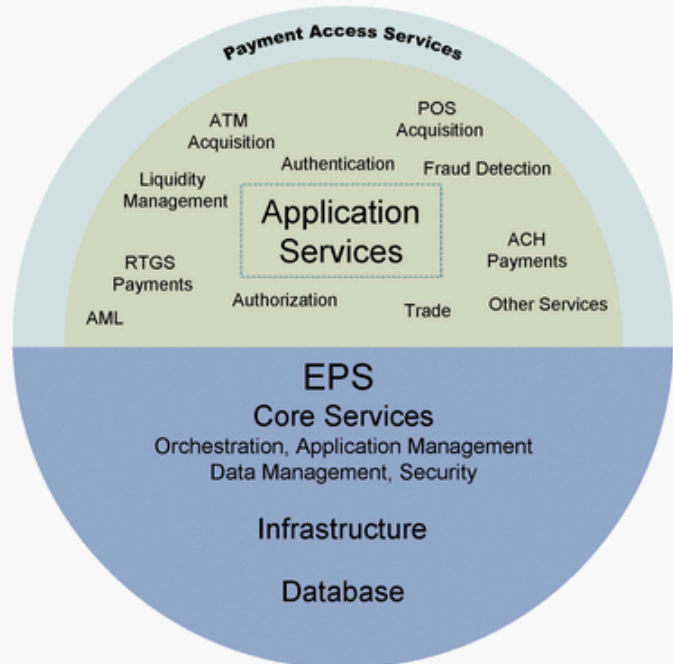
The ACI Payments Hub

- The ACI Payments Hub is the strategic destination for all Payment Types
- Built on IBM middleware assets including the IBM Payments Framework
- It facilitates building SOA applications in a predictable and cost effective manner
- Ensures that multiple ACI services can co-exist and ultimately be merged as part of the longer term convergence of ACI assets
- Enables further leverage of high quality, low cost-structure development centers in Romania and India

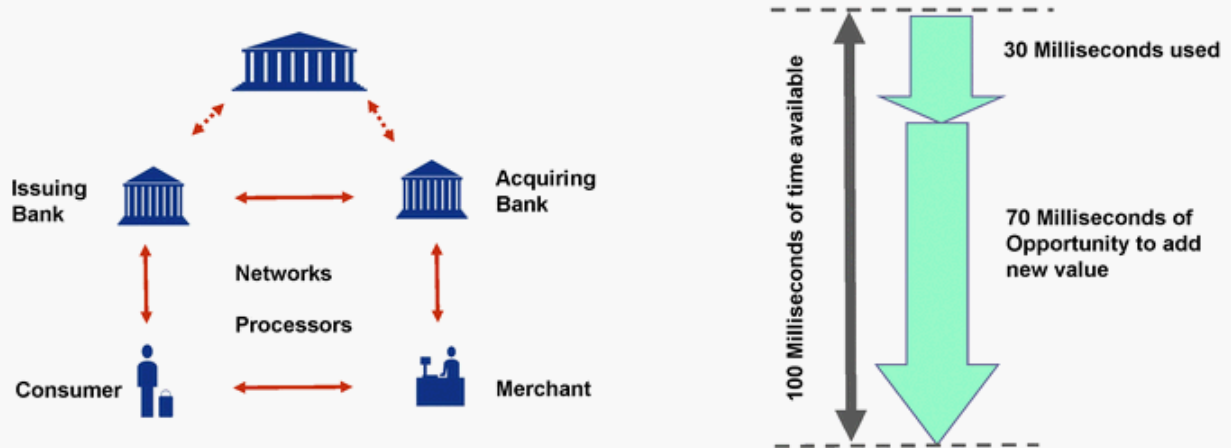


ACI Product Direction: Enterprise Payments Solution >> EPS

- SOA-based solution and architecture
- Convergence of Wholesale, Retail and Risk Management Payment services
- Easy integration with the financial institution's enterprise infrastructure
- Long-term vision for ACI and ACI customers
- Over time, business functions in current products will be composed into components and services
- Existing ACI products will begin to provide and consume services that interact with the ACI EPS Hub



100 Millisecond Rule



- Consumer Response Time: 1 second = 1000 millisecond
- Maximum Time within ACI instance of Payment Engine = 100 milliseconds
- Currently require only 30 milliseconds to Acquire, Route, Switch, Authorize
- Leaves 70 milliseconds time to add further value to the Financial Transaction
- Monetizes fully “allowed time” within the Payment Engine

ACI Labs – Goals

- Development of next generation Payment Solutions
- Established in Chennai, India in late 2008
- Focus areas:
 - Data Mining & Data Analysis domains within payment streams
 - Ad insertion in payment streams
 - Intelligent/Least Cost Routing
 - Mobile/p2p payments
 - Data Security, Risk Management & Fraud Detection
- Generate IP for ACI by filing patents
- Develop prototypes and work closely with ACI product development units to transfer newly created IP and Technology

ACI Labs – Operational Framework

- Research, Monitor and Track payments industry direction
- Evaluate impact of evolving technologies and changes
- Create an atmosphere that encourages thinking big and solving challenging problems
- Work closely with Thought Leaders in Industry/Academia
- Acquire best possible talent through a robust recruitment process
- Foster teamwork and collaboration among research engineers
- Build relationships with customers, vendors and industry representatives

ACI Labs – Current Status

- Meeting/Discussions with Computer Science faculty at the Indian Institute of Technology – Madras (IITM)
- Explained the ACI Lab concept and explored faculty engagement/participation – Response has been Positive
- Exploring taking up of Space within the IITM Research Park
- Recruitment of Lab Engineers in progress



Financial Review

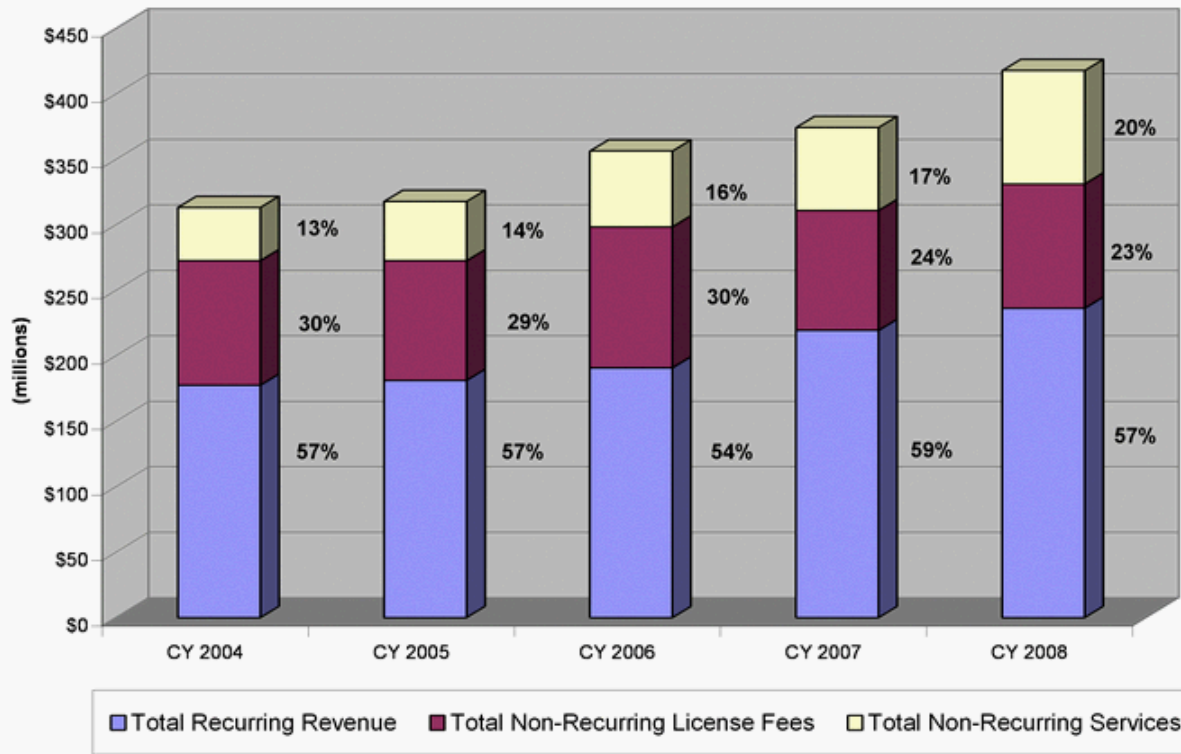
Scott Behrens, Chief Financial Officer



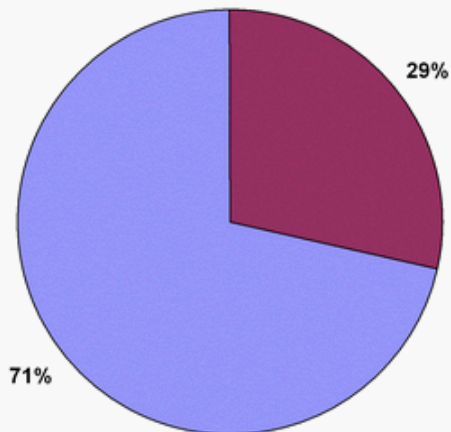
Topics

- Revenue Mix and Customer Concentration
- Backlog and Customer Attrition by Geography
- Impact of Rollover of Dis-economic PUFs
- Customer Life Cycle
- Opex and Operating Free Cash Flow

Calendar Year Revenue Mix



CY 2008 Revenue Concentration



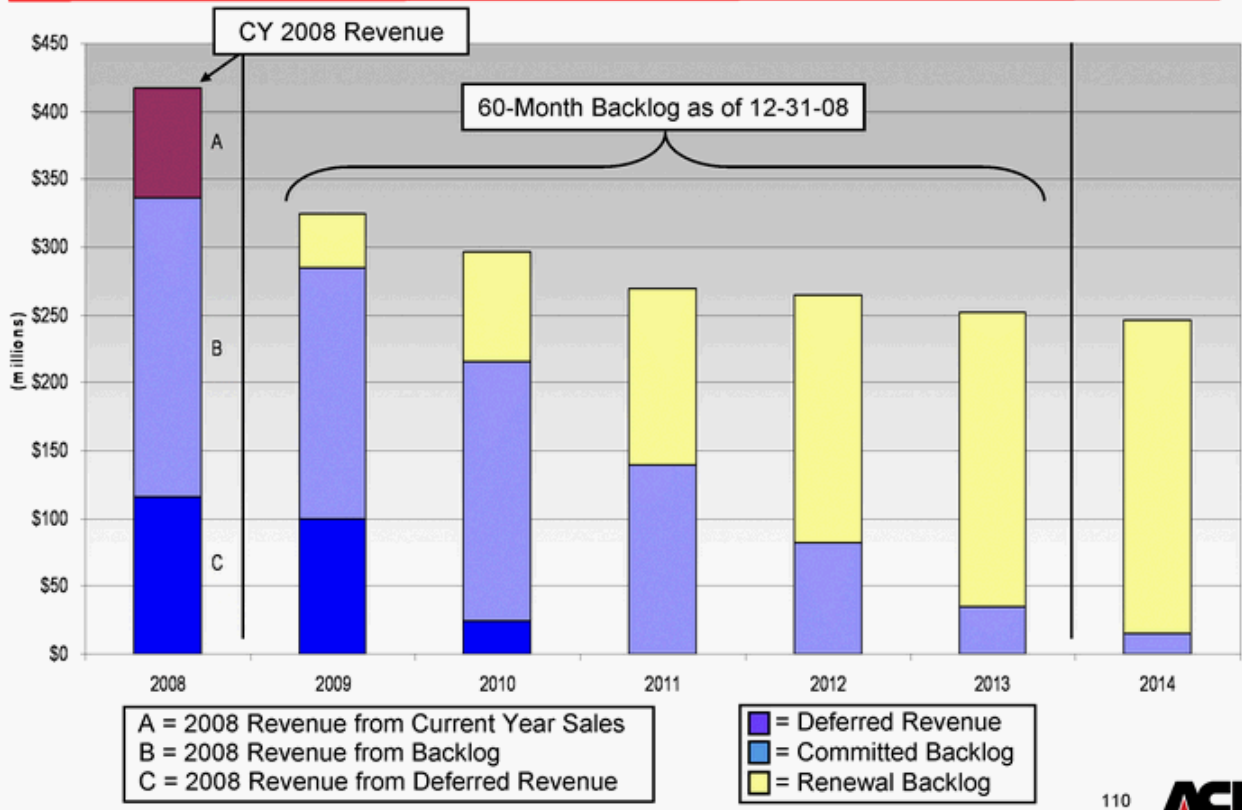
■ = Revenue from Top 20 Customers
■ = Revenue from All Other Customers
 Represents Top 20 out of 826 Customers

- Not reliant on an individual customer relationship
- Top 20 individual customers change from year to year due to significant project completion & renewals
- Top 20% (approximately 165 customers) represent approximately 80% of our total revenues

Top 1	4%
Top 5	13%
Top 10	20%
Top 20	29%

2008 Rank	2007 Rank	Channel
#1	#6	Americas
#2	#1	EMEA
#3	#119	Americas
#4	n/a	EMEA
#5	#5	Americas
#6	#2	EMEA
#7	#40	EMEA
#8	#14	EMEA
#9	#190	EMEA
#10	#59	Americas
#11	#13	EMEA
#12	#15	Americas
#13	#83	EMEA
#14	#16	Americas
#15	#27	Americas
#16	#21	Asia-Pacific
#17	#19	Americas
#18	#128	EMEA
#19	#20	Americas
#20	#309	Americas

Backlog Transition

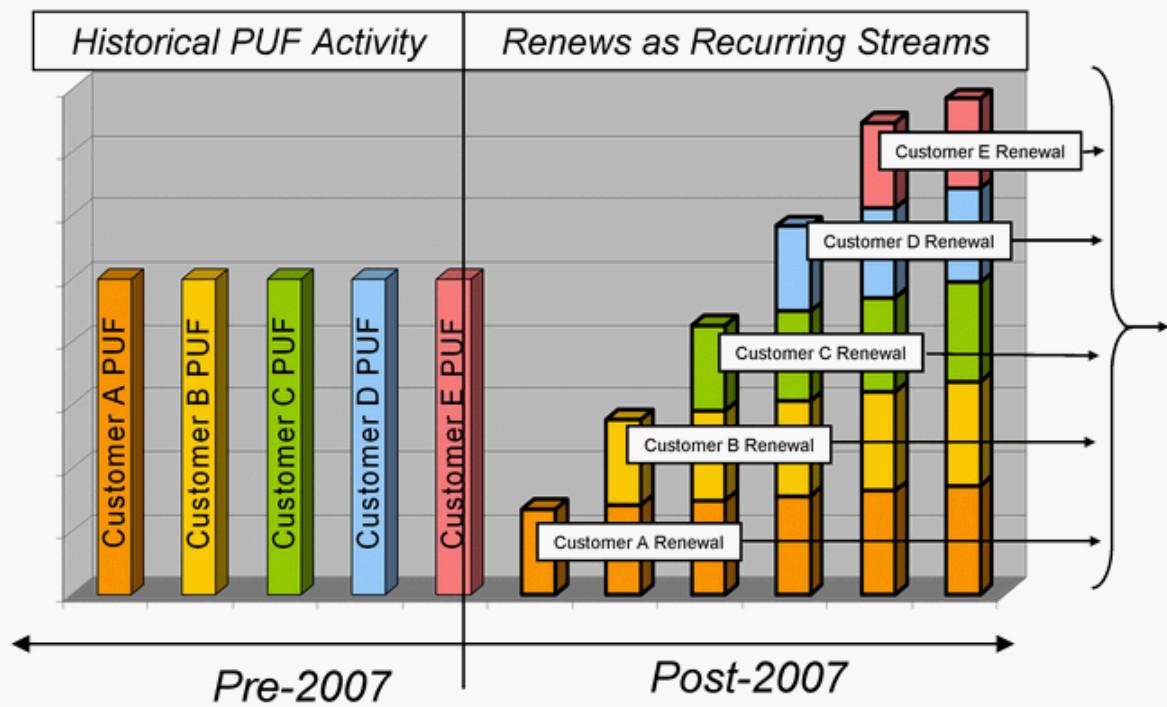


Relative Attrition by Geography and Product

- 4.2% Global Attrition in 2008
- Relative Attrition by Channel
 - Americas Slightly Higher Than Average
 - EMEA and Asia-Pacific Slightly Lower Than Average
- Relative Attrition by Product
 - Retail Payment Engine Products at the Average
 - Wholesale Products Better Than Average
 - Fraud / Risk Management Slightly Worse Than Average
 - Non-Core Products / Tools Worse Than Average
- No Single Geography or Product Area is Currently Experiencing Significant Levels of Attrition

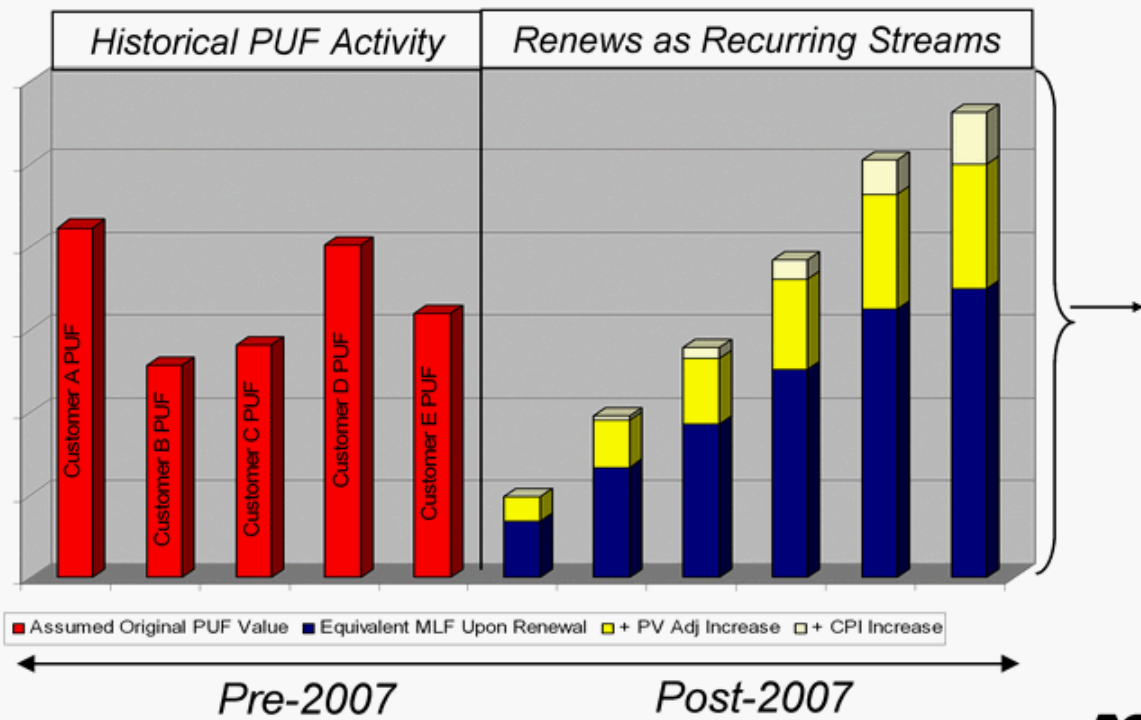
Revenue as Former Dis-Economic PUFs Renew

Timing Illustration

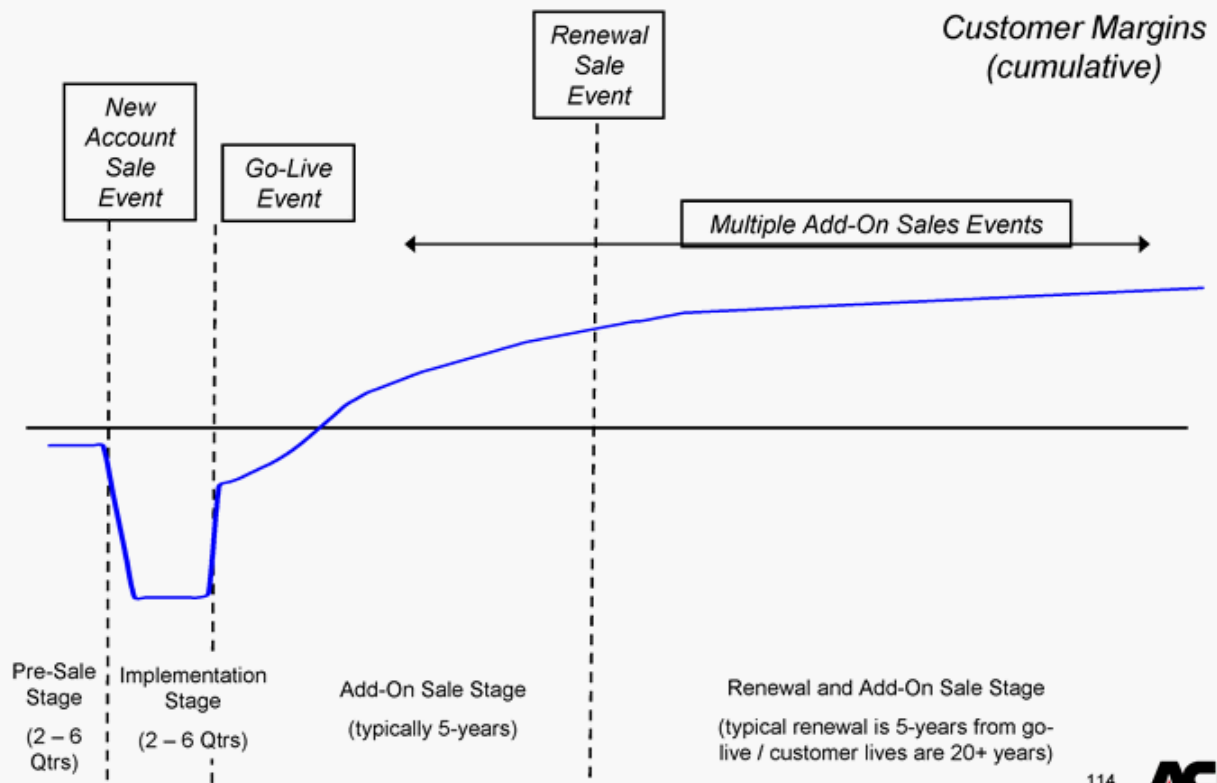


Revenue as Former Dis-Economic PUFs Renew

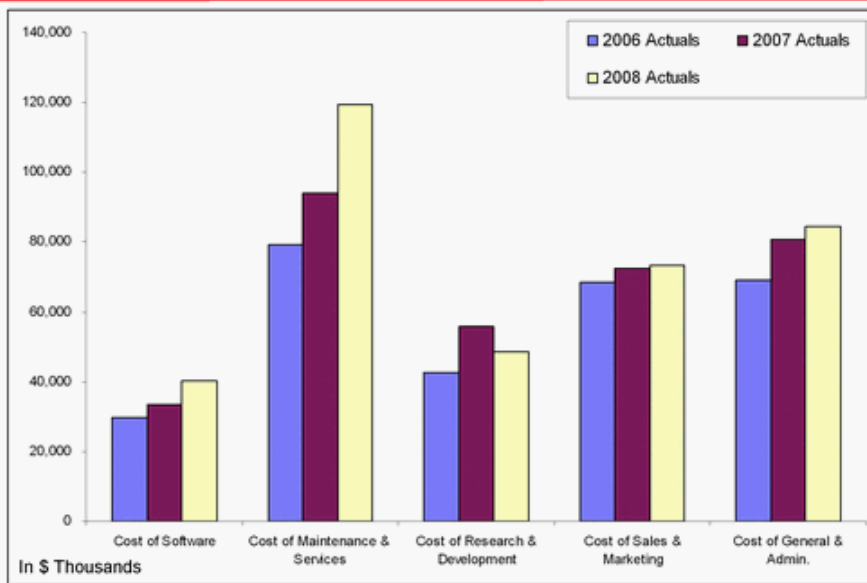
Economic Illustration



Illustrative Customer Life Cycle

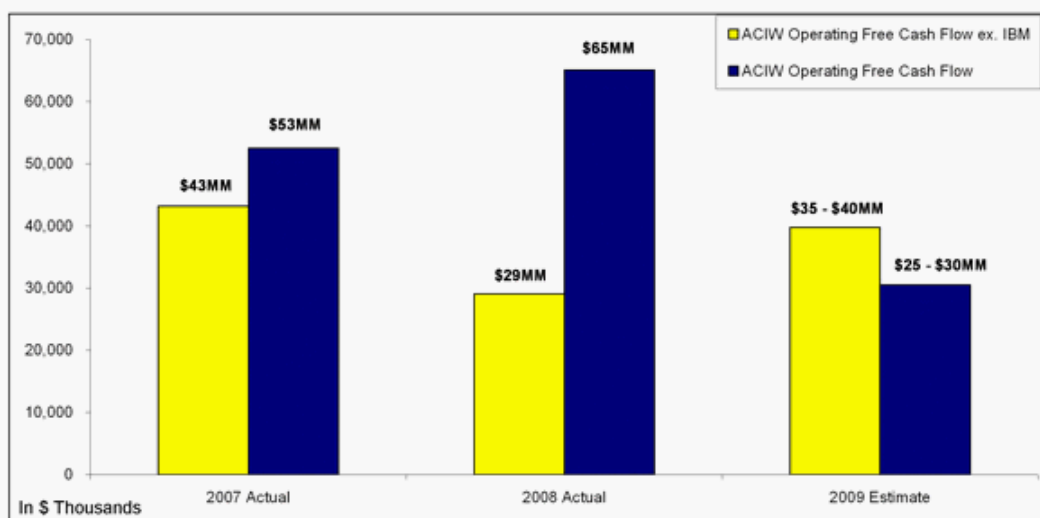


Operating Expenses 2006-07-08



	2006 Actuals	2007 Actuals	2008 Actuals
Revenue	356,117	374,210	417,653
Cost of Software	28,883	33,415	39,574
Cost of Maintenance & Services	79,306	93,823	119,472
Cost of Research & Development	42,335	55,942	48,645
Cost of Sales & Marketing	67,947	72,639	71,935
Cost of General & Admin.	64,357	74,939	78,396
Depreciation & Amortization	11,326	20,844	22,049
Share Based Comp. Expense	6,656	5,816	7,888
IBM Enablement Deferral	0	0	(7,828)
Non-Recurring Items	11,079	16,486	15,809
Total Operating Expenses	311,889	373,904	395,940

Operating Free Cash Flow 2007-08-09



	2007 Actual	2008 Actual	2009 Estimate
GAAP Cash Flow from Operations	37,866	77,826	\$40 - \$45 MM
Capital Expenditures	(7,967)	(11,957)	~(\$12MM)
Non - Recurring Items	13,301	4,100	~\$7MM
Proceeds from Alliance Agreement (Investing)	9,330	1,498	~\$4MM
Alliance Tech. Enablement Exp. (Investing)	0	(6,328)	~(\$14MM)
ACIW Operating Free Cash Flow	52,530	65,139	\$25 - \$30MM
Add back Alliance Tech. Enablement Exp.	0	6,328	~\$14MM
Subtract Proceeds from Alliance Agreement	(9,330)	(42,433)	~(\$4MM)
ACIW Operating Free Cash Flow ex. IBM	43,200	29,034	\$35 - \$40MM

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ACI and IBM Data Center Delivery Profile

David Sonier, Global IT Operations

Goal: Attainment of a World Class Enterprise Environment

- **Centralize computing equipment:**
 - a. Upgrade in technology
 - b. Cover all equipment under maintenance
 - c. Greater utilization of resources
 - d. Create a secure environment
 - e. Build environment to support 7x24 processing
 - f. Provide a robust Business Continuity and Disaster Recovery plan
- **Build networks that allow low latency access by ACI Developers**
- **Establish a global Service Desk to handle all IT issues**
- **Improve the new client/employee experience**

Goal: Attainment of a World Class Enterprise Environment (continued)

- **Enhance skill set**
- **Implement tools to improve monitoring and shorten recovery time**
- **Implement capacity and trending capabilities**
- **Move processing to a higher level of Data Center**
- **Reduce capital investments by moving to operating expense**

Goal: Consolidate and Upgrade ACI computing environments

ACI computer room- Before



Achievement- Consolidated ACI computing environments in modern, secure and upgraded environment

IBM computer room - After



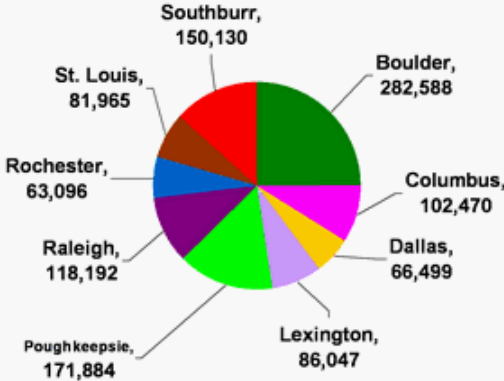
Achievement: IBM Reliability Level 3+

Features	IBM	ACI
Dual Electric Utility Feed	√	
Dual Power Path Above 600V	√	
Ups System	N+1	
Standby Generators provide For Critical Loads	N+1	
Fuel Systems	N+1	
Dual Power Path to PDU	√	
Dual Feed CAC Units	√	
Dual power Path For Dual Power Cord Loads	√	
Chiller Plant - N+1 Redundancy	√	
Redundant Tower Water Make Up Supply	√	
Raised floor - CAC Units - N+25%	√	
Critical Load - Cooling Systems - N+1	√	
Automation & Monitoring	√	
7 x 24 Facility Operator Coverage	√	
Mechanical Systems - concurrent Maintenance	√	
Electrical Systems - Concurrent Maintenance	√	



IBM Strategic U.S. Data Centers

Total US Data Center Space
1,122,871 square feet



IBM Boulder Capacities



- 6 different computer rooms make up the data center
- Customer Service and Operations also hardened
- Redundant Xcel Energy Electrical Service
- Stable Climate / Seismic Profile / Power Grid
- All raised floor open architected, multi customer

- Total commercial raised floor space
 - 282,647 sq.ft. / 27,386 sq. m.
- Incoming Utility – 37,000 Kva
- UPS Capacity - 31 Modules, 30,500 Kva
- EPS Capacity - 30 Generators, 44,400 Kva
- Chiller Capacity – 10,200 tons (35,873 Kw)

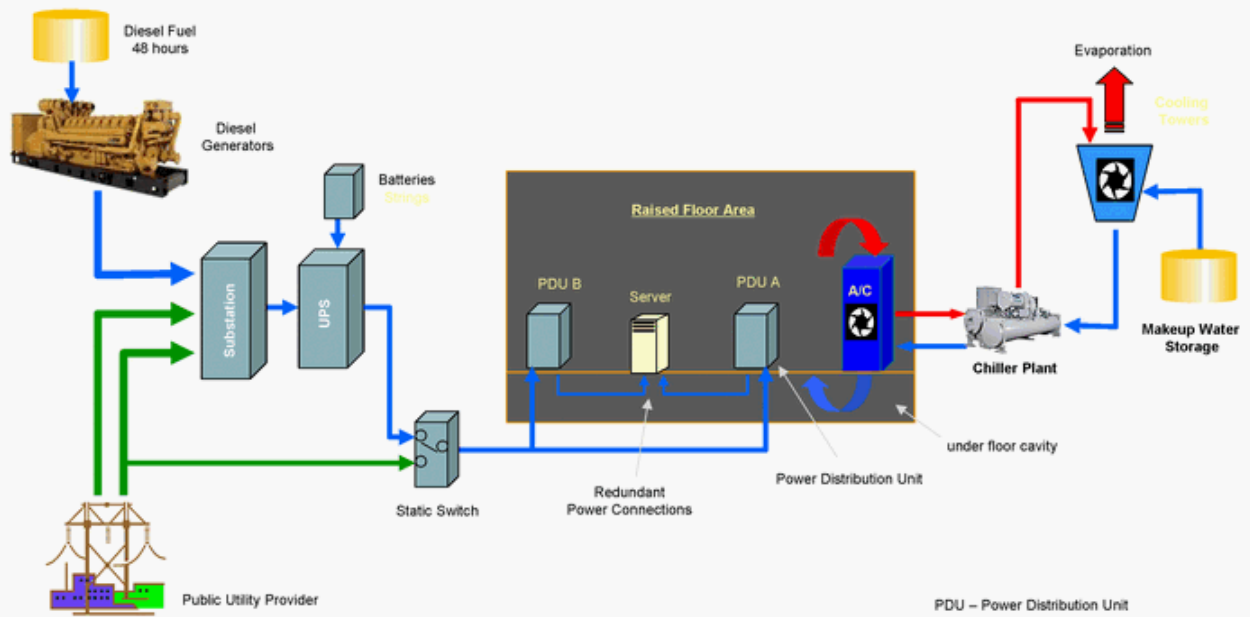


Corporate Reliability Criteria

- Dual Power Support
 - utility power sources to the site
 - power paths to all data center buildings
 - power paths for dual powered devices
- Backup Power Support
 - UPS battery power system with N+1 redundancy
 - EPS generator power system with N+1 redundancy
 - On site diesel fuel storage
- Redundancy
 - Dual power feeds to all computer room air conditioners
 - Redundant air conditioning units on the raised floor
 - Redundant (N+1) components in all critical systems
- Maintenance
 - Concurrent maintenance capability down to the PDU level
 - Preventative maintenance schedule for all critical systems
 - Monthly testing of backup power generator systems
 - Yearly "drop dead" test of all backup systems
- Staffing
 - 24 x 7 x 365 on site security, facilities maintenance, and operations staff

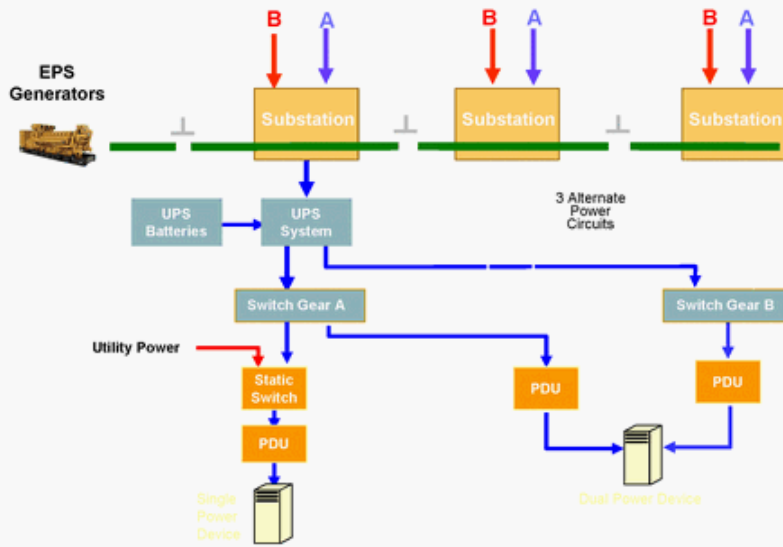


Level 3+ Reliability Diagram



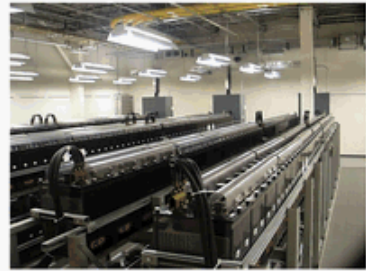
Typical Building Power Profile

Redundant Utility Power Feeds to all Substations



EPS and UPS Characteristics

- UPS / Batteries provide 15 minutes of continuous power
- EPS Generators online in under 30 seconds
- UPS filters incoming utility power
- 48 hour fuel storage capacity onsite
- All systems fully redundant



Environmental Systems



- Room temperature requirement is 72° F (22.2°C) +/- 2
- Multiple redundant AC units on the floor
- Water temperature supply is 48° - 50°F (9°C – 11°C)
- Under floor air temperature of 55° - 60°F (13°C – 15°C)



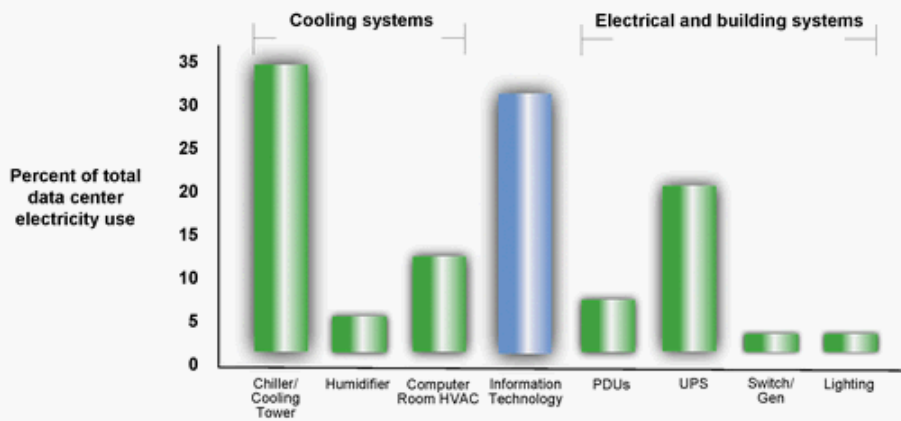
- Relative Humidity requirement is 45% +/- 5%
- Low ambient humidity / continuous steam generation
- High ambient humidity requires dehumidification
- Central plants with individual building backup systems

Raised Floor Environment



- Open architected, multi-customer
- Water detection under the floor
- Smoke and fire detection
- Multi zoned sprinkler system
- IT equipment modeling and profiling capabilities
- Hot aisle cold aisle equipment layout
- Under floor cable management
- PDUs loaded to 45% capacity for fail over requirement

Data Center Power Consumption



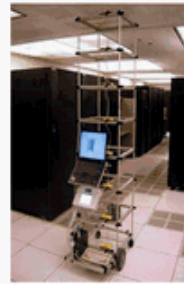
For the typical 25,000 square foot data center that spends \$2.6 million in power annually, energy costs can potentially be cut in half

Existing Data Center Energy Management

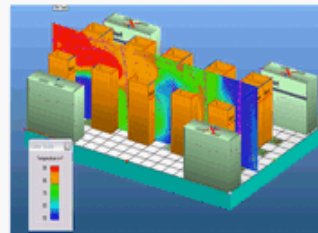
- Maximize raised floor power utilization
- Seal all floor hole penetrations
- Use modeling tools to manage I/T loading
- Map temperature profile (MMT)
- Maximize A/C unit efficiencies
- Turn off A/C units where possible
- Fewer A/C units on line may be cooler



Koldlok tile inserts for airflow management



MMT mapping tool

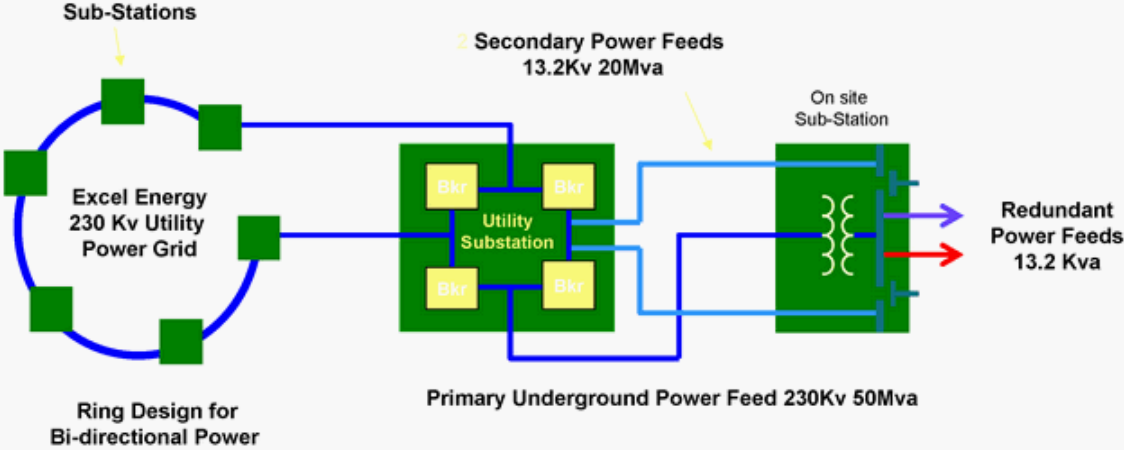


Tileflow modeling software

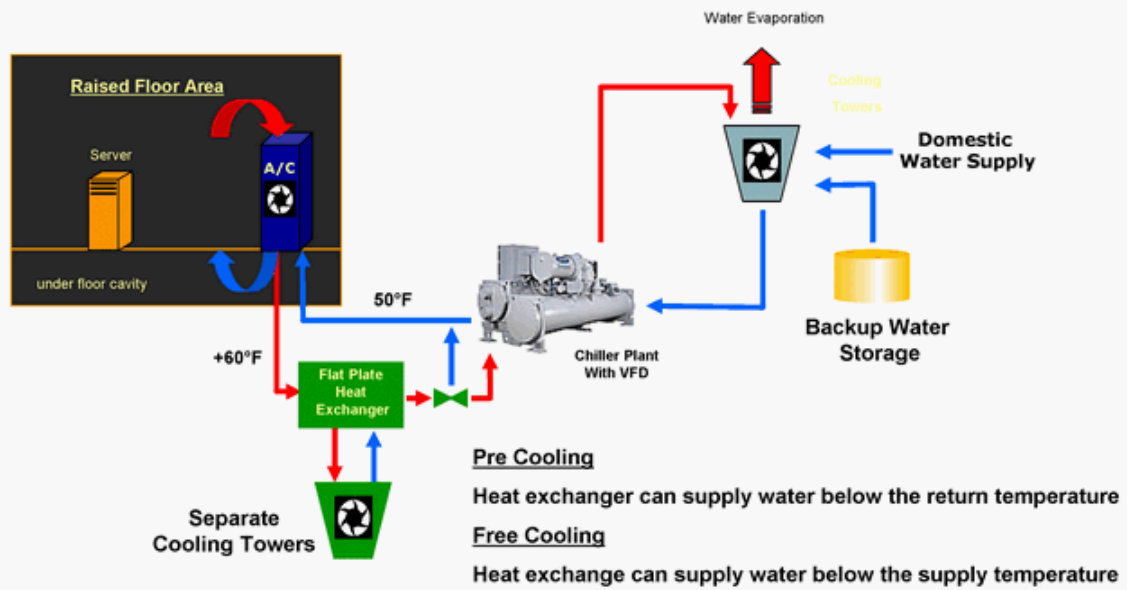
IBM New Data Center Strategies

- Same level of reliability and redundancy
- Ideally design to 140 watts/ sq.ft. (868 watts / sq.m.)
- Variable speed pumps and motors in the air conditioning system
- Ability to package IT equipment at higher densities (watts per IT space)
- Additional chilled water capacity to support new water cooled IT technology
- Flat plate heat exchangers for free cooling opportunities – 50% of the year.
- Low carbon emission diesel fuel for generator operation
- Energy efficient generators for a low PUE metric (1.28 – 1.68)
- Usable capacities
 - 14,700 Kw generator
 - 8,000 Kw UPS (expandable to 9,000 Kw)
 - 2,600 tons chillers (approximately 9,2000 Kw)

Boulder Utility Power Grid

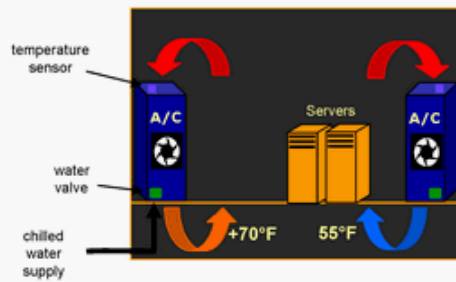


Energy Efficient Chiller Plant



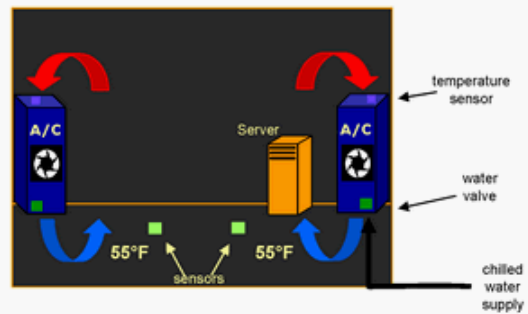
Energy Efficient Air Conditioning

Traditional Raised Floor



- 2 foot raised floor
- A/C fans running at constant speed
- Input air temperature set point is 71°F
- chilled water valves opens based on input temp
- Units seeing no load pass thru 70°F air
- Reliability requirements calls for redundant units
- Redundant units would not be cooling

Efficient Raised Floor



- 3 foot raised floor
- A/C fans running at variable speeds based on load
- Chilled water valves open based on load
- temperature and pressure sensors under floor
- sensors feed the building management system
- All A/C systems work together to maintain profile

Forward-Looking Statements

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”, “looks forward to,” 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 the:

- Ability to hire key leaders in remaining roles;
- Anticipated results of improving ACI’s ability to execute, including expectations relating to the following:
 - Product roadmaps and multi-year strategies,
 - Country/region specific go-to-market strategies,
 - Product pricing tools and strategies,
 - The corporate management office,
 - The deal approval process,
 - Implementation services methodology,
 - Software development life cycle projects, and
 - Professional services strategy.
- Release plans and pricing for Base 24-eps, PRM, Retail Commerce Server, MTS and Enterprise Banker products;
- Expected impacts and benefits of the IBM alliance, including the creation of addressable markets and customer value propositions;

Forward-Looking Statements

- Anticipated benefits from the implementation of the corporate management office;
- Anticipated benefits arising from the implementation services methodology;
- ACI's ability to drive better deal economics;
- ACI's ability to respond to market trends and drivers;
- Expectation that transaction volumes will continue to grow;
- Expectation that ACI has significant market potential remaining in the U.S.;
- Expectation that ACI's will capture a greater portion of its addressable markets;
- Expectation that market dynamics will create a migration from legacy solutions and processors to new solutions;
- Expectation that cost pressures, reliability and risk will create the need for enterprise payment hubs;
- Expectation that the IBM alliance will facilitate new customer wins and product migrations;
- Opportunities in the bank, credit union, payment processors and retailers market segments and ACI's ability to respond to those opportunities;
- Market opportunities in Canada, Brazil and Mexico;
- Expectations relating to the Company's product vision and strategy, including expectations with respect to the ACI payments hub as a destination for all payment types;
- Expectations relating to ACI's product direction;
- Expectation that ACI products will begin to provide and consume services that interact with the ACI EPS hub;
- Backlog and attrition estimates;
- Anticipated revenues as PUFs roll off the business;
- Expectations relating to operating expense trends and operating free cash flow
- Expectations relating to future product development strategies, the ability of the Company to address market and customer needs;
- Sales and financial expectations;
- Sales outlook, including expansion in various countries, sales into new accounts and sales of new applications, penetration of new market segments; and
- Expectations relating to key product strategies and geographic specific strategies

Forward-Looking Statements

Any or all of the forward-looking statements may turn out to be wrong. They can be affected by the judgments and estimates underlying such assumptions or by known or unknown risks and uncertainties. Many of these factors will be important in determining the Company's actual future results. Consequently, no forward-looking statement can be guaranteed. Actual future results may vary materially from those expressed or implied in any forward-looking statements. In addition, the Company disclaims any obligation to update any forward-looking statements after the date of this presentation.

All of the foregoing forward-looking statements are expressly qualified by the risk factors discussed in the Company's filings with the Securities and Exchange Commission. For a detailed discussion of these risk factors, parties that are relying on the forward-looking statements should review the Company's filings with the Securities and Exchange Commission, including the Company's Form 10-K filed on March 4, 2009, specifically the section entitled "Risk Factors."

- The risks identified in the Company's filings with the Securities and Exchange Commission include:
- Risks associated with the global financial crisis affecting the banking system and financial markets, which could reduce the demand for our products and services or otherwise adversely impact our cash flows, operating results and financial condition;
- Risks associated with provisions in our current credit facility which may limit our flexibility in operating our business;
- Risks associated with the volatility and disruption of the capital and credit markets and adverse changes in the global economy which may negatively impact our liquidity and our ability to access financing.
- Risks associated with the restatement of the Company's financial statements;
- Risks associated with the Company's performance which could be materially adversely affected by a general economic downturn or lessening demand in the software sector;
- Risks associated with the complexity of the Company's software products;
- Risks inherent in making an estimate of the Company's backlogs which may not be accurate and may not generate the predicted revenue;
- Risks associated with the Company's ability to compete in the rapidly changing and highly competitive software industry

Forward-Looking Statements

- Risks associated with tax positions taken by the Company which require substantial judgment and with which taxing authorities may not agree;
- Risks associated with consolidation in the financial services industry which may adversely impact the number of customers and the Company's revenues in the future;
- Risks associated with the Company's stock price which may be volatile;
- Risks associated with conducting international operations;
- Risks regarding the Company's BASE24-eps product which may prove to be unsuccessful in the marketplace;
- Risks associated with the announced maturity of certain of the Company's legacy retail payment products, which may result in decreased customer investment in our products and adversely impact our strategy to migrate customers to our next generation products;
- Risks associated with the Company's future profitability which depends on demand for its products; lower demand in the future could adversely affect the Company's business;
- Risks associated with the Company's software products which may contain undetected errors or other defects, which could damage its reputation with customers, decrease profitability, and expose the Company to liability;
- Risks associated with the IBM alliance, the Company and/or IBM's ability to perform under the terms of that alliance and customer receptiveness to the alliance;
- Risks associated with the outsourcing arrangement with IBM which may not achieve the level of savings that we anticipate and, because the arrangement involves changes in systems and personnel, may expose the Company to operational and control risks which could adversely affect the Company's business;
- Risks associated with future acquisitions and investments which could materially adversely affect the Company;
- Risks associated with the Company's ability to protect its intellectual property and technology and that the Company may be subject to increasing litigation over its intellectual property rights;
- Risks associated with litigation that could materially adversely affect the Company's business financial condition and/or results of operations;

Forward-Looking Statements

- Risks associated with new accounting standards or revised interpretations or guidance regarding existing standards;
- Risks associated with the Company's offshore software development activities, which may put its intellectual property at risk;
- Risks associated with security breaches or computer viruses, which could disrupt delivery of services and damage the Company's reputation;
- Risks associated with the Company's customers who are subject to a regulatory environment and industry standards that may change and reduce the number of transactions in which the customers engage;
- Risks associated with the Company's ability to comply with privacy regulations imposed on providers of services to financial institutions;
- Risks associated with system failures, which could delay the provision of products and services and damage the Company's reputation with its customers;
- Risks associated with the Company's restructuring plan, which may not achieve expected efficiencies; and
- Risks associated with material weaknesses in the Company's internal control over financial reporting.



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