

Kiwibank Fights Fraud with ACI Proactive Risk Manager

Projected First Year Savings Delivered in Months

(New York, N.Y. – June 23 2011) –ACI Worldwide (Nasdaq: ACIW), a leading international provider of payment systems, today announced that Kiwibank Limited, New Zealand's biggest locally-owned bank, has implemented ACI Proactive Risk Manager™ for Enterprise Risk to deliver fraud prevention and detection, to protect its 700,000 customers from card fraud.

Kiwibank wanted a best of breed anti-card fraud solution that could be implemented quickly and easily in response to the growing fraud threat globally. The bank also wanted a solution that would deliver fraud prevention and detection in the future – able to evolve as fraud threats change.

By selecting Proactive Risk Manager the bank was confident that it could provide the highest level of fraud prevention for its customers, in the most effective way. In a matter of months after implementation the ACI solution delivered the savings that had been predicted for the entire first year.

George Hiotakis, Head of Fraud Risk at Kiwibank said "Proactive Risk Manager has greatly increased our card fraud defenses, and we started to identify and prevent fraud as soon as the product was implemented. Kiwibank prides itself on customer service, and it's important for us to provide a safe banking environment for our customers – with ACI we have confidence that we can deliver this."

James Farrell, managing director of ACI Worldwide (Pacific) said, "Fraud is constantly changing, and fraudsters will attack one bank after another until they find the weakest link. Kiwibank wanted to have absolute confidence in its ability to protect its customers from even the most sophisticated fraud attacks, and we are pleased that the bank selected ACI to support them. By proactively detecting fraud the bank can stay one step ahead of fraudsters."

Ralph Dangelmaier, president of global markets and services at ACI Worldwide said, "Kiwibank joins a growing community in Australia and New Zealand of more than ten major banks that have licensed Proactive Risk Manager. Globally, more than 160 banks, processors and retailers rely on Proactive Risk Manager to monitor transactions to identify and prevent fraud, and to detect money-laundering activity."

ACI Proactive Risk Manager is a comprehensive financial crime management detection solution to help financial institutions combat fraud schemes, whether they be related to card, wire, ACH, money laundering or other payments risks. Proactive Risk Manager's ability to accurately identify fraud attempts in real-time allows users to prevent losses, even at the first attack.

For more information on Proactive Risk Manager please see www.aciworldwide.com/proactiveriskmanager.

About ACI Worldwide

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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