

## **One in Five Hit by Card Fraud in Past Five Years ACI Worldwide Survey**

(New York, N.Y. – 28 July 2009) – ACI Worldwide, Inc. (Nasdaq: ACIW), a leading international provider of electronic payments software and solutions, today announced that its global card fraud survey revealed that 18 per cent of consumers questioned have been victims of credit or debit card fraud in the past five years. The research, of more than 2,400 consumers across eight countries, also found that if an individual or someone they knew was hit by card fraud, 22 per cent would change financial institutions, and a further 27 per cent would consider changing financial institutions.

In the light of these findings, and the continued commitment by financial institutions around the world to protect their customers from card fraud, ACI Worldwide has launched its Guide to “Stopping Card Fraud in its Tracks”, with contributions from Nationwide Building Society, to provide advice to fraud managers in banks to help combat card fraud and protect their customers.

The survey highlights some wide variations in fraud trends around the world. In the US and UK, 27 per cent of respondents have been hit by card fraud in the past five years, compared to only seven per cent in Dubai, eight per cent in Germany and 15 per cent in Australia, China and Singapore. When it comes to customer attitudes to card fraud, a fifth of the respondents said they are not confident their financial institution can protect them, with this number rising to over a third in China.

What’s more, almost half of respondents said that they would change banks, or at least consider it, if they or someone they knew was hit by card fraud. The least forgiving consumers are in Dubai, Brazil and Singapore, where a third would change banks, while respondents in the UK and US appear more lenient as half of all respondents suggest that it would depend on the service delivered by their financial institution following the fraud.

Pete Corrie, head of financial crime at Nationwide Building Society, comments: “The number of card payments globally has increased drastically over the past few years and, consequently, the whole industry has seen associated fraud levels go up. The Guide produced by ACI Worldwide not only highlights that fraud detection and reduction is one area where financial institutions are able to take decisive and positive action to reduce losses but also explains how financial institutions will be able to protect their image and retain the trust of their customers.”

David Nussenbaum, vice president and product line manager at ACI Worldwide, adds: “The international research we have conducted shows that although card fraud trends vary around the world, it is still a persistent problem for banks. In order to protect themselves and their customers against potential fraudulent attacks, financial institutions are looking for ways to implement effective anti-fraud strategies, while maintaining efficiency and keeping costs to a minimum. We believe that our Guide will provide some useful and practical advice.”

The ACI Worldwide research on card fraud was conducted during July 2009 in Australia, Brazil, China, Dubai, Germany, Singapore, the UK and the USA surveying a total of 2,408 respondents. To download the ACI Worldwide Guide to ‘Stopping card fraud in its tracks’, go to [www.aciworldwide.com/stopcardfraud](http://www.aciworldwide.com/stopcardfraud).

### **About ACI Worldwide**

ACI Worldwide is a leading provider of 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 800 customers in 90 countries. Visit ACI Worldwide at [www.aciworldwide.com](http://www.aciworldwide.com).

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