

## **Westpac New Zealand Launches ACI Proactive Risk Manager for Fraud Detection & Prevention on IBM System z**

(New York, N.Y. – 17 June 2009) – ACI Worldwide, Inc. (Nasdaq: ACIW), leading international provider of electronic payments software and solutions, today announced the implementation of ACI Proactive Risk Manager™ for Enterprise Risk solution on IBM System z™ at Westpac New Zealand, one of the country's largest full service banks.

Westpac New Zealand chose the ACI solution to strengthen its fraud detection and prevention capabilities, to protect against the rapidly rising volume of fraudulent activities occurring worldwide. The bank required a cost-effective, reliable and comprehensive solution, in order to offer the greatest protection to its customers.

Terry Mortensen, Head of Fraud & Security at Westpac New Zealand said, "Within a few days of implementing ACI's Proactive Risk Manager, it alerted us to fraud, which we were then able to prevent. Immediately, we were confident in assuring our customers, and prospective customers, that we can provide them the risk-free service they need in the current financial climate."

"Fraudulent transactions are damaging many companies in the financial services industry today, and there is pressure not only from banking customers, but also the government, to control them." said Ron Totaro, chief operating officer at ACI Worldwide. "Innovative financial institutions, like Westpac New Zealand, are deploying Proactive Risk Manager to detect fraud early in the transaction cycle, to prevent financial loss and negative brand impact."

"Effective enterprise-wide fraud management is not easy to achieve. It not only requires significant processing power and scalability to handle the data volume and throughput, but also sophisticated functionality to enable accurate fraud detection," explained June Felix, General Manager for Banking and Financial Markets at IBM. "Proactive Risk Manager on IBM System z servers can help provide Westpac New Zealand with the capability to take a holistic, enterprise-wide approach to managing financial crimes and operational risk."

Westpac New Zealand implemented real-time rules to monitor potentially suspicious transactions within the authorization process, therefore identifying and preventing fraud. The configurable rules scoring engine gives the bank the agility to respond to changing fraud patterns.

Westpac New Zealand has utilized ACI's BASE24® for its payment processing for 20 years, handling an average of 1.6 million transactions per day. With the integrated combination of BASE24 and Proactive Risk Manager, the bank can provide a service that is faster, safer, more cost effective and reliable.

ACI welcomes Westpac New Zealand to the growing community in Australia and New Zealand of more than ten major banks that have licensed Proactive Risk Manager. Globally, more than 150 banks, processors and retailers rely on Proactive Risk Manager to monitor transactions at an enterprise level to identify and prevent fraud on debit, credit and corporate cards; cheques; online banking; and merchants; and to detect money-laundering activity. Another 1,000 financial institutions access Proactive Risk Manager services through processor relationships.

### **About Westpac New Zealand**

Westpac is one of New Zealand's largest full service banks and has been operating in New Zealand for over 145 years. The bank has 1.2 million active customers, over 5,500 staff, almost 200 branches and over 500 ATMs nationwide.

[www.westpac.co.nz](http://www.westpac.co.nz)

### **About IBM**

For more information about IBM System z servers, please visit [www.ibm.com/systems/z](http://www.ibm.com/systems/z).

### **About ACI Worldwide, Inc.**

ACI Worldwide is a leading provider of electronic payments software and services to major banks, retailers and processors around the world. The company enables online payment processing, online banking, fraud prevention and detection, and back-office services. ACI solutions provide market-leading levels of reliability, manageability and scale, to more than 800 customers in 88 countries. Visit ACI Worldwide at [www.aciworldwide.com](http://www.aciworldwide.com).

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