

ACI Worldwide Saves Moneris Solutions More Than \$10 Million in Two Years with ACI Acquirer

(New York, N.Y. – 5 January, 2011) – ACI Worldwide, Inc. (Nasdaq: ACIW), a leading international provider of payment systems, today announced that Moneris Solutions, the world's eighth largest processor of debit and credit card transactions, has transformed its merchant management service and saved more than \$10 million in just two years with the implementation of ACI Acquirer™. The company has also implemented ACI Proactive Risk Manager™ and reduced merchant fraud by 25 percent year over year.

In 2005, the Canada-based Moneris Solutions decided to move away from its existing in-house processing system and bring in a leading solution that would enable it to respond to the constantly-changing requirements for its 300,000 merchants, and provide scalability and stability for the future. The project integrated with the existing implementation of ACI's BASE24® for transaction processing, and now processes more than three billion transactions a year.

Moneris Solutions also implemented ACI Proactive Risk Manager to detect and manage merchant fraud, which has reduced identifiable fraud by 25 percent year over year. The powerful rules-based engine automates what were manual processes, allowing analysts to spend more time working on fraud cases and reducing potential threats that will further limit the company's exposure to financial risk.

Jim Baumgartner, president and CEO of Moneris Solutions said, "ACI has helped revolutionize the way we work with our customers, through improving all aspects of customer service from the way we handle calls to the data that we are able to provide them. This has directly improved our customer satisfaction levels. Coupled with the reduction in fraud losses and the efficiency savings of more than \$10 million, this just shows how much of a trusted partner ACI Worldwide is to our business."

Ralph Dangelmaier, president of global markets and services at ACI Worldwide said, "In just two years we have provided a major return on investment for Moneris Solutions. ACI Acquirer is a global solution and as the first merchant acquirer in North America to go live with this product, Moneris has benefited from true differentiation in the market."

ACI Acquirer supports the full life cycle of merchant portfolio management, including merchant boarding, transaction acquisition, interchange fee qualification, settlement and statement generation. The system has the flexibility acquirers require for complex merchant portfolios, including multi-currency capabilities and support for multi-level merchant hierarchies.

ACI Proactive Risk Manager can identify subtle patterns of fraudulent behavior by comparing deposit and authorization activity against the merchant's historical activity. The system also detects suspicious cardholder transactions. If a pattern is found, the transaction is flagged for review, allowing the merchant acquirer to take prompt and appropriate action. Proactive Risk Manager's ability to recognize fraudulent activity and learn from experience provides a proactive method of reducing losses incurred from merchant fraud.

For more information on ACI Acquirer, please visit www.aciworldwide.com/acquirer. For more information on ACI Proactive Risk Manager please visit www.aciworldwide.com/proactiveriskmanager.

Moneris Solutions' saving of \$10 million is measured using a time perspective where the total investment (initial outlay plus resources) is compared to costs to determine the payback. With ACI Acquirer the payback time was less than two years with a savings of over 10 million dollars. The initial payback is primarily attributed to the time savings in man hours by implementing ACI Acquirer versus continuing development on the in-house system. Moneris also receives ongoing benefits from the solution's ability to support evolving interchange requirements and the continued growth in new merchants. It is this savings that directly contributes to Moneris' ability to successfully grow earnings.

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