

ACI Worldwide Rated "Positive" by Leading Analyst Firm's Enterprise Fraud and Misuse Management Report

(New York, N.Y. – February 7, 2011) – ACI Worldwide (Nasdaq: ACIW), a leading international provider of payment systems, today announced that its flagship fraud prevention and detection solution, ACI Proactive Risk Manager[™], has been rated "positive" by leading industry analyst firm Gartner, in the latest MarketScope for Enterprise Fraud and Misuse Management.

In the report Gartner states, "Enterprise fraud and misuse management (EFM) saves users money by enabling operational efficiencies, and by stopping fraud and misuse that occur over multiple channels, accounts or products. EFM enables users to break down the walls of siloed fraud prevention operations so that they can look for fraud and misuse at aggregate levels, such as at the customer level, rather than just at an account or transaction level."

Louis Blatt, chief product officer at ACI Worldwide said, "Gartner's MarketScope reports provide a valuable assessment of suppliers in the industry, and we are delighted that Proactive Risk Manager has been rated as "positive". Financial institutions around the world are using Proactive Risk Manager to detect fraud across multiple channels and products, and are making significant savings by identifying suspicious transactions at the earliest possible opportunity and staying one step ahead of the fraudsters."

ACI Proactive Risk Manager is a comprehensive fraud detection solution to help card issuers, merchants, acquirers and financial institutions combat financial crime. It helps institutions fight payments fraud and account takeover, two of the top areas of fraud. By monitoring account activity across all lines of business, Proactive Risk Manager enables users to see more fraudulent activity in a shorter amount of time, minimizing losses and helping to preserve the customer relationship. From strategic user-defined rules to powerful analytics technology using custom modeling techniques, Proactive Risk Manager provides the means to cost effectively reduce losses and limit an organization's risk exposure.

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

1. Gartner "MarketScope for Enterprise Fraud and Misuse Management" by Avivah Litan, 14 January 2011

MarketScope Disclaimer

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About ACI Worldwide

ACI Worldwide powers electronic payments for more than 750 financial institutions, retailers and processors around the world. The company has the broadest, most integrated suite of electronic payment software in the market. More than 75 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 150 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 <u>www.aciworldwide.com</u>. You can also find us on <u>www.paymentsinsights.com</u> or on Twitter @ACI_Worldwide.

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