

Indue Selects ACI Worldwide Solution to Deliver Fraud and Anti Money Laundering Detection Services

(Sydney, Australia – 9th December 2008) — ACI Worldwide (NASDAQ: ACIW), a leading international provider of software for electronic payment systems, today announced that Indue, one of Australia’s leading providers of white-labelled transactional products, has purchased ACI Proactive Risk Manager™ to deliver comprehensive fraud and anti money laundering monitoring and detection services to its clients.

Proactive Risk Manager will enable Indue to cost-effectively reduce losses and limit its customers’ risk exposure by filtering each transaction against user-defined rules created by the investigative staff. Preset benchmark rules are available at implementation, and ACI Worldwide consultants will work with Indue to establish rules that best fit the organisation’s environment. Rules are written and deployed in real time, generating alerts that are queued for review. This rule-and-queue process is managed through a Java™ based client interface.

“Money laundering and fraudulent transactions are damaging many companies in the financial services industry today, and there is pressure not only from customers, but also the government, to control it,” said Peter Hatcher, managing director of ACI Worldwide (Pacific) Pty Ltd. “Progressive companies like Indue who have a trusted and proven reputation are deploying Proactive Risk Manager to detect fraud and report on potential money laundering activity early in the cycle, to prevent both financial loss and negative brand impact.”

Indue has licensed the rules-only Enterprise version of Proactive Risk Manager, which monitors all transaction activity from a single customer view, such as a universal or household account, for which all of the customers’ business relationships with the bank are tied. Indue will deploy Proactive Risk Manager as part of its flagship ORION fraud prevention service. This service is a fundamental capability necessary in supporting the growth and development of Indue’s clients’ cards businesses. Since its inception in December 2003, ORION has saved its customers over \$10m in member funds.

“Indue is looking to enhance its fraud detection capability in order to minimise the fraud experienced by our client’s cardholders, while at the same time leveraging its infrastructure to meet our clients’ AML monitoring requirements. The partnership with ACI will enable us to achieve our aims,” said Manuel Garcia, Chief Executive Officer of Indue.

“In an environment where fraud is increasing and compliance requirements are growing, Indue wants to provide a service which is both effective in minimising fraud losses for our clients as well as helping our clients meet compliance requirements at a reasonable cost,” he concluded.

ACI welcomes Indue to a growing community in Australia and New Zealand of more than 10 financial institutions that have licensed Proactive Risk Manager. Globally, more than 140 banks, processors and retailers rely on Proactive Risk Manager to monitor transactions for debit and credit card fraud, merchant fraud, and to detect money-laundering activity. Another 1,000 financial institutions access Proactive Risk Manager services through processor relationships.

ACI customers have the option of extending the capability of their Proactive Risk Manager system through the addition of a neural network scoring system, to enhance detection accuracy and reduce false-positive ratios, and the addition of an automated case management system, to improve operational efficiency through investigation and process workflow automation.

About Indue

Indue, an approved deposit taking institution (ADI), has provided own-labelled products and transactional services to financial institutions for more than 40 years. Throughout that time, it has reaffirmed its reputation as a trusted provider of products and services that enable institutions to improve the appeal of their core products to their customers.

Indue’s products include Visa cards, eftpos cards, gift and prepaid cards, ATM acquiring services, BPAY, direct entry, chequing, balance sheet management services and fraud monitoring. Through our clients Indue provides financial services to over half a million Australians each day.

Visit Indue at www.indue.com.au.

About ACI Worldwide

ACI Worldwide is a leading provider of electronic payments software and services to major banks, retailers and processors

around the world. The company's solutions enable online payment processing, online banking, fraud prevention and detection, and back office services such as settlement, account management, card management and dispute processing. ACI solutions provide market-leading levels of reliability, manageability and scale to over 800 customers in 88 countries. Visit ACI Worldwide at www.aciworldwide.com.

Contact details

Contact Information

Catherine Eyres

PR & Publications Manager

+44 (0) 1923 812741

Catherine.Eyres@aciworldwide.com