UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): July 29, 2010 (July 29, 2010)

ACI WORLDWIDE, INC.

(Exact name of registrant as specified in its charter)

Delaware	0-25346	47-0772104
(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)

120 Broadway, Suite 3350
New York, New York 10271
(Address of principal executive offices) (Zip Code)

Registrant's Telephone Number, Including Area Code: (646) 348-6700

(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 2.02. Results of Operation and Financial Condition.

On July 29, 2010, ACI Worldwide, Inc. ("the Company") issued a press release announcing its financial results for the three months ended June 30, 2010. A copy of this press release is attached hereto as Exhibit 99.1.

The foregoing information (including the exhibits hereto) is being furnished under "Item 2.02 — Results of Operations and Financial Condition" and Item 7.01- Regulation FD Disclosure." Such information (including the exhibits hereto) shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, except as shall be expressly set forth by specific reference in such filing.

The filing of this report and the furnishing of this information pursuant to Items 2.02 and 7.01 do not mean that such information is material or that disclosure of such information is required.

Item 7.01. Regulation FD Disclosure.

See "Item 2.02- Results of Operations and Financial Condition" above.

Item 9.01. Financial Statements and Exhibits.

99.1 Press Release dated July 29, 2010

99.2 Investor presentation materials dated July 29, 2010

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

ACI WORLDWIDE, INC.

/s/ Scott W. Behrens

Scott W. Behrens, Senior Vice President, Chief Financial Officer and Chief Accounting Officer

Date: July 29, 2010

EXHIBIT INDEX

Exhibit No.	Description
99.1	Press Release dated July 29, 2010
99.2	Investor presentation materials dated July 29, 2010

Exhibit 99.1

ACI Worldwide, Inc.
120 Broadway — Suite 3350
New York, NY 10271
646.348.6700
FAX 212.479.4000

News Release

Investors contact:
Tamar Gerber
Vice President, Investor Relations
646.348.6706

Media contact:
Gretchen Lium
IR Results
303.638.9185

ACI Worldwide, Inc. Reports Financial
Results for the Quarter Ended June 30, 2010
ACI Reaffirms its Annual Guidance

OPERATING HIGHLIGHTS

- Achieved total revenue of $92.4 million of which monthly recurring revenues comprised $65.0 million, growth of $5.2 million over prior-year quarter
- Operating Income improvement of $7.6 million led by higher recurring revenues and lower general and administrative expenses
- Operating EBITDA improvement of 185%
- Improved GAAP EPS compared to prior-year second quarter from ($0.10) loss to breakeven

	Quarter Ended		
	June 30, 2010	Better / (Worse) June 30, 2009	Better / (Worse) June 30, 2009
Revenue	**$92.4**	$5.3	6%
GAAP Operating Income	**$ 4.4**	7.6	235%
Operating EBITDA	**$12.8**	8.3	185%

(NEW YORK — July 29, 2010) — ACI Worldwide, Inc. (NASDAQ:ACIW), a leading international provider of electronic payments software and solutions, today announced financial results for the period ended June 30, 2010. We will hold a conference call on July 29, 2010, at

8.30 a.m. EST to discuss this information. Interested persons may also access a real-time audio broadcast of the teleconference at www.aciworldwide.com/investors.

"I was very pleased with our second quarter performance. We demonstrated strong improvement in operating margins over last year and our business metrics were solidly stronger than in Q2 2009. Our monthly recurring revenue rose and we also showed real strength in both our wholesale and add-on product sales." said Chief Executive Officer Philip Heasley.

FINANCIAL SUMMARY

Sales

Sales bookings in the quarter totaled $108.0 million which was an increase of 11%, or $10.7 million, as compared to the June 2009 quarter. The stronger quarter was driven by large wholesale deals as well as retail sales across the EMEA and Americas geographic channels. Notable changes in the mix of sales included a rise in add-on business to $68.5 million from $36.5 million in the prior-year quarter.

Revenues

Revenue was $92.4 million in the quarter ended June 30, 2010, an improvement of $5.3 million over the prior-year quarter revenue of $87.2 million. The rise in revenue over prior-year quarter reflects the $5.2 million increase in monthly recurring revenues from higher ratable monthly software license fee revenues and maintenance revenues in the EMEA and Americas geographic channels.

Backlog

As of June 30, 2010, our estimated 60-month backlog was $1.515 billion, an increase of $8 million as compared to $1.507 billion at March 31, 2010. The increase was primarily attributable to the larger number of add-on sales which have increased our backlog in this quarter. As of June 30, 2010, our 12-month backlog was $374 million, as compared to $359 million for the quarter ended March 31, 2010.

Operating Expenses

Operating expenses were $88.1 million in the June 2010 quarter compared to $90.4 million in the June 2009 quarter, an improvement of $2.3 million or 3%. Operating expense improvement was led by a $3.1 million decrease in general and administrative expenses.

Liquidity

We had $117.8 million in cash on hand at June 30, 2010. Cash on hand decreased $12.8 million as compared to the March 2010 quarter primarily as a result of $12.7 million of stock repurchases. As of June 30, 2010, we also had $75.0 million in unused borrowings under our credit facility.

Operating Free Cash Flow

Operating free cash flow ("OFCF") for the quarter was $(0.2) million as compared to $13.6 million for the June 2009 quarter. The decrease in our operating free cash flow reflects timing of accounts receivable collections year-over-year.

Operating Income

Operating income was $4.4 million in the June 2010 quarter, an improvement of approximately $7.6 million as compared to an operating loss of $3.2 million in the June 2009 quarter.

Other Expense

Other expense for the quarter was $2.1 million, compared to other expense of $3.7 million in the June 2009 quarter. The decrease in other expense versus the prior-year quarter resulted primarily from a positive variance of $2.7 million related to foreign currency losses and a $0.3 million improvement in the fair value of the interest rate swap. Net interest expense increased $0.3 million over prior- year quarter.

Taxes

Income tax expense in the quarter was $2.4 million due to losses in tax jurisdictions for which we received no tax benefit offset by income in tax jurisdictions in which we accrued tax expense.

Furthermore, as mentioned in previous quarters, the company continues to incur a fixed amortization charge of $0.6 million per quarter related to the transfer of intellectual property outside the United States.

Net Loss and Diluted Earnings Per Share

Net loss for the quarter was $0.2 million, compared to net loss of $3.6 million during the same period last year.

Loss per share for the quarter ended June 2010 was $(0.00) per diluted share compared to $(0.10) per diluted share during the same period last year.

Weighted Average Shares Outstanding

Total weighted average shares outstanding were 33.5 million for the quarter ended June 30, 2010 as compared to 34.1 million shares outstanding for the quarter ended June 30, 2009.

Re-affirmation of Guidance

We do not presently anticipate changes to our annual guidance based upon what we are seeing in our business markets to date. Hence, guidance remains as indicated on February 25, 2010 with the calendar year guidance as follows: GAAP Revenue to achieve a range of $418-428 million, GAAP Operating Income of $48-50 million and Operating EBITDA of $83-86 million. -End-

About ACI Worldwide

ACI Worldwide is a leading provider of software and services solutions to initiate, manage, secure and operate electronic payments for financial institutions, retailers and processors around the world. ACI offers a vision for the future of an integrated solution that can meet all their payment needs — from a single service to a complete toolset. ACI products deliver payment processing, online banking, fraud prevention and detection, and back-office services, providing agility, reliability, manageability and scale to customers around the world. Visit ACI Worldwide at www.aciworldwide.com.

Non-GAAP Financial Measures —

ACI is presenting operating free cash flow, which is defined as net cash provided (used) by operating activities, less capital expenditures and plus or minus net proceeds from IBM. Operating free cash flow is considered a non-GAAP financial measure as defined by SEC Regulation G. We utilize this non-GAAP financial measure, and believe it is useful to investors, as an indicator of cash flow available for debt repayment and other investing activities, such as capital investments and acquisitions. We utilize operating free cash flow as a further indicator of operating performance and for planning investing activities. Operating free cash flow should be considered in addition to, rather than as a substitute for, net cash provided (used) by operating activities. A limitation of operating free cash flow is that it does not represent the total increase or decrease in the cash balance for the period. This measure also does not exclude mandatory debt service obligations and, therefore, does not represent the residual cash flow available for discretionary expenditures. We believe that operating free cash flow is useful to investors to provide disclosures of our operating results on the same basis as that used by our management. We also believe that this measure can assist investors in comparing our performance to that of other companies on a consistent basis without regard to certain items, which do not directly affect our ongoing cash flow.

Table 1: Reconciliation of Operating Free Cash Flow

(millions)	Quarter Ended June 30, 2010	2009
Net cash provided by operating activities	$ 3.5	$16.6
Less capital expenditures	(2.4)	(1.1)
Less alliance technical enablement expenditures	(1.3)	(1.9)
Operating Free Cash Flow	**($0.2)**	**$13.6**

ACI also includes backlog estimates which are all software license fees, maintenance fees and services specified in executed contracts, as well as revenues from assumed contract renewals to the extent that we believe recognition of the related revenue will occur within the corresponding backlog period. We have historically included assumed renewals in backlog estimates based upon automatic renewal provisions in the executed contract and our historic experience with customer renewal rates.

Backlog is considered a non-GAAP financial measure as defined by SEC Regulation G. Our 60-month backlog estimate represents expected revenues from existing customers using the following key assumptions:

- Maintenance fees are assumed to exist for the duration of the license term for those contracts in which the committed maintenance term is less than the committed license term.
- License and facilities management arrangements are assumed to renew at the end of their committed term at a rate consistent with our historical experiences.
- Non-recurring license arrangements are assumed to renew as recurring revenue streams.
- Foreign currency exchange rates are assumed to remain constant over the 60-month backlog period for those contracts stated in currencies other than the U.S. dollar.
- Our pricing policies and practices are assumed to remain constant over the 60-month backlog period.

Estimates of future financial results are inherently unreliable. Our backlog estimates require substantial judgment and are based on a number of assumptions as described above. These assumptions may turn out to be inaccurate or wrong, including for reasons outside of management’s control. For example, our customers may attempt to renegotiate or terminate their contracts for a number of reasons, including mergers, changes in their financial condition, or general changes in economic conditions in the customer’s industry or geographic location, or we may experience delays in the development or delivery of products or services specified in customer contracts which may cause the actual renewal rates and amounts to differ from historical experiences. Changes in foreign currency exchange rates may also impact the amount of revenue actually recognized in future periods. Accordingly, there can be no assurance that contracts included in backlog estimates will actually generate the specified revenues or that the actual revenues will be generated within the corresponding 60-month period.

Backlog should be considered in addition to, rather than as a substitute for, reported revenue and deferred revenue.

ACI also includes Operating EBITDA, which is defined as operating income (loss) plus depreciation and amortization and non-cash compensation. Operating EBITDA is considered a non-GAAP financial measure as defined by SEC Regulation G. Operating EBITDA should be considered in addition to, rather than as a substitute for, operating income (loss).

Table 2: Operating EBITDA

	Quarter Ended	
(millions)	**June 30, 2010**	**June 30, 2009**
Operating income (loss)	$ 4.4	($3.2)
Depreciation expense	1.7	1.6
Amortization expense	4.9	4.1
Non-cash compensation expense	1.8	2.0
Operating EBIDTA	**$12.8**	**$ 4.5**

The presentation of these non-GAAP financial measures should be considered in addition to our GAAP results and is not intended to be considered in isolation or as a substitute for the financial information prepared and presented in accordance with GAAP.

Management generally compensates for limitations in the use of non-GAAP financial measures by relying on comparable GAAP financial measures and providing investors with a reconciliation of non-GAAP financial measures only in addition to and in conjunction with results presented in accordance with GAAP. We believe that these non-GAAP financial measures reflect an additional way of viewing aspects of our operations that, when viewed with our GAAP results, provide a more complete understanding of factors and trends affecting our business.

Forward-Looking Statements

This press release contains forward-looking statements based on current expectations that involve a number of risks and uncertainties. Generally, forward-looking statements do not relate strictly to historical or current facts and may include words or phrases such as "believes," "will," "expects," "anticipates," "intends," and words and phrases of similar impact. The forward-looking statements are made pursuant to safe harbor provisions of the Private Securities Litigation Reform Act of 1995.

Forward-looking statements in this press release include, but are not limited to, statements regarding: (i) expectations and assumptions regarding our ability to continue to achieve higher recurring revenues and lower general administrative expenses, (ii) expectations and assumptions regarding our ability to continue to achieve stronger business metrics in 2010 as compared to 2009 and to maintain strength in our wholesale and add-on product sales, (iii) our 12-month and 60-month backlog estimates and assumptions, and (iv) expectations and assumptions relating to 2010 financial guidance, including GAAP revenue, GAAP operating income, operating EBITDA.

All of the foregoing forward-looking statements are expressly qualified by the risk factors discussed in our filings with the Securities and Exchange Commission. Such factors include, but are not limited to, risks related to the global financial crisis, restrictions and other financial covenants in our credit facility, volatility and disruption of the capital and credit markets, our restructuring efforts, the restatement of our financial statements, consolidation in the financial services industry, changes in the banking and financial services industry, the accuracy of backlog estimates, the cyclical nature of our revenue and earnings, exposure to unknown tax liabilities, volatility in our stock price, risks from operating internationally, including fluctuations in currency exchange rates, increased competition, our offshore software development activities, the performance of our strategic product, BASE24-eps, the maturity of certain products and our strategy to migrate customers to our next generation products, ratable or deferred recognition of certain revenue associated with customer migrations and the maturity of certain of our products, demand for our products, failure to obtain renewals of customer contracts or to obtain such renewals on favorable terms, delay or cancellation of customer projects or inaccurate project completion estimates, business interruptions or failure of our information technology and communication systems, our alliance with IBM, our outsourcing agreement with IBM, the complexity of our products and services and the risk that they may contain hidden defects or be subjected to security breaches or viruses, compliance of our products with applicable governmental regulations and industry standards, our compliance with privacy regulations, the protection of our intellectual property and technology and the risk of increasing litigation related to intellectual property rights, future acquisitions and investments and litigation. For a detailed discussion of these risk factors, parties that are relying on the forward-looking statements should review our filings with the Securities and Exchange Commission, including our most recently filed Annual Report on Form 10-K and subsequent reports on Forms 10-Q and 8-K.

ACI WORLDWIDE, INC. AND SUBSIDIARIES
CONSOLIDATED BALANCE SHEETS
(unaudited and in thousands except per share amounts)

	June 30, 2010	December 31, 2009
ASSETS		
Current assets		
Cash and cash equivalents	$ 117,757	$ 125,917
Billed receivables, net of allowances of $2,871and $2,732, respectively	76,536	98,915
Accrued receivables	8,104	9,468
Deferred income taxes, net	16,164	17,459
Recoverable income taxes	5,701	—
Prepaid expenses	12,757	12,079
Other current assets	12,028	10,224
Total current assets	249,047	274,062
Property and equipment, net	17,868	17,570
Software, net	25,099	30,037
Goodwill	199,737	204,850
Other intangible assets, net	23,123	26,906
Deferred income taxes, net	26,882	26,024
Other noncurrent assets	10,760	10,594
TOTAL ASSETS	$ 552,516	$ 590,043
LIABILITIES AND STOCKHOLDERS' EQUITY		
Current liabilities		
Accounts payable	$ 11,031	$ 17,591
Accrued employee compensation	19,456	24,492
Deferred revenue	113,346	106,349
Income taxes payable	1,425	10,681
Alliance agreement liability	5,298	10,507
Accrued and other current liabilities	22,082	25,780
Total current liabilities	172,638	195,400
Deferred revenue	37,108	31,533
Note payable under credit facility	75,000	75,000
Alliance agreement noncurrent liability	21,824	21,980
Other noncurrent liabilities	28,679	30,067
Total liabilities	335,249	353,980
Commitments and contingencies (Note 13)		
Stockholders' equity		
Preferred stock, $0.01 par value; 5,000,000 shares authorized; no shares issued and outstanding at June 30, 2010 and December 31, 2009	—	—
Common stock, $0.005 par value; 70,000,000 shares authorized; 40,821,516 shares issued at June 30, 2010 and December 31, 2009	204	204
Common stock warrants	24,003	24,003
Treasury stock, at cost, 7,473,161 and 6,784,932 shares outstanding at June 30, 2010 and December 31, 2009, respectively	(170,624)	(158,652)
Additional paid-in capital	309,393	307,279
Retained earnings	75,855	78,094
Accumulated other comprehensive loss	(21,564)	(14,865)
Total stockholders' equity	217,267	236,063
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	$ 552,516	$ 590,043

The accompanying notes are an integral part of the condensed consolidated financial statements.

ACI WORLDWIDE, INC. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF OPERATIONS
(unaudited and in thousands, except per share amounts)

	Three Months Ended June 30, 2010	2009
Revenues:		
Software license fees	$ 31,399	$ 26,433
Maintenance fees	34,207	31,928
Services	17,187	17,691
Sofware hosting revenue	9,630	11,118
Total revenues	92,423	87,170
Expenses:		
Cost of software license fees (1)	3,107	3,833
Cost of maintenance, services and hosting fees (1)	29,303	27,955
Research and development	18,798	19,932
Selling and marketing	15,989	15,511
General and administrative	15,735	18,865
Depreciation and amortization	5,125	4,310
Total expenses	88,057	90,406
Operating income (loss)	4,366	(3,236)
Other income (expense):		
Interest income	126	446
Interest expense	(541)	(526)
Other, net	(1,682)	(3,615)
Total other income (expense)	(2,097)	(3,695)
Income (loss) before income taxes	2,269	(6,931)
Income tax expense (benefit)	2,419	(3,369)
Net loss	$ (150)	$ (3,562)
Loss per share information		
Weighted average shares outstanding		
Basic	33,500	34,129
Diluted	33,500	34,129
Loss per share		
Basic	$ (0.00)	$ (0.10)
Diluted	$ (0.00)	$ (0.10)

(1) The cost of software license fees excludes charges for depreciation but includes amortization of purchased and developed software for resale. The cost of maintenance, services and hosting fees excludes charges for depreciation.

ACI WORLDWIDE, INC. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS
(unaudited and in thousands)

	For the Three Months Ended June 30, 2010	2009
Cash flows from operating activities:		
Net loss	$ (150)	$ (3,561)
Adjustments to reconcile net loss to net cash flows from operating activities		
Depreciation	1,713	1,579
Amortization	4,922	4,150
Tax expense of intellectual property shift	551	550
Deferred income taxes	306	(4,210)
Stock-based compensation expense	1,792	2,026
Tax benefit of stock options exercised	65	626
Other	75	(584)
Changes in operating assets and liabilities:		
Billed and accrued receivables, net	(12,709)	20,097
Other current assets	(551)	(2,172)
Other assets	(811)	2,373
Accounts payable	(1,113)	2,336
Accrued employee compensation	4,522	3,531
Accrued liabilities	(1,350)	1,966
Current income taxes	(50)	(491)
Deferred revenue	7,505	(2,716)
Other current and noncurrent liabilities	(1,197)	(8,899)
Net cash flows from operating activities	3,520	16,601
Cash flows from investing activities:		
Purchases of property and equipment	(1,227)	(575)
Purchases of software and distribution rights	(1,163)	(494)
Alliance technical enablement expenditures	(1,348)	(1,887)
Other	—	1,000
Net cash flows from investing activities	(3,738)	(1,956)
Cash flows from financing activities:		
Proceeds from issuance of common stock	280	314
Proceeds from exercises of stock options	736	35
Excess tax benefit of stock options exercised	37	7
Purchases of common stock	(12,667)	(15,000)
Payments on debt and capital leases	(391)	(358)
Net cash flows from financing activities	(12,005)	(15,002)
Effect of exchange rate fluctuations on cash	(566)	5,260
Net increase in cash and cash equivalents	(12,789)	4,903
Cash and cash equivalents, beginning of period	130,546	109,500
Cash and cash equivalents, end of period	$ 117,757	$ 114,403

June 30, 2010 Quarterly Results

July 29, 2010

Private Securities Litigation Reform Act of 1995
Safe Harbor For Forward-Looking Statements

This presentation contains forward-looking statements based on current expectations that involve a number of risks and uncertainties. The forward-looking statements are made pursuant to safe harbor provisions of the Private Securities Litigation Reform Act of 1995. A discussion of these forward-looking statements and risk factors that may affect them is set forth at the end of this presentation. The Company assumes no obligation to update any forward-looking statement in this presentation, except as required by law.

Trademarks

ACI, the ACI logo, BASE24 and BASE24-eps are registered trademarks of ACI Worldwide, Inc., or one of its subsidiaries, in the United States and/or other countries. ACI Agile Payments Solution, ACI Money Transfer System, ACI Issuer, ACI Acquirer and ACI Interchange have pending registrations or are common-law trademarks of ACI Worldwide, Inc., or one of its subsidiaries, in the United States and/or other countries. Other parties' marks referred to in this presentation, if any, are the property of their respective owners.

- Phil Heasley, Chief Executive Officer
- Louis Blatt, Chief Product Officer
- Scott Behrens, Chief Financial Officer
- Q&A: Phil Heasley, Scott Behrens, Louis Blatt, Ralph Dangelmaier and Tony Scotto

Overview

Phil Heasley, Chief Executive Officer

Q2 2010 Update

- Significantly stronger margin performance compared to prior-year quarter
- Strong expense management
- Stronger recurring revenue
- Sales increased by 11% led by doubling of add-on sales
- Tracking to full year guidance

Business Review

Louis Blatt, Chief Product Officer

Overall Market View

- **Pipeline of significant deals strengthening**
  - Positive customer feedback at recent user group meetings
  - Growth in rolling 12 month pipeline compared to prior quarter
  - Increase in opportunities greater than $5 million total contract value driven by:
    - Convergence and consolidation
    - Evolution of strategy and global sales approach
    - Focus on current customers
    - Back-office product additions

- **Interest in next generation delivery models continues to rise**
  - Expansion of ACI Proactive Risk Manager On-Demand offering to include real-time-rules functionality
  - Strong interest in ACI Proactive Risk Manager and ACI Money Transfer System On-Demand solutions
  - Key ACI Enterprise Banker signing

Stronger Business performance across all metrics

- **Q2 Sales of $108 million, rise of $11 million over Q2-09**
  - Predicated on extremely strong add-on sales to existing customers
  - Significant wholesale wins across the U.S. market
  - Services deals signed in wholesale in the EMEA market

- **Sales net of term extensions are growing and driving significant increases in our 60- Month Backlog**
  - Backlog has increased by $8 million over the March 2010 quarter based on the quality of add-on sales and the higher monthly ratable BASE24® renewals

- **Continued investment in existing platforms**
  - Major renewals for ACI Money Transfer System as customers adopt release 4.0
  - Seeing movement on migrations from BASE24 to BASE24-eps
  - Signed first large U.S. domestic bank on BASE24-eps

- **Delivered new products to market**
  - ACI Payment Service Management – and closed first deal for this product
  - ACI Analytics for fraud

Geographic Sales Highlights

- Sales driven by 31% improvement in sales net of term extensions due to strength of add-on module and upgrade purchasing.
- 60% of Americas Q2-10 sales were net of term as a result of strong sales in retail, wholesale, and tools
- 70% of both EMEA and Asia-Pacific sales resulted from add-on or other new module growth versus 56% and 64%, respectively, in prior-year quarter

Sales Net of Term Extensions			
Channel	Qtr. Ended Jun. 10	Qtr. Ended Jun. 09	% Growth or Decline
Americas	37,890	21,723	74%
EMEA	27,571	25,149	10%
Asia-Pacific	4,236	6,531	-35%
Total Sales (Net of Term Ext.)	69,697	53,403	31%

Agile Payments Solution™ Product Sales

Product Line View			
Product Line	Qtr. Ended Jun. 10	Qtr. Ended Jun. 09	% Growth or Decline
INITIATE	14,072	13,819	2%
MANAGE	75,371	61,698	22%
SECURE	5,124	5,615	-9%
OPERATE	13,418	16,195	-17%
Total Sales	107,985	97,328	11%

Sales Type			
Sales Type	Qtr. Ended Jun. 10	Qtr. Ended Jun. 09	% Growth or Decline
New Account	554	12,053	-95%
New Application	669	4,897	-86%
Add-on Business	68,474	36,453	88%
Term Extension	38,287	43,925	-13%
Total Sales	107,985	97,328	11%

Alliances & Partnerships

- Continuing to review high growth markets and distribution strategy
- Working with partners to provide customer choice
- Continue migration and consolidations with IBM
  - Middle East
  - Japan

Financial Review

Scott Behrens, Chief Financial Officer

Key Takeaways From The Quarter

- Revenue rose $5.3 million; achieved $92.4 million in the current quarter versus $87.2 million in June 2009 quarter
  - Higher maintenance, monthly license fees and capacity revenues
  - Continuing trend of recurring revenue growth - achieved a rise of $5.2 million in monthly recurring revenue over prior-year quarter
- Operating expenses decreased $2.3 million versus prior-year quarter primarily due to lower general & administrative expenses
- Operating earnings improvement of $7.6 million over prior-year quarter

Takeaways From The Quarter (continued)

- Sales dollars were higher than in prior-year second quarter
  - Led by strength of implementation services and capacity in Americas and EMEA
- Flat OFCF due to strong Q1-10 cash collections which moved cash collection forward in calendar year
- FX loss of $1.7 million impacted other income/expense although it was lower than $4.3 million impact in Q2-09; interest rate swap was essentially neutral
- $12.7 million of share repurchases (679,100 shares at average price of $18.65)

Backlog is Still a Significant Contributor to Current Period Revenue

Revenue			
Revenue	Qtr. Ended Jun. 10	Qtr. Ended Jun. 09	% Growth or Decline
Revenue from Backlog	81,160	79,168	3%
Revenue from Sales	11,263	8,002	41%
Total Revenue	92,423	87,170	6%
Revenue from Backlog	88%	91%	
Revenue from Sales	12%	9%	

- Q2 remains biased towards backlog revenue
  - Large capacity deals in Americas and EMEA contributed to higher revenue from sales in the quarter
  - Backlog revenue growth favorably impacted by continued rise in maintenance year-over-year

Re-affirmation of 2010 Guidance

Key Metrics	2009 Actuals	2010 Growth Range	2010 Low	2010 High
Revenue	$405.8	3-5%	$418	$428
Operating Income	$41.6	15-20%	$48	$50
Operating EBITDA	$72.9	14-18%	$83	$86

- Operating EBITDA = operating income + Depreciation & Amortization + non-cash compensation

Appendix

Q1 2010 Channel Sales Results

Sales (net of Term Extensions)

Sales Net of Term Extensions			
Channel	Qtr. Ended Jun. 10	Qtr. Ended Jun. 09	% Growth or Decline
Americas	37,890	21,723	74%
EMEA	27,571	25,149	10%
Asia-Pacific	4,236	6,531	-35%
Total Sales (Net of Term Ext.)	69,697	53,403	31%

Term Extension Sales

Term Extension Sales			
Channel	Qtr. Ended Jun. 10	Qtr. Ended Jun. 09	% Growth or Decline
Americas	24,778	22,076	12%
EMEA	11,712	19,553	-40%
Asia-Pacific	1,797	2,296	-22%
Term Extension Sales	38,287	43,925	-13%

Total Sales

Total Sales			
Channel	Qtr. Ended Jun. 10	Qtr. Ended Jun. 09	% Growth or Decline
Americas	62,669	43,799	43%
EMEA	39,283	44,702	-12%
Asia-Pacific	6,033	8,827	-32%
Total Sales	107,985	97,328	11%

ACI

Historic Sales By Quarter 2009-2010

Quarter-End	Total Economic Value of Sales	Sales Mix by Category: New Accounts	New Applications	Add-on Business inc. Capacity Upgrades & Services	Term Extentions
3/31/2009	$60,802	$9,719 16%	$8,963 15%	$33,616 55%	$8,504 14%
6/30/2009	$97,328	$12,053 12%	$4,897 5%	$36,453 37%	$43,925 45%
9/30/2009	$96,360	$5,435 6%	$5,729 6%	$63,168 66%	$22,028 23%
12/31/2009	$170,095	$9,688 6%	$18,360 11%	$84,579 50%	$57,467 34%
3/31/2010	$81,142	$5,681 7%	$77 0%	$35,066 43%	$40,318 50%
6/30/2010	$107,985	$554 1%	$669 1%	$68,474 63%	$38,287 35%

	Sales	New Accounts	New Applications	Add-on Business inc. Capacity Upgrades & Services	Term Extentions
Jun. YTD 10	$189,127	$6,235	$746	$103,540	$78,605
Jun. YTD 09	$158,130	$21,772	$13,861	$70,069	$52,428
Variance	$30,996	($15,537)	($13,115)	$33,471	$26,177

Operating Free Cash Flow ($ millions)

	Quarter Ended June 30,	
	2010	2009
Net cash provided by operating activities*	$3.5	$16.6
Adjustments:		
Less capital expenditures	(2.4)	(1.1)
Less Alliance technical enablement expenditures	(1.3)	(1.9)
Operating Free Cash Flow	$(0.2)	**$13.6**

*OFCF is defined as net cash provided (used) by operating activities, less capital expenditures and plus or minus net proceeds from IBM.

60-Month Backlog ($ millions)

	Quarter Ended		
	June 30, 2010	March 31, 2010	December 31, 2009
Americas	$864	$851	$850
EMEA	475	480	510
Asia/Pacific	176	176	157
Backlog 60-Month	**$1,515**	**$1,507**	**$1,517**
ACI Deferred Revenue	$150	$144	$138
ACI Other	1,365	1,363	1,379
Backlog 60-Month	**$1,515**	**$1,507**	**$1,517**

Revenues by Channel ($ millions)

	Quarter Ended June 30,	
	2010	2009
Revenues:		
United States	$38.0	$ 34.6
Americas International	12.2	11.6
Americas	$50.2	$46.2
EMEA	30.4	29.7
Asia/Pacific	11.8	11.3
Revenues	**$92.4**	**$87.2**

Monthly Recurring Revenue ($ millions)

	Quarter Ended June 30,	
	2010	**2009**
Monthly Software License Fees	$20.3	$16.8
Maintenance Fees	34.2	31.9
Processing Services	10.5	11.1
Monthly Recurring Revenue	**$65.0**	**$59.8**

Deferred Revenue & Expense ($ millions)

	Quarter Ended			
	June 30, 2010	March 31, 2010	June 30, 2009	March 31, 2009
Short Term Deferred Revenue	$113.3	$106.9	$107.7	$111.5
Long Term Deferred Revenue	37.1	37.3	32.4	25.7
Total Deferred Revenue	**$150.4**	**$144.2**	**$140.1**	**$137.2**
Total Deferred Expense	**$13.6**	**$12.9**	**$13.9**	**$12.4**

Non-Cash Compensation, Acquisition Intangibles and Non-Recurring Items

	Quarter ended June 30, 2010		Quarter ended June 30, 2009	
	EPS Impact*	$ in Millions	EPS Impact*	$ in Millions
Amortization of acquisition-related intangibles	0.03	1.0	0.03	1.0
Amortization of acquisition-related software	0.03	1.0	0.03	0.9
Non-cash equity-based compensation	0.04	1.2	0.04	1.3
Total:	**$0.10**	**$3.2**	**$0.09**	**$3.2**
* Tax Effected at 35%				

Other Income / Expense ($ millions)

	Quarter Ended			
	June 30, 2010	March 31, 2010	June 30, 2009	March 31, 2009
Interest Income	$0.1	$0.1	$0.4	$0.3
Interest Expense	($0.5)	($0.5)	($0.5)	(0.8)
FX Gain / Loss	($1.7)	$0.1	($4.3)	(0.7)
Interest Rate Swap Loss	$0.0	($0.2)	($0.3)	(0.4)
Other	$0.0	($0.1)	$1.0	$0.0
Total Other Income (Expense)	**($2.1)**	**($0.6)**	**($3.7)**	**($1.6)**

Operating EBITDA

	Quarter Ended June 30, 2010	Quarter Ended June 30, 2009
Operating Income/(Loss)	$4.4	($3.2)
Depreciation Expense	1.7	1.6
Amortization Expense	4.9	4.1
Non-Cash Compensation Expense	1.8	2.0
Operating EBITDA	**$12.8**	**$4.5**

- Operating EBITDA is defined as operating income/(loss) plus depreciation and amortization and non-cash compensation.

Non-GAAP Financial Measures

ACI is presenting operating free cash flow, which is defined as net cash provided (used) by operating activities, less capital expenditures and plus or minus net proceeds from IBM. Operating free cash flow is considered a non-GAAP financial measure as defined by SEC Regulation G. We utilize this non-GAAP financial measure, and believe it is useful to investors, as an indicator of cash flow available for debt repayment and other investing activities, such as capital investments and acquisitions. We utilize operating free cash flow as a further indicator of operating performance and for planning investing activities. Operating free cash flow should be considered in addition to, rather than as a substitute for, net cash provided (used) by operating activities. A limitation of operating free cash flow is that it does not represent the total increase or decrease in the cash balance for the period. This measure also does not exclude mandatory debt service obligations and, therefore, does not represent the residual cash flow available for discretionary expenditures. We believe that operating free cash flow is useful to investors to provide disclosures of our operating results on the same basis as that used by our management. We also believe that this measure can assist investors in comparing our performance to that of other companies on a consistent basis without regard to certain items, which do not directly affect our ongoing cash flow.

Non-GAAP Financial Measures

ACI also includes backlog estimates which are all software license fees, maintenance fees and services specified in executed contracts, as well as revenues from assumed contract renewals to the extent that we believe recognition of the related revenue will occur within the corresponding backlog period. We have historically included assumed renewals in backlog estimates based upon automatic renewal provisions in the executed contract and our historic experience with customer renewal rates.

Backlog is considered a non-GAAP financial measure as defined by SEC Regulation G. Our 60-month backlog estimate represents expected revenues from existing customers using the following key assumptions:

- Maintenance fees are assumed to exist for the duration of the license term for those contracts in which the committed maintenance term is less than the committed license term.
- License and facilities management arrangements are assumed to renew at the end of their committed term at a rate consistent with our historical experiences.
- Non-recurring license arrangements are assumed to renew as recurring revenue streams.
- Foreign currency exchange rates are assumed to remain constant over the 60-month backlog period for those contracts stated in currencies other than the U.S. dollar.
- Our pricing policies and practices are assumed to remain constant over the 60-month backlog period.

Non-GAAP Financial Measures

Estimates of future financial results are inherently unreliable. Our backlog estimates require substantial judgment and are based on a number of assumptions as described above. These assumptions may turn out to be inaccurate or wrong, including for reasons outside of management's control. For example, our customers may attempt to renegotiate or terminate their contracts for a number of reasons, including mergers, changes in their financial condition, or general changes in economic conditions in the customer's industry or geographic location, or we may experience delays in the development or delivery of products or services specified in customer contracts which may cause the actual renewal rates and amounts to differ from historical experiences. Changes in foreign currency exchange rates may also impact the amount of revenue actually recognized in future periods. Accordingly, there can be no assurance that contracts included in backlog estimates will actually generate the specified revenues or that the actual revenues will be generated within the corresponding 60-month period. Backlog should be considered in addition to, rather than as a substitute for, reported revenue and deferred revenue.

ACI also includes Operating EBITDA, which is defined as operating income (loss) plus depreciation and amortization and non-cash compensation. Operating EBITDA is considered a non-GAAP financial measure as defined by SEC Regulation G. Operating EBITDA should be considered in addition to, rather than as a substitute for, operating income (loss).

Non-GAAP Financial Measures

- The presentation of these non-GAAP financial measures should be considered in addition to our GAAP results and is not intended to be considered in isolation or as a substitute for the financial information prepared and presented in accordance with GAAP.
- Management generally compensates for limitations in the use of non-GAAP financial measures by relying on comparable GAAP financial measures and providing investors with a reconciliation of non-GAAP financial measures only in addition to and in conjunction with results presented in accordance with GAAP. We believe that these non-GAAP financial measures reflect an additional way of viewing aspects of our operations that, when viewed with our GAAP results, provide a more complete understanding of factors and trends affecting our business.

Forward Looking Statements

This presentation contains forward-looking statements based on current expectations that involve a number of risks and uncertainties. Generally, forward-looking statements do not relate strictly to historical or current facts and may include words or phrases such as "believes," " will," "expects," "anticipates," "intends," and words and phrases of similar impact. The forward-looking statements are made pursuant to safe harbor provisions of the Private Securities Litigation Reform Act of 1995.

Forward-looking statements in this presentation include, but are not limited to, statements regarding:

- Belief that we are tracking to full year guidance;
- Expectations regarding the overall market including our expectations and assumptions related to (i) the pipeline of significant deals strengthening, (ii) the impact of positive customer feedback at recent user group meetings, (iii) growth in our rolling 12 month pipeline, and (iv) the increase in opportunities greater than $5 million total contract value driven by convergence and consolidation, evolution of our strategy and brand approach, focus on our current customers and back-office product additions;
- Expectations regarding interest in our next generation delivery models including PRM, PRM On-Demand and MTS On-Demand solutions;
- Belief that sales net of term extensions are growing and driving significant increases in our 60-Month Backlog and assumptions related to the quality of add-on sales and higher monthly ratable BASE24 renewals;
- Expectations and assumptions regarding continued investment in our existing platforms, including expectations regarding (i) future renewals of Money Transfer System as customers adopt MTS 4.0, and (ii) movement on migrations from BASE24 to BASE24-eps;
- Expectations regarding any continued trend of improvement in sales net of term extensions due to strength of add-on module and upgrade purchasing within the Americas, EMEA and Asia-Pacific channels;
- Expectations regarding our distribution strategy, our ability to focus on high growth markets and our ability to successfully work with partners to provide customer choice;
- Expectations regarding continued migration and consolidations with our alliance partner, IBM, including within the Middle East and Japan;
- The company's 12- and 60-month backlog estimates and assumptions, including our belief in a trend of a continued rise in maintenance year-over-year;
- Expectations regarding a continuing trend of recurring revenue growth; and
- Expectations regarding 2010 financial guidance, including GAAP revenue, GAAP operating income, operating EBITDA and assumptions regarding other factors impacting our 2010 financial guidance, including sales, expenses and expense management.

Forward Looking Statements

All of the foregoing forward-looking statements are expressly qualified by the risk factors discussed in our filings with the Securities and Exchange Commission. Such factors include, but are not limited to, risks related to the global financial crisis, restrictions and other financial covenants in our credit facility, volatility and disruption of the capital and credit markets, our restructuring efforts, the restatement of our financial statements, consolidation in the financial services industry, changes in the banking and financial services industry, the accuracy of backlog estimates, the cyclical nature of our revenue and earnings, exposure to unknown tax liabilities, volatility in our stock price, risks from operating internationally, including fluctuations in currency exchange rates, increased competition, our offshore software development activities, the performance of our strategic product, BASE24-eps, the maturity of certain products and our strategy to migrate customers to our next generation products, ratable or deferred recognition of certain revenue associated with customer migrations and the maturity of certain of our products, demand for our products, failure to obtain renewals of customer contracts or to obtain such renewals on favorable terms, delay or cancellation of customer projects or inaccurate project completion estimates, business interruptions or failure of our information technology and communication systems, our alliance with IBM, our outsourcing agreement with IBM, the complexity of our products and services and the risk that they may contain hidden defects or be subjected to security breaches or viruses, compliance of our products with applicable governmental regulations and industry standards, our compliance with privacy regulations, the protection of our intellectual property and technology and the risk of increasing litigation related to intellectual property rights, future acquisitions and investments and litigation. For a detailed discussion of these risk factors, parties that are relying on the forward-looking statements should review our filings with the Securities and Exchange Commission, including our most recently filed Annual Report on Form 10-K and subsequent reports on Forms 10-Q and 8-K.

EVERY SECOND. EVERY DAY.