

ACI Worldwide Launches Online Banking Fraud Management Solution

(New York, N.Y. – November 7, 2011) –ACI Worldwide (Nasdaq: ACIW), a leading international provider of payments systems, today announced that ACI Online Banking Fraud Management Solution is now available pre-configured for ACI Enterprise Banker™. The solution enables financial institutions to better protect their corporate customers from fraudulent transactions and attacks, by using ACI Proactive Risk Manager™ to quickly and accurately identify suspicious activity.

ACI Online Banking Fraud Management Solution will help financial institutions respond to the recent rulings in the U.S. around changing liability for fraud perpetrated through online business banking accounts, and the FFIEC Guidance outlined for layered security and authentication.

ACI Online Banking Fraud Management Solution, which is pre-configured for ACI customers using Enterprise Banker in house or in an ACI On Demand environment, considers activity on an end-user account – monetary and non-monetary – to establish a picture of standard activity for that customer, and highlight anything that is out of the ordinary. This includes log-in information, typical payee amounts and frequencies, device identification, use of two-factor authentication, as well as a host of other variables. Unusual activity can be flagged for automatic blocking or further checking as required, to deliver the balance of comprehensive fraud prevention and customer convenience.

“As recent Aite Group research details, the online channel is the place where financial institutions are feeling the most pain today. Behavior analytics are among financial institutions’ most effective tools in the fight against online fraud, and a critical component of a layered security strategy,” said Julie McNelley, senior analyst, Fraud and Risk, Aite Group.

Louis Blatt, chief product officer at ACI Worldwide said, “Financial crime prevention is always a top priority for financial institutions, and they are constantly looking for the best way to protect themselves and their customers from fraudsters. We believe this combined solution provides just that. The built-in interoperability of our payment and financial crime management solutions ensures financial institutions can respond to threats as they emerge. We have seen strong interest in this offering and already have customers in process of rolling it out.”

ACI Online Banking Fraud Management Solution is available for customers of Enterprise Banker, ACI’s industry-leading online banking system in the US for businesses of all sizes. With transactional monitoring added to the inherent security features within Enterprise Banker, financial institutions can feel confident they have a unified approach to protecting all online banking activity for their corporate customers.

ACI Proactive Risk Manager, which underpins the Online Banking Fraud Management Solution, can be used to manage risk across all a financial institution’s business lines and customer accounts. It is used by more than 160 organizations across the globe, to monitor transactions in real time to help detect fraud during authorization, before it occurs. Proactive Risk Manager combines the power of predictive analytics and expertly defined rules for fast, accurate and flexible response to the evolving and growing nature of fraud and money laundering. Proactive Risk Manager is currently used around the world to monitor other online banking applications, in addition to ACI Enterprise Banker.

For more information on the new offering please go to www.aciworldwide.com/onlinebankingfraudmanagement.

About ACI Worldwide

ACI Worldwide powers electronic payments for more than 800 financial institutions, retailers and processors around the world, with its broad and integrated suite of electronic payment software. More than 90 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 160 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 www.aciworldwide.com. You can also find us on www.paymentsinsights.com or on Twitter @ACI_Worldwide.

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