
**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): March 4, 2010 (March 4, 2010)

ACI WORLDWIDE, INC.

(Exact name of registrant as specified in its charter)

**Delaware
(State or other jurisdiction
of incorporation)**

**0-25346
(Commission File Number)**

**47-0772104
(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:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
 - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
 - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
 - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Item 7.01. Regulation FD Disclosure.

On March 4, 2010, ACI Worldwide, Inc. (the "Company") will hold its Investor Day via meeting and simultaneous webcast from 8.15 am EDT to 1.30 pm EDT. A copy of the presentation materials is attached hereto as Exhibit 99.1 and is incorporated by reference into this Item 7.01

The foregoing information (including the exhibit hereto) is being furnished under "Item 7.01—Regulation FD Disclosure." Such information (including the exhibit 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 Current Report on Form 8-K and the furnishing of this information pursuant to Item 7.01 do not mean that such information is material or that disclosure of such information is required.

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits.

99.1 Investor Day Presentation

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 Behrens

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

Date: March 4, 2010

EXHIBIT INDEX

<u>Exhibit No.</u>	<u>Description</u>
99.1	Investor Day Presentation



ACI INVESTOR DAY 2010

**BOSTON, MASSACHUSETTS
MARCH 4, 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.



Investor Day 2010 **AGENDA**

PHIL HEASLEY	Welcome
LOUIS BLATT	Agile Payments Solution™
GARETH PRIEST	Initiate
LYNN HOLLAND	Manage Retail
BARRY RHODES	Manage Wholesale
DAVID NUSSENBAUM	Secure
KEN SCUDDER	Operate
RALPH DANGELMAIER	Markets
SCOTT BEHRENS	Financials



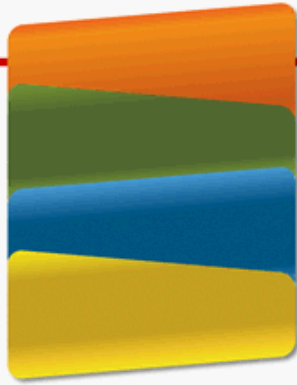
WELCOME

PHIL HEASLEY
CHIEF EXECUTIVE OFFICER



ACI AGILE PAYMENTS SOLUTION™

LOUIS BLATT, PHD
CHIEF PRODUCT OFFICER



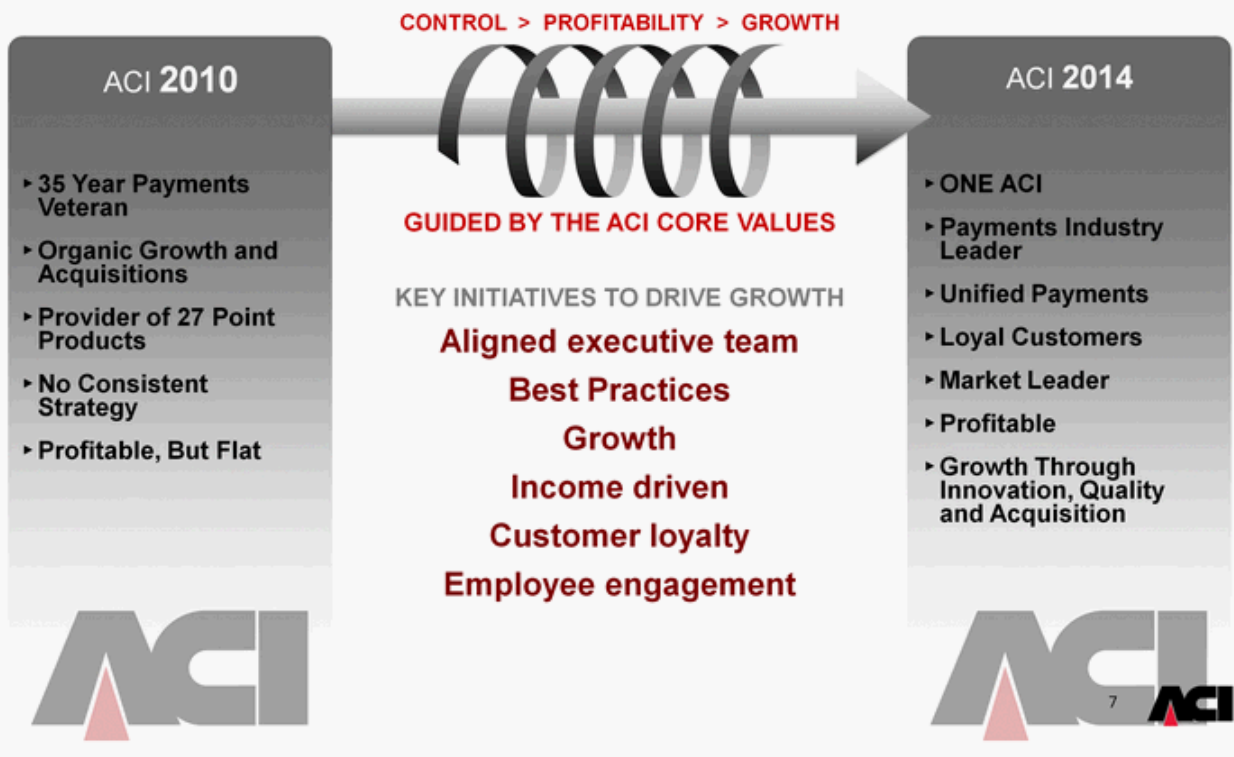
ACI WORLDWIDE

Agile Payments Solution

Be the leading provider of a unified solution that **initiates**, **manages**, **secures**, and **operates** payments to maximize the total economic impact for our customers.

Keeping the momentum: From control to growth

STRATEGIC PLAN: 2010 - 2014



TRENDS

Economic Upheaval

Fraud

Payment Frameworks

Consolidation

Globalization

Convergence

Regulatory Pressure

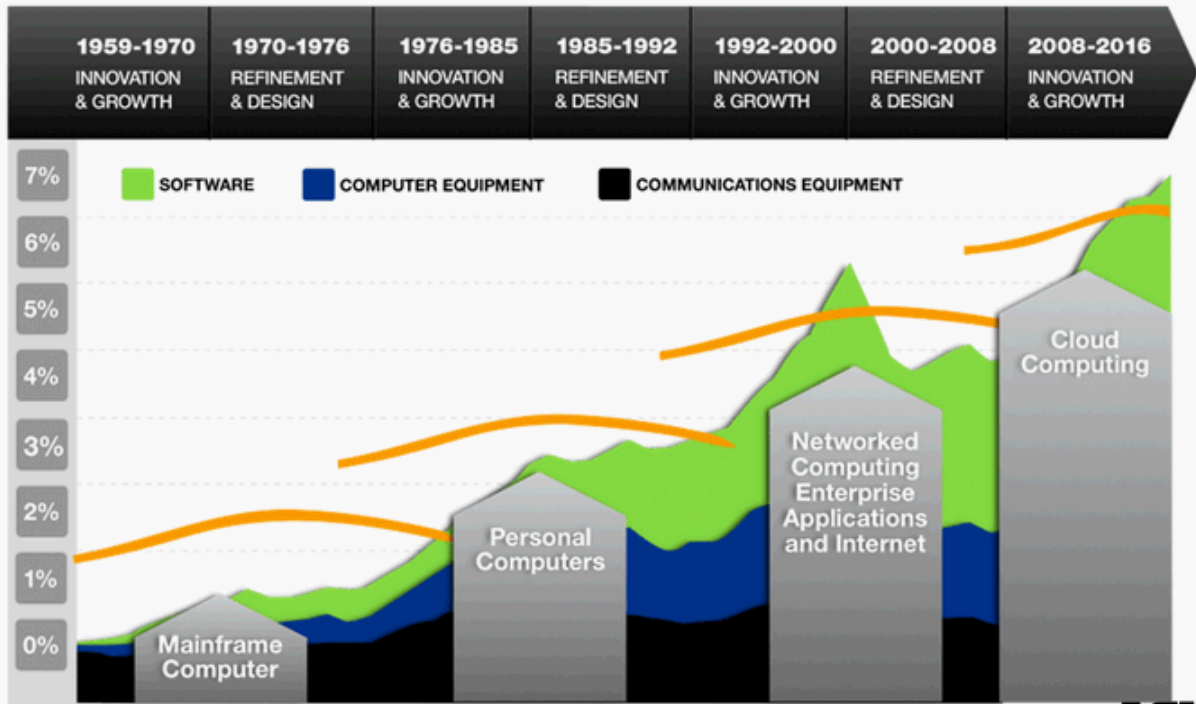
Mobility

SaaS

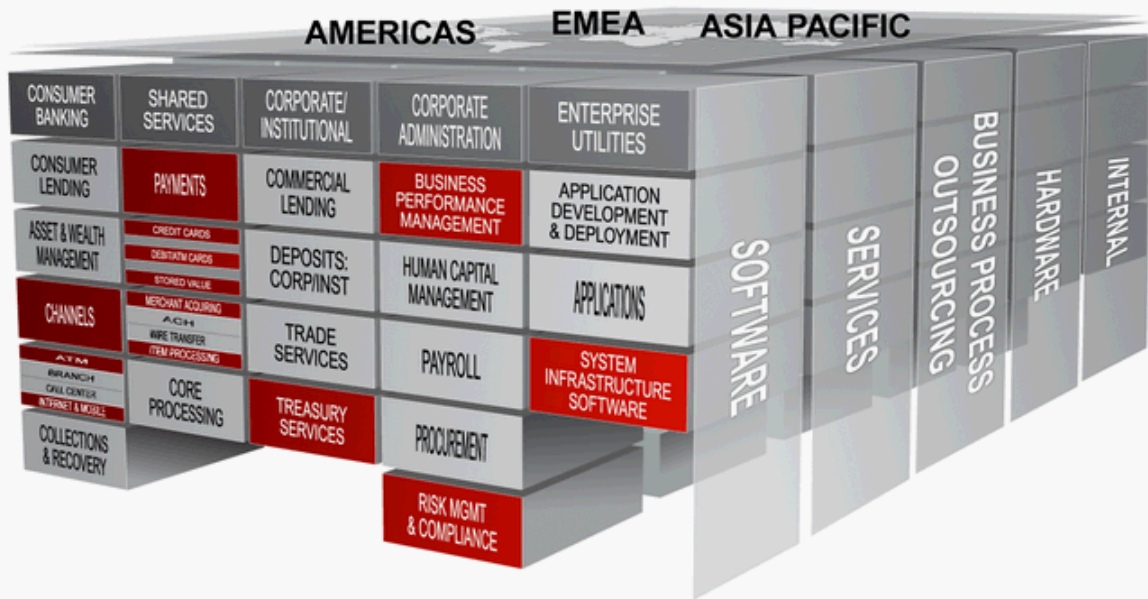
SOA

Web 2.0

We Must Free Up Resources

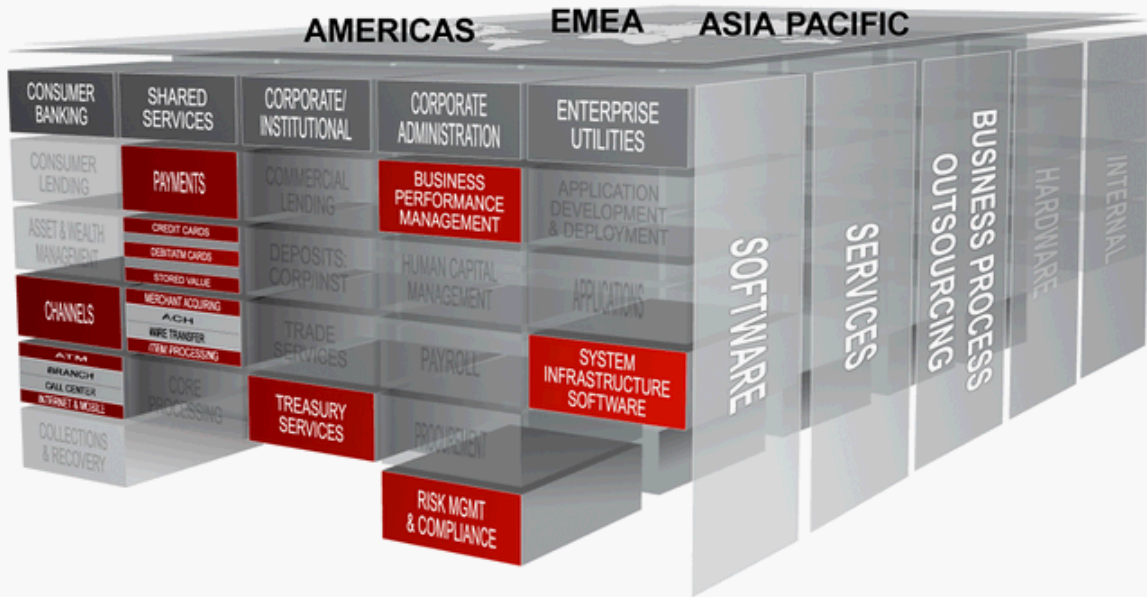


Total Banking IT Spend is **\$90B** per year globally



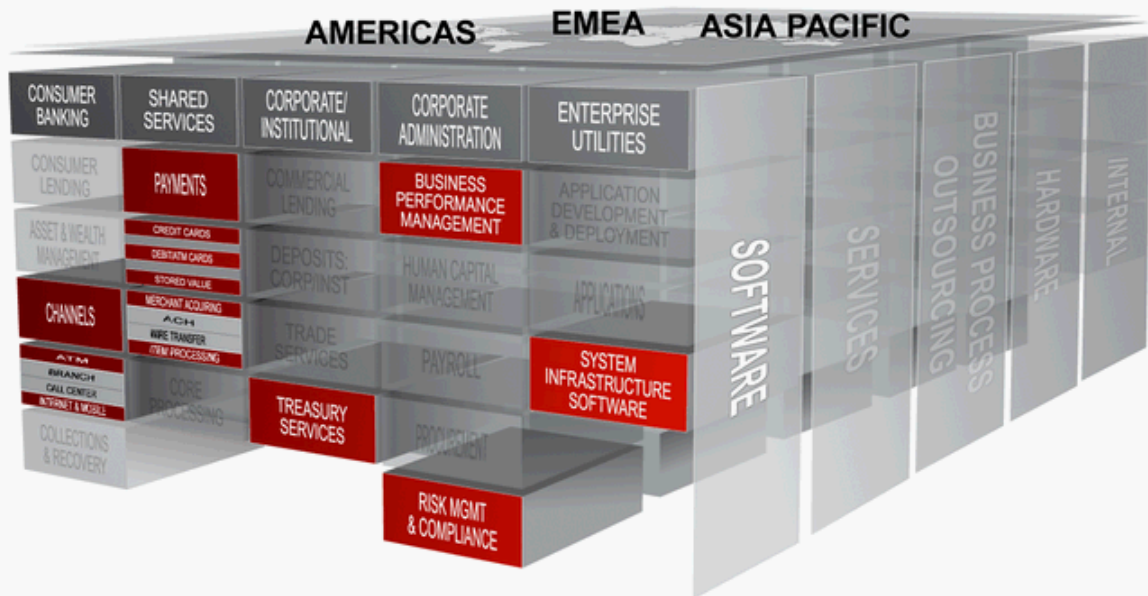
Source: Financial Insights -- Worldwide Banking IT Spending Guide 2009

Payments Market External Software and Services Spend is \$21B per year globally



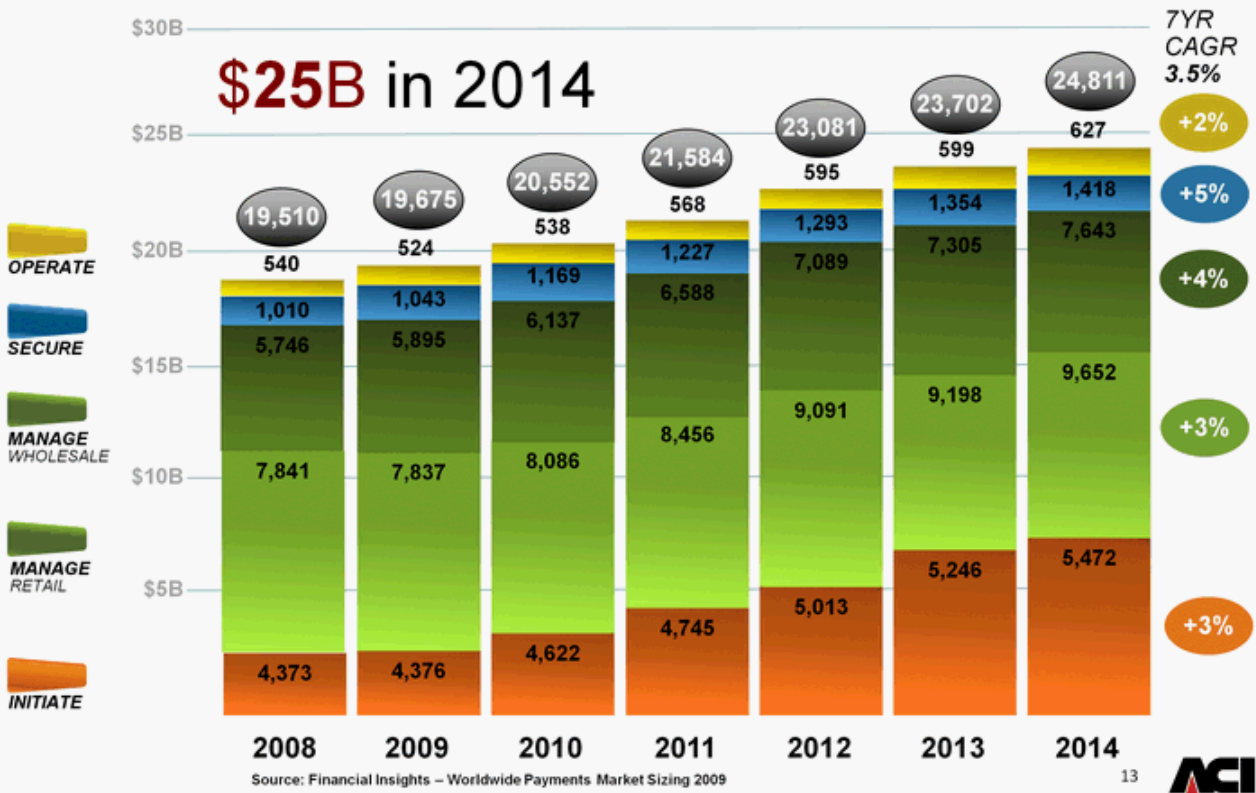
Source: Financial Insights – Worldwide Payments Market Sizing 2009

ACI's Addressable Market Spend is \$5B per year



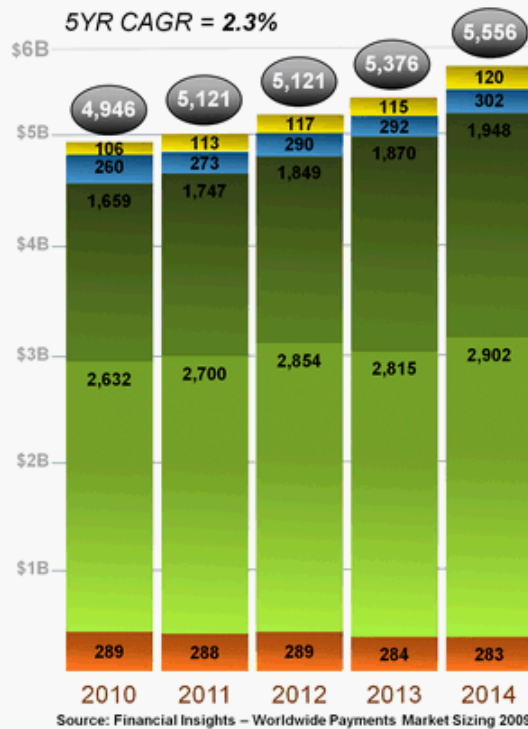
Source: Financial Insights – Worldwide Payments Market Sizing 2009

Global Addressable Market Overview

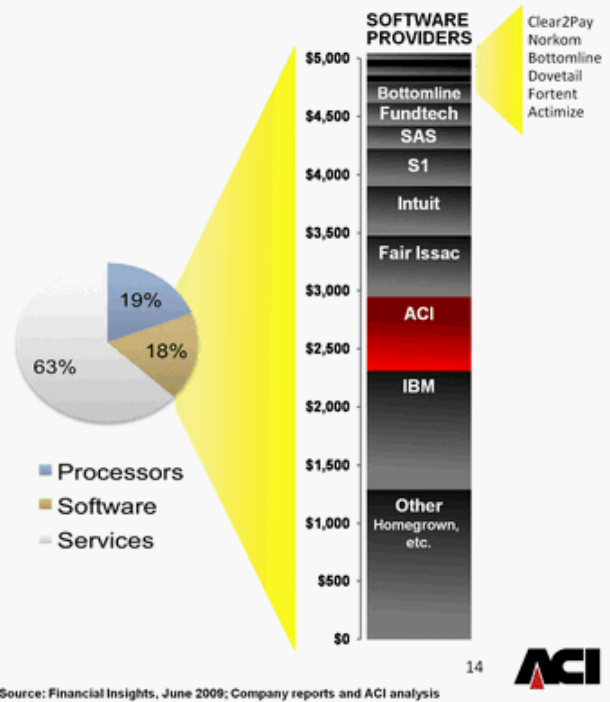


ACI's Serviceable Software Market Opportunity

SERVICEABLE MARKET IN 2014 = \$5.6B



Market Share (\$B as of 2008)



Market Views of ACI Strategy



July 2009: Susan Feinberg, TowerGroup

"You will not find a single bank that disagrees with the agile payments concept, but all of them are challenged on how to get there."



December 2008: AITE: Demystifying Payments Hubs

"... Strongly believes that legacy payments systems vendors like ACI will be the market winners in North America in providing payments hub services because of their deep knowledge of payments systems requirements and their number of existing bank deployments."



December 2008: FINANCIAL INSIGHTS: Enterprise Payments Reality Check

"[ACI] have begun to address such modules with the idea that they can be implemented on a "best design" modular basis as required for the individual institution."



July 2009: Gwen Bezar, AITE

"This is an exceptionally ambitious plan in scope for ACI and the industry; we would be redefining the space."



July 2009: Rob Misasi, Mercator

"This is the first comprehensive view of ACI's business and strategy I have seen since 1997."



*“Enterprise payments requires taking a **holistic** view of a bank’s payment activities, providing consistent **oversight of all payment operations**, and removing processing and technology inefficiencies. It is essential to remove the **redundancy of processes and applications**, many of which are embedded in the monolithic structure of traditional back-office systems.”*

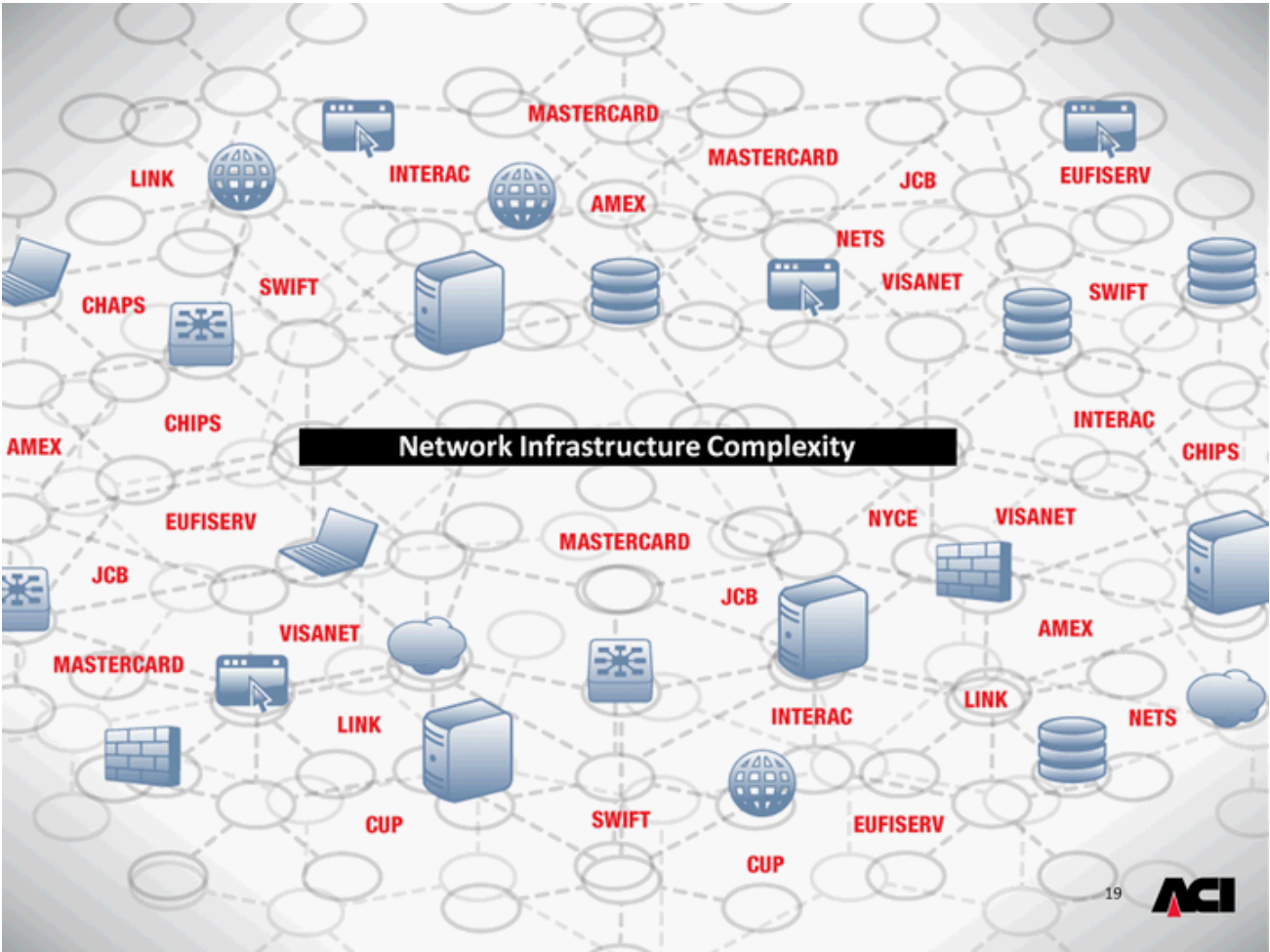
Source: TowerGroup:
One Hub or Two? Implementation Approaches for Enterprise Payment Hubs, April 2008

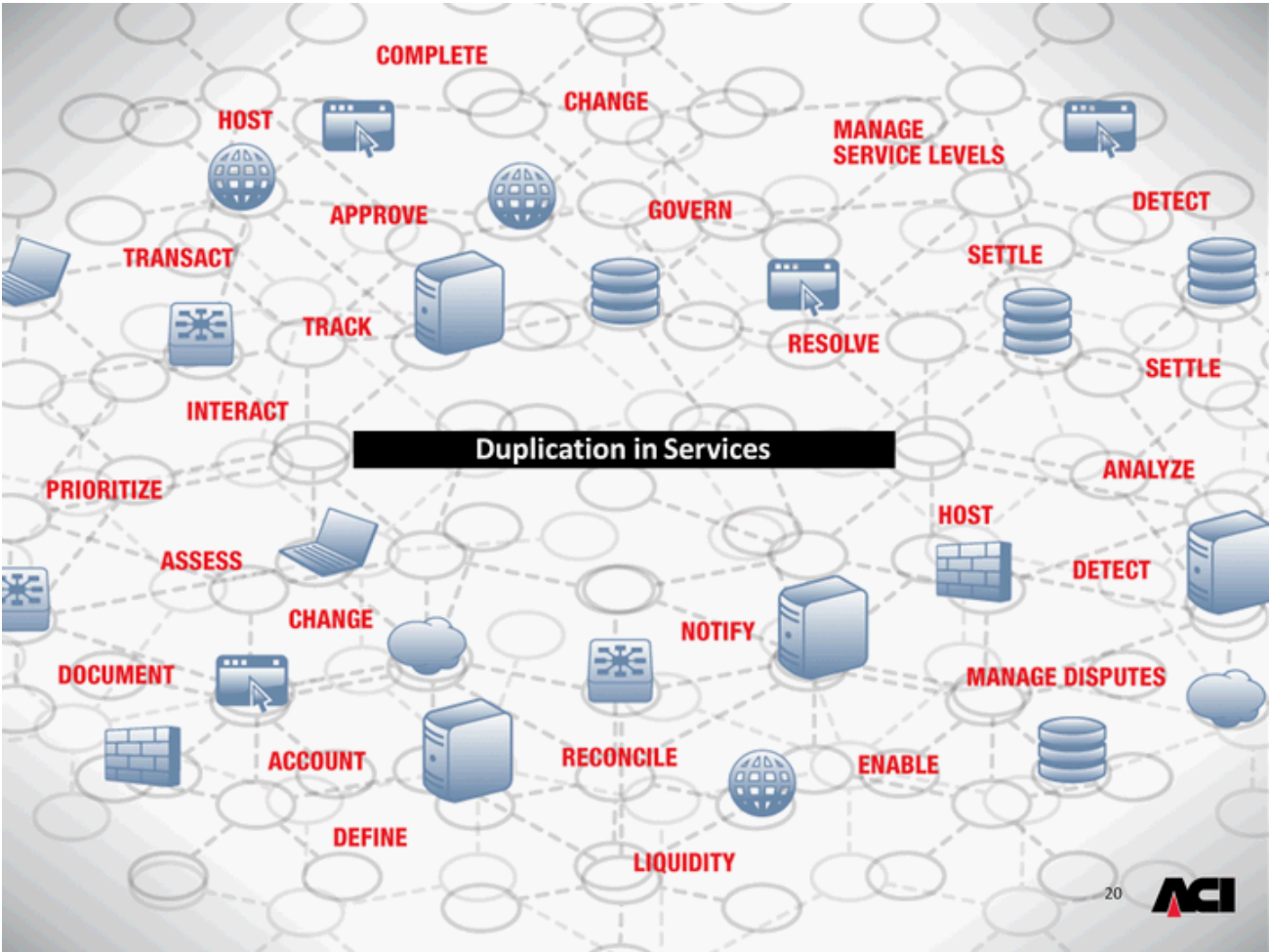
ACI's Opportunity: Introduce an ERP for Payments

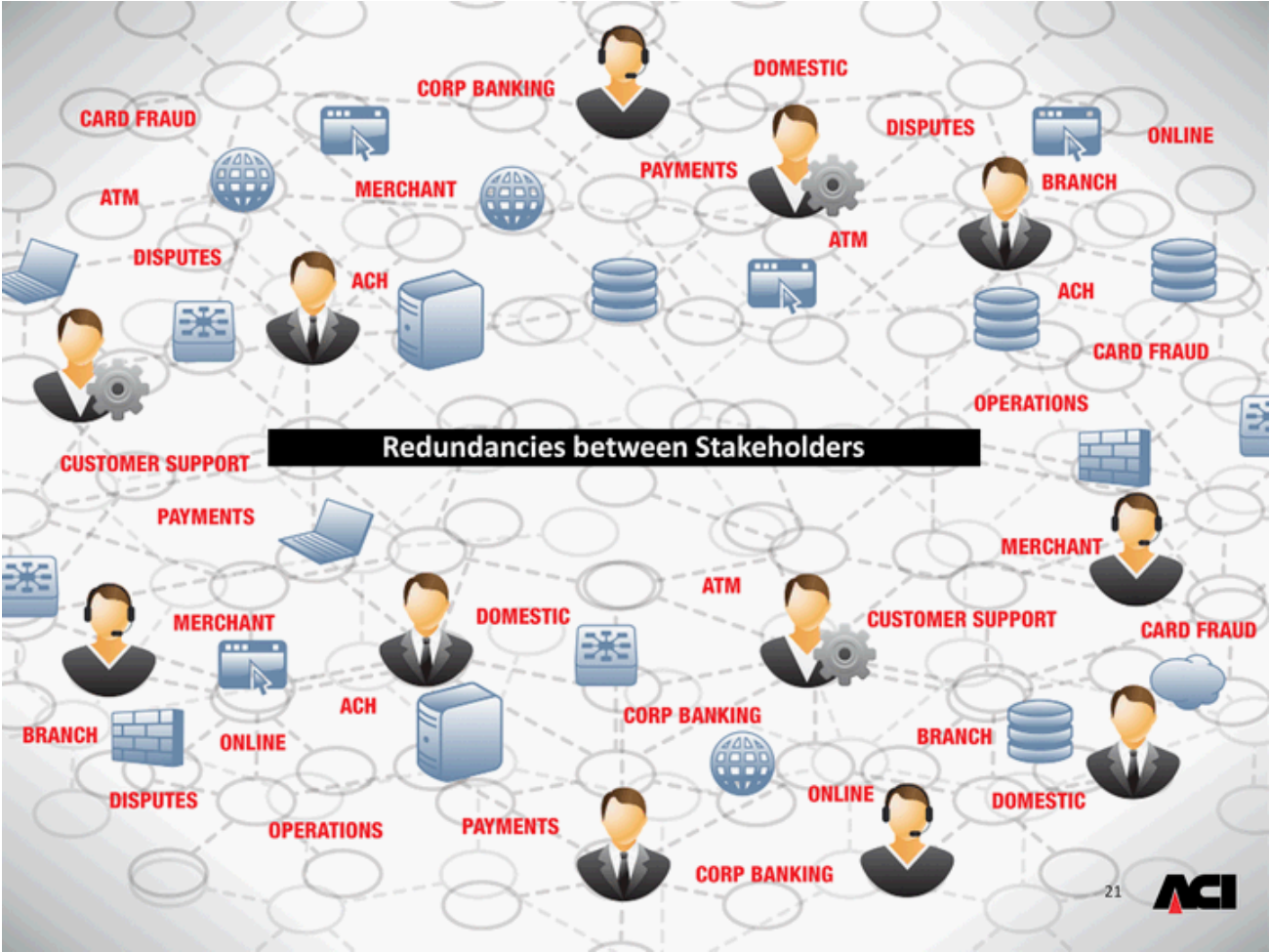


CATEGORY	COMPONENTS	CHAMPION	INTEGRATED SOLUTION
Microsoft	Word Processing, Spreadsheet, Presentation, etc.	Knowledge Workers	Office
SAP	Manufacturing, Financials, Human Resources	CFO	ERP
salesforce.com	Sales Force Automation, Automated Marketing, Customer Service	EVP, Sales	CRM
ACI	Initiate, manage, secure and operate payments	COO	Agile Payments Solution











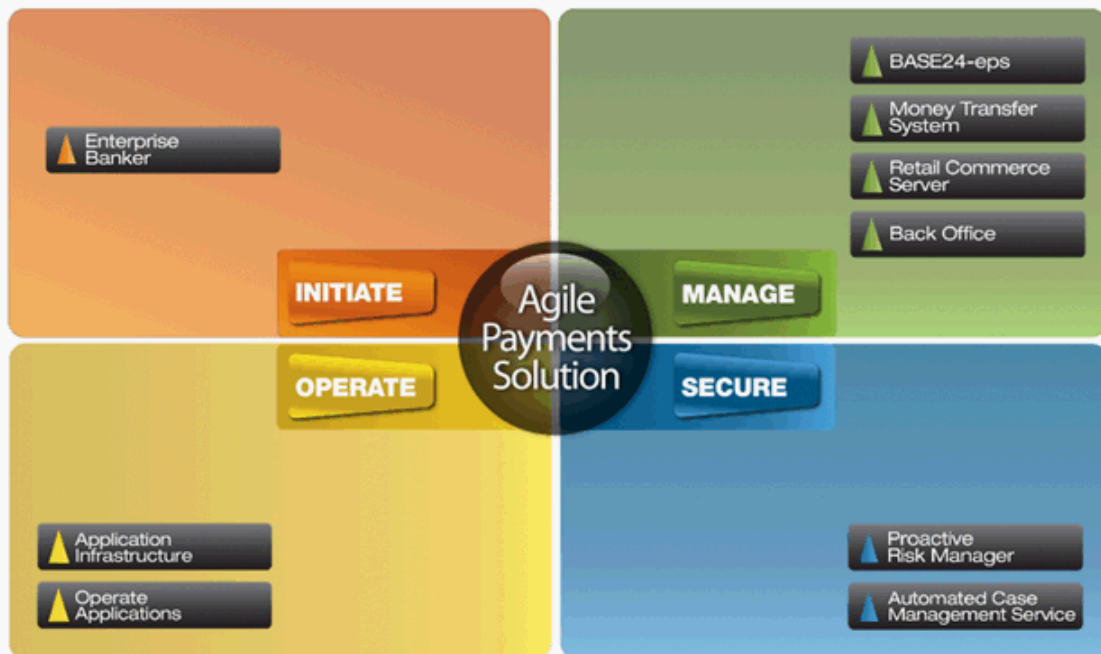
PHASE 1: Removing the Silos Today



PHASE 2: Collectively Comprises 15 Services



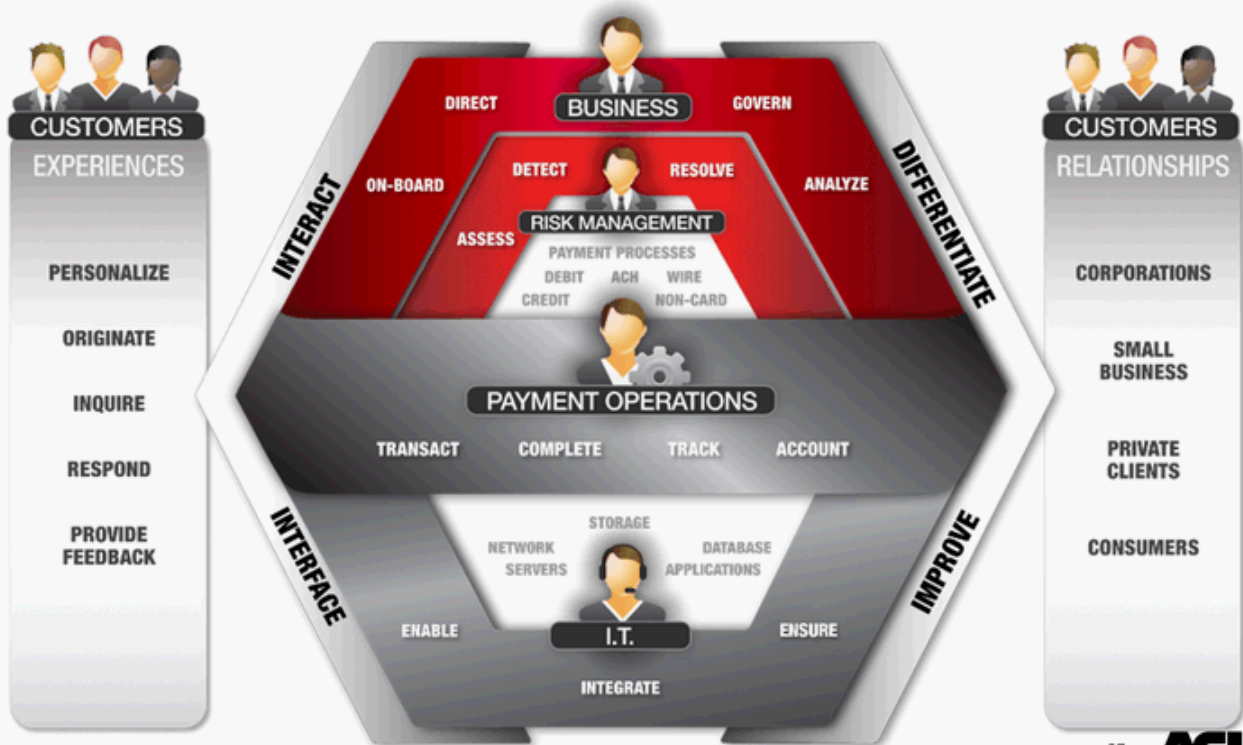
PHASE 2: Collectively Comprises 15 Services



PHASE 2: Collectively Comprises 15 Services

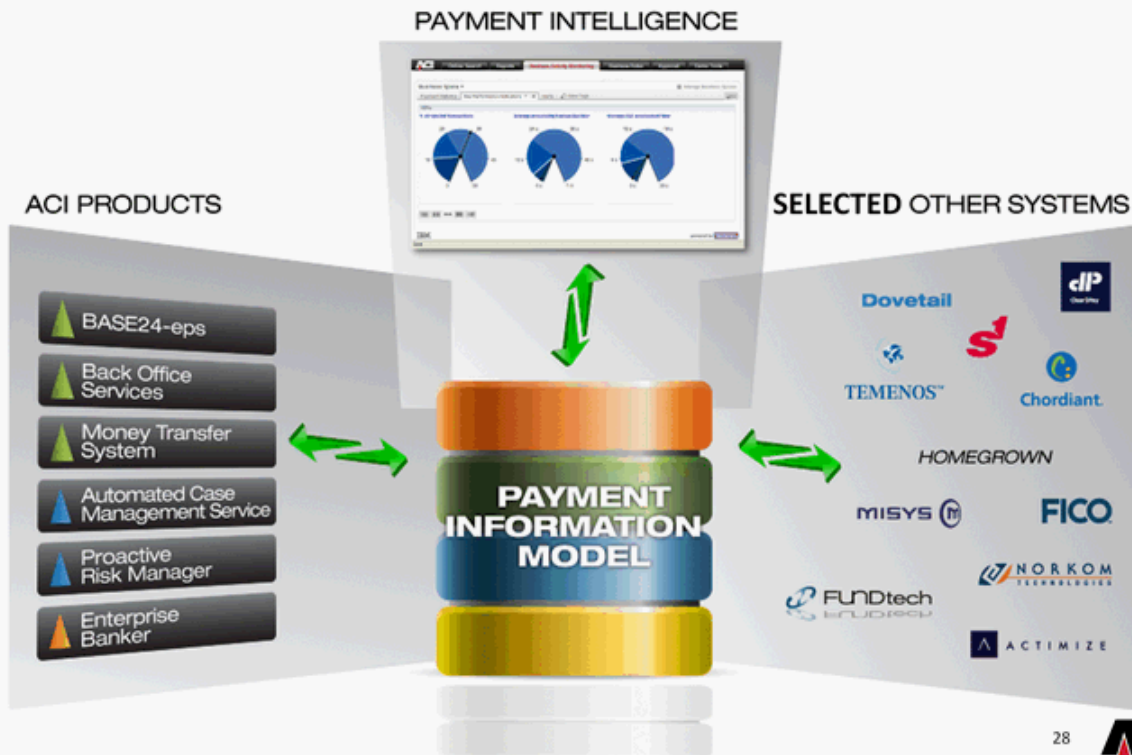


A Single Holistic Solution



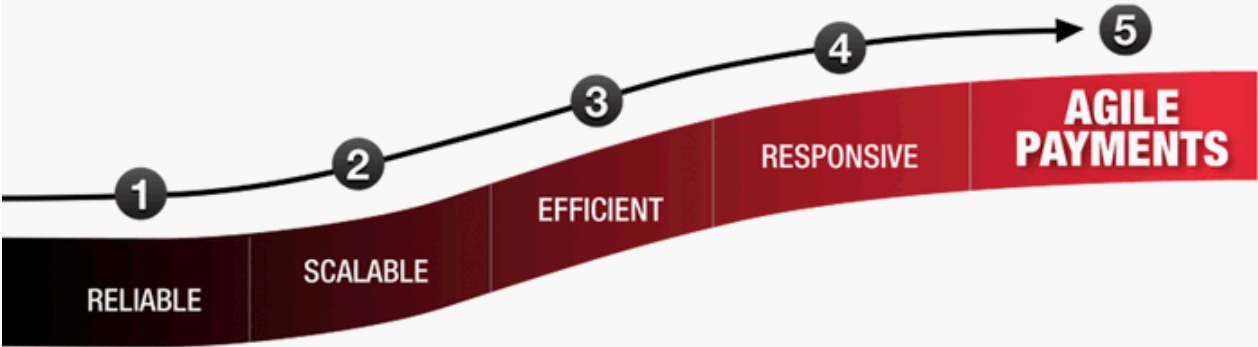
Unified Information Payment Model

Payment Intelligence



VIDEO

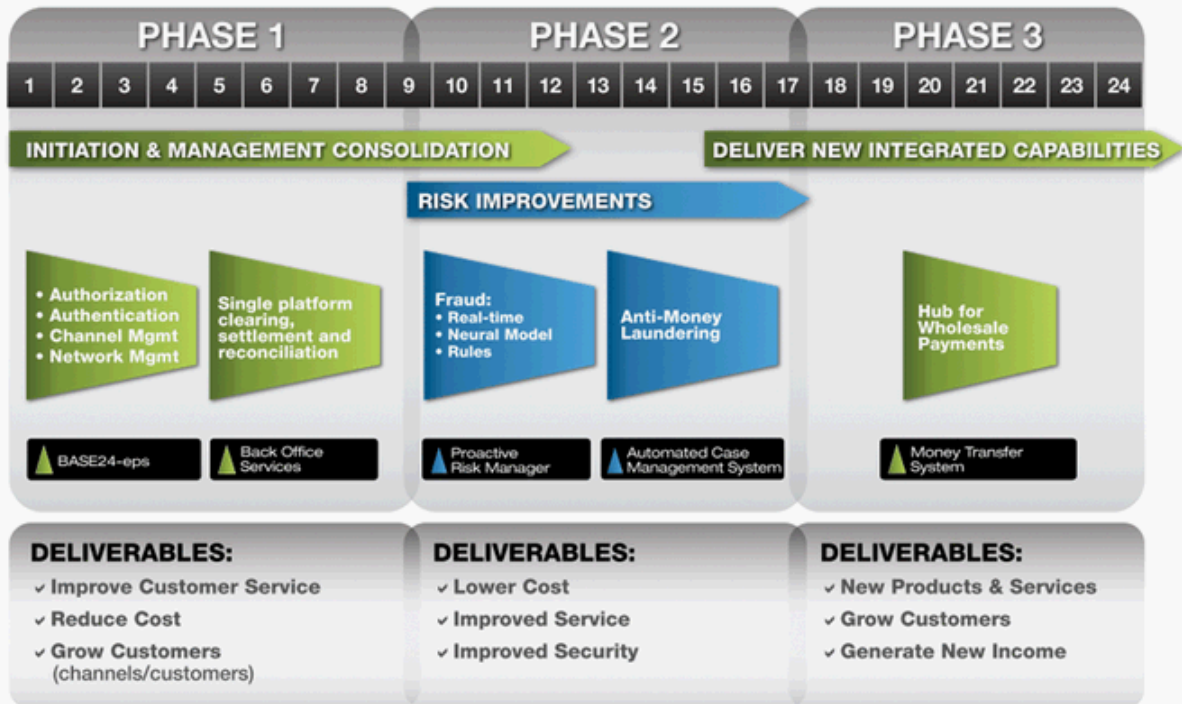
Journey to Becoming an Agile Payments Enterprise



Mapping Customer Goals to ACI Capabilities

	INITIATE		MANAGE							SECURE						
	ON-BOARDING	PAYMENT INITIATION	ONLINE SERVICES	PAYMENT PROCESSING	BACK OFFICE CONSOLIDATION	CARD MANAGEMENT	MERCHANT PAYMENT PROCESSING	DISPUTES AND CLAIMS MANAGEMENT	HIGH VALUE PROCESSING	LOW VALUE PROCESSING	TREASURY & LIQUIDITY MANAGEMENT	TRADE FINANCE	DEBIT FRAUD	CREDIT FRAUD	AML	IDENTITY
Develop value added services	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Improve client services and quality	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Innovate product development and packaging	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Increase market share and fee income	✓	✓				✓									✓	✓
Manage the shift from paper to electronic payments	✓	✓				✓									✓	✓
Consolidate payment services and increase visibility	✓	✓				✓									✓	✓
Enhance monitoring and exception management	✓	✓				✓									✓	✓
Develop centralized financial crimes strategy		✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Developing an Agile Payments Solution Roadmap



Market Segmentation Analysis

GLOBAL BANK MARKET	
Global Macroeconomic Statistics	
# of Countries	227
Population (mil)	6,789.57
GDP (trill. \$US)	\$ 69.72
Banks IT Spending (mil. \$US)	\$ 25,289.00
Global Bank Market Size (bil. \$US)	
Total Deposits	\$ 75,283.89
Total Assets	\$ 150,142.02
Total Banks	17,919
Market Share of Top 20 Global Banks	
% by Deposits	25.80%
% by Assets	28.58%
Number of banks needed to reach 50% Global Market Share	
By Deposits	80
% of total banks	0.45%
By Assets	60
% of total banks	0.33%
Number of banks needed to reach 80% Global Market Share	
Measured by Deposits	556
% of total banks	3.10%
Measured by Assets	342
% of total banks	1.91%

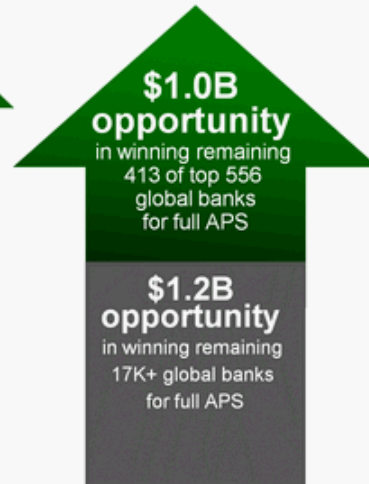
Macro statistics were gathered from CIA World Factbook, except for Spending data, which was drawn from Financial Insights. All bank data has been gathered from BankScope.com.

**Potential \$2.6B
Annual Sales
Opportunity**



**Opportunity
with our largest
CUSTOMERS
& PROSPECTS**

**Potential \$2.0B
Annual Sales
Opportunity**



**Opportunity
with the
NET NEW
MARKET**

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Opportunity with our largest customers & prospects

	Top 20 Global banks	Top 80 Global banks	Top 556 Global banks
Bank Market Share			
Measured By Deposits	26%	50%	80%
Measured by Assets	29%	56%	86%
ACI Customers & Prospects			
Customers	14	34	97
Prospects	6	46	459
% of Total banks in tier	70%	43%	17%
% of Total customers	2%	5%	14%
2008 Revenues (\$ mil)	\$ 66.85	\$ 80.20	\$ 123.33
Avg. Rev. per customer	\$ 4.77	\$ 2.36	\$ 1.27
% of Total Revenue 2008	16%	19%	30%
Software Opportunity (\$ mil)			
Avg spend per customer	\$ 63.84	\$ 19.96	\$ 3.12
Upside oppty from customers	\$ 826.94	\$ 385.87	\$ 153.37
Upside oppty from prospects	\$ 383.05	\$ 798.44	\$ -
Cumulative upside	\$ 1,209.99	\$ 2,394.30	\$ 2,547.67

Sources: Spending data, Financial Insights, 2009; Bank data, BankScope.com, 2009; ACI.

**\$123M
Revenue**

Current 97
bank customers
among global 556

**Potential \$2.6B
Annual Sales
Opportunity**

**\$1.4B
opportunity**

in cross-selling
full APS to ACI's 97
largest customers
among the top
556 global banks

**\$1.2B
opportunity**

in selling the full APS to
a select group of 46
prospects who rank
among the top
80 global banks

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Opportunity with the **net new market**

Software Opportunity with ACI Prospects	Top 556 Global banks	Rest of Market
Bank Market Share		
Measured By Deposits	80%	20%
Measured by Assets	86%	14%
ACI Prospects		
By Segment	413	17506
Software Opportunity		
Avg spend per prospect	\$ 3.12	\$ 0.06
Upside oppty in tier	\$ 1,038.67	\$ 989.80
Cumulative upside	\$ 1,038.67	\$ 2,028.47

Sources: Spending data, Financial Insights, 2009; Bank data, BankScope.com, 2009; ACI.

**\$204M
Revenue**

Current 408
bank customers
outside global 556

**Potential \$2.0B
Annual Sales
Opportunity**

**\$1.0B
opportunity**

in winning remaining
413 of top 556
global banks
for full APS

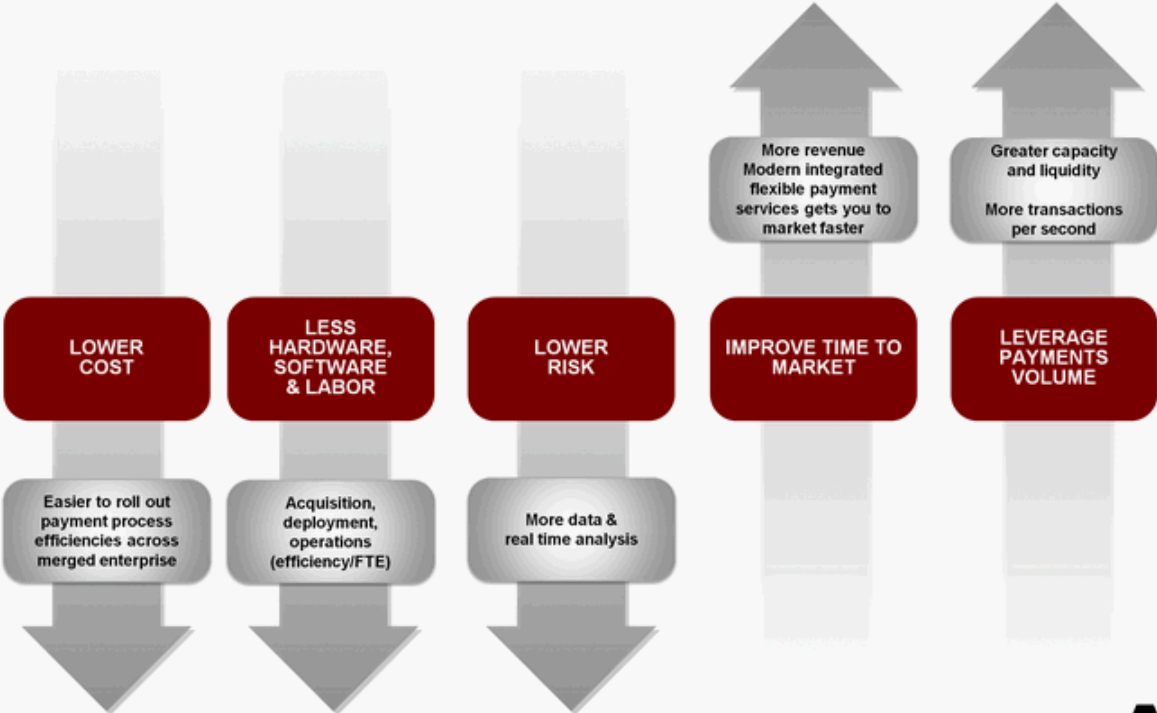
**\$1.0B
opportunity**

in winning remaining
17K+ global banks
for full APS

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The Economic Impact of ACI Agile Payments Solution



In Summary...

ACI Agile Payments Solution will be incrementally launched as a series of capability solutions

The roadmap to our vision has two distinct phases

Our execution on this strategy has already begun

Our opportunity is clear, compelling, and achievable



INITIATE

MANAGE

SECURE

OPERATE

ONLINE BANKING SOLUTIONS OVERVIEW

GARETH PRIEST
VP & GENERAL MANAGER



- ▶ **Market Overview**
 - Market definition
 - Global market overview
 - Market sizing and growth by segment and ACI market share
 - Global market drivers

- ▶ **Product Overview**
 - ACI products offered by segment, with brief functional summary
 - Competitive landscape
 - Customer profile
 - Product value propositions by segment

- ▶ **Strategy Summary**
 - Regional product availability and focus
 - Global market opportunities
 - Upcoming product launches
 - Roadmap to ACI Agile Payments Solution

MARKET OVERVIEW

Defining the ACI Online Banking Market



STRATEGIES

MARKETS	PRODUCTS	TECHNOLOGY
Leading presence in US online business banking market	Market leading US online banking product	Unique on demand offering
Some customers lead expansion into retail banking	Separate product for Asia-Pacific market	Strong focus, usability & flexibility
Small footprint in AP market		

Sources: Tower | April 2009

Global Initiate Market



Source: Financial Insights – Worldwide Payments Market Sizing 2009

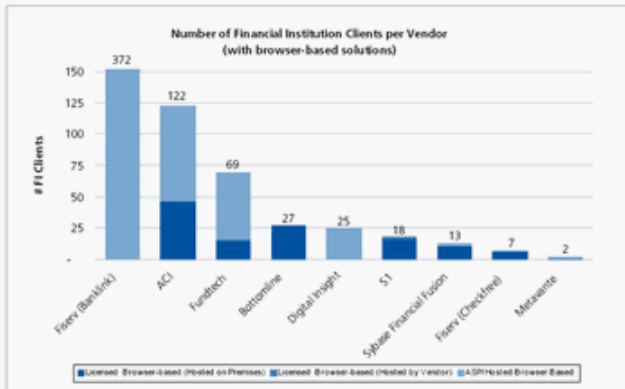
Global Market Drivers

- ▶ The online banking market is established in the U.S. & EMEA and opportunities exist as banks consolidate & look for next generation online solutions
- ▶ In AP opportunities exist in the growth of online & mobile banking in new regions such as China, India & SE Asia
- ▶ Customer experience will drive differentiation and growth
- ▶ Tight integration with payment engines to enhance & improve the user experience
- ▶ Mobile banking is starting to gain traction
- ▶ Integration to fraud management systems is becoming critical

Key Messages

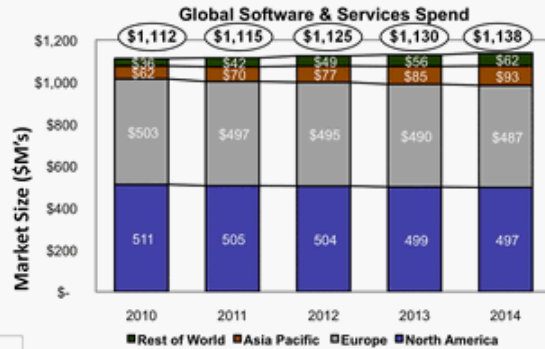
- ▶ Growth in adoption of online banking and emergence of Web 2.0 based next generation offerings predicted by analysts
- ▶ ACI looking to replicate our US market success for growth markets in AP and EMEA
- ▶ Mobile is a nascent but potentially exciting market
- ▶ Integrated, flexible solutions will be the market winners

- ▶ Included in the Financial Insights Initiate market spend analysis
 - Global spend for online and mobile channels for corporate banking only
 - Business banking is approx 33% of overall online banking market
 - NA & EMEA two largest markets, AP fastest growing
- ▶ Near term overall growth rates are modest but it remains a large market opportunity with committed focus from banks in the 2010-2014 timeframe.



Source: Celent Cash Management Vendors Apr 09

Initiate Global Addressable Market by Geo



Source: Financial Insights - Worldwide Payments Market Sizing 2009 & ACI Analysis

ACI has strong market share in the US online business banking market

Exciting opportunity to continuing to build our US market penetration & transfer our successful model to green field markets for ACI in EMEA and the growth region of AP

Growth of the Internet

▶ Global Internet usage 2000	360MM users
▶ Global Internet usage 2009	1700MM users
▶ Growth	380%
▶ Population penetration 2009	25.6%
▶ Asia	783MM users
▶ EMEA	418 MM users
▶ NA	252 MM users

Technology Trends

- ▶ Growing use & acceptance of SaaS
- ▶ Web 2.0 and Rich Internet Applications
- ▶ Service Oriented Architecture (SOA)
- ▶ Increasing sophistication & adoption of mobile devices

Source: Internet World Statistics – Sept 09

What the analysts say.....

- ▶ ***“Celent sees a triumvirate of global priorities: Managing risk, Global transaction banking, Next-generation online banking solutions” – Celent - Processes, People & Technology in Global Transaction Banking Jan 2010***
- ▶ ***“The emergence of Web 2.0 technologies in particular will require an iterative development of new-generation online banking offerings. This will require a mindset change among teams responsible for strategy, development, and production” - Financial Insights – Worldwide Financial Services 2010 Top 10 Predictions: Where to Next ?***
- ▶ ***“Utilizing next-generation delivery models is another course of action for 2010.....an increasing number of banks in 2010 will seek managed service or SaaS solutions to particular problems or challenges” - Tower - 2010 Top 10 Business Drivers, Strategic Responses, and IT Initiatives in Global Payments***

PRODUCT OVERVIEW

Segment	Product Offered
Corporate Online Banking	Enterprise Banker (On Premise, On Demand) Global Banker (On Premise)
Retail Online Banking	Enterprise Banker (On Premise, On Demand)
Enrollments & Customer Onboarding	EB Enterprise Enrollments (On Premise, On Demand)
Mobile Banking	ACI Mobile Business Banking – (On Demand, On Demand)

- ▶ **ACI Corporate & Retail Online Banking**
 - Enterprise Banker: A powerful & flexible online banking system providing payments, reporting & cash management functionality that can scale from consumer needs to providing sophisticated cash management capabilities to the largest corporate customers of any bank.
 - Global Banker: A multi-lingual, multi-currency online banking system that provides corporate cash management, trade initiation, foreign exchange and balance reporting capabilities

- ▶ **ACI Mobile Banking**
 - ACI Mobile Business Banker: A new module for addition to our online banking offerings that extends the channel for core business banking functions such as payments approval, inquiry and reporting out to mobile devices

- ▶ **ACI Enrollments & Onboarding**
 - EB Enterprise Enrollments: Module for enabling end customers & branch staff to enroll onto Enterprise Banker

Competitive Landscape (Selected Players)

INITIATE

Type of Competitor	Market	Comment
Wholesale Banking Technology Vendors (Fundtech, S1, Clear2Pay)	Global/ Regional	There are only a few best of breed global vendors in this space. At a regional level there are some smaller players but the names mentioned are the regular competitors. ACI competes favorably with these based on our breadth & depth of functionality, ease of use and on demand capabilities.
In House Developed Systems	Global	Larger financial institutions have in the past tended toward building their own solutions. Increasingly we have seen the trend move toward either vended solutions or banks looking to leverage SOA technology to blend best of breed solutions with either self developed or brought in technology frameworks.
Core Processors (Fiserv, Fidelity Metavante, First Data Corp)	Global	Core processors offer some areas of online banking as part of their service. This tends to be focused toward the smaller banks who are their traditional market. ACI offerings are favored by banks in this segment with a commercial banking arm and need for best of breed solution.
Core Banking System Vendors (Jack Henry, Harland, Open Solutions)	Regional	Some of the core banking systems vendors offer some online banking capabilities as an adjunct to their main product. As with processors this tends to be directed toward smaller and banks and ACI competes favorably with our best of breed offering.

Key Messages

- ACI is recognized as a leading provider in the market
- At the lower end of the market online banking capabilities are offered by core processors and core bank system providers but they typically do not offer best of breed functionality
- New competitors will likely crop up in areas such as mobile banking
- Outside of the global vendors there are smaller niche players in EMEA and AP



Sources: Financial Insight, ACI

"the market is too competitive to allow banks to rest on their innovation laurels, and customer demands are forcing banks to shift gears and refocus their priorities.....The web-based applications that they launched a few years back simply aren't cutting it"

CELENT

Wholesale Banking Technology Trends 2010
January, 2010

Customer Profile

- ▶ Buyers:
 - Commercial, Cash Management or Treasury Services – Head of Product
- ▶ Users:
 - Financial institution's business customers
 - Financial institution's back office representatives
- ▶ Customer Problems:
 - Multiple online banking systems supporting various market segments
 - Regulatory compliance
 - Increase online penetration to retain & attract new customers, bring new products to market
 - Increase fee revenue from online services
 - Increasing sophistication of end clients in their expectation of Web 2.0 & mobile applications
 - Defend and compete with larger banks

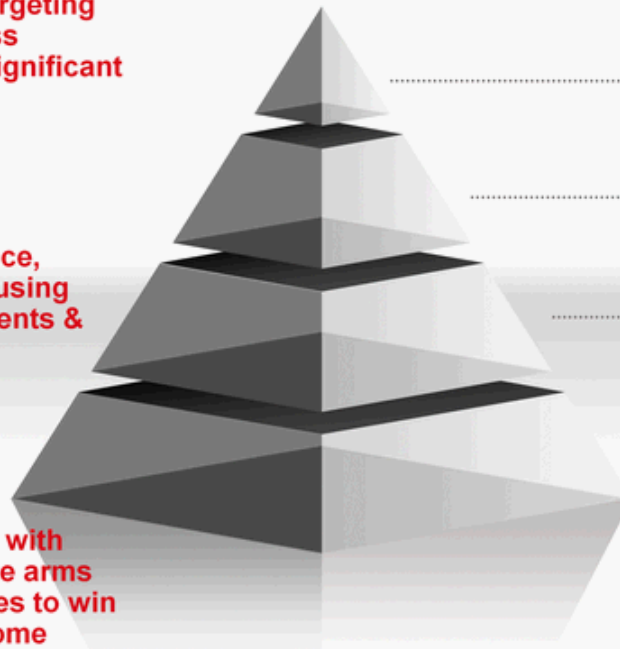
Enterprise Banker Value Proposition

One Product for All Online Markets

Single platform for targeting all the Banks business customers leads to significant cost take out

Enables a Bank to price, package and market using our granular entitlements & segmented branding

Depth & breadth of functionality coupled with intuitive user interface arms Banks with capabilities to win business & drive income



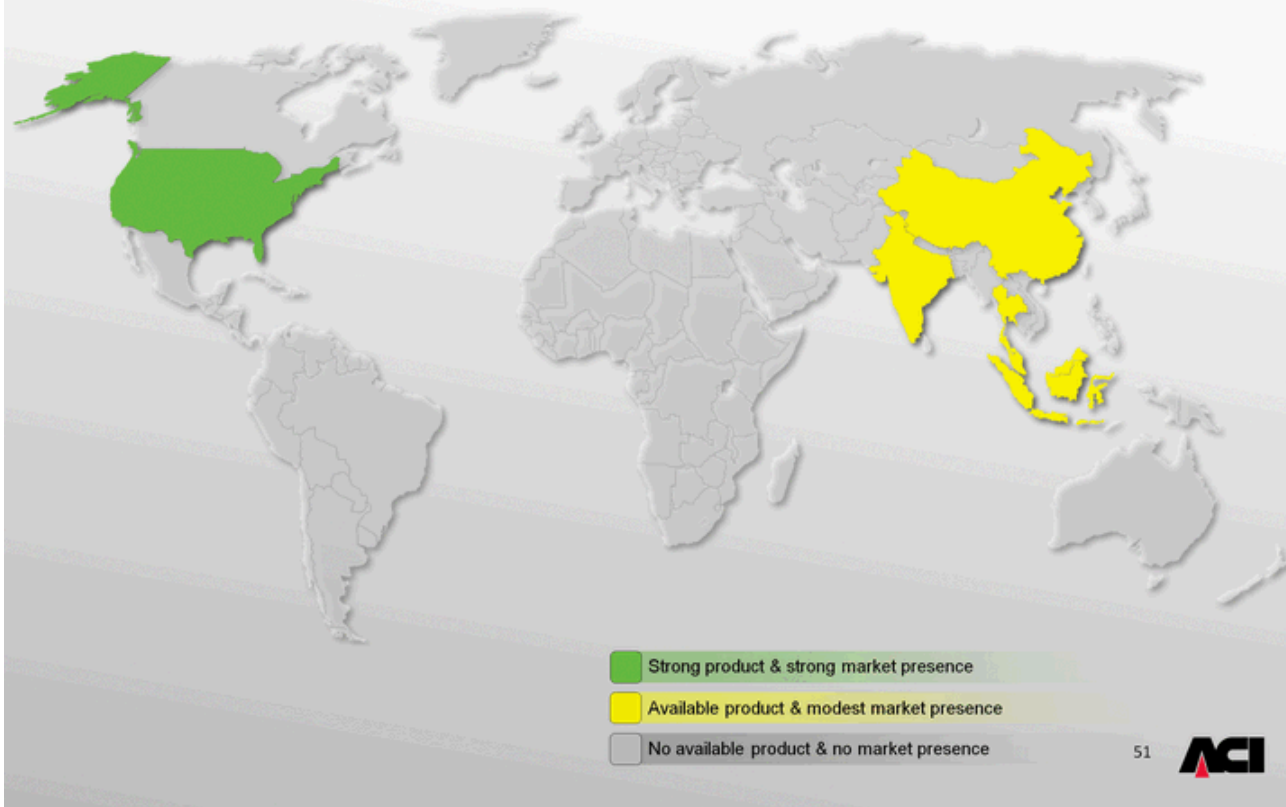
Commercial

Middle Market

Small Business

Micro Business

STRATEGY SUMMARY



Segment	Opportunity	Go To Market Strategy
Online Banking		
	Online System Consolidation across Bank customer segments	Increased penetration into existing accounts & new sales via ACI direct sales team
	Upgrade to next generation Online offerings	Targeted systems upgrades
	Expansion to new regions – AP & EMEA	Initial expansion through ACI direct sales with potential for distribution partnerships in certain countries
	Further expansion & penetration into US regional banking market	Sell via ACI direct team and potential partnerships for certain market segments
Mobile Banking		
	Adding Mobile Business Banking to existing Online Banking offering	Cross sell to existing & new Online customers via ACI direct sales team
Onboarding & Enrollments	Adding Online enrollment & onboarding to allow Banks to increase attraction of customers & cross sell products	Cross sell to existing & new Online customers via ACI direct sales team

Online Banking

- ▶ Continued investment & releases in supporting Banks system consolidation strategies
- ▶ Integrating fraud management
- ▶ Increasing sophistication of cash management functionality for large corporate market
- ▶ Convergence of 2 ACI products to one global online banking platform

Mobile Business Banking

- ▶ Launch of ACI Mobile Business Banking
- ▶ Key integration to Enterprise Banker
- ▶ Rollout plans for NA, EMEA and AP

Enrollments

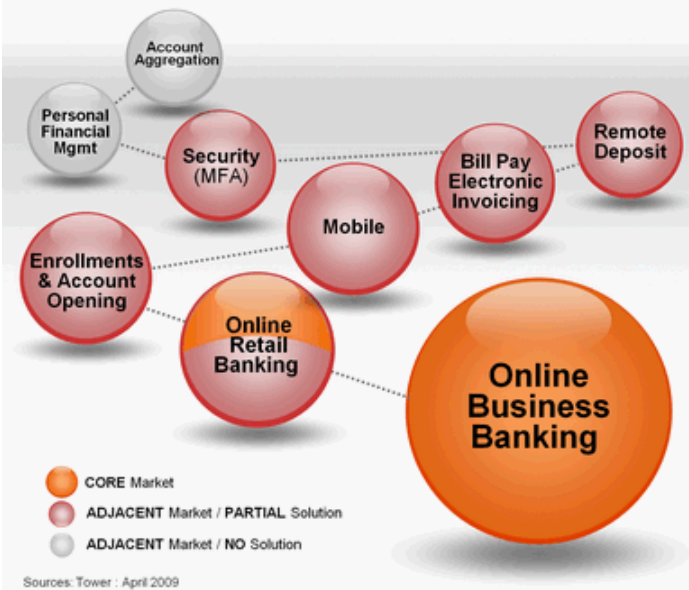
- ▶ Continued enhancement of Enterprise Enrollments module for Enterprise Banker
- ▶ APS roadmap to develop Onboard APS solution for appropriate strategic ACI products

Evolution of Initiate

- ▶ Enterprise Banker is the foundation for Initiate
- ▶ New releases of Enterprise Banker will provide APS integration with other applications
- ▶ Capability solutions will be created with business services provided by Enterprise Banker
- ▶ Onboard APS Service for all ACI products
- ▶ The convergence of Enterprise Banker & Global Banker will leverage APS SOA strategy & framework







Sources: Tower | April 2009

STRATEGIES

MARKETS	PRODUCTS	TECHNOLOGY
Continue US market penetration success & existing account expansion	Continue as segment leader in online banking	Leverage SOA & APS architecture to enable convergence
Take ACI online banking global	Converge to global Enterprise Banker product	Drive usability via Web 2.0 & RIA technology
Expand into select adjacent markets: mobile & enrollment	Launch Mobile Banker and Enterprise Enrollments	Adopt SaaS technologies & best practices

INITIATE

MANAGE

SECURE

OPERATE

RETAIL PAYMENTS SOLUTIONS OVERVIEW

LYNN HOLLAND
VP & PRODUCT LINE MANAGER



- ▶ **Market Overview**
 - Market definition
 - Global market overview
 - Market sizing and growth by segment and ACI market share

- ▶ **Product Overview**
 - ACI products offered by segment, with brief functional summary
 - Regional product availability and focus
 - Competitive landscape

- ▶ **Strategy Summary**
 - Global market opportunities
 - Roadmap to ACI Agile Payments Solution

MARKET OVERVIEW



STRATEGIES

MARKETS	PRODUCTS	TECHNOLOGY
Authorization & Switching	BASE24-eps	Resilient and scalable architecture
Channel	Retail Commerce	
Clearing & Settlement	Payment management	Technology

ACI Acquired Euronet Essentis
Deal Creates a Unique, Integrated Front and Back Office Solution for the Payments Industry

ACI Worldwide Announces Alliance With Bell ID to Provide Smart Card Solutions
Market Leaders Consolidate Their Activities to Further Develop Best of Breed Solutions

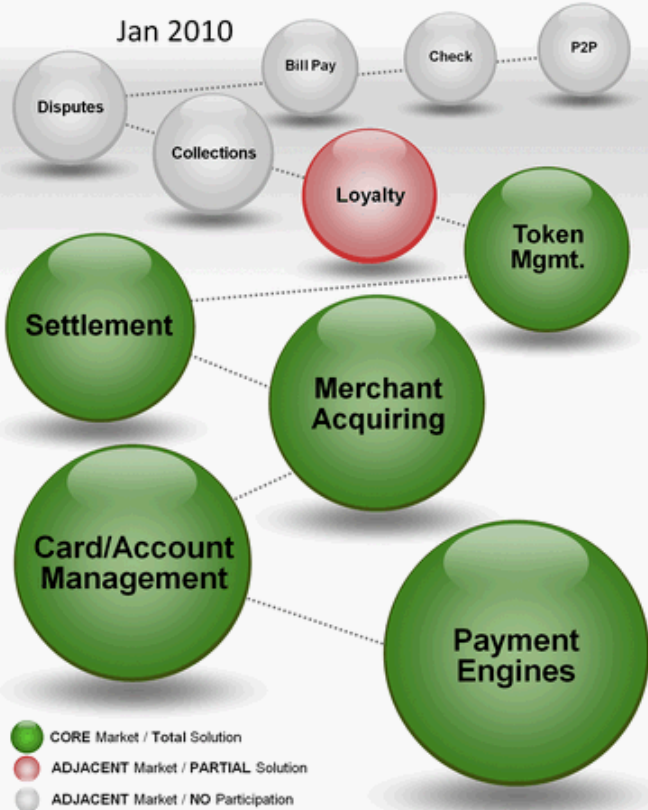


- CORE Market / Total Solution
- ADJACENT Market / PARTIAL Solution
- ADJACENT Market / NO Participation

Defining the ACI Retail Payments Market



Jan 2010

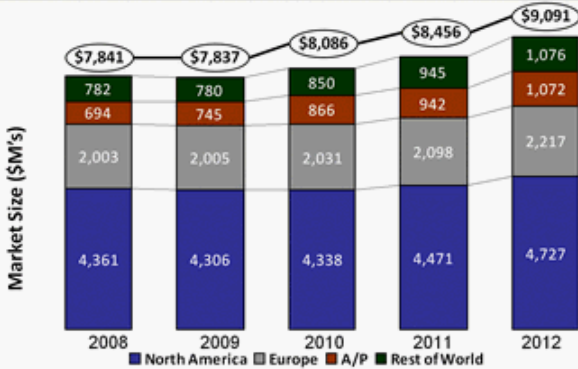


STRATEGIES

MARKETS	PRODUCTS	TECHNOLOGY
Authorization & Switching	BASE24-eps	Resilient and scalable architecture
Channel Management	Retail Commerce Server	SOA Enabled
Card/Account Management	ACI Issuer	Multi-Platform
Merchant Management	ACI Acquirer	Relational Technology
Financial Clearing & Settlement	Payments Manager	Defined Integration
	ACI Interchange	



Manage Retail Addressable Market by GEO*



Source: Financial Insights – Worldwide Payments Market Sizing 2009

Key Messages

- ▶ Scale of global and national institutions continue to grow driven by consolidation and organic growth
- ▶ The infrastructure driving the retail business is under significant pressure
- ▶ The market opportunity in Manage Retail for software and IT services is very large over \$8 billion in annual spend

Global Market Drivers

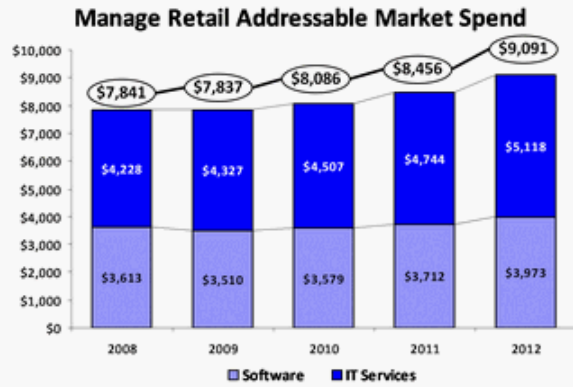
- ▶ Regulation is driving change and obsolescence
- ▶ Banks are looking for new sources of revenue to replace losses in credit card profits. This places further pressure on the payments infrastructure to deliver new products to market
- ▶ Globalization (SEPA, Internet, cross-border transacting, m&a activities, mega-banks)
- ▶ Cost to scale retail payments operations for global banks is too high, impacting new product deployment
- ▶ Growth is strongest (%) in Asia/Pacific and Rest of World, driven mostly by Brazil, India and China

Recent Market Developments

- ▶ The banking credit crisis has caused a drop in year over year spend in 2009. While the global economy seems to be in a recovery mode the potential for another decline "double dip" is still a possibility and growth rate predictions for retail payments are for moderate to low year over year growth.
- ▶ Recovery rates and risks will be regional
- ▶ Large national and regional processors are making significant investments to become global providers
- ▶ Interchange (fees) are under fire from merchants, governments and consumers



- ▶ Included in the Financial Insights Retail Market Spend Analysis
 - Global spend for credit, debit and pre-paid card solutions
 - Software spend
 - IT Services spend
- ▶ Modest growth rates but a large market opportunity, \$8 - \$9 billion annually
- ▶ Software spend of over \$3.5 billion in 2010
- ▶ ACI is a leading payment software supplier to this market
- ▶ Proven ability to scale to meet the needs of our targeted market segment



PRODUCT OVERVIEW



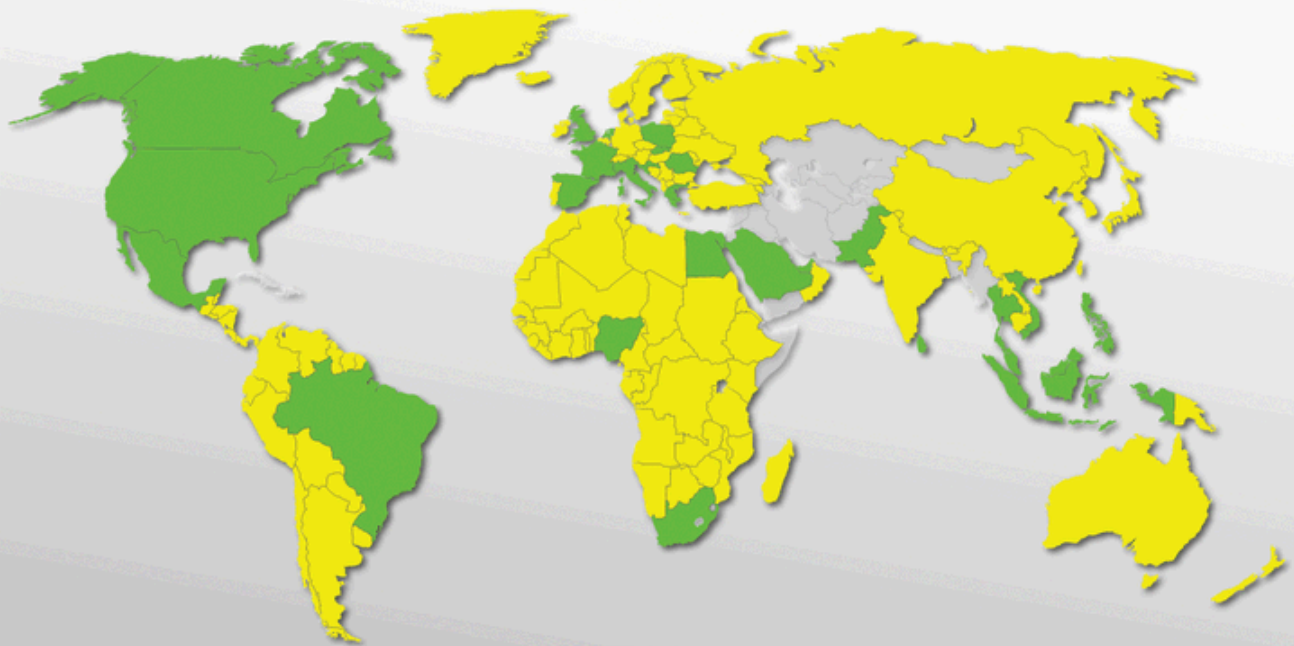
Segment	Product Offered
Payment Engines	BASE24-eps (Banks & Processors) Retail Commerce Server (Merchants)
Settlement	ACI Interchange, Payments Manager
Merchant and Channel Acquiring	ACI Acquirer, BASE24-eps
Card Issuance	ACI Issuer, ACI Token Management

▶ **ACI Payments Engines**

- BASE24-eps: Flagship open architecture multi-channel payment engine providing authorization, routing and channel management for banks and processors
- Retail Commerce Server: Complete suite of products for merchants providing payments processing, check mgmt, merchandise returns, loyalty program and pre-paid card management.

▶ **ACI Back Office Services**

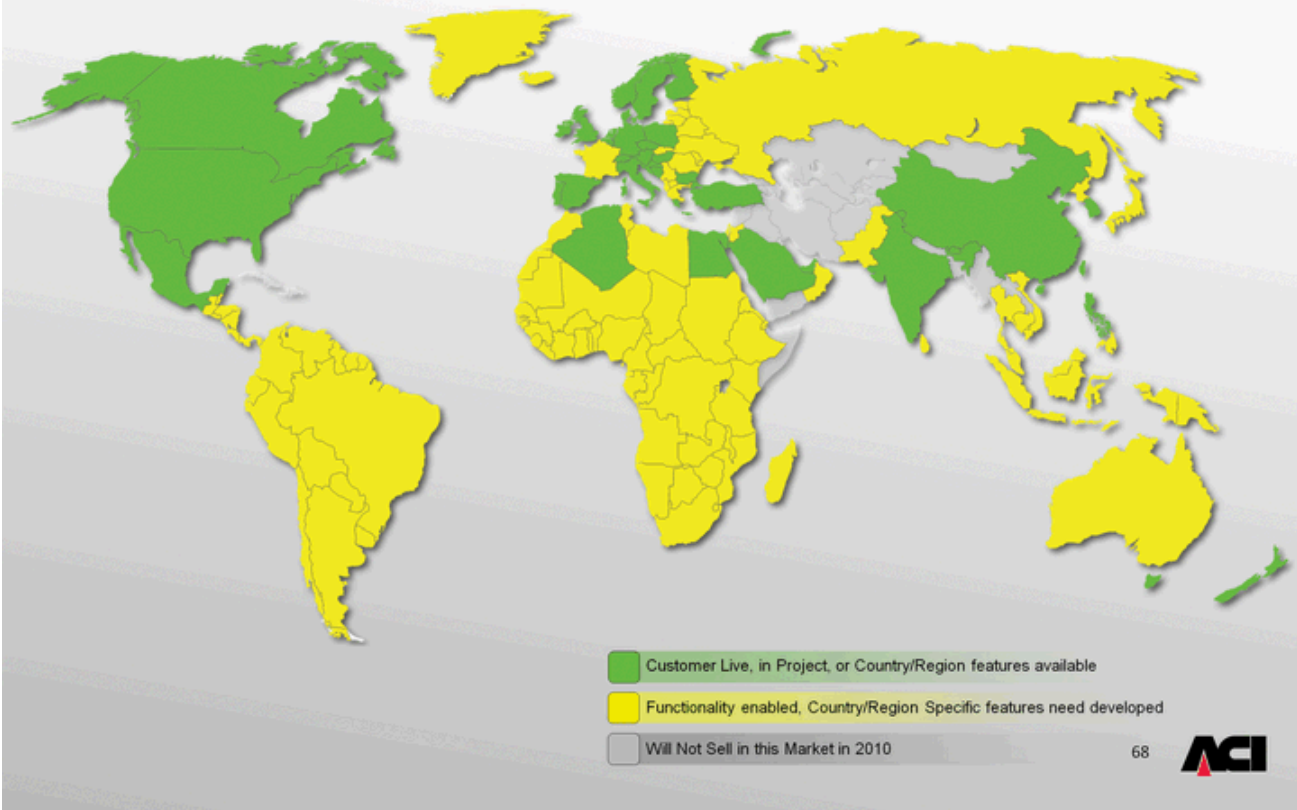
- ACI Issuer: Global card management solution for banks and processors providing end-to-end card management for debit, credit, commercial and pre-paid card portfolios
- ACI Token Management: Complementary issuing solution for management of chip enabled devices such as EMV cards and mobile payment devices
- ACI Acquirer: Global acquiring system providing end-to-end merchant management and accounting for banks and processors
- ACI Interchange: Global solution providing transaction clearing and basic settlement services supporting issuing and acquiring for banks and processors
- Payments Manager: Enterprise settlement solution for banks and processors



- Customer Live, in Project, or Country/Region features available
- Functionality enabled, Country/Region Specific features need developed
- Will Not Sell in this Market in 2010



- Customer Live, in Project, or Country/Region features available
- Functionality enabled, Country/Region Specific features need developed
- Will Not Sell in this Market in 2010



Competitive Landscape (Selected Players)



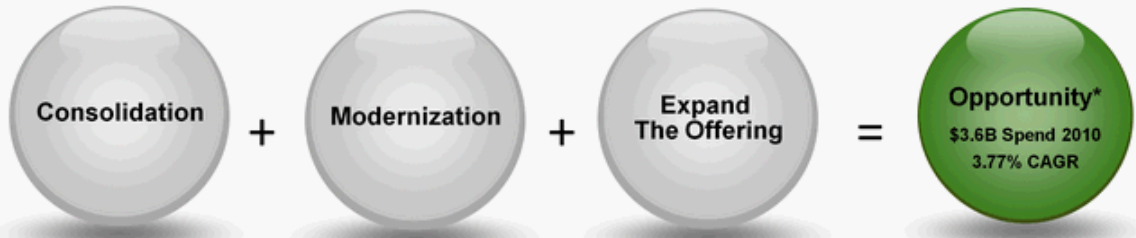
Company	Market	Comment
In-house Developed Systems and 1ST Generation Legacy Systems (Fidelity CONNEX, CardPac, Cardlink, ...)	Global	Predominant competition for many years with complete bespoke systems built on the IBM host system. Replacement, modernization and consolidation will be a focus of reaching new customers using our complete solution (BASE24-eps, ACI Issuer, ACI Acquirer, ACI Interchange, PRM, ACI Token)
Processors (First Data, Tsys, Atos, Fidelity Metavante, MasterCard, ...)	Global/ Regional	While they are a potential competitor they are also a strong partners. Our solution capability positions us as a strategic supplier to processors and gives us the ability to leverage them as a way to reach segments of the market not viable for direct sales
Payment Engine & Cards Vendors (CSC, S1/Postilion, Fidelity/eFunds, OpenWay, Tieto, Tsys/CTL)	Global/ Regional	Global competitors who compete with ACI in the medium & small segments of the market. Their strategy is to grow the small/medium segment and move up. Usually provide either a basic set of broad functionality or specific point solution. These companies typically compete on price
Non traditional competitors (Fidelity, TCS, Jack Henry, HPS)	Global/ Regional	Vended solutions in adjacent retail bank segments moving out of their traditional space to offer payment engine, channel management and card solutions

Key Messages

- ▶ Competitive landscape is diverse
- ▶ Software market is highly fragmented
- ▶ The processor segment represent a direct market opportunity and an alternative channel to reach smaller institutions
- ▶ Large number of small regional providers
- ▶ Globally ACI is a leading software solutions provider

STRATEGY SUMMARY

Market Opportunities



Consolidation	Modernization	Expand the Offering
<p>Drivers</p> <ul style="list-style-type: none"> Continued non-organic growth of financial institutions and processors Need to cut costs to support changing budgets and current financial environment <p>ACI Solution</p> <ul style="list-style-type: none"> The global capabilities of BASE24-eps and the ACI Back Office Services solutions to support the requirements of customers expanding within national borders or on a global scale ACI is the only vendor with solutions proven to scale to support volumes of the largest users 	<p>Drivers</p> <ul style="list-style-type: none"> Regulation and compliance requirements continue to expand Current infrastructure limitations constrains ability of IT to deliver new value to a business in search of innovation and new sources of revenue and market differentiation <p>ACI Solution</p> <ul style="list-style-type: none"> With BASE24-eps and the ACI Back Office solutions we deliver a modern, integrated and highly functional solution to support these drivers Networks First program to drive business value and is first step for customers to begin their migrations 	<p>Drivers</p> <ul style="list-style-type: none"> With a retail customer base of well over 500 the opportunity to deliver added value via complimentary integrated back office solutions Customers are looking for fewer vendors with more capabilities to reduce complex integration and operational environments <p>ACI Solution</p> <ul style="list-style-type: none"> Cross sell of ACI Issuer, ACI Acquirer, and ACI Token Manager to our existing customer base Continue to identify new solutions that can add value to our core capabilities and pursue partnership opportunities to deliver incremental value to the market

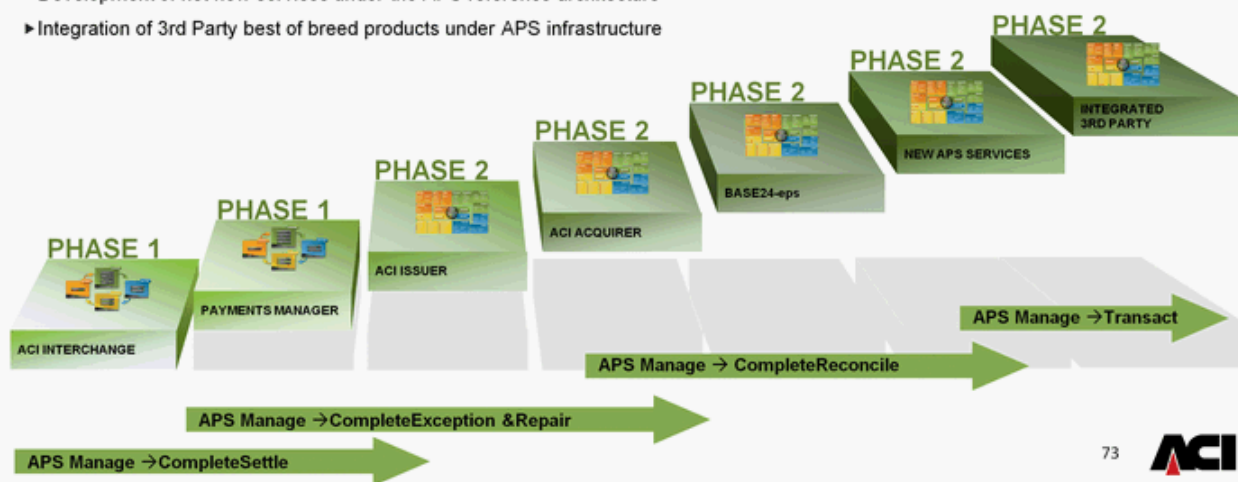
*Source: Financial Insights – Worldwide Payments Market Sizing 2009 Retail Manage (excludes acquiring and channel spend for ATM/POS)

Road Map Specific to Agile Payments Solution



Evolution of Retail Manage

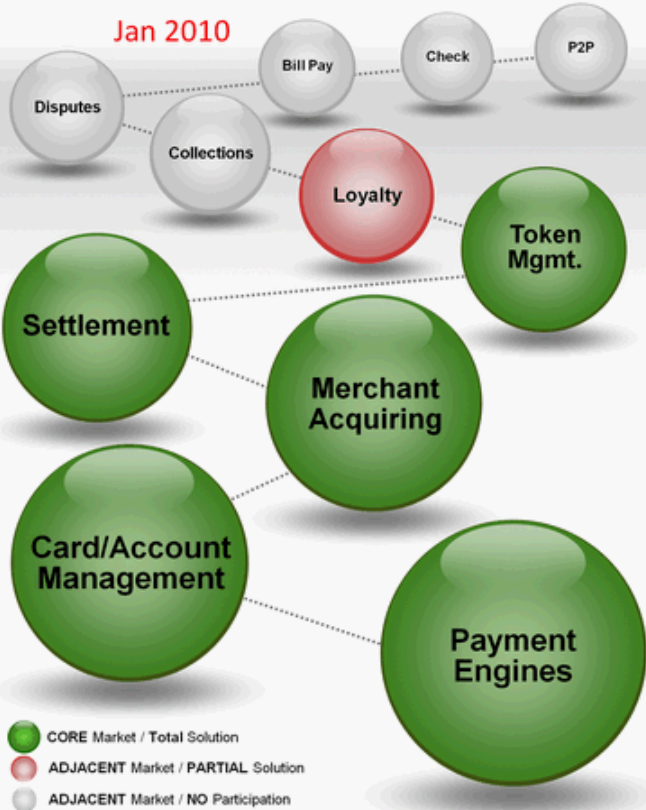
- ▶ BASE24-eps is the core of the Manage → Transact service for retail payments
- ▶ ACI Issuer and ACI Acquirer form the core of Manage → Account for retail payments
- ▶ Payments Manager and ACI Interchange will converge to become the APS Manage → Complete service for retail payments
- ▶ SOA Enablement of existing business processes
- ▶ Adoption and integration of reference architecture
- ▶ Deconstruction of current high value capabilities as services
- ▶ Development of net new services under the APS reference architecture
- ▶ Integration of 3rd Party best of breed products under APS infrastructure



Summary



Jan 2010



STRATEGIES

MARKETS	PRODUCTS	TECHNOLOGY
Authorization & Switching	BASE24-eps	Resilient and scalable architecture
Channel Management	Retail Commerce Server	SOA Enabled
Card/Account Management	ACI Issuer	Multi-Platform
Merchant Management	ACI Acquirer	Relational Technology
Financial Clearing & Settlement	Payments Manager	Defined Integration
	ACI Interchange	



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WHOLESALE PAYMENTS SOLUTIONS OVERVIEW

BARRY RHODES
VP & PRODUCT LINE MANAGER



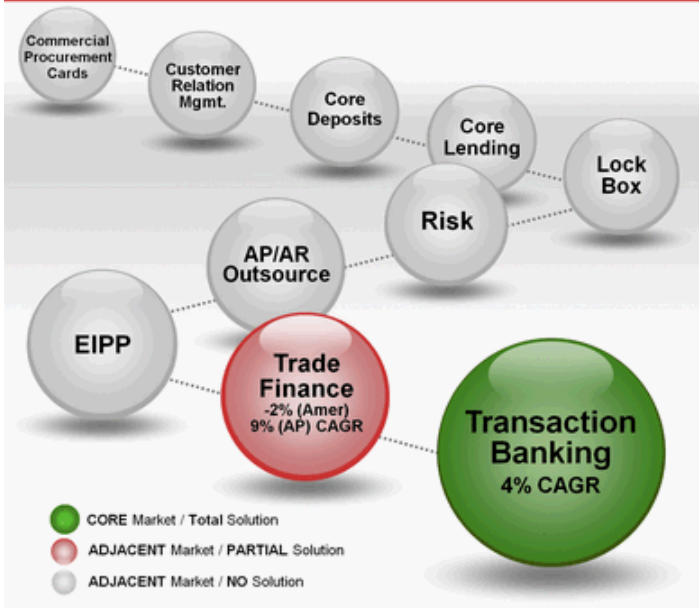
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MARKET OVERVIEW

Defining the ACI Wholesale Payments Market



STRATEGIES

MARKETS	PRODUCTS	TECHNOLOGY
Domestic payments for high value (RTGS) and low value (Bulk/ACH)	Industry leading high value payment solution – ACI Money Transfer System	Resilient and scalable architecture
Cross border payments (international ACH, SWIFT)	Trade finance – ACI Global Trade Manager and Open Account Manager	Support of Unix platforms with relational database
Payment message gateway		

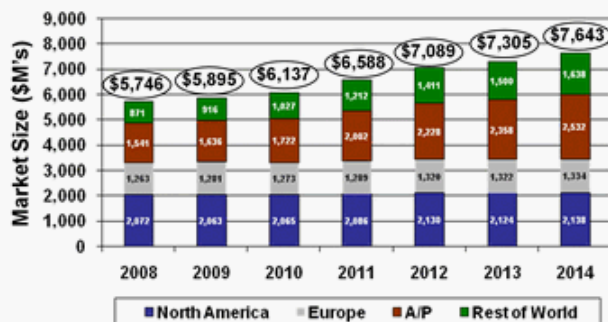
COMPETITIVE OVERVIEW (SELECTED PLAYERS)

Transaction Banking	Trade Finance	EIPP
Fundtech Clear2Pay Dovetail BankServ Logica IBM	Misys Suncomp CSI PrimeReven ue	Ariba Bottomline Tech FundTech Oracle

Data Source: BCG Global Payments database, 2008
 Garbar Electronic Invoice Presentation and Payment Vendor Landscape March, 2009
 TowerGroup Trends in Regional and Global Trade August, 2008



Wholesale Payments Addressable Market by Geo



Source: Financial Insights – Worldwide Payments Market Sizing 2009 & ACI Analysis

Global Market Drivers

- ▶ Increased expectations for client experience and customer service
- ▶ Unified payment information flows
- ▶ Consolidation of existing platforms
- ▶ STP improvement for ACH and WIRE
- ▶ Centralized fraud and risk
- ▶ Bulk networks moving to real time settlement

Key Messages

- ▶ Lower revenue for banks per payment transaction
- ▶ Price and margin constraints due to regulation
- ▶ Enterprise risk management growing in payment operations
- ▶ Reuse of components
- ▶ Flexible workflow required for new regulations

Recent Market Developments

- ▶ Bulking clearing networks moving to shorter settlement windows (UK, Sweden)
- ▶ Fundtech acquired InterSoftware Ltd, UK for BACS in April 2009
- ▶ Clear2Pay acquired Dutch payment consulting house Ereon in June 2009
- ▶ Clear2Pay opened office in Beijing with acquisition of BI company ETH Tech Limited in June 2009
- ▶ Clear2Pay raised €50m from Aquiline in December 2009
- ▶ IBM announced Banking Framework launch at SIBOS 2009



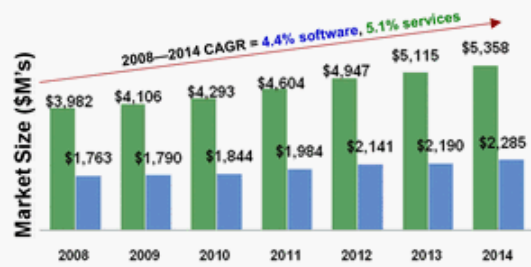
- ▶ Included in the Financial Insights Wholesale Market Spend Analysis
 - Global spend for high and low value payment solutions
 - Software spend
 - IT Services spend

- ▶ Modest but steady growth rates but a huge market opportunity

- ▶ Total Addressable Market Size
 - 2010: \$6,137
 - 2011: \$6,588
 - 2012: \$7,089

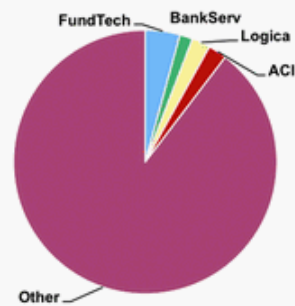
▶ ***With such a low market share and the huge amount of in-house or service based competition, ACI has a tremendous opportunity for growth.***

Manage for Wholesale Addressable Market



Source: Financial Insights – Worldwide Payments Market Sizing 2009

2008 Market Share – Software Only



Note: Clear2Pay, Dovetail and IBM are the major players in the large group of private and service based competitors.

Source: Financial Insights – Worldwide Payments Market Sizing 2009 & ACI Analysis 80



PRODUCT OVERVIEW



Segment	Product Offered
Transaction Banking	Money Transfer System (MTS)
Trade	Global Trade Manager (GTM) Open Account Manager (OAM)

▶ **ACI Transaction Banking**

- ACI Money Transfer System (MTS) : A financial payment clearing and routing engine providing for both high value payment processing (SWIFT and RTGS), low value bulk payment processing and a robust messaging platform.

▶ **ACI Global Trade Services**

- ACI Global Trade Manager (GTM): A back-office that allows banks to process, issue and manage Letter of Credits for their clients
- ACI Open Account Manager (OAM): A collaborative platform for banks, buyers and sellers to manage their entire trade transaction portfolio.

Competitive Landscape (Selected Players)



Company	Market	Comment
In-house Developed Systems using a toolkit (Clear2Pay, Dovetail, IBM ...)	Global	Predominant recent competition with complete bespoke systems built on the IBM banking platform tools. ACI's range of features for enterprise payments software provide solutions that cover front-, middle- and back-office applications in both the wholesale and retail banking segments without custom development.
Processors (Bankserv, regional ...)	Global/ Regional	The ACI ability to deliver an end-to-end solution provides large and medium global banks with an alternative to the outsourcing services provided by the processors. ACI also provides the bank an ability to grow their payments processing within their own span of control.
Payment Engine Vendors (Fundtech, Logica)	Global	Global competitors who compete with ACI in all segments of the market. Their strategy is similar to ACI's to increase their market share. Usually provide either a basic set of broad functionality or specific point solution. These companies typically compete on price.

Key Messages

- ▶ Competitive landscape is diverse
- ▶ Software market is highly fragmented
- ▶ Large number of smaller regional providers and in-house solutions



Sources: Financial Insights, ACI



2010 Top 10 Business Drivers, Strategic Responses, and IT Initiatives in Wholesale Banking
January, 2010

“For the sake of the long-term health of the business, the most important strategic responses will focus on clients to minimize churn and win clients away from competitors. These strategies include tailoring solutions to specific client segments, improving the ease of doing business with the bank, and replacing siloed products with integrated solutions.”

- ▶ Improve customer service by providing an enterprise view to payment information across all types, channels and instruments for customer service representatives and relationship managers.
- ▶ Retain and increase client base with superior service through mobile alerts and actions.
- ▶ Manage risk exposure through improved business activity monitoring and up to the second view of outstanding payments.



- Customer Live, in Project, or Country/Region features available
- Functionality enabled, Country/Region Specific features need developed
- Will Not Sell in this Market in 2010

STRATEGY SUMMARY



Segment	Opportunity	Go To Market Strategy
Transaction Banking		
	SEPA Payment Services Directive (PSD)	Focus on the European countries that are part of SEPA and those banks that took the path of modifying internal systems that now cannot be maintained easily.
	ISO 20022 and SWIFT MX messaging	Utilize the industry change as a catalyst for improved SWIFT messaging services
	Increased fraud attacks on high and low value payments	Complete protection against fraud and financial crimes with integration to ACI's PRM solution
	Retirement of competitive legacy products	Targeted replacement campaigns
Trade		
	Beginning of an up cycle for replacement of legacy systems	Partnership to bring trade solution to market and leverage that partnership to enter financial supply chain segment

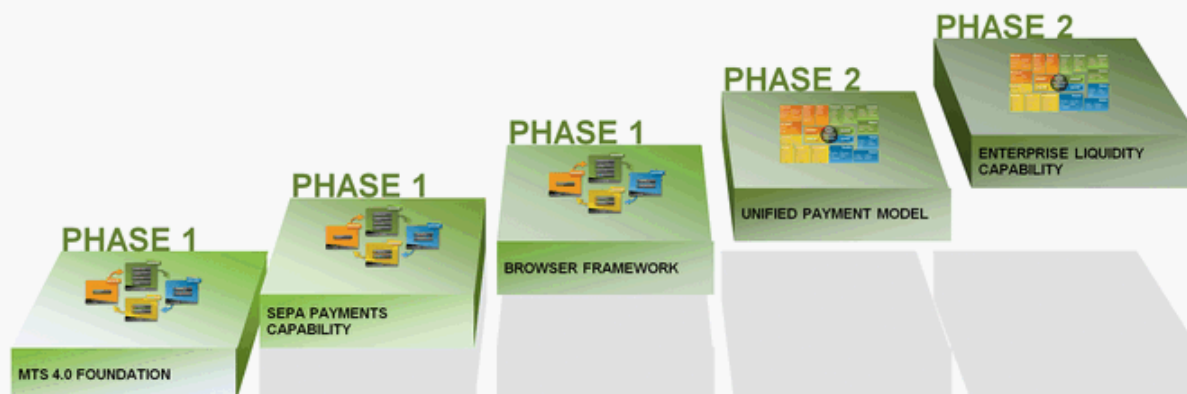
- ▶ **Capability Solution**
 - SEPA Payments
 - Unified Payment View

- ▶ **Product Integration**
 - Enterprise Banker
 - PRM

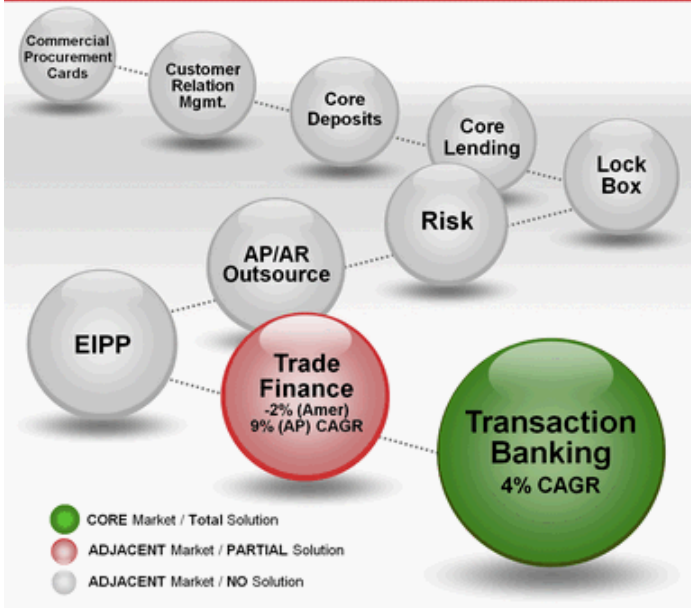
- ▶ **Architectural & technology progression towards APS**
 - Adoption of ACI standard browser framework and user centered design
 - Adoption of unified payment information model
 - Adoption of industry standard rules engine

Enhancement of MTS

- ▶ MTS is the foundation for Manage for Wholesale Payments
- ▶ New releases of MTS will provide APS integration with other applications
- ▶ Capability solutions will be created with business services provided by MTS for Manage
- ▶ Party best of breed products under APS infrastructure



Summary



COMPETITIVE OVERVIEW (SELECTED PLAYERS)

Transaction Banking	Trade Finance	EIPP
Fundtech Clear2Pay Dovetail BankServ Logica IBM	Misys Suncomp CSI PrimeReven ue	Ariba Bottomline Tech FundTech Oracle

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MARKETS	PRODUCTS	TECHNOLOGY
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Cross border payments (international ACH, SWIFT)	Trade finance – ACI Global Trade Manager and Open Account Manager	Support of Unix platforms with relational database
Payment message gateway	Expand capability for trade finance and supply chain finance	Leverage SaaS technologies & best practices

INITIATE

MANAGE

SECURE

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SECURE SOLUTIONS OVERVIEW

DAVID NUSSENBAUM
VP & PRODUCT LINE MANAGER

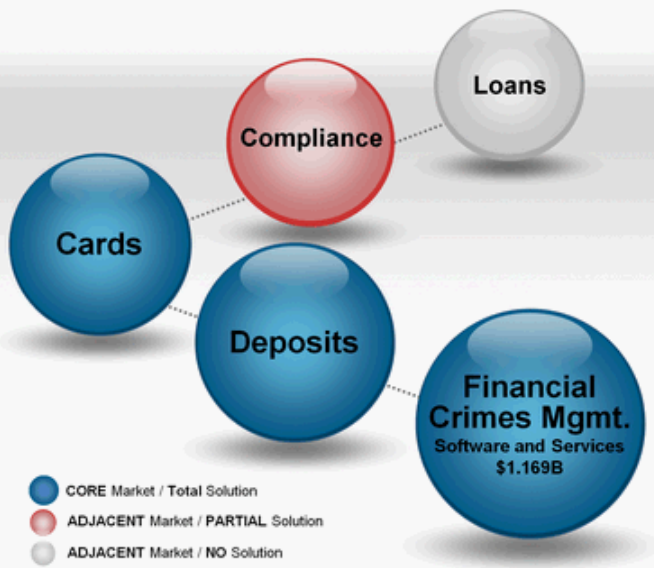


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- ▶ **Product Overview**
 - ACI financial crimes solution
 - Product value propositions by segment
 - Regional product availability and focus

- ▶ **Strategy Summary**
 - Global market opportunities & customer stories
 - Roadmap to ACI Agile Payments Solution

MARKET OVERVIEW



COMPETITIVE OVERVIEW (SELECTED PLAYERS)

Financial Crimes Management		
Actimize	Norkom	FICO

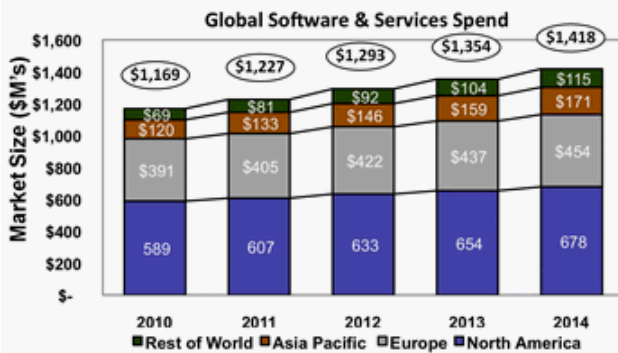
STRATEGIES

MARKETS	PRODUCTS	TECHNOLOGY
Card Fraud	PRM- deployed at 150+ institutions, globally	Resilient and scalable architecture
Enterprise Risk and Opportunity Mgt	New ACM and AG offerings	APS integration to payments engines and channels





Secure Addressable Market by GEO



Source: Financial Insights – Worldwide Payments Market Sizing 2009

Key Messages

- ▶ Escalating, diversifying threats
- ▶ Consolidation, efficiencies of point solutions
- ▶ Software, models and professional services
- ▶ 4% - 9% CAGR¹

Sources: 1. Financial Insights and Chartis

Global Market Drivers

- ▶ Financial crime continues to increase in frequency and sophistication
- ▶ Payments fraud: ATM/debit card, online banking, check, first party, internal fraud and money laundering
- ▶ Current economic climate puts pressure on banks to reduce spend and fraud losses
- ▶ Financial institutions look for advanced enterprise fraud management platform for future consolidation

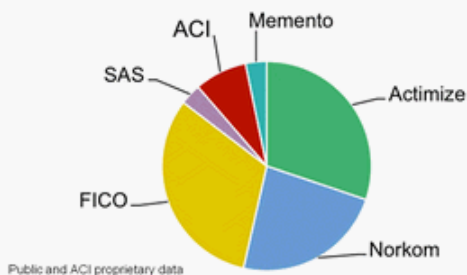
Recent Market Developments

- ▶ Actimize acquires Syfact, Fortent (09)
- ▶ Nice acquires Actimize (07)
- ▶ Norkom acquires Digital Harbor (07)
- ▶ IBM acquires Cognos and SPSS, builds China Analytics lab 07-09
- ▶ Early adoption of SaaS and mainframe environments for FCM

Global Market Sizing & ACI Market Share



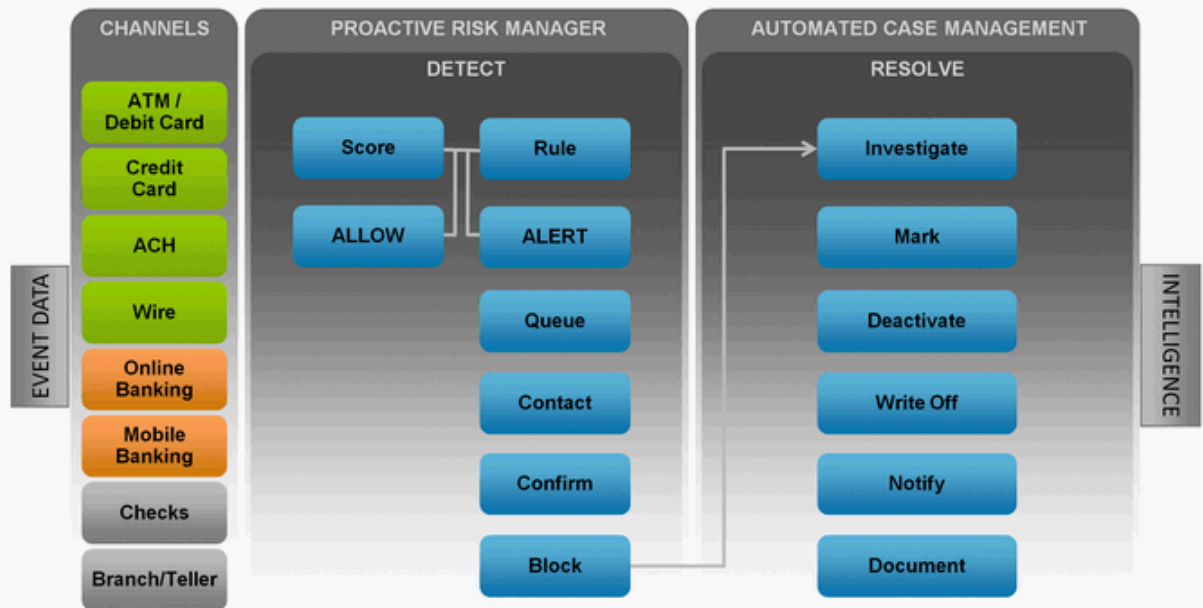
2008 FCM Enterprise Platforms Market Share



Selected Players	Market	Comment
Actimize	Enterprise Fraud, AML, Case Management	Traditional background in AML and Brokerage Risk. Growth primarily by acquisition. Heavy push into enterprise fraud management space.
Norkom	Enterprise Fraud, AML, Case Management	Traditional background in AML and case management. Leveraging case management system to enter enterprise fraud management space.
FICO	Card Fraud, Credit Risk	Market leader in credit card consortium modeling. Not a player in enterprise fraud management.
Various	Misc	Memento, SAS, FiServ, Fidelity others with small market shares

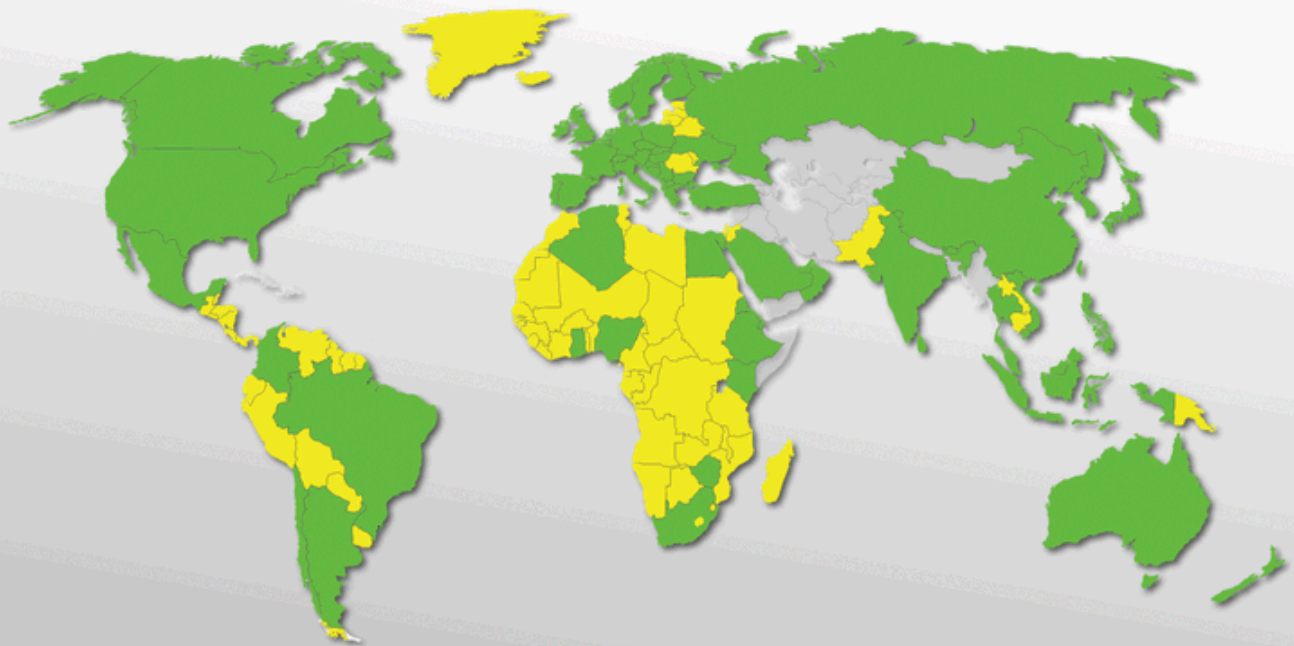


PRODUCT OVERVIEW





<ul style="list-style-type: none">▶ BASE24-eps integration▶ Enhanced real time▶ Card Case Management▶ Capability Solutions for Card Fraud<ul style="list-style-type: none">- Debit- Credit- Merchant	<ul style="list-style-type: none">▶ BASE24-eps integration▶ Enterprise Banker Integration▶ MTS Integration▶ Case Management▶ Capability solutions for deposit account risk management<ul style="list-style-type: none">- ACH- Check- Wires- Online Banking- Compliance	<ul style="list-style-type: none">▶ Agile Payments Solutions▶ Additional risks<ul style="list-style-type: none">- Credit risk- Attrition- Abuse- Inefficiencies▶ Opportunities<ul style="list-style-type: none">- Cross sell- Up sell- Loyalty
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- Customer Live, in Project, or Country/Region features available
- Functionality enabled, Country/Region Specific features need developed
- Will Not Sell in this Market in 2010

STRATEGY SUMMARY



Client	Opportunity	Response
US	<i>Diversity of attacks</i>	<ul style="list-style-type: none"> ▶ Enhanced enterprise detection platform for detection and workflow ▶ New Analytic Gateway module for enhanced analytics ▶ Expand existing relationships: Manage new channel risks
CANADA	<i>Timed, surprise attacks</i>	<ul style="list-style-type: none"> ▶ Real-time response and scalability of rules ▶ Real-time predictive models ▶ Continued integration with other Agile Payments engines
CHINA	<i>Complex, subtle attacks</i>	<ul style="list-style-type: none"> ▶ Partner with modeling expert to compete ▶ Certify additional 3rd party data analytics partners ▶ Analytic Gateway platform facilitates partnerships
MEXICO	<i>Inefficient workflows</i>	<ul style="list-style-type: none"> ▶ Broaden ACM functionality to support Agile Payments ▶ Bolster consultancy resource to address BPM opportunity ▶ Migrate Disputes customers to ACM
HOLLAND	<i>Global threats</i>	<ul style="list-style-type: none"> ▶ Transfer ACI payments and fraud knowledge to capabilities ▶ Capability solutions, including business consulting ▶ Develop consultant's toolkit for repeatable rules optimization ▶ Expand AOD offering as part of Agile initiative



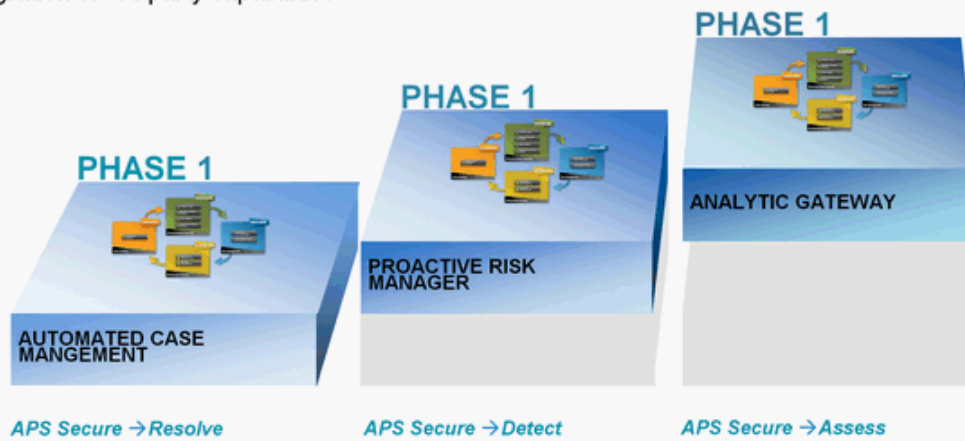
- ▶ **Capability Solutions**
 - Remote Banking Security and Compliance
 - Consumer Risk and Opportunity Management
 - Corporate Risk and Opportunity Management

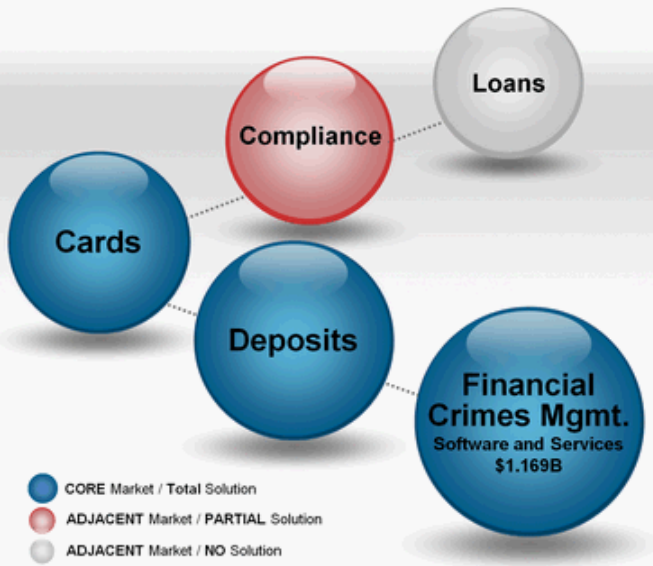
- ▶ **Product Integration**
 - PRM - ACM
 - PRM - BASE24eps-Card Issuer/Acquirer
 - PRM - MTS
 - PRM - Enterprise Banker

- ▶ **Architectural & technology progression towards APS**
 - ACI On Demand offering
 - SOA enablement

Evolution of Secure

- ▶ SOA enablement of existing business processes
- ▶ Adoption and integration of reference architecture
- ▶ Deconstruction of current high value capabilities as services
- ▶ Development of net new services under APS
- ▶ Integration of 3rd party capabilities





COMPETITIVE OVERVIEW (SELECTED PLAYERS)

Financial Crimes Management		
Actimize	Norkom	FICO

Source: Financial Insights

STRATEGIES

MARKETS	PRODUCTS	TECHNOLOGY
Card Fraud	PRM- deployed at 150+ institutions, globally	Resilient and scalable architecture
Enterprise Risk and Opportunity Mgt	New ACM and AG offerings	APS integration to payments engines and channels

INITIATE

MANAGE

SECURE

OPERATE

OPERATE SOLUTIONS OVERVIEW

KEN SCUDDER
VP & PRODUCT LINE MANAGER



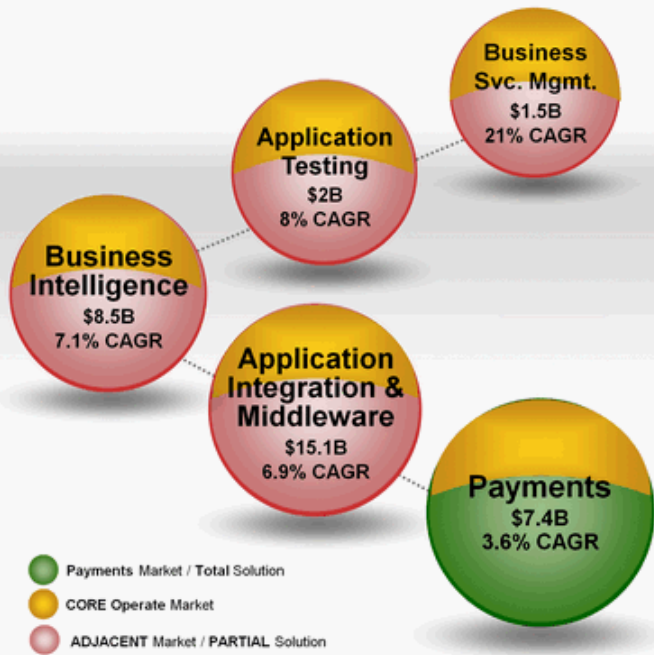
- ▶ **Market Overview**
 - Market definition
 - Global market overview

- ▶ **Product Overview**
 - ACI products by segment
 - Competitive landscape
 - Regional product availability and focus

- ▶ **Strategy Summary**
 - Market strategy
 - Roadmap to ACI Agile Payments Solution
 - Customer success story

MARKET OVERVIEW

Defining the ACI Operate Market

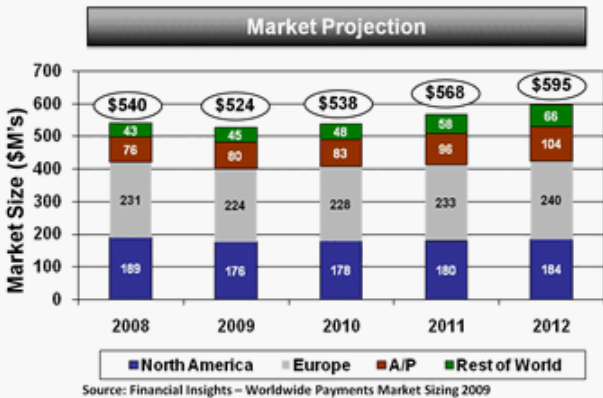


Data Source: IDC, Gartner Group, Forrester Research, Updates, and Financial Insights

STRATEGIES

MARKETS	PRODUCTS	TECHNOLOGY
Extend Solutions in Adjacent Markets	Partner with Leading Technology Providers	Resilient and Scalable Architecture
Deliver Value to Additional Stakeholders	Expand with Cross-payment Solutions	Multi-platform Reference Architectures
Global Reach	Bundle with Core Payment Solutions	Unified Payment Information Model





Operate Market Share

- ▶ More than 50% of Operate market dominated by large vendors with enterprise solutions— IBM, Oracle, HP, CA, and Microsoft
- ▶ Remainder of market highly fragmented with many niche vendors

Sources: IDC, Gartner Group, Forrester Research, Update

Global Market Drivers

- ▶ **Payment Integration & Middleware**
 - Migration to open-standards reducing costs
 - Complex infrastructures continue to provide integration and connectivity challenges
- ▶ **Payment Testing**
 - Periodic network mandates and changes create on-going challenge
 - Enterprise application testing solutions not developed for payment specific requirements
- ▶ **Payment Service Management**
 - BSM driven by major ITSM vendors
 - Need for payment-specific solutions that integrate with enterprise ITSM solutions
- ▶ **Payment Intelligence**
 - Strong BI advocacy from business-side
 - Payment information in silos

Key Messages

- ▶ Demand for integrated payment platforms and simplified infrastructure (convergence)
- ▶ Open-standards reducing costs but infrastructures still complex
- ▶ Payment-specific solutions fill gaps left by enterprise solutions

PRODUCT OVERVIEW

- ▶ ACI Payment Testing
 - Payments testing solutions encompassing ATM, POS, network interfaces, performance, risk management and network certification

- ▶ ACI Payment Integration & Middleware
 - Data-comms solutions providing a range of communication services to enable message exchange on multiple platforms
 - Multi-platform SSL and application firewall security solutions
 - SOA-enablement and web browser access solutions
 - High-performance electronic-delivery system and processing platform for HP NonStop servers
 - High-availability and disaster recovery solution

- ▶ ACI Payment Service Management
 - Multi-platform event management with proactive monitoring and alerting

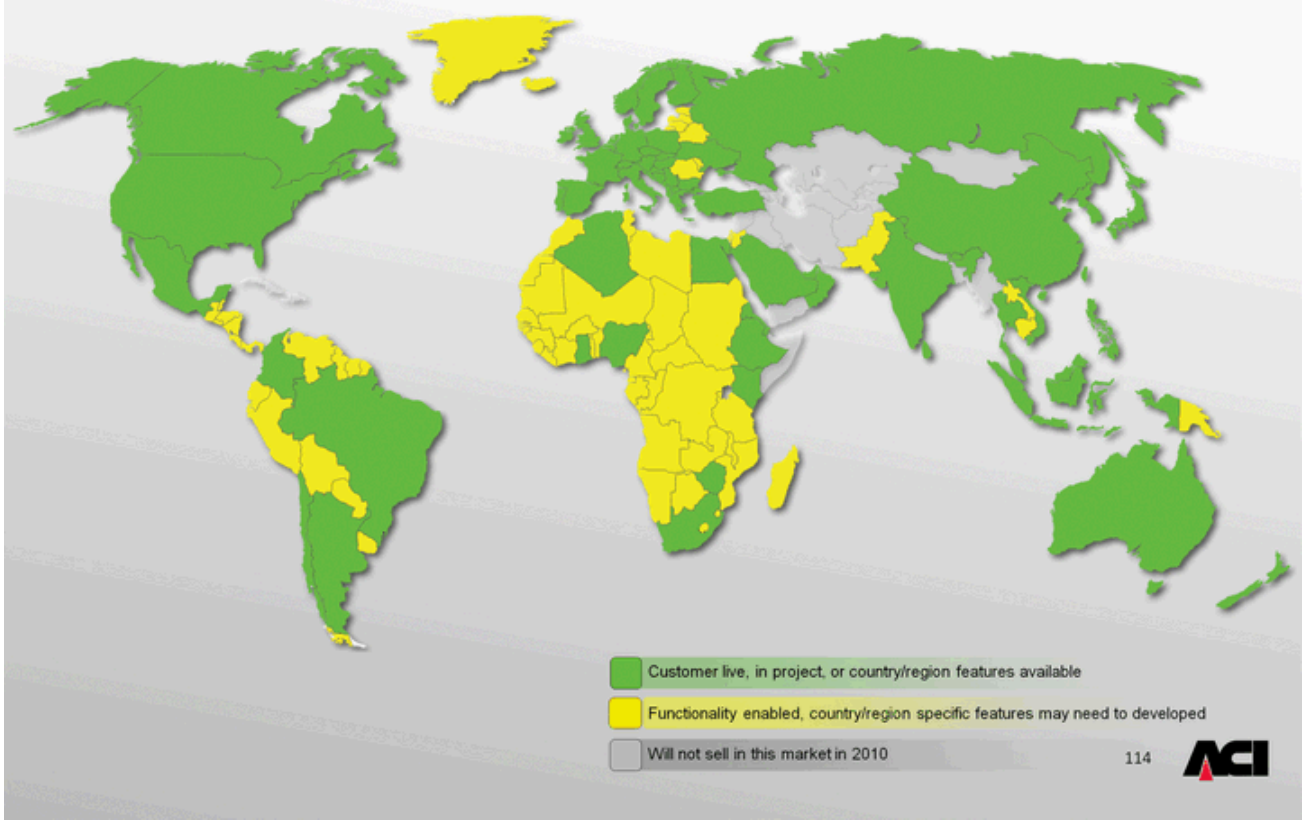
- ▶ ACI Payment Intelligence
 - Embedded reporting in core payment applications

Market Segment	Selected Competitors/Partners	Comment
Payment Infrastructure	IBM, Oracle, HP, payment application vendors	Large vendors promoting payments frameworks and accelerators; payment vendors developing SOA-enabled infrastructures
Payment Integration & Middleware	Large IT infrastructure vendors (IBM, Oracle, HP); niche vendors	Move to open-platforms favors large vendors; legacy applications and protocols and overall complexity of infrastructures provide opportunities for point solutions
Payment Testing	HP, Paragon, Ascort, Lexcel, Homegrown	Point solutions prevalent with focus and breadth of payments capability.
Payment Service Management	IBM, HP, CA, BMC, Integrated Research, ESQ, Gasper, others	Large ITSM vendors dominate market but their enterprise capabilities leaves opportunity for payments application-specific ITSM solutions
Payment Intelligence	IBM, HP, SAP, others, Homegrown	Large vendors continue to drive market but lack payment specialization

Key Messages

- ▶ Large vendors dominate overall market but lack payment specialization
- ▶ Many point solution vendors

Global Market Focus – Operate



STRATEGY SUMMARY

Segment	Strategy
Payment Integration & Middleware	<ul style="list-style-type: none"> ▶ Target infrastructure complexity and proprietary protocols to reduce cost and risk ▶ Leverage IBM alliance and other partner relationships for integrated solutions that lower overall TCO of payments solutions
Payment Testing	<ul style="list-style-type: none"> ▶ Facilitate migration to BASE24-eps and Networks First program ▶ Extend payments testing beyond retail and risk to include wholesale, back office and merchant ▶ Strengthen partnerships with global and regional networks ▶ Increase penetration in emerging markets
Payment Intelligence	<ul style="list-style-type: none"> ▶ Partner with leading BI solution ▶ Use domain knowledge and application expertise to offer payments-specific advanced reporting and business intelligence ▶ Develop unified payment information model
Payment Service Management	<ul style="list-style-type: none"> ▶ Expand breadth of solutions by partnering with payments industry focused solutions ▶ Extend monitoring and management beyond retail and wholesale to other ACI solutions ▶ Provide integrated, end-to-end monitoring of payments applications, associated infrastructure, and transactions
Infrastructure	<ul style="list-style-type: none"> ▶ Implement multiple reference architectures based on industry-standards ▶ Provide SOA-based common infrastructure for payment applications

Evolution of Operate

- ▶ Infrastructure & Tools provides the basis for evolution
- ▶ Expand strength in retail Payment Testing and simulation to other payments areas
- ▶ Enhance Payment Service Management and extend coverage
- ▶ Launch Payment Intelligence leveraging Payment Information Model
- ▶ Provide common APS Infrastructure with multiple reference architectures



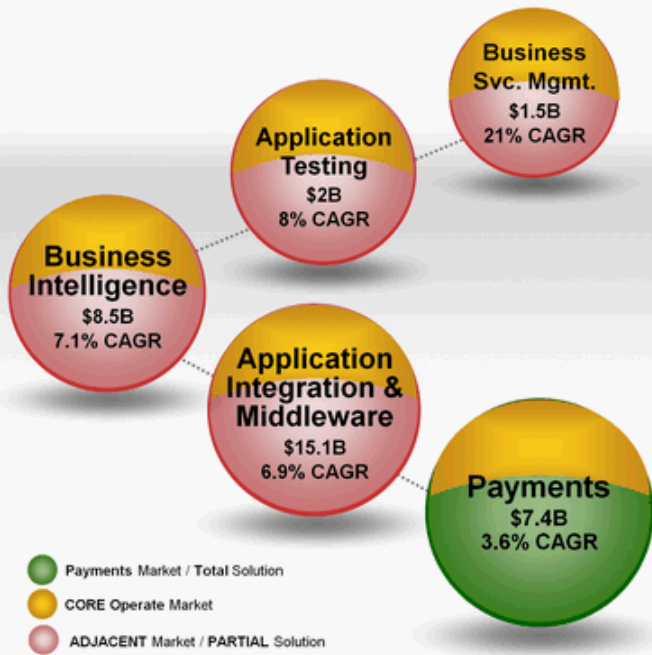


“ACI Worldwide Helps SunTrust Process Growing ATM Transaction Volumes”

ACI PRESS RELEASE, JANUARY 6, 2010

- ▶ ACI Communications Services for Advanced Networking enabled SunTrust to:
 - Align its infrastructure
 - Exceed throughput requirements
 - Reduce response times
 - Lower demand on system resources

Summary



Data Source: IDC, Gartner Group, Forrester Research, Updates, and Financial Insights

STRATEGIES

MARKETS	PRODUCTS	TECHNOLOGY
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ACI AGILE PAYMENTS SOLUTION™

LOUIS BLATT, PHD
CHIEF PRODUCT OFFICER



MARKET OVERVIEW

RALPH DANGELMAIER
SENIOR VICE PRESIDENT, ACI GLOBAL MARKETS & SERVICES

ACI Global Markets - Topics

- ▶ Key Points
- ▶ Major Trends by Region
- ▶ Current Market Penetration
- ▶ Go to Market Strategy
- ▶ Recent Key Wins

ACI Global Markets - Key Points

- ▶ Continue to see good market opportunity in all geos
- ▶ In an extremely difficult market, Americas sales grew 9.6% and revenue grew 7.0% compound since 2007
 - >3x market growth
- ▶ Result of strengthening the organization and implementing Best Practices for Sales and Services
- ▶ Next step is to drive the same refinements to EMEA and A/P

Solid markets plus better internal processes

MAJOR TRENDS BY REGION

Global Market Trends and Drivers

- ▶ Growth in electronic payment transaction volumes
- ▶ Consolidation creates very large scale needs
 - And inefficient platform redundancies
- ▶ Intense focus on fraud and risk management
- ▶ Continued desire to reduce costs and increase productivity
- ▶ Search for new revenue sources
- ▶ Globalization needs

Overall market drivers remain positive for ACI

Key Trends by Region

North America

- ▶ Continued growth in payment volumes
- ▶ Need for payment silo consolidation
- ▶ Banks "in-sourcing" to leverage their scale
- ▶ Migrating older ACI solutions to newer versions
- ▶ X-sell risk, back office
- ▶ AOD

Latin America

- ▶ Economic growth and "banking" of the population
- ▶ Replacing legacy technologies
- ▶ Migration to new versions
- ▶ X-selling risk, wholesale, back office

Western Europe

- ▶ Consolidation and regulatory pressures
- ▶ Replacing legacy technology
- ▶ X-selling risk, wholesale, back office

Eastern Europe

- ▶ Economic growth
- ▶ Smaller, but often lucrative markets
- ▶ Regulatory pressures drive need for new platforms

Unique drivers in each market

Key Trends by Region

Middle East

- ▶ Sophistication and economic growth
- ▶ Replacing legacy technologies
- ▶ X-sell risk wholesale, back office
- ▶ Migrating older ACI solutions to newer versions

Africa

- ▶ Nascent economies, but large opportunity base
- ▶ Entry opportunity for leapfrog technologies (mobile, prepaid)
- ▶ ACI brand and reputation creates opportunities

China, India

- ▶ Large and growing markets
- ▶ Limited payments sophistication
- ▶ Nascent opportunity to implement new payment platforms

Japan, Korea

- ▶ Large, sophisticated markets
- ▶ Old underlying technology
- ▶ Clear need for scale
- ▶ Essentially greenfield market for ACI

Unique drivers in each market

Internal Drivers

- ▶ Migrations to new solutions versions
 - Phased migration approaches beginning to gain traction
 - Extended support models designed to support customers on older products
- ▶ Better services models
 - Project scoping, rates, processes
- ▶ AOD alternative
 - Getting good traction
- ▶ Alliances
 - IBM - more focus on new business opportunities
 - Expanding formal Alliance base to provide better total solutions for our customers
- ▶ Intense client focus, especially senior-level involvement
 - Key driver for customer loyalty

CURRENT MARKET PENETRATION – A SNAPSHOT

ACI Market Share

BANKING

42 customers in the top 100 world banks



PROCESSORS

Over 140 processors globally

MERCHANT RETAIL

9 of the top 25 global retailers

ACI Market Share

BANKING

42 customers in the top 100 world banks

9 of the top 10
in **Canada**

22 of the top 25
in the **U.S.**

4 of the top 10
in **Mexico**

4 of the top 5
in **Brazil**

3 of the top 5
in **Netherlands**

3 of the top 5
in **Greece**

7 of the top 10
in the **U.K.**

7 of the top 10
in **Saudi Arabia**

4 of the top 5
in **South Africa**

7 of the top 10
in **India**

4 of the top 5
in **Indonesia**

4 of the top 10
in **Malaysia**

4 of the top 5
in **Thailand**

3 of the top 5
in **Australia**

PROCESSORS

Over 140 processors globally

MERCHANT RETAIL

9 of the top 25 global retailers

JPMORGAN CHASE & CO.

WACHOVIA

CHEVY CHASE BANK

Bank of America
Bank of Opportunity™

Moneris
SOLUTIONS

First National Bank
Omaha

Itaú

UNION
BANK OF
CALIFORNIA

CIBC

Comerica Bank

STATE STREET.
For Everything You Invest In™

citibank

HBOS plc

Frost Bank

WELLS
FARGO

ธนาคารกสิกรไทย
KASIKORN BANK 泰华农民银行



Huntington



Bradesco

SUNTRUST

Sovereign Bank

Scotiabank

BB&T



RBC
Royal Bank

OCEAN BANK

PNC

Bank of Hawaii



REGIONS



FIRST
Commonwealth.

THE BANK OF NEW YORK MELLON

Fifth Third Bank



Sample Customers – Retail Banking - EMEA

Lloyds TSB | for the journey...

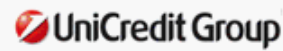


Sample Customers – Asia Pacific





Sample Customers – Fraud Management Solutions



Sample Customers - Retailers



Markets with the Biggest Opportunity

A focused strategy on strategic markets



A focus on large and/or high-growth markets

Key Growth Markets - Americas

United States

- ▶ ACI's largest market
- ▶ Electronic payment volumes continue to grow
- ▶ Consolidation has created many redundant payment platforms
- ▶ As players (banks, retailers, processors) get larger, ACI is more easily differentiated

Brazil

- ▶ Very sophisticated payments market
- ▶ Old underlying platform technology in need of change-out
- ▶ Structural advances (e.g. ATM network sharing) are driving change
- ▶ IBM partnership is key in Brazil

Canada

- ▶ Very sophisticated payments market
- ▶ Old underlying platform technology in need of change-out, particularly in wholesale payments
- ▶ ACI has a leadership position in retail payments and risk management

Mexico

- ▶ Consolidating banking market creates redundant payment platforms
- ▶ Underlying technology is old, particularly in wholesale payments and back office
- ▶ ACI has a leadership position in retail payments, and strong on-country infrastructure

Significant opportunities, especially in wholesale and back office

Key Growth Markets - EMEA

Germany

- ▶ Very old underlying platform technology
- ▶ Large banks mainly on in-house software
- ▶ Mid-tier banks tend to be outsourced
- ▶ SEPA needs create a driver
- ▶ ACI has good base to grow from

United Kingdom

- ▶ Very old underlying platform technology, particularly for wholesale payments and back office
- ▶ Regulatory drivers persist (SEPA, Faster Payments, EMV)
- ▶ ACI has a leadership position in retail payments and risk management

France

- ▶ Sophisticated payments market, one of the first to adopt chip technology
- ▶ Old underlying platform infrastructure
- ▶ SEPA needs create a driver
- ▶ ACI has significant recent wins
- ▶ IBM partnership is key in France

Italy

- ▶ Large number of banks, rapidly consolidating
- ▶ Old underlying platform technology
- ▶ SEPA needs create a driver
- ▶ ACI has significant recent wins

Regulatory change and the age of underlying platforms creates opportunities

Key Growth Markets - Asia/Pacific

China

- ▶ Relatively limited payments sophistication
- ▶ Fragmented, un-connected payments infrastructure
- ▶ ACI will need effective partnerships to penetrate the market
- ▶ ACI has a strong initial position with Fraud and the Essentis acquisition

Japan

- ▶ Very sophisticated payments market
- ▶ Old underlying platforms in need of change-out
- ▶ Japanese banks' international aspirations will lead them to new solutions
- ▶ ACI will need effective partnerships to penetrate the market, including IBM

India

- ▶ Relatively limited payments sophistication
- ▶ Many new entrants to the payments market, many of them U.S.-based
- ▶ ACI has strong retail payments client base and new, direct sales approach

Australia/NZ

- ▶ Commonwealth banking structure results in a few, very large players
- ▶ Sophisticated payments market, but underlying technology is old, particularly in wholesale payments and back office
- ▶ ACI has a leadership position in retail payments and risk management

ACI has significant opportunities across Asia Pacific

GO TO MARKET STRATEGY

Sales and Services Best Practices

Sales

- ▶ Consistent sales processes
- ▶ Consistent and accurate forecasting
- ▶ Fair and equitable pricing

Services

- ▶ Consistent project practices and disciplines
- ▶ Consistent management reporting to drive results
- ▶ Focus on billable utilization
- ▶ Project scoping
- ▶ Professional Services rates

5-Step Sales Process

1. Discovery
2. Account Profile
3. Strawman/Strategy
4. ROI Analysis
5. Close

A structured, proven approach

ACI Product Assets – Sample Customer



Global Payment Solutions Strategy



“Discovery” - Customer* Current Assets Example



Multiple redundant platforms leads to excess cost and complexity



“Strawman” - Customer Sample End State



Clear efficiencies available from regional hub deployment

Example Retail Payments Consolidation Opportunities



Detailed customer insight leads to opportunities and ROI

Sample ROI

▶ Upgrade to BASE24-eps	
– Software & customizations	\$ 9 M
– Single ATM message standard	\$ 8 M
– Consolidate auth across all channels	\$ 18 M
▶ Bring outsourced processing in-house	\$ 15 M
▶ Consolidate Fraud Detection	\$ 26 M
▶ Consolidate Credit Systems	\$ 20 M
▶ Consolidate Authorization Platforms	\$ 20 M
▶ Consolidate Card Issuing/Settlement Systems	\$ 50 M
▶ Totals / ROI savings	\$ 166 M

Tangible benefits can accrue from platform rationalization

150



Key Benefits to the Customer

- ▶ Reduced overall costs due to the elimination of redundant silos for payments and risk management
- ▶ Increased efficiency through an integrated end-to-end solution
- ▶ Improved time to market for new products and services leveraging next-generation payment technologies
- ▶ Improved revenue opportunities through the provision of fee-based services on a single platform
- ▶ Improved service availability based on ACI's proven capabilities in large-scale, complex environments

A highly differentiated value proposition

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BEST PRACTICES

Sales and Services Best Practices

Sales

- ▶ Consistent sales processes
- ▶ Consistent and accurate forecasting
- ▶ Fair and equitable pricing

Services

- ▶ Consistent project practices and disciplines
- ▶ Consistent management reporting to drive results
- ▶ Focus on billable utilization
- ▶ Project scoping
- ▶ Professional Services rates

Professional Services Improvements

► Best Practices in Action

- Americas Services Rates in 2009
 - Americas PS Bill Rates (average) increased 15%
 - Americas Billable Utilization increased 15%
 - Americas Average Weekly revenue earned increased 20%
- Projects
 - Significant decline in customer projects at risk
- Services Best Practices now being implemented in EMEA and A/P

Significant improvement in the quality of ACI's services business

154



RECENT KEY WINS

Recent Significant Wins

Large French Bank

- ▶ New account for ACI in a key market
- ▶ Replacing large legacy ATM system
- ▶ BASE24-eps on IBM System p
- ▶ New account for ACI

Leading South African Bank

- ▶ Consolidating redundant payment silos on a single enterprise hub
- ▶ Enhancing overall ability to scale and support next-generation ATM's
- ▶ Competitive KO for ACI
- ▶ BASE24-eps on IBM System z

Top 5 U.S. Bank

- ▶ Consolidating enterprise-wide large value payments onto a single platform
- ▶ Creating a platform for international payments
- ▶ Driving efficiency and service levels
- ▶ ACI MTS on IBM System p

Leading West Coast FI

- ▶ Consolidating business banking on a single platform
- ▶ Driving efficiency
- ▶ Creating new fee-based services
- ▶ Delivered via ACI On Demand
- ▶ New account for ACI

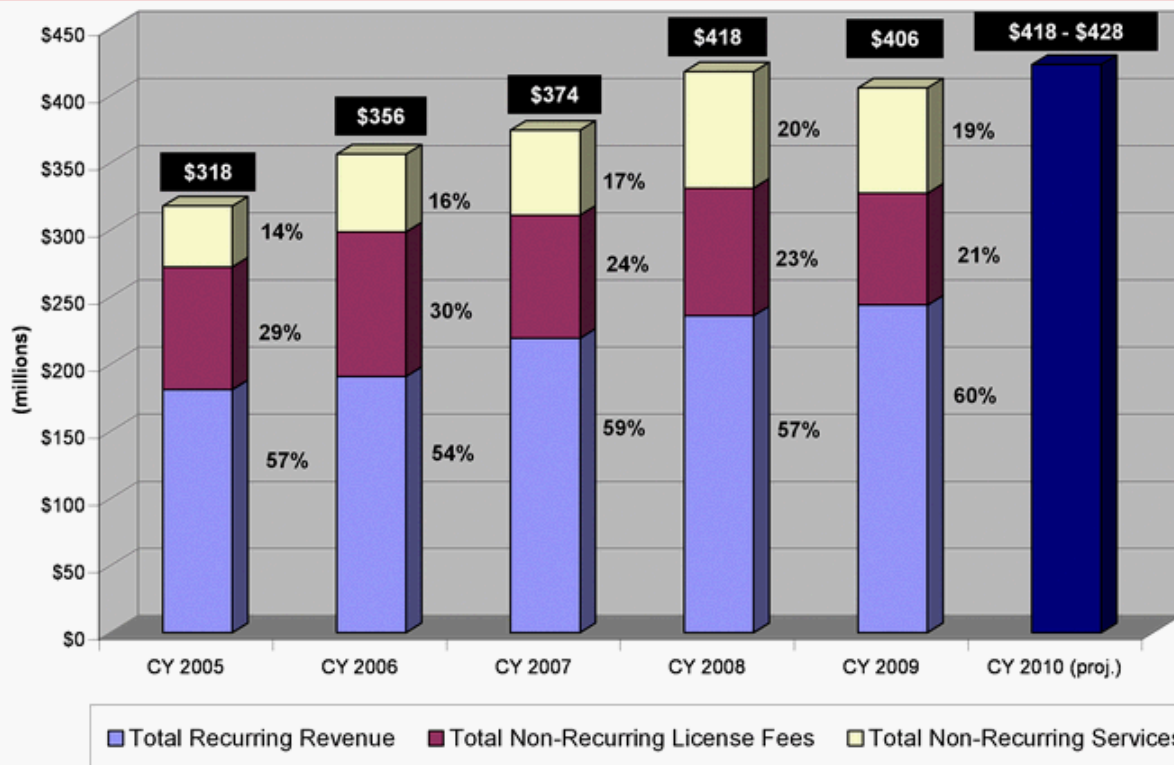
Diverse customers and solutions



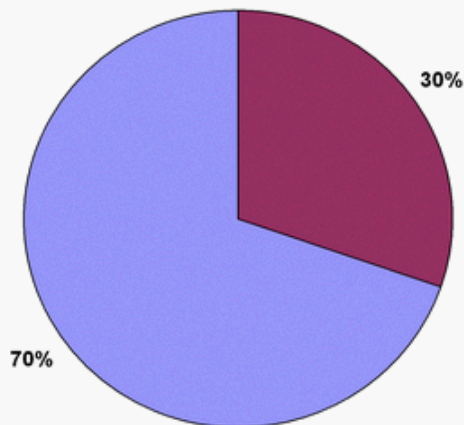
FINANCE UPDATE

SCOTT BEHRENS
CHIEF FINANCIAL OFFICER

Calendar Year Revenue Mix



CY 2009 Revenue Concentration



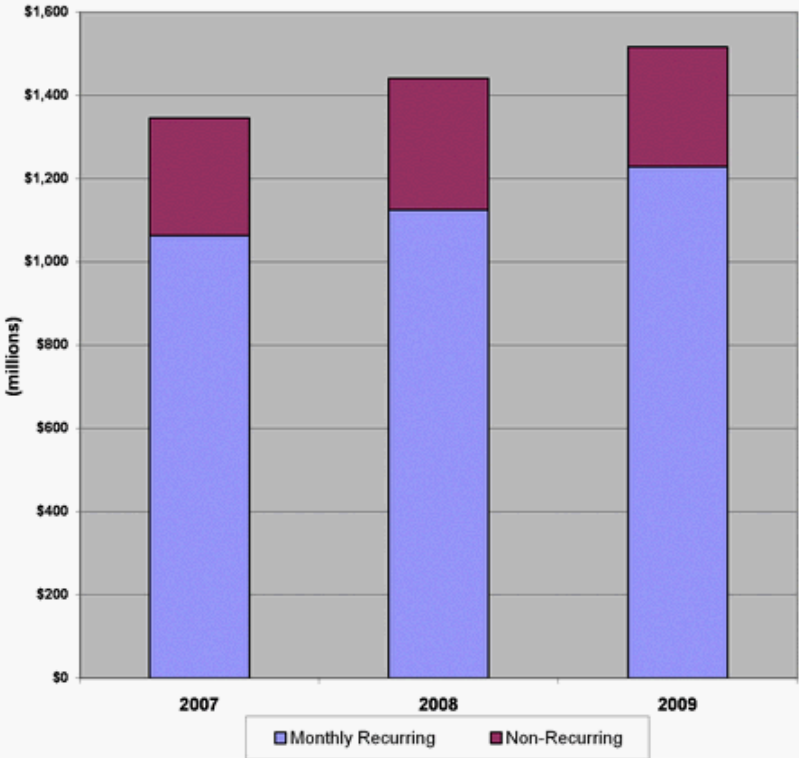
■ = Revenue from Top 20 Customers
■ = Revenue from All Other Customers
 Represents Top 20 out of 749 Customers

- Not reliant on an individual customer relationship
- Top 20 individual customers change from year to year due to significant project completion & renewals
- Top 20% (approximately 150 customers) represent approximately 75% of our total revenues

Top 1	3%
Top 5	12%
Top 10	20%
Top 20	30%

2009 Rank	2008 Rank	Channel
#1	#15	Americas
#2	#1	Americas
#3	#2	Global
#4	#48	Americas
#5	#8	EMEA
#6	#6	EMEA
#7	#5	Americas
#8	#166	Americas
#9	#19	Americas
#10	#3	Americas
#11	#292	EMEA
#12	#17	Americas
#13	#14	Americas
#14	#33	Americas
#15	#16	Asia-Pacific
#16	#12	Americas
#17	n/a	Asia-Pacific
#18	#21	EMEA
#19	#22	Asia-Pacific
#20	#28	Americas

60-Month Backlog



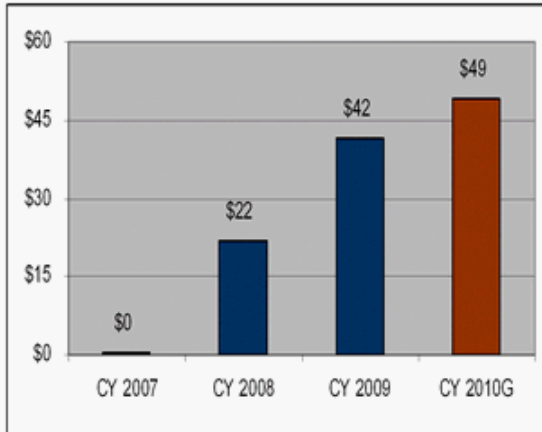
- *Consistent Backlog Growth Year-over-Year*
- *Monthly Recurring portion growing at a higher rate*
- *Monthly Recurring includes higher margin MLF, Maintenance, and Processing Services*
- *Stable Non-Recurring Backlog reflects ability to move projects in to GAAP revenue at the same rate that sales are adding new projects*

Relative Attrition by Geography and Product

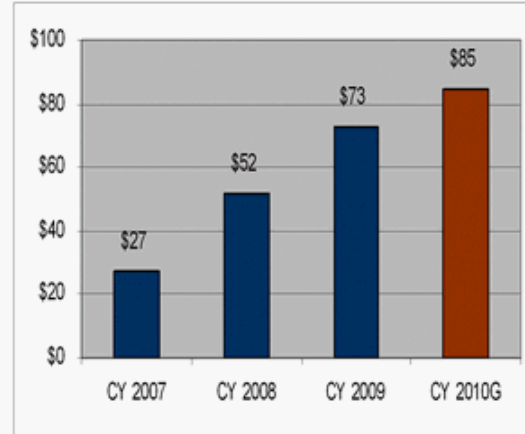
- 3% Global Attrition, a reduction from 4% in 2008
- Relative Attrition by Channel
 - Americas slightly higher than average
 - EMEA and Asia-Pacific slightly lower than average
- Relative Attrition by Product
 - Retail payment engine products better than the average
 - Wholesale products at the average
 - Fraud / Risk Management slightly worse than average
 - Non-core products / tools worse than average
- No Single Geography or Product Area is Currently Experiencing Significant Levels of Attrition

Operating Income / EBITDA 2007-2010

Operating Income



Operating EBITDA



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

- Revenue
 - Expect revenue growth even as we anticipate fewer term renewals in 2010 where revenue recognition occurs immediately
- Operating Income
 - Operating income improves from the on-going focus on profitable sales and efficient expense management
 - 15%-20% growth range Implies expense growth of 2%-3.25% or \$371- \$376 million
- Operating EBITDA
 - D&A increases from \$23.7 million to approximately \$26M
 - 123R expected to run approximately the same as 2009 at \$7.6 million
 - Operating EBITDA = operating income + Depreciation & Amortization + non-cash compensation

Ongoing Margin Improvement Initiatives

ACI's profitability is driven by four main sources of revenue: Maintenance, Application, Services and On Demand.

- Maintenance
 - Reliable & predictable revenue and cash flow stream
 - Higher maintenance pricing on mature + sunset products or move to newer version
- Application
 - Increase sales to new customers
 - Cross-sell products to existing customers
- Services
 - Improve utilization
 - Assess bill rates in all regions
 - Reduce time to implement (standard implementation methodology)
- On Demand
 - Increase sales to new customers (increase volume)



EVERY SECOND. EVERY DAY.

Non-GAAP Financial Measures

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.

ACI 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.



Non-GAAP Financial Measures

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.



Non-GAAP Financial Measures

Operating EBITDA is defined as operating income plus depreciation and amortization and non-cash stock compensation. Operating EBITDA is considered a non-GAAP financial measure as defined by SEC Regulation G.

(\$ in millions)	Years ended December 31,		
	2009	2008	2007
Operating income	\$ 41.6	\$21.7	\$0.3
Depreciation and amortization	23.7	22.1	20.8
Non-cash stock compensation	7.6	7.9	5.8
Operating EBITDA	\$ 72.9	\$ 51.7	\$ 26.9

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.



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:

- The company's Agile Payments Solution strategy, market perception of this strategy and expectations that this strategy will result in a greater number of customer implementations and enhanced financial results;
- Belief that the company will successfully implement its 5-year strategic plan;
- Expectations regarding cumulative annual growth rates in industry and geographic markets as such growth rates are forecasted by third parties and/or the company;
- Expectations regarding the implementation of the company's global product strategies and execution on, and success of, product roadmaps;
- The company's ability to leverage industry and geographic specific market drivers, key trends and global market opportunities in order to enhance financial results and increase the company's global market share;
- Belief that the company will successfully leverage its IBM alliance and build other successful partnerships and alliances;
- Expectations regarding customer migrations, extended support models and ACI On Demand;
- Expectations regarding the company's key growth markets within the Americas, EMEA and Asia-Pacific;
- Belief that the company will successfully implement its global go-to-market strategies;
- Expectations regarding the implementation of best practices for sales and services throughout the Americas, EMEA and Asia-Pacific;
- The company's 12- and 60-month backlog estimates and the belief that stable, non-recurring backlog reflects the ability to move projects into GAAP revenue at the same rate that sales are adding new projects;
- 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 operating free cash flow; and
- Expectations regarding the company's ability to execute ongoing margin improvement initiatives.

Forward-Looking Statements

All of the 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 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 legacy products, 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 legacy 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 in intellectual property litigation, 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.