

ACI Releases New Version of Fraud Detection Solution Optimized for IBM System z

(New York, N.Y. – 04 September 2008) – ACI Worldwide, Inc. (NASDAQ: ACIW), a leading international provider of software for electronic payment systems, today announced a new version of ACI Proactive Risk Manager™, the company's comprehensive fraud monitoring and detection solution. Proactive Risk Manager Release 7.1 Version 08.2 maximizes the performance of the solution on IBM's System z hardware platform and includes expanded support for IBM's DB2 database platform and their enterprise-wide Tivoli monitoring tool. The new version also offers enhanced security, additional PCI functionality and a new interface to send real-time account status updates.

Clients using the latest version of Proactive Risk Manager on IBM's "blue stack" database, middleware and security platform will benefit from comprehensive fraud detection features as well as the high reliability, availability and serviceability of IBM's z/OS operating system and the underlying performance and security of the System z hardware platform. Customers can use the solution to lower transaction costs, improve margins and enhance their competitive positioning by optimizing their financial, technological and human resources.

"ACI clients have typically run their scoring engine on IBM System z while the other components of the software (rules and analysis and review) ran on other platforms," said Ron Totaro, senior vice president at ACI. "Now clients can run their entire transaction base from multiple channels on Proactive Risk Manager and IBM System z, benefiting from the superior reliability, availability, serviceability and security of IBM's platform. This provides users with an enhanced capability to respond to fraud in real time."

Customers will benefit from a significant performance boost, enabling them to respond to payments fraud across their entire transaction base in real time. Fine-tuning Proactive Risk Manager to harness the unique parallel processing approach of IBM's System z hardware has enabled faster analysis of potential fraud situations, which will enable clients to reduce payments fraud losses and realize significant efficiency and productivity gains in alert management and investigative case management.

Version 08.2 offers support for IBM's enterprise-wide monitoring tool, the Tivoli Enterprise Console, by enabling logging of events from the analysis and review system and the file update interface. The software also supports access to administrative and user accounts and screens with Tivoli Access Manager 6.0, strengthening user identification and password encryption and simplifying the user account management process.

Totaro continued, "With Proactive Risk Manager's proven record in handling large volumes of data, the combination with IBM System z processing power takes the product to a new level. We are seeing unprecedented levels of performance in our test environment, and I am confident this combination will make a significant difference for major financial institutions who wish to fully embrace the enterprise risk concept. The ability to detect fraud across a transaction, be it financial or even non-monetary, such as a change of address in identity related crime, is now a reality with IBM's support."

Brett Small, head of consumer banking fraud at National Australia Bank, said, "As phishing has grown significantly over the years, along with clients' expectations of shorter settlement times for transactions, it has become more and more important to be able to assess transactions in real time for fraud. ACI's Proactive Risk Manager using the power of the IBM System z platform enables us to successfully handle this challenge and provides the ability to extensively carry out data mining to explore new fraud attacks. NAB is looking forward to being able to exploit new features becoming available as a result of the ACI and IBM collaboration."

Please visit www.ibm.com/banking/payments and click on the "IBM and ACI join the fight against fraud" link for more information about the ACI/IBM solution. Visitors are encouraged to use the ACI fraud reduction calculator which helps financial institutions quickly determine the effectiveness of their current fraud detection system.

About ACI Worldwide, Inc.

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

About IBM:

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Any statements in this press release regarding projected results are preliminary and "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. In addition, this press release may contain other forward-looking statements including statements regarding ACI Worldwide Incorporated, its subsidiaries or third parties' expectations, predictions, views, opportunities, plans, strategies, beliefs, and statements of similar effect. The forward-looking statements in this press release are subject to a variety of risks and uncertainties. Actual results could differ materially.

For a detailed discussion of these risk factors, parties that are relying on the forward-looking statements should review the Company's filings with the Securities and Exchange Commission, including the Company's Form 10-K filed on January 30, 2008, the Company's Form 10-Q filed on February 19, 2008, both as amended by the Form 10-K/A and Form 10-Q/A, respectively, filed on March 4, 2008, the Company's 10-Q filed on May 9, 2008, and the Company's 10-Q filed on August 11, 2008.

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