

ACI Worldwide and Spectrum Partner to Deliver Advanced Fraud Prevention Using Mobile Alerts

ACI Mobile Alerting Detects Fraud Quickly and Efficiently Using Interactive SMS Messages

New York, NY—June 18, 2012— ACI Worldwide (NASDAQ: ACIW), a leading international provider of payment systems, announced today a global partnership with Spectrum Message Services Pty Ltd, to deliver ACI mobile alerting powered by Spectrum's MoneyGuard product. The combined solution will add a critical layer of protection to financial institutions' fraud systems by using the flexibility and convenience of interactive SMS messages to identify and stop fraud quickly.

Organizations utilizing ACI mobile alerting will be able to identify suspicious transactions in near real-time and send an SMS message to the customer containing details of the transaction such as location and amount. If that transaction is fraudulent the customer can respond with a simple 'BLOCK' message and the card can be frozen. This has the potential to stop fraud much sooner than current methods available while improving customer satisfaction by preventing cards from being blocked incorrectly by banks attempting to stop fraud themselves. The interactive nature of the system will help to improve customer service.

"Banks, processors and merchants are all vulnerable to the threat of mass data breaches," said Craig Saks, vice president, Global Product Business Operations, ACI Worldwide. "Traditionally, these events were hard to detect as they were reliant on the fraud being reported by the customer days, weeks or even months after it was first noticed. The availability of this enhanced mobile alerting solution advances fraud detection and mitigation by allowing the customer to interact directly with the fraud detection system thus significantly shortening the time between when a suspicious activity occurs and when it is first reported."

Customers can also ask to be automatically notified of transactions that meet pre-defined fraud prevention parameters such as international charges, transactions of more than a certain value or online charges. They can also use the tool and its mobile browser extensions, to request balance inquiries, change credit limits, change personal alert thresholds, or receive one time passwords. This gives the customer a simple, interactive channel to contact the bank at any time, from any place.

"SMS messages are proving to be a very popular method for banks to communicate with their customers," said Gerard Vos, managing director of Spectrum Message Services. "They are unobtrusive and discreet, are very easy for people to respond to when needed and are faster than responding to a voice call. Members of the public are very aware of fraud, and view banks more favorably that are known to take fraud prevention, and customer service, seriously."

Hungary's OTP Bank has been using the MoneyGuard system for 12 years and pioneered the service when the bank was experiencing high fraud rates. Their fraud rates now are amongst the lowest in the world.

"Although SMS alerting began as an addition to a fraud monitoring system, MoneyGuard quickly became a valued customer service of the bank," said Ákos Takáts, the Deputy CEO and Head of the IT and Bank Operations, OTP Bank. "It was appreciated by the customers and became a valuable source of revenue for the bank."

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About Spectrum Message Services Pty Ltd.

Spectrum Message Services Pty Ltd is a leading provider of near real time SMS alerting and interactive applications. The company markets its solutions globally and provides the MoneyGUARD interactive SMS platform, the Technocall IVR and call centre system, the SUBA branch automation platform and the Floware business flow tool to a number of banking and commercial clients worldwide. Visit www.spectrummessage.com.au for more information and contacts.

About ACI Worldwide

ACI Worldwide powers electronic payments and banking for more than 1,650 financial institutions, retailers and processors around the world. ACI software enables \$12 trillion in payments each day, processing transactions for 14 of the leading global retailers, and 24 of the world's 25 largest banks. Through our integrated suite of software products and hosted services, we deliver a broad range of solutions for payments processing, card and merchant management, online banking, mobile, branch and voice banking, fraud detection, and trade finance. To learn more about ACI and the reasons why our solutions are trusted globally, please visit www.aciworldwide.com. You can also find us on www.paymentsinsights.com or on Twitter @ACI_Worldwide.

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