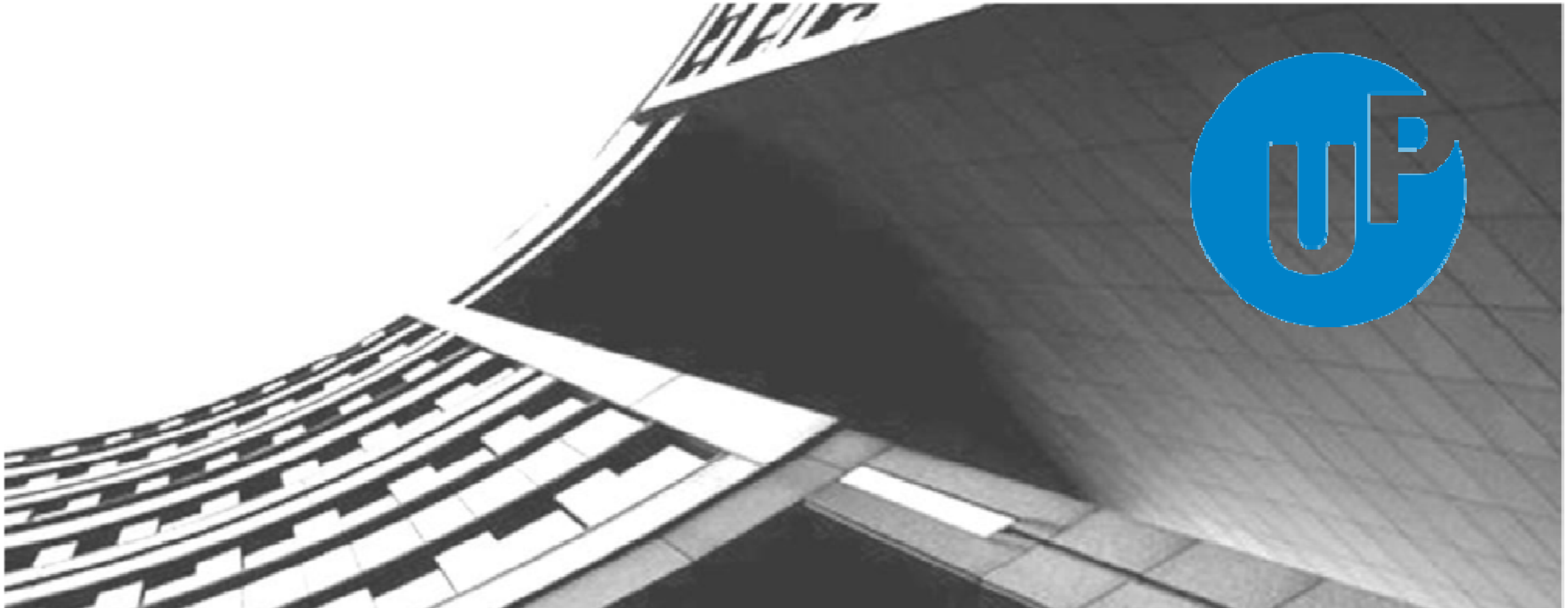


March 31, 2014 Quarterly Results Presentation

May 1, 2014

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.

QUARTERLY OVERVIEW

Phil Heasley
Chief Executive Officer

Q1 2014 in Review

- Revenue up 37%
- Recurring revenue represented 84% of total revenue in Q1
- SNET bookings up 59%
- Launched UP BASE24-eps 2.0
- Significant market interest in Universal Payments (UP)
- Pipeline strong across all regions
- Repurchased ~1.2 million shares of ACI stock in Q1 2014
- Positioned well to achieve full-year forecast

FINANCIAL REVIEW

Scott Behrens
Chief Financial Officer

Key Takeaways from the Quarter

- Record Q1 new sales bookings
  - Q1 new sales bookings up 59%, or 51% ex contribution from Official Payments
- Selected customer wins
  - UP BASE24-eps sale to large European bank combined with Payments Infrastructure and Card Management solutions
  - UP BASE24-eps sale to large South American bank combined with our Payments Infrastructure solutions
  - UP hub solution sale subsequent to quarter end to a large European bank which combines multiple payment engines using our UP technology
  - Online Banking sale to a large US bank combined with our Mobile Channel and Fraud Detection capabilities and operated within our ACI On-Demand environment
  - Online Banking sale to a top global bank for an on-premise application in their US operations

Key Takeaways from the Quarter

- Backlog versus Q4 2013
  - 12-month backlog of $883 million, up $13 million
  - 60-month backlog of $3.91 billion, up $49 million
- Solid Revenue Quarter
  - Revenue increased driven from inclusion of Official Payments and full quarter of ORCC
  - SaaS subscription and transaction revenues up 164% over prior year quarter representing 46% of total revenue
  - License revenues saw growth in recurring revenue offset by decline in non-recurring
  - Recurring revenue grew to $186 million, or 84% of total revenue
- Strong Operating Income and EBITDA
  - Non-GAAP operating income of $7 million grew 78% from Q1 last year
  - Adjusted EBITDA of $32 million grew 46% from Q1 last year
- Debt and liquidity
  - Ended quarter with $59 million in cash and $779 million in debt
  - Repurchased 1.2 million shares and have $138 million remaining on authorization

2014 Guidance

Key Metrics	2014 Guidance	
	Low	High
Non-GAAP Revenue	$1,060	$1,080
Adjusted EBITDA	$290	$300

$s in millions

- Guidance
  - Sales, net of term extension, growth in the upper single digits
  - Revenue and margin phasing by quarter consistent with seasonal history
    - Q2 non-GAAP revenue expected to be in the range of $240 - $250 million
- Notes
  - These metrics exclude approximately $13-$15 million in one-time integration related expenses and include $2 million for the deferred revenue adjustments
  - Guidance assumes estimates for non-cash purchase accounting adjustments, intangible valuations and deferred revenue adjustment

APPENDIX

Monthly Recurring Revenue

Monthly Recurring Revenue ($s in millions)	Quarter Ended March 31	
	2014	**2013**
Monthly software license fees	$23.3	$24.7
Maintenance fees	61.0	58.6
Processing services	101.4	35.3
Monthly Recurring Revenue	**$185.7**	**$118.6**

Historic Sales Bookings By Quarter 2012-2014

Quarter-End	Total Economic Value of Sales ($s in thousands)	Sales Mix by Category		
		New Accounts / New Applications	Add-on Business inc. Capacity Upgrades & Services	Term Extension
03/31/2012	$108,462	$5,958	$58,602	$43,902
06/30/2012	$156,188	$9,855	$102,417	$43,916
09/30/2012	$192,310	$23,802	$102,576	$65,932
12/31/2012	$309,143	$52,206	$145,917	$111,020
03/31/2013	$111,588	$5,778	$70,736	$35,074
06/30/2013	$180,107	$33,717	$95,461	$50,929
09/30/2013	$211,827	$42,345	$105,609	$63,874
12/31/2013	$384,322	$45,846	$200,748	$137,729
03/31/2014	$170,212	$36,928	$84,974	$48,311
		22%	50%	28%
MAR YTD 14	$170,212	$36,928	$84,974	$48,311
MAR YTD 13	$111,588	$5,778	$70,736	$35,074
Variance	$58,624	$31,150	$14,238	$13,237

Sales Bookings, Net of Term Extensions (SNET)

Sales Net of Term Extensions ($s in thousands)			
Channel	**Quarter Ended March 2014**	**Quarter Ended March 2013**	**% Growth or Decline**
Americas	$81,005	$35,122	130.6%
EMEA	33,653	22,664	48.5%
Asia-Pacific	7,243	18,728	-61.3%
Total Sales (Net of Term Ext.)	**$121,901**	**$76,514**	**59.3%**

Non-GAAP Operating Income

Non-GAAP Operating Income ($s in millions)	Quarter Ended March 31	
	2014	2013
Operating income (loss)	$0.3	($4.0)
Plus:		
Deferred revenue fair value adjustment	0.6	1.1
Employee related actions	2.0	1.9
Significant transaction related expenses	3.7	4.7
Non-GAAP Operating Income	**$6.6**	**$3.7**

Adjusted EBITDA

Adjusted EBITDA ($s in millions)	Quarter Ended March 31	
	2014	2013
Net loss	($5.8)	($2.2)
Plus:		
Income tax benefit	(4.0)	(2.4)
Net interest expense	9.0	3.8
Net other expense (income)	1.1	(3.2)
Depreciation expense	5.3	3.8
Amortization expense	15.3	10.4
Non-cash compensation expense	4.8	3.9
Adjusted EBITDA	**$25.7**	**$14.1**
Deferred revenue fair value adjustment	0.6	1.1
Employee related actions	2.0	1.9
Significant transaction related expenses	3.7	4.7
Adjusted EBITDA excluding significant transaction related expenses	**$32.0**	**$21.8**

Operating Free Cash Flow

Reconciliation of Operating Free Cash Flow ($s in millions)	Quarter Ended March 31	
	2014	2013
Net cash provided by operating activities	$15.3	$34.9
Payments associated with acquired opening balance sheet liabilities	4.1	-
Net after-tax payments associated with employee-related actions*	1.2	1.5
Net after-tax payments associated with lease terminations*	0.4	0.1
Net after-tax payments associated with significant transaction related expenses*	1.8	4.9
Net after-tax payments associated with IBM IT Outsourcing Transition*	-	1.9
Less capital expenditures	(7.8)	(9.0)
Operating Free Cash Flow	**$15.0**	**$34.3**

* Tax effected at 35%

60-Month Backlog

60-Month Backlog ($s in millions)	Quarter Ended March 31	
	2014	2013
Americas	$2,858	$2,090
EMEA	767	691
Asia/Pacific	285	275
Backlog 60-Month	**$3,910**	**$3,056**
Deferred Revenue	$195	$205
Other	3,715	2,851
Backlog 60-Month	**$3,910**	**$3,056**

Backlog as a Contributor of Quarterly Revenue

Backlog as Contributor of Revenue ($s in thousands)	Quarter Ended March 31		% Growth
	2014	2013	
Revenue from Backlog	$215,688	$155,964	38.3%
Revenue from Sales	5,785	6,033	-4.1%
Total Revenue	$221,473	$161,997	36.7%
Revenue from Backlog	97%	96%	
Revenue from Sales	3%	4%	

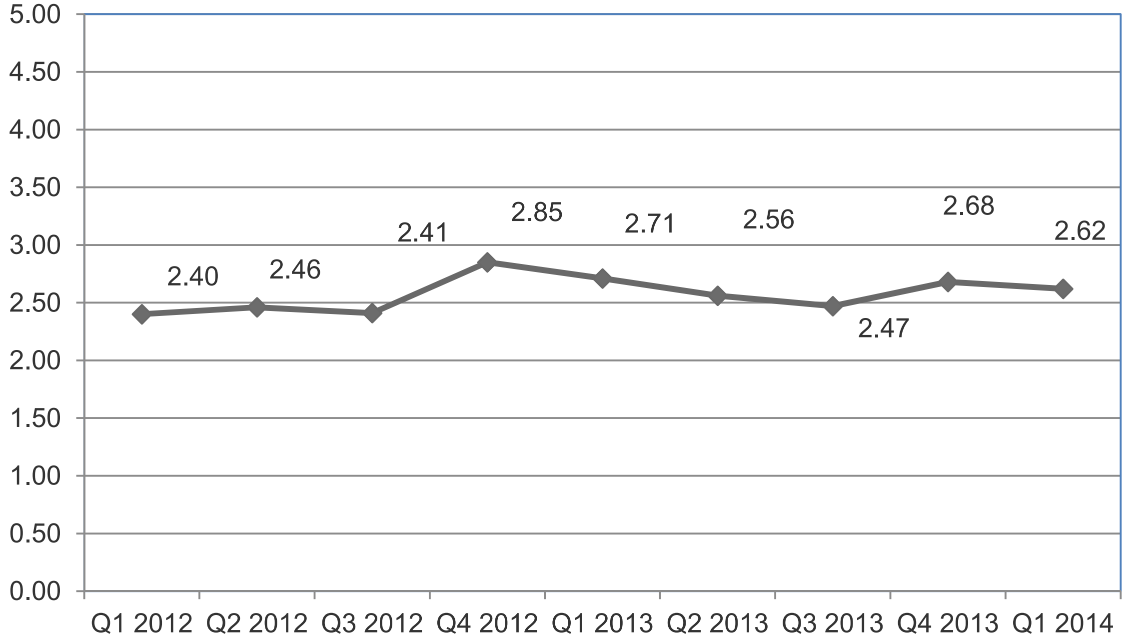
- Backlog from monthly recurring revenues and project go-lives continues to drive current quarter GAAP revenue
- Revenue from current quarter sales consistent with prior quarters

Non-Cash Compensation, Acquisition Intangibles and Software, and Significant Transaction Related Expenses

Acquisition Intangibles & Software, Non-cash equity based compensation ($s in millions)	Quarter Ended March 31			
	2014		2013	
	EPS Impact	$ in Millions (Net of Tax)	EPS Impact	$ in Millions (Net of Tax)
Significant transaction related expenses	$ 0.10	$ 3.7	$ 0.09	$ 3.6
Deferred revenue fair value adjustment	0.01	0.4	0.02	0.7
Amortization of acquisition-related intangibles	0.11	4.2	0.06	2.5
Amortization of acquisition-related software	0.09	3.3	0.05	1.9
Non-cash equity-based compensation	0.08	3.1	0.07	2.6
Total	**$ 0.39**	**$ 14.7**	**$ 0.29**	**$ 11.3**

* Tax Effected at 35%

Contract Duration Metric



- Represents dollar average remaining contract life (in years) for term license software contracts
- Excludes perpetual contracts (primarily heritage S1 licensed software contracts)
- Excludes all hosted contracts as both cash and revenue are ratable over the contract term

Non-GAAP Financial Measures

To supplement our financial results presented on a GAAP basis, we use the non-GAAP measure indicated in the tables, which exclude certain business combination accounting entries related to the acquisitions of ORCC and S1 and significant transaction related expenses, as well as other significant non-cash expenses such as depreciation, amortization and share-based compensation, that we believe are helpful in understanding our past financial performance and our future results. The presentation of these non-GAAP financial measures should be considered in addition to our GAAP results and are not intended to be considered in isolation or as a substitute for the financial information prepared and presented in accordance with GAAP. Management generally compensates for limitations in the use of non-GAAP financial measures by relying on comparable GAAP financial measures and providing investors with a reconciliation of non-GAAP financial measures only in addition to and in conjunction with results presented in accordance with GAAP. We believe that these non-GAAP financial measures reflect an additional way of viewing aspects of our operations that, when viewed with our GAAP results, provide a more complete understanding of factors and trends affecting our business. Certain non-GAAP measures include:

- Non-GAAP revenue: revenue plus deferred revenue that would have been recognized in the normal course of business by S1 and Online Resources if not for GAAP purchase accounting requirements. Non-GAAP revenue should be considered in addition to, rather than as a substitute for, revenue.
- Non-GAAP operating income: operating income (loss) plus deferred revenue that would have been recognized in the normal course of business by S1 and Online Resources if not for GAAP purchase accounting requirements and significant transaction related expenses. Non-GAAP operating income should be considered in addition to, rather than as a substitute for, operating income (loss).
- Adjusted EBITDA: net income (loss) plus income tax expense, net interest income (expense), net other income (expense), depreciation, amortization and non-cash compensation, as well as deferred revenue that would have been recognized in the normal course of business by S1 and Online Resources if not for GAAP purchase accounting requirements and significant transaction related expenses. Adjusted EBITDA should be considered in addition to, rather than as a substitute for, operating income (loss).

Non-GAAP Financial Measures

ACI is also presenting operating free cash flow, which is defined as net cash provided by operating activities, plus net after-tax payments associated with employee-related actions and facility closures, net after-tax payments associated with significant transaction related expenses, net after-tax payments associated with IBM IT outsourcing transition and termination, and less capital expenditures. Operating free cash flow is considered a non-GAAP financial measure as defined by SEC Regulation G. We utilize this non-GAAP financial measure, and believe it is useful to investors, as an indicator of cash flow available for debt repayment and other investing activities, such as capital investments and acquisitions. We utilize operating free cash flow as a further indicator of operating performance and for planning investing activities. Operating free cash flow should be considered in addition to, rather than as a substitute for, net cash provided by operating activities. A limitation of operating free cash flow is that it does not represent the total increase or decrease in the cash balance for the period. This measure also does not exclude mandatory debt service obligations and, therefore, does not represent the residual cash flow available for discretionary expenditures. We believe that operating free cash flow is useful to investors to provide disclosures of our operating results on the same basis as that used by our management.

ACI also includes backlog estimates, which include 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, facilities management, and software hosting arrangements are assumed to renew at the end of their committed term at a rate consistent with our historical experiences.
- Non-recurring license arrangements are assumed to renew as recurring revenue streams.
- Foreign currency exchange rates are assumed to remain constant over the 60-month backlog period for those contracts stated in currencies other than the U.S. dollar.
- Our pricing policies and practices are assumed to remain constant over the 60-month backlog period.

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

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

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:

- significant market interest in Universal Payments (UP);
- strong sales pipeline;
- positioning relative to full-year forecasts;
- expectations regarding 2014 financial guidance related to revenue and adjusted EBITDA;
- expectations regarding full year SNET; and
- expectations regarding Q2 2014 revenue.

Forward-Looking Statements

All of the foregoing forward-looking statements are expressly qualified by the risk factors discussed in our filings with the Securities and Exchange Commission. Such factors include but are not limited to, increased competition, the performance of our strategic product, BASE24-eps, demand for our products, restrictions and other financial covenants in our credit facility, consolidations and failures in the financial services industry, customer reluctance to switch to a new vendor, the accuracy of management's backlog estimates, the maturity of certain 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 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, volatility and disruption of the capital and credit markets and adverse changes in the global economy, our existing levels of debt, impairment of our goodwill or intangible assets, litigation, future acquisitions, strategic partnerships and investments, risks related to the expected benefits to be achieved in the transaction with Online Resources, 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 legislation, governmental regulations and industry standards, our compliance with privacy regulations, the protection of our intellectual property in intellectual property litigation, the cyclical nature of our revenue and earnings and the accuracy of forecasts due to the concentration of revenue generating activity during the final weeks of each quarter, business interruptions or failure of our information technology and communication systems, our offshore software development activities, risks from operating internationally, including fluctuations in currency exchange rates, exposure to unknown tax liabilities, and volatility in our stock price. 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, Registration Statement on Form S-4, and subsequent reports on Forms 10-Q and 8-K.


ACI UNIVERSAL PAYMENTS