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): August 12, 2008 (August 12, 2008)

ACI WORLDWIDE, INC.

(Exact name of registrant as specified in its charter)

Delaware	**0-25346**	**47-0772104**
(State or other jurisdiction of incorporation)	(Commission File Number)	(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:

o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 2.02. Results of Operation and Financial Condition.

On August 12, 2008, ACI Worldwide, Inc. ("the Company") issued a press release announcing its financial results for the three months ended June 30, 2008. A copy of this press release is attached hereto as Exhibit 99.1.

The foregoing information (including the exhibits hereto) is being furnished under "Item 2.02- Results of Operations and Financial Condition" and Item 7.01- Regulation FD Disclosure." Such information (including the exhibits 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 report and the furnishing of this information pursuant to Items 2.02 and 7.01 do not mean that such information is material or that disclosure of such information is required.

Item 7.01. Regulation FD Disclosure.

See "Item 2.02- Results of Operations and Financial Condition" above.

Item 9.01. Financial Statements and Exhibits.

99.1 Press Release dated August 12, 2008

99.2	Investor presentation materials dated August 12, 2008

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 W. Behrens
Scott W. Behrens, Vice President, Corporate Controller and
Chief Accounting Officer

Date: August 12, 2008

EXHIBIT INDEX

Exhibit No.	Description
99.1	Press Release dated August 12, 2008
99.2	Investor presentation materials dated August 12, 2008

Exhibit 99.1

ACI Worldwide, Inc.
120 Broadway - Suite 3350
New York, NY 10271
646.348.6700
FAX 212.479.4000

News Release

Investors contact:
Tamar Gerber
Vice President, Investor Relations
646.348.6706

Media contact:
Jim Maxwell
Manager, Public Relations
402.390.8906

ACI Worldwide, Inc. Reports Financial Results for the Quarter Ended June 30, 2008

OPERATING HIGHLIGHTS

- *Sales grew 17% and recurring revenue grew 7% year- over- year*
- *Achieved "Rev-Log" growth of $40.5 million in the quarter; generated $30 million sequential increase in 60-month backlog*
- *ACI achieved general acceptance ("GA") of BASE24-eps™ Version 8.2 optimized on the IBM System z platform; met sales goals under the ACI-IBM alliance in 1H 2008*
- *Strategic plan progressing;*
  - *ACI expects to achieve up to $30 million in net annual cost savings through consolidation of non-core products and implementation service efficiencies*
  - *Funded by anticipated cost savings, ACI plans to invest approximately $16 million in capital and operating investments during 2008-2009 in the following business areas: implementation and professional services, wholesale payments solutions, risk products and other infrastructure*
  - *Anticipate one-time charges primarily in the third and fourth quarters with some charges continuing into 2009 associated with restructuring*

	Quarter Ended		
	June 30, 2008	**Better / (Worse) June 30, 2007**	**Better / (Worse) June 30, 2007**
Operating Free Cash Flow ($Mil)	**$ (10.9)**	$ (22.6)	(193)%
60 month Backlog ($Bil)	**$ 1.427**	$ 0.123	9%
Revenues ($Mil)	**$ 109.2**	$ 11.1	11%

(NEW YORK — August 12, 2008) — ACI Worldwide, Inc. (NASDAQ:ACIW), a leading international provider of software for electronic payment systems, today announced financial results for the quarter ended June 30, 2008. We will hold a conference call on August 12, 2008, at 8.30 a.m. EDT to discuss this information. Interested persons may also access a real-time audio broadcast of the teleconference at www.aciworldwide.com/investors.

"The company's business performance during the quarter demonstrates that we have begun to harvest deferred revenue into current quarter GAAP revenues, as evidenced by the Faster Payments initiative in the United Kingdom," said Chief Executive Officer Philip Heasley, "We also continue to invest in our services capabilities to enable faster implementation of products while simultaneously working toward a pending restructuring to rationalize our cost structure and more closely align product development activity with business growth,"

Heasley further added, "Today the company announced the planned departures of Richard Launder, President, Global Sales, and Mark Vipond, President, Global Operations, both of whom are leaving the company to pursue other interests. Mark's departure will be effective August 31 while Richard will remain with ACI through February 2009. Both Mark and Richard have dedicated many years to ACI, and we thank them for their significant contributions to the business. They have worked closely with Ron Totaro since he joined ACI in March and will continue to work with him to help ensure a smooth transition of product management and channel operations."

Notable new business during the quarter included:

- EMEA: Products selected across the region included BASE24-eps™ combinations, Proactive Risk Manager™, ACI Smart Chip Manager™ and application infrastructure tools in Bulgaria, Germany, Montenegro, Norway, Oman, South Africa and Spain.
- Asia: Bank and credit card customers added BASE24-eps, wholesale products including ACI Enterprise Banker, ACI Payments Manager, ACI Simulation Services and Transaction Warehouse.
- Americas: Several Latin American banking firms selected BASE24-eps™, BASE24-atm®, ACI Monitoring and Management System, Golden Gate and ACI Web Access Services. In the United States a large U.S. investment bank selected ACI Enterprise Banker on demand.

- Globally, eight new customers were signed, including new users of ACI Enterprise Banker, BASE24-eps and Proactive Risk Manager.
- Twenty existing customers licensed, new applications ranging from ACI Retail Commerce Server™ and Proactive Risk Manager for Enterprise Services to Simulation Services for Enterprise Testing™.

FINANCIAL SUMMARY

Operating Free Cash Flow

Operating free cash flow for the quarter was $(10.9) million compared to $11.7 million for the June 2007 quarter. The year-over-year reduction of $22.6 million in our operating free cash flow resulted primarily from outflows as follows: approximately $12 million increase in services and alliance sales personnel as well as contractor expenses related to implementation projects reflected in backlog, approximately $5 million in higher capital expenditures related primarily to the build-out of our new Omaha facility, $2 million in lease prepayments for the new Omaha facility, and $1 million cash expenditure on severance. The remainder of the variance is predominantly a delay/decline in cash receipts.

Sales

Sales bookings in the quarter totaled $99.9 million compared to $85.2 million in the June 2007 quarter. The $14.7 million, or 17%, rise in year-over-year sales is a consequence primarily of the growth in new accounts/new applications, which accounted for $39.3 million of June 2008 sales compared to $19.8 million in June 2007 sales partially mitigated by a reduction of $4.4 million in add-on sales and $0.4 million in term extensions. In the combined new accounts/new applications category, we sold numerous smaller-sized deals to customers in the current period making us less reliant on the timing of capacity and renewals at our existing larger customers as a sub-set of quarterly sales. Our two key deals in the quarter spanned the wholesale and retail payment engines. In Spain, Sermepa, purchased BASE24-eps on IBM system z while Sterling Savings Bank in the U.S. invested in ACI Enterprise Banker.

Backlog

As of June 30, 2008, our estimated 60-month backlog was $1.427 billion compared to $1.397 billion at March 31, 2008, and $1.304 billion as of June 30, 2007. The sequential growth of $30 million in our 60-month backlog was comprised primarily of new account/new application sales to processors, U.S. and European banks as well as positive foreign exchange translation of approximately $1 million in the quarter. As of June 30, 2008, our 12-month backlog was $339 million, as compared to $347 million for the quarter ended March 31, 2008, and $316 million for the quarter ended June 30, 2007, reflecting the fact that we have recently recognized as GAAP revenue large deals that were formerly in the 12-month backlog, such as the Faster Payments system in the U.K. and MasterCard in the U.S.

Revenues

Revenue was $109.2 million in the quarter ended June 30, 2008, an increase of $11.1 million, or 11%, over the prior-year period revenue of $98.1 million. The increase was largely attributable to a rise of $12.2 million in services fees in the June 2008 quarter as compared to the June 2007 quarter. Our June 2008 GAAP revenue was driven principally by our backlog; 89% derived from 12-month backlog and 11% of the revenue was provided by current-period sales. On a year-over-year basis, initial license fee revenue as a percentage of overall revenue dropped from 26% to 19% based on the fact that during the prior-year quarter we recognized a large capacity deal that

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did not repeat in the current quarter. Our monthly recurring revenue figure in the quarter was $58.3 million, a rise of $3.7 million over the prior-year quarter, underscoring the growth of the ratable and renewing portion of our business and a lessening of the significance of non-recurring license fee revenue.

Sequentially, our deferred revenue decreased by $11.4 million to $144.3 million compared to a sequential increase of $1.1 million in the June 2007 quarter while our year-over-year total deferred revenue rose by $21.5 million. The reduction in sequential short-term deferred revenue reflects our progress this quarter in moving projects out of backlog into current period GAAP revenue as we gained acceptance of several sizable projects in the EMEA and Americas regions.

Operating Expenses

Operating expenses were $108.0 million in the June 2008 quarter compared to $93.2 million in the June 2007 quarter, an increase of $14.7 million or 16%. Non-recurring items impacting year-over-year expenses were as follows: in 2007 we incurred $4.7 million in expenses in conjunction with our historic stock options review and $1.5 million related to non-recurring employee costs; the June 2008 quarter expenses were impacted by $3.8 million in IBM IT outsourcing non-recurring transition and severance expenses. Excluding the non-recurring items, expenses rose $17.2 million in the year-over-year quarter as a result of an approximately $9 million increase in cost of maintenance and services comprised primarily of $3 million in contractor expense in EMEA, approximately $2 million related to the release of deferred expenses and the remainder attributed to an increase in personnel across geographies and ACI On Demand service functions. We incurred an approximately $6 million increase in selling and marketing expense and a $2 million increase in cost of software to support the product management function as well as IBM optimization.

Deferred expenses were $11.0 million, a reduction of $1.4 million compared to the sequential prior quarter and a decrease of $4.7 million as compared to the prior year quarter as we recognized items from our short-term deferred revenue into our current period GAAP revenue.

Other Income and Expense

Other income for the quarter was $2.0 million compared to other expense of $2.0 million in the June 2007 quarter. The increase of $4.0 million in other income in the quarter resulted primarily from $2.9 million in a non-cash gain on our interest rate swaps. We incurred interest expense of $1.0 million on our outstanding credit facility whereas foreign currency loss and interest income approximately equaled one another in the June 2008 quarter.

Taxes

Income tax expense in the quarter was $2.4 million or 75% due to losses in tax jurisdictions for which we received no tax benefit offset by income in tax jurisdictions in which we accrued tax expense. As mentioned in previous quarters, the company continues to incur a fixed amortization charge of $0.6 million per quarter related to the transfer of intellectual property outside the United States.

Net Income (Loss) and Diluted Earnings Per Share

Net income for the quarter was $0.8 million compared to net loss of $2.7 million during the same period last year.

Earnings (loss) per share for the quarter ended June 2008 was $0.02 per diluted share compared to $(0.07) per diluted share during the same period last year. The year-over-year quarterly change is primarily due to the following factors: positive variances of $0.19 driven by an increase in revenues, $0.09 due to effective tax rate differential, $0.08 due to lack of historic stock option review fees in 2008, $0.07 driven by other income and expense, primarily a non-cash gain on interest rate swaps in the June 2008 quarter, and $0.03 due to employee-related costs offset by a negative variance of $0.30 in organic operating expenses and $0.07 in IBM IT outsourcing and severance expense.

Diluted Weighted Average Shares Outstanding

Total diluted weighted average shares outstanding were 34.9 million for the quarter ended June 30, 2008, as compared to 37.1 million shares outstanding for the quarter ended June 30, 2007.

Guidance Update

ACI now anticipates full year 2008 operating free cash flow ("OFCF") of $45-50 million versus $52.5 million of OFCF achieved in calendar 2007. OFCF as defined by ACI is net cash provided (used) in operating activities, excluding cash payments associated with the cash settlement of stock options, cash payments associated with one-time employee related actions, less capital expenditures and plus or minus proceeds from IBM. The modification in guidance is due to the fact that in calendar 2007 and early calendar 2008 we have been selling multi-product, customized systems which require more implementation services prior to attainment of milestones that result in receipt of cash. On a cash basis, the calendar 2007 sales were more heavily weighted towards term extensions and corresponding cash inflow from license and capacity fees without the accompanying use of cash during the service implementation phase. The updated OFCF guidance assumes savings of $5 million during the fourth quarter of 2008 related to pending restructuring events.

We anticipate combined revenue plus 60-month backlog ("Rev-log") growth of $190-195 million in 2008 as compared to $157 million in calendar year 2007.

Sales are expected to achieve 95-98% of earlier expectations, or a range of $430-440 million due to the longer selling cycle we are seeing with our banking customers. Expenses are expected to run 8-10% higher than prior year due to the addition of approximately $8 million in IBM IT outsourcing expenses announced in March 2008. We reiterate cash tax guidance of $14 million for calendar year 2008.

Strategic Plan Update

The implementation of our strategic plan during the balance of 2008 and into 2009 is expected to include cost take-outs and reinvestments. We anticipate achieving cost take-outs of up to $30 million during 2008 and 2009 primarily through a reduction in the work force, reallocation of headcount to different geographies, consolidation of non-core products and facilities. We expect to incur a one-time cash expenditure of $15-25 million related to the restructuring. This is the culmination of our restructuring and integration of previously acquired businesses as we align our staffing levels globally with our geographic and product opportunities. Finally, we continue to seek efficiencies in tax and other professional services

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fees. We expect to incur one-time charges in the third quarter and future periods associated with these efforts, the amount and timing of which will be determined as the plan is finalized.

Areas that will receive future cash investments, which we currently intend to fund from our anticipated cost savings, include implementation and professional services, the wholesale payment solution and risk management products, and other infrastructure.

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Table 1: Reconciliation of Operating Free Cash Flow

(millions)	Quarter Ended June 30, 2008	2007
Net cash provided by operating activities	$ (3.4)	$ 11.0
One-time items:		
Net after-tax cash payments associated with stock option cash settlement	0.0	1.9
Less capital expenditures	(6.0)	(1.2)
Less alliance technical enablement expenditures	(1.5)	0.0
Operating Free Cash Flow	**$ (10.9)**	**$ 11.7**

Table 2: Backlog 60- Month (millions)

	Quarter Ended		
	June 30, 2008	March 31, 2008	June 30, 2007
Americas	$ 737	$ 724	$ 704
EMEA	533	522	467
Asia/Pacific	157	151	133
Backlog 60-Month	**$ 1,427**	**$ 1,397**	**$ 1,304**
ACI Deferred Revenue	$ 144	$ 156	$ 123
ACI Other	1,283	1,241	1,181
Backlog 60-Month	**$ 1,427**	**$ 1,397**	**$ 1,304**

Table 3: Revenues by Channel

(millions)	Quarter Ended June 30, 2008	2007
Revenues:		
United States	$ 40.2	$ 33.0
Americas International	12.3	19.3
Americas	$ 52.5	$ 52.3
EMEA	46.9	36.5
Asia/Pacific	9.8	9.3
Revenues	**$ 109.2**	**$ 98.1**

Table 4: Monthly Recurring Revenue

(millions)	Quarter Ended June 30, 2008	2007
Monthly license fees	$ 17.8	$ 15.5
Maintenance fees	32.9	31.3
Processing Services	7.6	7.8
Monthly Recurring Revenue	**$ 58.3**	**$ 54.6**

Table 5: Deferred Revenue & Expenses

	Quarter Ended			
($ millions)	June 30, 2008	March 31, 2008	June 30, 2007	March 31, 2007
Short Term Deferred Revenue	$ 121.1	$ 135.4	$ 97.1	$ 96.4
Long Term Deferred Revenue	$ 23.2	$ 20.3	$ 25.7	$ 25.3
Total Deferred Revenue	**$ 144.3**	**$ 155.7**	**$ 122.8**	**$ 121.7**
Total Deferred Expenses	**$ 11.0**	**$ 12.4**	**$ 6.3**	**$ 6.1**

Table 6: Organic Comparisons ($ millions)

	Year over Year Increase/Decrease in Revenue	Year over Year Increase/Decrease in Op. Expenses	Mar-Jun y-o-y Quarterly Movement in Deferred Revenue	Mar-Jun y-o-y Quarterly Movement in Deferred Expense
2007 Quarter	**$ 98.1**	**$ 93.2**	**$ 1.1**	**$ (0.7)**
ACI excluding non-recurring business	$ 11.1	$ 17.4	$ (12.5)	(0.7)
Stock Options (Prof. Fees & Vested Shares)	—	(4.7)	—	—
Employee Related	—	(1.6)	—	—
IBM IT Outsourcing transition cost	—	**3.7**	—	—
Net Change	**$ 11.1**	**$ 14.7**	**$ (12.5)**	**$ (0.7)**
2008 Quarter	**$ 109.2**	**$ 108.0**	**$ (11.4)**	**$ (1.4)**

Table 7: Other Income (Expense)

	Quarter Ended			
(millions)	June 30, 2008	March 31, 2008	June 30, 2007	March 31, 2007
Interest Income	$ 0.7	$ 0.6	$ 0.9	$ 1.0

Interest Expense		(1.0)		(1.4)		(1.4)		(1.6)
FX Gain / Loss		(0.7)		3.7		(1.5)		(0.3)
SFAS 133		2.9		(3.7)		0.0		0.0
Other		0.2		(0.2)		0.0	$	0.0
Total Other Income (Expense)	**$**	**2.0**	**$**	**(1.0)**	**$**	**(2.0)**	**$**	**(0.9)**

Table 8: Sales by Channel and Product Division (millions)

	Quarter Ended									
	June 30, 2008		March 31, 2008		December 31, 2007		September 30, 2007		June 30, 2007	
Sales by Channel:										
Americas	$	49.9	$	19.2	$	83.0	$	39.0	$	42.1
EMEA		42.4		30.6		43.3		42.4		32.7
Asia Pacific		7.6		14.0		5.3		9.6		10.4
Total Sales	**$**	**99.9**	**$**	**63.8**	**$**	**131.6**	**$**	**91.0**	**$**	**85.2**
Sales by Product Division:										
Retail Payments	$	55.6	$	45.8	$	77.7	$	58.3	$	55.6
Wholesale Payments		24.9		14.4		27.1		5.2		17.2
Risk Management		5.2		1.1		8.6		10.4		3.8
Application Services		14.2		2.5		18.2		17.1		8.6
Total Sales	**$**	**99.9**	**$**	**63.8**	**$**	**131.6**	**$**	**91.0**	**$**	**85.2**

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.

Non-GAAP Financial Measures

This press release includes operating free cash flow and backlog estimates. ACI is presenting these non-GAAP guidance measures to provide more transparency to its earnings, focusing on operating free cash flow and backlog.

ACI is presenting operating free cash flow, which is defined as net cash provided (used) by operating activities, excluding cash payments associated with the cash settlement of stock options, cash payments associated with one-time employee related actions, less capital expenditures and plus or minus net proceeds from IBM. 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 is considered a non-GAAP financial measure as defined by SEC Regulation G. Operating free cash flow should be considered in addition to, rather than as a substitute for, net cash provided (used) 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. 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. These non-GAAP measures should be considered as a supplement to, and not as a substitute for, or superior to, loss from operations and net loss per share calculated in accordance with GAAP. 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. We also believe that this measure can assist investors in comparing our performance to that of other companies on a consistent basis without regard to certain items, which do not directly affect our ongoing cash flow. These non-GAAP measures should be considered as a supplement to, and not as a substitute for, or superior to, income (loss) from operations and net income (loss) per share calculated in accordance with GAAP.

ACI also 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.

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.

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. 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:

- Expectations regarding our ability to continue to harvest deferred revenue into current quarter GAAP revenue at the rates anticipated for 2008;

- Anticipated continued investment in our services capabilities to enable faster implementation of products while simultaneously working toward a pending restructuring to rationalize our cost structure and more closely align product development activity with business growth;

- Expectations regarding our decreased reliance on the timing of capacity licenses and renewals at our existing larger customers as part of our quarterly sales;

- Expectations related to the growth of the ratable and renewing portion of our business and the lessening significance of non-recurring license fee revenue;

- Expectations for 2008 operating free cash flow and combined revenue and backlog growth; and

- Expectations and assumptions regarding sales, sales mix, revenues, backlog, operating free cash flow, expenses and cash tax expense.

- Expectation that we will achieve up to $30 million in net annual cost savings through consolidation of non-core products, implementation services efficiencies, reduction in the workforce, reallocation of headcount to different geographies and facilities;

- Anticipated one-time cash expenditures related to the restructuring;

- Plans to invest approximately $16 million, funded by anticipated cost savings, in capital and operating investments during 2008-2009 in specified business areas;

- Expectations that the implementation of our strategic plan will include cost take-outs and reinvestments;

- Expectations regarding restructuring and integrating of previously acquired businesses and aligning staffing levels globally with our geographic and product opportunities;

- Expectations that we will achieve efficiencies in tax and other professional fees;

- Expectations regarding one-time charges in the third quarter and future periods associated with the implementation of the strategic plan, and the timing of any such charges;

- Expected areas for future cash investments and our intention to fund those investments from anticipated cost savings;

Any or all of the forward-looking statements may turn out to be wrong. They can be affected by the judgments and estimates underlying such assumptions or by known or unknown risks and uncertainties. Many of these factors will be important in determining our actual future results. Consequently, no forward-looking statement can be guaranteed. Actual future results may vary materially from those expressed or implied in any forward-looking statements. In addition, we disclaim any obligation to update any forward-looking statements after the date of this presentation.

All of the foregoing forward-looking statements are expressly qualified by the risk factors discussed in our filings with the Securities and Exchange Commission. For a detailed discussion of these risk factors, parties that are relying on the forward-looking statements should review our filings with the

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Securities and Exchange Commission, including our Form 10-K filed on January 30, 2008 and our Form 10-Q filed on February 19, 2008, both as amended by our Form 10-K/A and Form 10-Q/A, respectively, filed on March 4, 2008, and our Form 10-Q filed on May 9, 2008, and specifically the sections entitled "Factors That May Affect Our Future Results or the Market Price of Our Common Stock."

The risks identified in our filings with the Securities and Exchange Commission include:

- Risks associated with the restatement of our financial statements;
- Risks associated with our performance which could be materially adversely affected by a general economic downturn or lessening demand in the software sector;
- Risks associated with our ability to successfully and effectively compete in a highly competitive and rapidly changing industry;
- Risks inherent in making an estimate of our backlogs which may not be accurate and may not generate the predicted revenue;
- Risks associated with tax positions taken by us which require substantial judgment and with which taxing authorities may not agree;
- Risks associated with consolidation in the financial services industry which may adversely impact the number of customers and our revenues in the future;
- Risks associated with our stock price which may be volatile;
- Risks associated with conducting international operations;
- Risks regarding one of our most strategic products, BASE24-eps, which may prove to be unsuccessful in the marketplace;
- Risks associated with our future profitability which depends on demand for our products; lower demand in the future could adversely affect our business;
- Risks associated with the complexity of our software products and the risk that our software products may contain undetected errors or other defects which could damage our reputation with customers, decrease profitability, and expose us to liability;
- Risks associated with the IBM alliance, including our and/or IBM's ability to perform under the terms of that alliance and customer receptiveness to the alliance
- Risks associated with future acquisitions and investments which could materially adversely affect us;
- Risks associated with our ability to protect our intellectual property and technology and that we may be subject to increasing litigation over our intellectual property rights;
- Risks associated with litigation that could materially adversely affect our business financial condition and/or results of operations;
- Risks associated with our offshore software development activities which may be unsuccessful and may put our intellectual property at risk;
- Risks associated with security breaches or computer viruses which could disrupt delivery of services and damage our reputation;

- Risks associated with our ability to comply with governmental regulations and industry standards to which are customers are subject which may result in a loss of customers or decreased revenue;
- Risks associated with our ability to comply with privacy regulations imposed on providers of services to financial institutions;
- Risks associated with system failures which could delay the provision of products and services and damage our reputation with our customers;
- Risks associated with our restructuring plan which may not achieve expected efficiencies;
- Risks associated with material weaknesses in our internal control over financial reporting;
- Risks associated with the impact of economic changes on our customers in the banking financial services industries including the current mortgage crisis which could reduce the demand for our products and services;
- Risks associated with the our recent outsourcing agreement with IBM which may not achieve the level of savings that we anticipate and involves many changes in systems and personnel which increases operational and control risk during transition, including, without limitation, the risks

described in our Current Report on Form 8-K filed March 19, 2008; and

- Risks associated with our announcement of the maturity of certain legacy retail payment products may result in decreased customer investment in our products and our strategy to migrate customers to our next generation products may be unsuccessful which may adversely impact our business and financial condition.

Additional risks that may impact forward-looking statements include:

- Risks associated with our restructuring, including but not limited to, diversion of management time and resources and disruption of services to customers;

- Our ability to achieve the anticipated cost savings through the proposed restructuring of our business operations;

- Risks associated with head—count reductions, which risks may vary by country, including risks of litigation for wrongful termination or demand for severance compensation in excess of what we expect to pay;

ACI WORLDWIDE, INC. AND SUBSIDIARIES
CONSOLIDATED BALANCE SHEETS
(unaudited and in thousands)

	June 30, 2008	December 31, 2007	June 30, 2007	December 31, 2006
ASSETS				
Current assets				
Cash and cash equivalents	$ 98,193	$ 97,011	$ 89,965	$ 89,900
Billed receivables, net	88,208	87,932	73,226	65,402
Accrued receivables	15,371	11,132	13,777	13,593
Deferred income taxes	5,747	5,374	5,830	2,441
Recoverable income taxes	7,284	6,033	2,956	—
Prepaid expenses	11,131	9,803	10,305	8,010
Other current assets	9,322	8,399	9,181	12,353
Total current assets	235,256	225,684	205,240	191,699
Property, plant and equipment, net	20,400	19,503	18,926	18,899
Software, net	31,155	31,430	33,118	32,990
Goodwill	210,175	206,770	202,974	193,927
Other intangible assets, net	35,368	38,088	40,846	41,338
Deferred income taxes	32,541	31,283	15,935	17,517
Other assets	17,609	17,700	12,543	13,106
TOTAL ASSETS	$ 582,504	$ 570,458	$ 529,582	$ 509,476
LIABILITIES AND STOCKHOLDERS' EQUITY				
Current liabilities				
Accounts payable	$ 12,524	$ 16,351	$ 14,293	$ 12,465
Accrued employee compensation	24,948	22,659	26,823	17,242
Deferred revenue	121,119	115,519	97,105	78,497
Income taxes payable	—	—	—	—
Alliance agreement liability	7,147	9,331	—	—
Accrued and other current liabilities	23,264	22,992	17,832	16,737
Total current liabilities	189,002	186,852	156,053	124,941
Deferred revenue	23,147	27,253	25,742	22,414
Note payable under credit facility	75,000	75,000	75,000	75,000
Deferred income taxes	2,851	3,245	—	—
Alliance agreement noncurrent liability	40,226	—	—	—
Other noncurrent liabilities	34,693	37,069	17,480	16,755
Total liabilities	364,919	329,419	274,275	239,110
Commitments and contingencies				
Stockholders' equity				
Preferred Stock	—	—	—	—
Common stock	204	204	204	204
Common stock warrants	24,003	24,003	—	—
Treasury stock	(160,473)	(140,320)	(113,429)	(97,768)
Additional paid-in capital	308,139	311,108	309,616	309,086
Retained earnings	45,254	47,886	61,841	64,978
Accumulated other comprehensive income (loss)	458	(1,842)	(2,925)	(6,134)
Total stockholders' equity	217,585	241,039	255,307	270,366
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	$ 582,504	$ 570,458	$ 529,582	$ 509,476

ACI WORLDWIDE, INC. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF OPERATIONS
(unaudited and in thousands, except per share amounts)

	Three Months Ended June 30, 2008	Three Months Ended June 30, 2007	Six Months Ended June 30, 2008	Six Months Ended June 30, 2007
Revenues:				
Software license fees	$ 38,214	$ 40,920	$ 77,312	$ 79,444
Maintenance fees	32,867	31,287	64,340	61,188
Services	38,138	25,902	60,158	47,425
Total revenues	109,219	98,109	201,810	188,057
Expenses:				
Cost of software license fees	11,966	9,932	24,457	21,125
Cost of maintenance and services	36,044	26,789	64,673	50,140
Research and development	12,694	13,422	25,247	25,463
Selling and marketing	22,741	16,894	39,491	33,693
General and administrative	24,515	26,190	47,195	52,543
Total expenses	107,960	93,227	201,063	182,964
Operating income	1,259	4,882	747	5,093
Other income (expense):				
Interest income	703	940	1,296	1,954
Interest expense	(1,038)	(1,431)	(2,404)	(3,028)
Other, net	2,333	(1,533)	2,143	(1,870)
Total other income (expense)	1,998	(2,024)	1,035	(2,944)
Income before income taxes	3,257	2,858	1,782	2,149
Income tax expense	2,429	5,581	4,414	5,286
Net income (loss)	$ 828	$ (2,723)	$ (2,632)	$ (3,137)
Earnings (loss) per share information				
Weighted average shares outstanding				
Basic	34,133	37,075	34,649	37,118
Diluted	34,903	37,075	34,649	37,118
Earnings (loss) per share				
Basic	$ 0.02	$ (0.07)	$ (0.08)	$ (0.08)
Diluted	$ 0.02	$ (0.07)	$ (0.08)	$ (0.08)

ACI WORLDWIDE, INC. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS
(unaudited and in thousands)

	For the Six Months Ended June 30, 2008	For the Six Months Ended June 30, 2007
Cash flows from operating activities:		
Net loss	$ (2,632)	$ (3,137)
Adjustments to reconcile net loss to net cash flows from operating activities		
Depreciation	3,174	2,976
Amortization	7,741	7,379
Tax expense of intellectual property shift	1,180	956
Amortization of debt financing costs	168	168
Gain on reversal of asset retirement obligation	(949)	—
Loss on disposal of assets	236	13
Change in fair value of interest rate swaps	754	—
Deferred income taxes	(1,465)	(2,826)
Stock-based compensation expense	5,165	3,046
Tax benefit of stock options exercised and cash settled	109	734
Changes in operating assets and liabilities, net of impact of acquisitions:		
Billed and accrued receivables, net	(1,211)	(4,830)
Other current assets	(1,136)	(898)
Other assets	(1,334)	(425)
Accounts payable	(4,079)	(346)
Accrued employee compensation	1,761	5,909
Proceeds from alliance agreement	37,487	—
Accrued liabilities	(1,373)	182
Current income taxes	(1,363)	(273)

Deferred revenue	731	18,677
Other current and noncurrent liabilities	141	(66)
Net cash flows from operating activities	43,105	27,239
Cash flows from investing activities:		
Purchases of property and equipment	(4,619)	(2,047)
Purchases of software and distribution rights	(3,984)	(479)
Alliance technical enablement expenditures	(2,445)	—
Proceeds from alliance agreement	1,246	—
Acquisition of businesses, net of cash acquired	(20)	(10,730)
Other	—	6
Net cash flows from investing activities	(9,822)	(13,250)
Cash flows from financing activities:		
Proceeds from issuance of common stock	1,042	—
Proceeds from exercises of stock options	787	—
Excess tax benefit of stock options exercised	62	—
Purchases of common stock	(30,064)	(14,865)
Payments on debt and capital leases	(1,904)	(915)
Net cash flows from financing activities	(30,077)	(15,780)
Effect of exchange rate fluctuations on cash	(2,024)	1,856
Net increase in cash and cash equivalents	1,182	65
Cash and cash equivalents, beginning of period	97,011	89,900
Cash and cash equivalents, end of period	$ 98,193	$ 89,965
Supplemental cash flow information		
Income taxes paid, net	$ 6,752	$ 6,882
Interest paid	$ 2,584	$ 2,544

Exhibit 99.2

June 30, 2008 Quarterly Results

August 12, 2008

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 is set forth at the end of this presentation. The Company assumes no obligation to update any forward-looking statement in this presentation.

Agenda

- Phil Heasley, Chief Executive Officer
- Ron Totaro, Senior Vice President, Office of the COO
- Scott Behrens, Principal Financial Officer
- Q&A: Phil Heasley, Richard Launder, Mark Vipond, Ron Totaro and Scott Behrens



Strategic Plan and Management Updates

Phil Heasley, Chief Executive Officer

Business Performance Quarter and YTD

- Business performing well from revenue/sales perspective
  - Committed to moving revenue out of deferred / backlog into current period revenue
  - Focused on margin improvement
  - The sales pipeline remains strong, though sales cycle is extended
  - We are now live on BASE24-eps™ version 8.2 which was a significant IBM enablement milestone
- IBM Alliance performing to expectations in 1H 2008
  - Brings us larger sized sales opportunities
- Time to close deals has lengthened
  - Traditional selling cycle of 9-12 months has lengthened to 15-18 months
- Moving implementations out of backlog is priority #1 for us
  - 50% of our BASE24-eps implementations are in an IBM environment today
  - Working with IBM to expedite our install timeline from a current implementation timetable of 18-24 months

Management Updates & Restructuring

- Departure of Richard Launder (Feb 2009) and Mark Vipond (Aug 2008)
  - Global sales and product businesses remain ready for future growth
- Ron Totaro- who joined ACI in March 2008- is moving towards implementation of our strategic plan
  - Geographic channels and product management report to Ron effective August 2008
- Planning to rationalize up to ~$30 million in annual gross operating expenses beginning Q3 2008 and continuing through 2009
  - Implementation and professional services restructuring
  - Product rationalization
  - Facilities consolidation
- We expect near-term restructuring charges; primarily in 2H 2008, less sizable charges in 2009
- Planning to reinvest ~$16 million funded by cost savings achieved during our restructuring in 2008-2009 in the business to better align with global opportunities
  - Investments anticipated in wholesale, retail, services and fraud businesses
  - Approximately 2/3 capital expenditure, 1/3 operating expenditure
  - Globalize headcount to align with areas of growth

ACI

Business Sales Review

Ron Totaro, Senior Vice President, Office of the COO

Q2 2008 Sales Results

	Qtr. Ended June 08	Qtr. Ended June 07	% Growth or Decline
New Account	15,856	7,780	104%
New Application	23,487	12,048	95%
Add-on Business	45,434	49,804	-9%
Term Extension	15,160	15,588	-3%
Total Sales	99,938	85,220	17%

	Qtr. Ended June 08	Qtr. Ended June 07	% Growth or Decline
Retail Payments	55,627	55,630	0%
Application Services	14,250	8,642	65%
Risk Management	5,152	3,763	37%
Wholesale Payments	24,910	17,185	45%
Total Sales	99,938	85,220	17%

- Q2 2008 demonstrated strong new account/new app sales performance
  - Increased smaller transactions signed, indicative of both broader client reach as well as focus on large new account deals with IBM
  - Top 5 customers accounted for 23% of sales performance in the quarter as compared to 35% in Q1 2008 and 31% in the preceding year quarter
  - Implementation & professional services contributed 40% of Q2 2008 sales net of term extensions versus a 27% contribution in CY 2007
- No material customer losses in the quarter or year to date
- Positive variance versus prior year quarter due to:
  - Impact of Sermepa's BASE24-eps deal on IBM System z
  - Large wholesale deal in the US market
  - Application services sales to processors in the US
- 2H 2008 expected to see IBM-related deals with large institutions in EMEA & the US

Q2 2008 Channel Sales Results

Sales (net of Term Extensions)

Sales Net of Term Extensions			
Channel	Qtr. Ended June 08	Qtr. Ended June 07	% Growth or Decline
Americas	38,643	37,136	4%
EMEA	40,406	26,549	52%
Asia-Pacific	5,728	5,946	-4%
Total Sales (Net of Term Ext.)	84,778	69,632	22%

Term Extension Sales

Term Extension Sales			
Channel	Qtr. Ended June 08	Qtr. Ended June 07	% Growth or Decline
Americas	11,297	4,952	128%
EMEA	2,002	6,184	-68%
Asia-Pacific	1,861	4,452	-58%
Term Extension Sales	15,160	15,588	-3%

Total Sales

Total Sales			
Channel	Qtr. Ended June 08	Qtr. Ended June 07	% Growth or Decline
Americas	49,940	42,089	19%
EMEA	42,409	32,733	30%
Asia-Pacific	7,589	10,399	-27%
Total Sales	99,938	85,220	17%

Channel Performance:

- **Americas:**
  - Top 5 customers accounted for $16.3 million of sales in '08 vs. $18.3 million of sales in 2007.
  - Sold $14 million to new accounts including large Wholesale deal to Sterling Savings Bank.
- **EMEA:**
  - Top 5 customers accounted for $13.8 million of sales in '08 vs. $16.7 million of sales in 2007.
  - Sold $33 million in Retail products anchored by a large BASE24-eps deal to SERMEPA.
- **Asia-Pacific:**
  - Top five customers accounted for $4.0 million of sales in '08 vs. $7.6 million of sales in 2007.
  - Asia-Pacific Q2 performance was flat in terms of new accounts /apps offset by timing of term extensions compared to prior year quarter

IBM Alliance Performance

- Results meeting expectations through 1H08
  - System z optimized versions of BASE24-eps, Proactive Risk Manager now generally available
  - IBM-related sales ahead of plan
    - Q2 key deals closed: EMEA: 1 on System z , Asia-Pacific: 2 on System p
  - High levels of sales activity in all channels
    - 2H08 pipeline: Americas (16), EMEA (20), Asia-Pacific (10)
    - 6 quarter pipeline: Approximately 170 prospects worldwide
- Increased focus, investment in wholesale payments
  - Preparing for SEPA opportunities
  - Accelerating service-oriented architecture transformation

Historic Sales By Quarter 2007-2008

Quarter-Ended	Total Economic Value of Sales	Sales Mix by Category			
		New Accounts	New Applications	Add-On Business inc. Capacity Upgrades & Services	Term Extensions
3/31/2007	$125,480	$20,333 16%	$18,295 15%	$43,192 34%	$43,660 35%
6/30/2007	$85,220	$7,780 9%	$12,048 14%	$49,803 58%	$15,588 18%
9/30/2007	$91,052	$8,244 9%	$21,617 24%	$35,425 39%	$25,765 28%
12/31/2007	$131,539	$17,665 13%	$13,721 10%	$55,635 42%	$44,518 34%
3/31/2008	$63,814	$1,182 2%	$9,718 15%	$37,896 59%	$15,017 24%
6/30/2008	$99,938	$15,856 16%	$23,487 24%	$45,434 45%	$15,160 15%

	Sales	New Accounts + New Applications + Add-ons			Term Extensions
2007 CY	$433,290	$54,021	$65,681	$184,056	$129,532
1H CY07	$210,700	$28,113	$30,343	$92,996	$59,248
1H CY08	$163,752	$17,039	$33,205	$83,331	$30,178
Variance	($46,948)	($11,074)	$2,861	($9,665)	($29,071)

ACI

Customers by Geography/Product Q2 2008

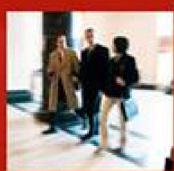
	Product Customers					Services-Only Customers
	Payment Engines					
	Retail Banking	Wholesale Banking	Risk Mgmt.	Payments Mgmt.	Application Infrastructure	
Banking						
United States	63	93	25	44	55	1
Canada/Latin America	58	1	22	11	33	0
EMEA	146	6	66	60	91	4
Asia/Pacific	83	14	27	29	72	1
Retail						
United States	60	0	2	3	24	0
Canada/Latin America	21	0	0	1	4	0
EMEA	7	0	0	0	3	0
Asia/Pacific	4	0	0	0	1	0
Other Industries						
United States	5	0	0	2	52	1
Canada/Latin America	6	0	1	2	9	0
EMEA	11	0	4	5	24	1
Asia/Pacific	2	0	0	2	16	0
Worldwide Total						
United States	128	93	27	49	131	2
Canada/Latin America	85	1	23	14	46	0
EMEA	164	6	70	65	118	5
Asia/Pacific	89	14	27	31	89	1
TOTAL	466	114	147	159	384	8

ACI Solution Updates – Q2 2008

- Retail Payment Solutions
  - BASE24-eps Release 8.2 available
    - Optimized on IBM System z and Blue Stack
  - Legacy payment migration effort continues as planned
- Wholesale Payment Solutions
  - Refinement of 3-5 year plan for solutions
  - SEPA and Convergence remain dominant themes in market
- Risk Management Solutions
  - PRM Release 8.2 available
    - Optimized on IBM System z and Blue Stack
  - Accelerated investment in Enterprise Risk enhancements
  - Automated Case Management product improvements available later this year

Geography Business Update – Q2 2008

- Americas
  - Latin/South America market remains strong- sold new payment engine solutions in both Ecuador and in Brazil
  - North American market is stable – two Enterprise Banker™ deals signed (Sterling and large investment bank)
  - E-payment transaction volumes are driving a steady rise in capacity- MasterCard go live occurred in the quarter on BASE24-eps.
  - Several term extensions with existing customers on BASE24, tools and Enterprise Banker
- EMEA
  - Middle East switch and Faster Payments live- Faster Pay biggest event in UK market since Y2K
  - Sales numbers strong for the quarter and in line with expectations.
  - “Credit crunch” affecting banks but having limited impact on our business to date
  - Seeing professional services growth across EMEA markets
- Asia-Pacific
  - New customer in Indonesia for BASE24-eps and Payments Manager™ on IBM p-series
  - Strong sales and revenue performance in India and Korea
  - ACI Worldwide (Shanghai) Co. Ltd. granted a business license and a significant cash management contract signed in mainland China
  - Growth in corporate banking implementation and professional services business across Asia
  - Increased BASE24-eps implementation capability through greater number of resources across all disciplines and improved processes



Financials Review

Scott Behrens, Principal Financial Officer

Key Takeaways from the Quarter

- ↑ Revenue growth of 11% at $109.2 million in the current quarter versus $98.1 million in June 2007 quarter
  - ↑ $13.5 million attributable to Faster Payments (license fees + services)
  - ↑ Growth of $3.7 million in monthly recurring revenues versus prior year quarter
  - ↓ Decline in capacity fees largely due to impact of large deal in Canada booked in Q2-07
- ↑ Sales were up $36.1 million over Q1, $14.7 million over prior year quarter
- ↓ OFCF of ($10.9) million versus $11.7 million in June 2007 quarter
  - ~$12 million variance in personnel costs including consultants/contractors paid
  - Higher capex of ~$5 million; primarily from build-out of new Omaha premise
  - Prepayment of $2 million for new Omaha facility rent
  - Higher cash severance of $1 million as compared to $30k in prior year quarter
- ↑ 12-month backlog growth of $23 million year over year
  - 12-month backlog was reduced by the revenue recognition of the Faster Payments transactions in the UK, MasterCard in the US

Takeaways from the Quarter (cont)

- ↑ Overall rate of deferred revenue growth has slowed as we move backlog into current period GAAP
  - Short term deferred revenue shrunk to $121.1 million as we booked Faster Payments deals in the UK and Middle East switch revenue as well as Mastercard in US
- ↓ Expenses up $14.7 million versus prior year quarter primarily due to:
  - $9.2 million in services-related personnel costs including
    - $6 million contractor and personnel expense
    - $1 million ACI On Demand -related
  - $5.8 million in selling & marketing due to timing of commission expense as well as increased headcount to support our 2008 sales plan, including IBM Alliance sales initiatives
  - $3.7 million in IBM transition costs and severance related to IBM outsourcing
- ↑ Other income was positively impacted by non-cash gain of $2.9 million on the mark to market of the interest rate swap

Backlog is Still a Significant Contributor to current period Revenue

	Revenue		
	Qtr. Ended June 08	Qtr. Ended June 07	% Growth or Decline
Revenue from Backlog	97,638	77,850	25%
Revenue from Sales	11,581	20,259	-43%
Total Revenue	109,219	98,109	11%
Revenue from Backlog	89%	79%	
Revenue from Sales	11%	21%	

- Continue to see backlog generating most of GAAP revenue in Q2 2008 due to:
  - Services release as large deals moved out of backlog
  - Implementation & professional services contributing 28% of Q2 2008 revenue versus an 18% contribution in Q2 2007

Revenue by Product Category 05-06-07-08

$ in thousands	CY 2005 Actuals	CY 2006 Actuals	CY 2007 Actuals	1H 2008 Actuals
Revenue by Type ($)				
Non-recurring License & Capacity	91,400	107,568	91,667	42,680
Monthly Recurring	179,458	190,700	219,223	114,635
Implementation & Professional Services	46,848	57,848	63,321	44,495
Total Revenue	**317,706**	**356,116**	**374,211**	**201,810**
Revenue by Type (%)				
Non-recurring License & Capacity	28.8%	30.2%	24.5%	21.1%
Monthly Recurring	56.5%	53.5%	58.6%	56.8%
Implementation & Professional Services	14.7%	16.2%	16.9%	22.1%
Total Revenue	**100.0%**	**100.0%**	**100.0%**	**100.0%**

- Business shifting away from non-recurring license driven revenue
- Monthly recurring revenue is growing in absolute terms as is implementation and professional services
  - Monthly recurring revenue- inclusive of quarterly recurring revenue- has risen significantly- up 22% in past three years- but it is a smaller percentage of overall revenue due to growth of services business revenue
  - Implementation/services have nearly doubled in past 3 years
    - Driven by the recognition of long-tenured backlog deals
    - General growth in the professional services, post-implementation business

Guidance Update

Key Metrics	Current Guidance	Prior Guidance	Prior Year	Comments
OFCF	$45-50	$65	$53	Booking more new accounts/new apps which require use of implementation cash prior to milestones than in prior year
Rev-Log	$190-195	$200	$157	Impacted by reduction in sales from earlier guidance

- Sales – 95-98% of original expectations
  - ~2-5% lower than earlier view or approximately $430-440 million due to extended sales cycles
- OFCF lower due to sales mix; new accts/new apps require heavier use of cash in service implementation than term extensions
- Rev-log reduced slightly from previous guidance due to lower sales expectations
- Expenses to grow 8-10% over calendar 2007 expense
  - $8 million additional IBM IT Outsourcing transition costs announced in March 2008
- Taxes- No change; anticipate $14 million cash expenditure for the year



Appendix

Operating Free Cash Flow ($ millions)

	Quarter Ended June 30,	
	2008	2007
Net cash provided by operating activities*	$(3.4)	$ 11.0
Selected non-recurring items:		
Net after-tax cash payments associated with stock option cash settlement	0.0	1.9
Less capital expenditures	(6.0)	(1.2)
Less alliance Technical enablement expenditures	(1.5)	0.0
Operating Free Cash Flow	**$(10.9)**	**$11.7**

*OFCF is defined as net cash provided (used) by operating activities, excluding cash payments associated with the cash settlement of stock options, cash payments associated with one-time employee related actions, less capital expenditures and plus or minus net proceeds from IBM.

60-Month Backlog ($ millions)

	Quarter Ended		
	June 30, 2008	March 31, 2008	June 30, 2007
Americas	$737	$724	$704
EMEA	533	522	467
Asia/Pacific	157	151	133
Backlog 60-Month	**$1,427**	**$1,397**	**$1,304**
ACI Deferred Revenue	$144	$156	$123
ACI Other	1,283	1,241	1,181
Backlog 60-Month	**$1,427**	**$1,397**	**$1,304**

Revenues by Channel ($ millions)

	Quarter Ended June 30,	
	2008	2007
Revenues:		
United States	$40.2	$33.0
Americas International	12.3	19.3
Americas	$52.5	$52.3
EMEA	46.9	36.5
Asia/Pacific	9.8	9.3
Revenues	**$109.2**	**$98.1**

Monthly Recurring Revenue ($ millions)

	Quarter Ended June 30,	
	2008	2007
Monthly license fees	$17.8	$15.5
Maintenance fees	32.9	31.3
Processing Services	7.6	7.8
Monthly Recurring Revenue	**$58.3**	**$54.6**

Deferred Revenue & Expenses ($ millions)

	Quarter Ended			
	June 30, 2008	March 31, 2008	June 30, 2007	March 31, 2007
Short Term Deferred Revenue	$121.1	$135.4	$97.1	$96.4
Long Term Deferred Revenue	$23.2	$20.3	$25.7	$25.3
Total Deferred Revenue	**$144.3**	**$155.7**	**$122.8**	**$121.7**
Total Deferred Expenses	**$11.0**	**$12.4**	**$6.3**	**$6.1**

Business Performance
($ millions)

	Year over Year Increase/ Decrease in Revenue	Year over Year Increase/ Decrease in Op. Expenses	March-June y-o-y Quarterly Movement in Deferred Revenue	March-June y-o-y Quarterly Movement in Deferred Expense
2007 Quarter	**$98.1**	**$93.2**	**$1.1**	**$0.2**
ACI excluding non-recurring items	$11.1	$21.0	($12.5)	(1.6)
Stock Options Prof Fees	--	(4.7)	--	--
Employee-Related	--	(1.6)	--	--
IBM IT Outsourcing Transition Costs	--	3.7	--	--
Net Change	**$11.1**	**$14.7**	**$(12.5)**	**$(1.6)**
2008 Quarter	**$109.2**	**$108.0**	**$(11.4)**	**$(1.4)**

Other Income/Expense ($ millions)

	Quarter Ended			
	June 30, 2008	March 31, 2008	June 30, 2007	March 31, 2007
Interest Income	$0.7	$0.6	$0.9	$1.0
Interest Expense	(1.0)	(1.4)	(1.4)	(1.6)
FX Gain / Loss	(0.7)	3.7	(1.5)	(0.3)
FAS 133 Derivative	2.9	(3.7)	0.0	0.0
Other	0.1	(0.2)	0.0	0.0
Total Other Income (Expense)	**$2.0**	**($1.0)**	**($2.0)**	**($0.9)**

Sales by Channel and Product Division ($ millions)

	Quarter Ended				
	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007	June 30, 2007
Sales by Channel:					
Americas	$49.9	$19.2	$83.0	$39.0	$42.1
EMEA	42.4	30.6	43.3	42.4	32.7
Asia Pacific	7.6	14.0	5.3	9.6	10.4
Total Sales	**$99.9**	**$63.8**	**$131.6**	**$91.0**	**$85.2**
Sales by Product Division:					
Retail Products	$55.6	$45.8	$77.7	$58.3	$55.6
Wholesale Payments	24.9	14.4	27.1	5.2	17.2
Risk Management	5.2	1.1	8.6	10.4	3.8
Application Services	14.2	2.5	18.2	17.1	8.6
Total Sales	**$99.9**	**$63.8**	**$131.6**	**$91.0**	**$85.2**

Non-GAAP Financial Measures

- This presentation includes operating free cash flow and backlog estimates. ACI is presenting these non-GAAP guidance measures to provide more transparency to its earnings, focusing on operating free cash flow and backlog
- ACI is presenting operating free cash flow, which is defined as net cash provided (used) by operating activities, excluding cash payments associated with the cash settlement of stock options, cash payments associated with one-time employee related actions, less capital expenditures, plus or minus net proceeds from IBM. 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 is considered a non-GAAP financial measure as defined by SEC Regulation G.
- Operating free cash flow should be considered in addition to, rather than as a substitute for, net cash provided (used) 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. 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. These non-GAAP measures should be considered as a supplement to, and not as a substitute for, or superior to, income from operations and net income per share calculated in accordance with GAAP. 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. We also believe that this measure can assist investors in comparing our performance to that of other companies on a consistent basis without regard to certain items, which do not directly affect our ongoing cash flow.

Non-GAAP Financial Measures

- ACI also 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.
- 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.
- 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.
- 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:

- Expectations that we will be able to expedite our product installation timeline;
- Plans to rationalize up to $30 million in annual gross operating expenses relating to our strategic plan;
- Expectations relating to near term restructuring charges, including amounts and timing;
- Plans to reinvest approximately $16 million funded by cost savings achieved during our restructuring;
- Expectations relating to IBM-related deals, including possible deals with large institutions in EMEA and the U.S. in the second half of 2008;
- Expectations relating to our sales pipeline;
- The refinement of our 3-5 year plan for wholesale solutions and the dominance of SEPA and convergence themes in the market;
- Expectations regarding accelerated investments in Enterprise Risk enhancements;
- Expectations that Automated Case Management product improvements will be available later this year;
- Expectations for 2008 Operating Free Cash Flow, combined revenue and backlog growth, and expectations and assumptions regarding sales, sales mix, revenues, backlog, expenses, and cash tax expense.

Any or all of the forward-looking statements may turn out to be wrong. They can be affected by the judgments and estimates underlying such assumptions or by known or unknown risks and uncertainties. Many of these factors will be important in determining our actual future results. Consequently, no forward-looking statement can be guaranteed. Actual future results may vary materially from those expressed or implied in any forward-looking statements. In addition, we disclaim any obligation to update any forward-looking statements after the date of this presentation.

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. 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 Form 10-K filed on January 30, 2008 and our Form 10-Q filed on February 19, 2008, both as amended by our Form 10-K/A and Form 10-Q/A, respectively, filed on March 4, 2008, and our Form 10-Q filed May 9, 2008, specifically the sections therein entitled "Factors That May Affect Our Future Results or the Market Price of Our Common Stock."

The risks identified in our filings with the Securities and Exchange Commission include:

- Risks associated with the restatement of our financial statements;
- Risks associated with our performance which could be materially adversely affected by a general economic downturn or lessening demand in the software sector;
- Risks associated with our ability to successfully and effectively compete in a highly competitive and rapidly changing industry;
- Risks inherent in making an estimate of our backlogs which may not be accurate and may not generate the predicted revenue;
- Risks associated with tax positions taken by us which require substantial judgment and with which taxing authorities may not agree;
- Risks associated with consolidation in the financial services industry which may adversely impact the number of customers and our revenues in the future;
- Risks associated with our stock price which may be volatile;
- Risks associated with conducting international operations;
- Risks regarding one of our most strategic products, BASE24-eps, which may prove to be unsuccessful in the marketplace;
- Risks associated with our future profitability which depends on demand for our products; lower demand in the future could adversely affect our business;
- Risks associated with the complexity of our software products and the risk that our software products may contain undetected errors or other defects which could damage our reputation with customers, decrease profitability, and expose us to liability;

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- Risks associated with the IBM alliance, including our and/or IBM's ability to perform under the terms of that alliance and customer receptiveness to the alliance
- Risks associated with future acquisitions and investments which could materially adversely affect us;
- Risks associated with our ability to protect our intellectual property and technology and that we may be subject to increasing litigation over our intellectual property rights;
- Risks associated with litigation that could materially adversely affect our business financial condition and/or results of operations;
- Risks associated with our offshore software development activities which may be unsuccessful and may put our intellectual property at risk;
- Risks associated with security breaches or computer viruses which could disrupt delivery of services and damage our reputation;
- Risks associated with our ability to comply with governmental regulations and industry standards to which are customers are subject which may result in a loss of customers or decreased revenue;
- Risks associated with our ability to comply with privacy regulations imposed on providers of services to financial institutions;
- Risks associated with system failures which could delay the provision of products and services and damage our reputation with our customers;
- Risks associated with our restructuring plan which may not achieve expected efficiencies;
- Risks associated with material weaknesses in our internal control over financial reporting;
- Risks associated with the impact of economic changes on our customers in the banking and financial services industries including the current mortgage crisis which could reduce the demand for our products and services;

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- Risks associated with our announcement of the maturity of certain legacy retail payment products and our ability to migrate customers to our next generation products; and
- Risks associated with the our recent outsourcing agreement with IBM which may not achieve the level of savings that we anticipate and involves many changes in systems and personnel which increases operational and control risk during transition, including, without limitation, the risks described in our Current Report on Form 8-K filed March 19, 2008.

Additional risks that may impact forward-looking statements include:

- Risks associated with our restructuring, including but not limited to, diversion of management time and resources and disruption of services to customers;
- Our ability to achieve the anticipated cost savings through the proposed restructuring of our business operations;
- Risks associated with head—count reductions, which risks may vary by country, including risks of litigation for wrongful termination or demand for severance compensation in excess of what we expect to pay;

EVERY SECOND. EVERY DAY.