Table 1: Reconciliation of Operating Free Cash Flow

(millions)	Quarter Ended December 31, 2007	2006
Net cash provided by operating activities	$ 12.1	($0.6)
One-time items:		
Net after-tax cash payments associated with P&H	0.0	5.9
Net after-tax cash payments associated with class action settlement	0.0	5.3
Net after-tax cash payments associated with stock option	0.0	1.2
Net after-tax cash payments associated with Restructuring and Other Emp. Related Actions	2.7	0.0
Net after-tax cash payments associated with cancellation of corp. jet lease	0.8	0.0
Less capital expenditures	(3.9)	(5.1)
Net Proceeds from IBM Alliance	9.3	0.0
Operating Free Cash Flow	$ 21.1	$ 6.7

Table 2: Backlog 60- Month (millions)	Quarter Ended Dec. 31, 2007	Sept. 30, 2007	Dec. 31, 2006
Americas	$ 733	$ 717	$ 686
EMEA	504	489	431
Asia/Pacific	143	135	125
Backlog 60-Month	$1,380	$1,341	$1,242
Backlog breakout			
ACI Organic	$1,367	$1,331	$1,242
Acquisitions	13	10	0
Backlog 60-Month	$1,380	$1,341	$1,242
ACI Organic Deferred Revenue	141	126	101
ACI Organic Other	1,227	1,205	1,141
Acquisition Deferred Revenue	2	1	0
Acquisition Other	11	9	0
Backlog 60-Month	$1,380	$1,341	$1,242

Table 3: Revenues by Channel	Quarter Ended December 31, 2007	2006
Revenues:		
United States	$ 36.0	$ 34.0
Americas International	13.6	13.2
Americas	$ 49.6	$ 47.2
EMEA	43.1	37.5
Asia/Pacific	8.6	8.6

Revenues	$101.3	$ 93.3

Table 4: Monthly Recurring Revenue (millions)	Quarter Ended December 31, 2007	2006
Monthly license fees	$ 16.0	$ 15.2
Maintenance fees	32.2	28.7
Processing Services	8.4	7.6
Monthly Recurring Revenue	$ 56.6	$ 51.5

Table 5: Deferred Revenue (millions)	Quarter Ended Dec. 31, 2007	Sept. 30, 2007	Dec. 31, 2006	Sept. 30, 2006
Acquisitions	$ 2.0	$ 1.1	$ 0.0	$ 0.0
ACI Organic	113.5	96.0	78.5	79.0
Short Term Deferred Revenue	$115.5	$ 97.0	$ 78.5	$ 79.0
Acquisitions	$ 0.0	$ 0.0	$ 0.0	$ 0.0
ACI Organic	27.3	30.3	22.4	20.4
Long Term Deferred Revenue	$ 27.3	$ 30.3	$ 22.4	$ 20.4
Total Deferred Revenue	$142.8	$127.3	$100.9	$ 99.4

Table 6: Deferred Expenses (millions)	Quarter Ended Dec. 31, 2007	Sept. 30, 2007	Dec. 31, 2006	Sept. 30, 2006
Acquisitions	$ 0.1	$ 0.1	$ 0.0	$ 0.0
ACI Organic	11.3	8.4	5.9	3.9
Total Deferred Expenses	$ 11.4	$ 8.5	$ 5.9	$ 3.9

Table 7: Organic versus Acquisition Comparisons (millions)	Year over Year Increase/ Decrease in Revenue	Year over Year Increase/ Decrease in Op. Expenses	Sep-Dec y-o-y Quarterly Movement in Deferred Revenue	Sep-Dec y-o-y Quarterly Movement in Deferred Expense
2006 Quarter	$ 93.3	$ 88.3	$ 1.5	$ 2.0
Organic	$ 7.2	$ 10.0	$ 13.0	0.9
Acquisitions	0.8	2.5	1.0	--
Stock Options Prof. Fees	--	(2.6)	--	--
Intangible Amortization	--	(0.2)	--	--
2006 LTIP Reversal	--	(2.1)	--	--
Corporate Jet	--	1.3	--	--
Transaction Pro Fees	--	0.5	--	--
Restructuring	--	0.5	--	--

Other Employee	--	0.2	--	--
Net Change	$ 8.0	$ 10.1	$ 14.0	$ 0.9
2007 Quarter	$101.3	$ 98.4	$ 15.5	$ 2.9

Table 8: Acquisition-related Intangibles and software, Non-cash equity based compensation and non-recurring items (millions)

	Quarter Ended December 31, 2007		2006	
Non-recurring items	EPS Impact	$ in Millions	EPS Impact	$ in Millions
Stock options review	$ 0.00	$ 0.0	$ 0.04	$ 1.7
Restructuring	0.01	0.4	0.00	0.0
Other employee expense	0.00	0.1	0.00	0.0
2006 LTIP Reversal	(0.04)	(1.4)	0.00	0.0
Corporate Jet Lease Termination	0.02	0.8	0.00	0.0
IBM Related Fees	0.01	0.3	0.00	0.0
Non-recurring items	$ 0.01	$ 0.2	$ 0.04	$ 1.7
Amortization of acquisition-related intangibles and software	0.05	1.9	0.05	2.1
Non-cash equity-based compensation	(0.00)	(0.0)	0.03	1.1
Total:	$ 0.06	$ 2.1	$ 0.13	$ 4.9

* Tax Effected at 35%

Table 9: Other Income (Expense) (millions)

	Quarter Ended Dec. 31, 2007	Sept. 30, 2007	Dec. 31, 2006	Sept. 30, 2006
Interest Income	$ 0.8	$ 1.2	$ 0.9	$ 1.7
Interest Expense	(1.3)	(2.2)	(1.4)	(0.1)
FX Gain / Loss	1.9	0.5	(0.6)	(0.2)
Derivative Loss	(2.5)	(2.1)	0.0	0.0
Other	0.2	0.1	0.3	(0.1)
Total Other Income (Expense)	($1.0)	($2.5)	($0.9)	$ 1.3

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 operations before selected non-cash items, operating free cash flow and backlog.

ACI is presenting operating free cash flow, which is defined by our net cash provided by operating activities, adjusted for one-time items, minus capital expenditures. 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. We define operating free cash flow 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 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.

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'', ``looks forward to,'' 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:

* The strength of, or improvement in, future sales results;
* Retention of customers;
* Sales and financial expectations in various geographies, including expectations that we are gaining traction in Latin America, have momentum in France, Spain and Italy, and will win new customers in Asia;
* 2008 sales outlook, including expansion in various countries, sales into new accounts and sales of new applications, and leveraging of wholesale payments products;
* Expected impacts and benefits of the IBM alliance;
* 2008 outlook relating to technical headcount investment, aggression in product life cycle management, wholesale payment hub opportunity, solutions and integration focus, implementation and services margin improvement, and harvesting backlog;
* Expectations that transactions that were expected to close in the second half of 2007 will close in the first half of 2008;
* Expectations for 2008 operating free cash flow and combined revenue and backlog growth;
* Expectations regarding sales growth, sales mix, revenues, backlog, operating free cash flow, expenses, effective tax rate and number of shares outstanding; and
* 2009 - 2011 outlook, including revenue and backlog growth, operating free cash flow growth and operating margins.

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 the Company's 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, the Company disclaims 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 the Company's 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 the Company's filings with the Securities and Exchange Commission, including the Company's Form 10-K filed on May 11, 2007, the Company's Form 10-Q filed on June 29, 2007, the Company's Form 10-Q filed on August 10, 2007, the Company's Form 10-Q filed on September 25, 2007 and the Company's Form 10-K filed on January 30, 2008, specifically the section entitled ``Factors That May Affect the Company's Future Results or the Market Price of the Company's Common Stock.''

The risks identified in the Company's filings with the Securities and Exchange Commission include:

* Risks associated with the restatement of the Company's financial statements;
* Risks associated with the Company's performance which could be materially adversely affected by a general economic downturn or lessening demand in the software sector;

* Risks associated with the complexity of the Company's software products;
* Risks inherent in making an estimate of the Company's backlogs which may not be accurate and may not generate the predicted revenue;
* Risks associated with tax positions taken by the Company 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 the Company's revenues in the future;
* Risks associated with the Company's stock price which may be volatile;
* Risks associated with conducting international operations;
* Risks regarding the Company's newly introduced BASE24-eps product which may prove to be unsuccessful in the marketplace;
* Risks associated with the Company's future profitability which depends on demand for its products; lower demand in the future could adversely affect the Company's business;
* Risks associated with the Company's software products which may contain undetected errors or other defects, which could damage its reputation with customers, decrease profitability, and expose the Company to liability;
* Risks associated with the IBM alliance, our 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 the Company;
* Risks associated with the Company's ability to protect its intellectual property and technology and that the Company may be subject to increasing litigation over its intellectual property rights;
* Risks associated with litigation that could materially adversely affect the Company's business financial condition and/or results of operations;
* Risks associated with new accounting standards or revised interpretations or guidance regarding existing standards;
* Risks associated with the Company's offshore software development activities, which may put its intellectual property at risk;
* Risks associated with security breaches or computer viruses, which could disrupt delivery of services and damage the Company's reputation;
* Risks associated with the Company's customers who are subject to a regulatory environment and industry standards that may change and reduce the number of transactions in which the customers engage;
* Risks associated with the Company's 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 the Company's reputation with its customers;
* Risks associated with the Company's restructuring plan, which may not achieve expected efficiencies; and
* Risks associated with material weaknesses in the Company's internal control over financial reporting.

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

	Dec. 31, 2007	Sept. 30, 2007	Dec. 31, 2006	Sept. 30, 2006
ASSETS				
Current assets				
Cash and cash equivalents	$ 97,011	$ 60,794	$ 89,900	$110,148

Billed receivables, net of allowances of $1,723 and $2,041	87,932	70,384	65,402	72,439
Accrued receivables	11,132	11,955	13,593	14,443
Deferred income taxes, net	5,374	7,088	2,441	9,410
Recoverable income taxes	6,033	3,852	--	3,791
Prepaid expenses	9,803	10,572	8,010	8,389
Other current assets	8,399	7,233	12,353	10,690
Total current assets	225,684	171,878	191,699	229,310
Property, plant and equipment, net	19,503	19,356	18,899	14,306
Software, net	31,430	31,764	32,990	34,294
Goodwill	206,770	205,715	193,927	191,518
Other intangible assets, net	38,088	39,685	41,338	42,435
Deferred income taxes, net	31,283	24,315	17,517	13,721
Other assets	17,700	14,028	13,106	13,781
TOTAL ASSETS	$570,458	$506,741	$509,476	$539,365
LIABILITIES AND STOCKHOLDERS' EQUITY				
Current Liabilities				
Accounts payable	$ 16,351	$ 14,677	$ 12,465	$ 15,090
Accrued employee compensation	22,659	22,625	17,242	30,089
Deferred revenue	115,519	97,042	78,497	78,996
Income taxes payable	--	2,251	--	5,579
Accrued settlement for class action litigation	--	--	--	8,450
Accrued and other current liabilities	32,323	17,925	16,737	23,174
Total current liabilities	186,852	154,520	124,941	161,378
Deferred revenue	27,253	30,280	22,414	20,380
Note payable under credit facility	75,000	75,000	75,000	75,000
Deferred income taxes, net	3,245	3,265	--	1,427
Other noncurrent liabilities	37,069	18,664	16,755	13,968
Total liabilities	329,419	281,729	239,110	272,153
Commitments and contingencies				
Stockholders' equity				
Preferred Stock	--	--	--	--
Common Stock	204	204	204	204
Common stock warrants	24,003	--	--	--
Treasury Stock	(140,320)	(140,340)	(97,768)	(94,313)
Additional paid-in capital	311,108	312,642	309,086	307,553

Retained earnings	47,886	53,226	64,978	62,357
Accumulated other comprehensive loss	(1,842)	(720)	(6,134)	(8,589)
Total stockholders' equity	241,039	225,012	270,366	267,212
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	$570,458	$506,741	$509,476	$539,365

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

	Three Months Ended December 31,	
	2007	2006
Revenues:		
Software license fees	$ 46,266	$ 41,185
Maintenance fees	32,167	28,729
Services	22,849	23,375
Total revenues	101,282	93,289
Expenses:		
Cost of software license fees	10,214	10,211
Cost of maintenance and services	24,689	24,147
Research and development	16,411	11,985
Selling and marketing	20,673	18,150
General and administrative	26,443	23,831
Total expenses	98,430	88,324
Operating income	2,852	4,965
Other income (expense):		
Interest income	763	885
Interest expense	(1,389)	(1,460)
Other, net	(334)	(293)
Total other income (expense)	(960)	(868)
Income before income taxes	1,892	4,097
Income tax expense (benefit)	3,908	1,476
Net income (loss)	$ (2,016)	$ 2,621
Earnings per share information		
Weighted average shares outstanding		
Basic	35,700	37,182
Diluted	35,700	38,035
Earnings per share		
Basic	$ (0.06)	$ 0.07
Diluted	$ (0.06)	$ 0.07

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

	Three Months Ended December 31,	
	2007	2006
Cash flows from operating activities:		
Net income (loss)	$ (2,016)	$ 2,621
Adjustments to reconcile net income (loss) to net cash flows from operating activities		
Depreciation	1,496	1,379
Amortization	3,724	3,499
Tax expense of intellectual property shift	591	478
Amortization of debt financing costs	84	84
Gain on transfer of assets under contractual obligations	(386)	(404)
Loss on disposal of assets	17	54
Change in fair value of interest rate swaps	2,475	--
Deferred income taxes	(741)	1,658
Stock-based compensation expense (recovery)	(5)	1,748
Tax benefit of stock options exercised and cash settled	97	121
Changes in operating assets and liabilities, net of impact of acquisitions:		
Billed and accrued receivables, net	(17,552)	9,564
Other current assets	(384)	(247)
Other assets	(702)	121
Accounts payable	2,799	(2,733)
Accrued employee compensation	(73)	(13,145)
Accrued liabilities	3,982	2,574
Payment of class action litigation settlement	--	(8,450)
Current income taxes	2,443	(1,788)
Deferred revenue	16,171	(54)
Other current and noncurrent liabilities	103	2,309
Net cash flows from operating activities	12,123	(611)
Cash flows from investing activities:		
Purchases of property and equipment	(2,227)	(4,648)
Purchases of software and distribution rights	(1,658)	(431)
Purchases of marketable securities	--	(2,500)
Proceeds from transfer of assets under contractual arrangement	500	500
Acquisition of businesses, net of cash acquired	(47)	(6,757)
Proceeds from alliance agreement, net of common stock warrants	9,330	--
Net cash flows from investing activities	5,898	(13,836)
Cash flows from financing activities:		
Proceeds from issuance of common stock	279	--
Proceeds from issuance of common stock warrants	24,003	
Payments for cash settlement of stock options	--	(285)
Proceeds from exercises of stock options	610	25
Excess tax benefit of stock options exercised	109	17
Purchases of common stock	(3,994)	(4,353)
Payments on debt and capital leases	(625)	(1,489)

Net cash flows from financing activities	20,382	(6,085)
Effect of exchange rate fluctuations on cash	(2,186)	284
Net increase (decrease) in cash and cash equivalents	36,217	(20,248)
Cash and cash equivalents, beginning of period	60,794	110,148
Cash and cash equivalents, end of period	$ 97,011	$ 89,900