

Table 1: Reconciliation of Operating Free Cash Flow

| (millions)  | Quarter Ended<br>September 30, |         |
|---|--------------------------------|---------|
|   | 2008                           | 2007    |
| Net cash provided by operating activities   | \$3.2                          | (\$1.5) |
| One-time items:   |                                |         |
| Net after-tax cash payments associated with<br>stock option cash settlement             | 0.0                            | 3.7     |
| Net after-tax cash payments associated with<br>Emp. Related Actions                     | 0.4                            | 0.7     |
| Net after-tax cash payments associated with<br>IBM IT Outsourcing Retention & Severance | 0.6                            | 0.0     |
| Less capital expenditures   | (2.6)                          | (1.3)   |
| Less alliance technical enablement expenditures   | (1.9)                          | 0.0     |
| Operating Free Cash Flow  | (\$0.3)                        | \$1.6   |
| * Tax Effected at 35%   |                                |         |

| Table 2: Backlog 60-Month<br>(millions) | Quarter Ended     |                  |                   |
|---|-------------------|------------------|-------------------|
|   | Sept. 30,<br>2008 | June 30,<br>2008 | Sept. 30,<br>2007 |
| Americas                                | \$ 737            | \$ 737           | \$ 717            |
| EMEA                                    | \$ 509            | 533              | 489               |
| Asia/Pacific                            | \$ 157            | 157              | 135               |
| Backlog 60-Month                        | \$1,403           | \$1,427          | \$1,341           |
| ACI Deferred Revenue                    | \$ 129            | \$ 144           | \$ 127            |
| ACI Other                               | \$1,274           | 1,283            | 1,214             |
| Backlog 60-Month                        | \$1,403           | \$1,427          | \$1,341           |

| Table 3: Revenues by Channel<br>(millions) | Quarter Ended<br>September 30, |         |
|--|--------------------------------|---------|
|  | 2008                           | 2007    |
| Revenues:                                  |                                |         |
| United States                              | \$ 39.8                        | \$ 30.7 |
| Americas International                     | \$ 13.3                        | 13.1    |
| Americas                                   | \$ 53.1                        | \$43.8  |
| EMEA                                       | \$ 45.4                        | 30.9    |
| Asia/Pacific                               | \$ 10.1                        | 10.2    |
| Revenues                                   | \$108.6                        | \$84.9  |

| Table 4: Monthly Recurring Revenue<br>(millions) | Quarter Ended<br>September 30, |         |
|--|--------------------------------|---------|
|  | 2008                           | 2007    |
| Monthly license fees                             | \$ 21.3                        | \$ 16.1 |
| Maintenance fees                                 | 34.0                           | 31.3    |
| Processing Services                              | 8.1                            | 8.4     |

|                           |         |         |
|---------------------------|---------|---------|
| Monthly Recurring Revenue | \$ 63.4 | \$ 55.8 |
|---------------------------|---------|---------|

| Table 5: Deferred Revenue & Expense<br>(millions) | Quarter Ended     |                  |                   |                  |
|---|-------------------|------------------|-------------------|------------------|
|   | Sept. 30,<br>2008 | June 30,<br>2008 | Sept. 30,<br>2007 | June 30,<br>2007 |
| Short Term Deferred Revenue                       | 105.4             | 121.1            | 97.0              | 97.1             |
| Long Term Deferred Revenue                        | 23.3              | 23.2             | 30.3              | 25.7             |
| Total Deferred Revenue                            | \$128.6           | \$144.3          | \$127.3           | \$122.8          |
| Total Deferred Expense                            | \$ 10.3           | \$ 11.0          | \$ 7.4            | \$ 6.3           |

Table 6: Acquisition Intangibles & Software, Non-cash equity based compensation and non-recurring items (millions)

|  | Quarter Ended September 30,<br>2008 |                                      | September 30,<br>2007 |                                      |
|--|-------------------------------------|--------------------------------------|-----------------------|--------------------------------------|
|  | EPS<br>Impact                       | \$ in<br>Millions<br>(Net of<br>Tax) | EPS<br>Impact         | \$ in<br>Millions<br>(Net of<br>Tax) |
| Stock options (Prof. Fees & Vested Shares)   | \$ 0.00                             | \$ 0.0                               | (\$0.03)              | (\$1.0)                              |
| Employee Related   | 0.07                                | 2.3                                  | 0.06                  | 2.1                                  |
| IBM IT Outsourcing Severance / Retention   | 0.01                                | 0.3                                  | 0.00                  | 0.0                                  |
| IBM IT Outsourcing transition cost   | 0.08                                | 2.8                                  | 0.00                  | 0.0                                  |
| Non-recurring items  | \$ 0.16                             | \$ 5.5                               | \$ 0.03               | \$ 1.1                               |
| Amortization of acq.-related intangibles & software  | 0.05                                | 1.9                                  | 0.05                  | 1.9                                  |
| Non-cash equity-based compensation   | 0.05                                | 1.7                                  | 0.05                  | 1.7                                  |
| Total Acquisition Intangibles & Software, Non-cash equity based compensation and non-recurring items | \$ 0.26                             | \$ 9.0                               | \$ 0.13               | \$ 4.6                               |

\* Tax Effected at 35%

| Table 7: Other Income (Expense)<br>(millions) | Quarter Ended     |                  |                   |                  |
|---|-------------------|------------------|-------------------|------------------|
|   | Sept. 30,<br>2008 | June 30,<br>2008 | Sept. 30,<br>2007 | June 30,<br>2007 |
| Interest Income                               | \$ 0.6            | \$ 0.7           | \$ 1.2            | \$ 0.9           |
| Interest Expense                              | (1.1)             | (1.0)            | (2.2)             | (1.4)            |
| FX Gain / Loss                                | 1.6               | (0.7)            | 0.5               | (1.5)            |
| SFAS 133                                      | (0.8)             | 2.9              | (2.1)             | 0.0              |
| Other   | 0.1               | 0.2              | 0.0               | (0.0)            |
| Total Other Income (Expense)                  | \$ 0.4            | \$ 2.0           | (\$2.5)           | (\$2.0)          |

|   |  | Quarter Ended  |                |                |                |                |
|---|--|----------------|----------------|----------------|----------------|----------------|
| Table 8: Sales by Channel and Product Division (millions) |  | Sept. 30, 2008 | June 30, 2008  | March 31, 2008 | Dec. 31, 2007  | Sept. 30, 2007 |
| <b>Sales by Channel:</b>                                  |  |                |                |                |                |                |
| Americas  |  | \$ 46.8        | \$ 49.9        | \$ 19.2        | \$ 83.0        | \$ 39.0        |
| EMEA  |  | 53.0           | 42.4           | 30.6           | 43.3           | 42.4           |
| Asia Pacific  |  | 6.8            | 7.6            | 14.0           | 5.3            | 9.6            |
| <b>Total Sales</b>  |  | <b>\$106.6</b> | <b>\$ 99.9</b> | <b>\$ 63.8</b> | <b>\$131.6</b> | <b>\$ 91.0</b> |
| <b>Sales by Product Division:</b>                         |  |                |                |                |                |                |
| Retail Payments   |  | \$ 70.0        | \$ 55.6        | \$ 45.8        | \$ 77.7        | \$ 58.3        |
| Wholesale Payments  |  | 17.6           | 24.9           | 14.4           | 27.1           | 5.2            |
| Risk Management   |  | 5.5            | 5.2            | 1.1            | 8.6            | 10.4           |
| Application Services                                      |  | 13.5           | 14.2           | 2.5            | 18.2           | 17.1           |
| <b>Total Sales</b>  |  | <b>\$106.6</b> | <b>\$ 99.9</b> | <b>\$ 63.8</b> | <b>\$131.6</b> | <b>\$ 91.0</b> |