



Press Release

For Immediate Release

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Card Processor Expands Risk Management Solutions *OneBridge Adds ACI Proactive Risk Manager Fraud Detection Solution*

INDIANAPOLIS (August 8, 2006) - OneBridge, a credit and debit card processor for financial institutions nationwide, announced today that they have licensed ACI Proactive Risk Manager fraud detection software from ACI Worldwide, a leading international provider of enterprise payment solutions. Proactive Risk Manager is a complete fraud detection solution for credit and debit (on-line and offline) programs and is currently protecting financial institutions around the world. It uses a powerful combination of rules and neural technology that recognize the obvious and the complex in combating fraud.

"In addition to detecting fraud, the ACI software will provide OneBridge with a very flexible workflow management tool," said Nancy Linxwiler, OneBridge vice president of product development and management. "Bringing Proactive Risk Manager into our operations is tied in part to our expansion into PIN debit processing and rounds out our risk management solutions. Our commitment to clients is to employ highly effective solutions at prices that will not only keep them in the card business, but also help them excel. Adding Proactive Risk Manager does just that."

"ACI has been a long-time partner of OneBridge supporting Verified by Visa. We're very pleased to expand this relationship and help OneBridge enhance their debit and risk management solutions," said Mark Vipond, president of the product division at ACI Worldwide.

About OneBridge

OneBridge, a CISP compliant card processor, provides financial institutions with complete, one-stop card processing solutions to help them maximize the value of their in-house credit, debit and ATM programs. With dynamic authorization options, effective risk management, competitive rewards programs, and a user-friendly back-office interface, OneBridge is focused on helping institutions gain control of their card programs.

Headquartered in Indianapolis, OneBridge was founded in 1994 under the name AmeriCard. *One* signifies a single, trusted source of knowledge, and *Bridge* represents connections and opportunities.



About ACI Worldwide

Every second of every day, ACI solutions are at work processing electronic payments, managing risk, automating back office systems and providing application infrastructure services. Founded in 1975, ACI is a leading international provider of solutions for consumer and wholesale banking, retail and cross-industry systems. ACI serves more than 800 customers in 83 countries including many of the world's largest financial institutions, retailers and payment processors.

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