

ACI Worldwide Announces BASE24-es for Faster Payments

(Watford, UK — 17 May 2006) ACI Worldwide (NASDAQ: TSAI), a leading international provider of enterprise payment solutions, today announced the development of an enhanced version of its BASE24-es™ software for banks to meet new Faster Payments requirements in the UK. The solution will provide banks and building societies with a flexible, robust and feature-rich gateway for linking to the central Faster Payments infrastructure being built by LINK and Voca. The gateway will ease the implementation of Faster Payments by helping banks integrate with their existing payment systems and thereby reduce the overall cost and effort to participate.

ACI's gateway offers a step toward the convergence of the enterprise payments environment. The gateway is designed to interoperate with multiple systems and multiple platforms to bridge both retail and wholesale transaction processing.

The Faster Payments initiative is aimed at reducing clearing times on inter-bank electronic payments following telephone or internet instructions from customers, as well as standing orders. This will be achieved by the implementation of a new payment scheme based on a near real-time processing model. The imperative is now upon banks to update their payment systems to enable connection with the new central infrastructure and complete testing within a very short timeframe -- go live has been set for the end of 2007.

The ACI gateway offers any existing bulk or high value payments system the functionality necessary to support the Faster Payments initiative. Such functionality includes connecting multiple payment initiation systems to the gateway, internal routing of intrabank payments and support of the BACS 18 standard for standing order files. In addition, the gateway monitors a bank's settlement risk position and provides settlement reports to keep a bank informed of its net settlement status. The gateway also offers flexible authorization via the robust scripting capability of BASE24-es.

The Faster Payments scheme is a practical example of payments convergence – the erosion of duplication between functional silos within banking payments systems and between retail and wholesale banking. Faster Payments is designed for high-volume payments from the Automated Clearing House world and real-time payments from the CHAPS heritage while exploiting real-time message processing from the card payment world. It marks the strategic beginning of payment convergence that promises dramatic cost savings for banks if their many existing payment silos can be transformed into one common payment channel.

"BASE24-es provides an ideal platform for the Faster Payment gateway," said Mark Vipond, product president of ACI Worldwide. "It has a flexible and open architecture that can readily accommodate the ISO 8583 messages and other Faster Payments-mandated requirements. Banks may also tailor how their Faster Payments are processed using the solution's powerful scripting facility."

The gateway can be used with further products from the ACI Payments Framework. These products include the ACI Wholesale Payments System™, ACI Proactive Risk Manager™ for enterprise fraud detection and anti money laundering and ACI e Courier™ for electronic alerts and notifications. These products can also speed the implementation of a comprehensive service for Faster Payments.

BASE24-es for Faster Payments is a supported product solution that will be maintained and enhanced as the scheme changes and mandates emerge.

Notes to editors

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 nearly 800 customers in 83 countries including many of the world's largest financial institutions, retailers and payment processors. Visit ACI Worldwide on the Internet at www.aciworldwide.com.

Any statements in this press release regarding projected results are preliminary and "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. In addition, this press release may contain other forward-looking statements including statements regarding Transaction Systems Architects, Inc.'s ("TSA"), its subsidiaries or third parties' expectations, predictions, views, opportunities, plans, strategies, beliefs, and statements of similar effect. The forward-

looking statements in this press release are subject to a variety of risks and uncertainties. Actual results could differ materially.

For a detailed discussion of these and other risk factors, interested parties should review the Company's filings with the Securities and Exchange Commission, including the Company's Form 10-K filed on December 14, 2005 and the Company's Form 10Q filed on May 10, 2006.