

Access Bank Selects ACI Worldwide For Enterprise Risk And Compliance

(Watford, England. – 17th August 2006) – ACI Worldwide (NASDAQ: TSAI), a leading international provider of enterprise payment solutions, today announced that Access Bank Plc, one of the largest and fastest-growing Nigerian banks, has selected ACI Proactive Risk Manager™ software to automate its procedures in order to comply with Nigeria's Money Laundering Prohibition Act of 2004 and meet global anti-money laundering requirements.

Access Bank selected ACI's enterprise risk solution for anti-money laundering based on the software's ability to detect suspicious activity quickly and effectively using neural networks, rules-based strategies and workflow management functionality. The solution is modular in design so it can be expanded to include monitoring for card-based fraud and other risk across the enterprise using an account-based view of transactions.

Nigeria's Economic and Financial Crimes Commission (EFCC) and its financial data collection and reporting arm, the Nigerian Financial Intelligence Unit (NFIU), have mandated that local banks comply with international standards for reporting on suspicious transactions. Proactive Risk Manager will help Access Bank comply with these regulations by enabling the bank to detect suspicious activity in an effective yet efficient manner. Staff from B2B Solutions, ACI's local partner, will be trained by ACI to provide local, first line support.

Herbert Wigwe, deputy managing director of Access Bank Plc, commented, "Our reputation as a leading Nigerian Bank is paramount; therefore, we did not take this decision lightly. We did extensive market research and concluded that the combination of global experience in electronic payments and risk management, the functionality and modularity of their risk management solutions, and the speed of implementation made ACI Worldwide the ideal vendor for Access Bank. We also have the ability, at a later stage, to use the same software base to monitor card transactions for potential fraud attacks, thereby protecting our cardholders."

Richard Launder, president of ACI Worldwide EMEA, said, "We are pleased that Access Bank has entrusted ACI to help them meet the requirements of the EFCC. Our relationship with Access Bank marks an important milestone for ACI, as they represent our first customer in Nigeria, bringing ACI's global reach to 84 countries. We're committed to helping all our customers in Africa take advantage of world-class technology for compliance and risk management."

Notes to editors

About Access Bank

Access Bank Plc is a full service commercial bank operating through a network of over 80 branches and service outlets located in all major commercial centres and cities across Nigeria. The Bank was incorporated as a private limited company in 1989 and was one of the first to successfully comply with the Central Bank of Nigeria's banking consolidation policy through the acquisition of two quality Nigerian banks: Capital Bank International Plc (Formerly Commercial Bank Credit Lyonnaise Ltd) and Marina International Bank Ltd. The three banks were fully integrated operationally - people, process and technology - in a record time of 60 days. The Access Bank Plc integration model is the model for integration in the banking industry.

The merger has propelled Access Bank Plc to rank amongst the top 10 Banks in Nigeria with assets in excess of N200 billion and a net worth of approximately N30 billion. Access Bank is the first Nigerian bank to attract convertible investment from leading global financial and multilateral finance agencies such as the Dutch FMO and the International Finance Corporation, an arm of the World Bank.

Visit Access Bank on the Internet at www.accessbankplc.com

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 84 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, the Company's Form 10Q filed on February 9, 2006, the Company's Form 10Q filed on May 10, 2006, and the Company's Form 10Q filed on August 9, 2006.