

ACI Worldwide Launches Retail Commerce Server

(Omaha, Neb. – 12 January 2006) – ACI Worldwide (NASDAQ: TSAI), a leading international provider of enterprise payment solutions, today announced the availability of the ACI Retail Commerce Server™, the company's next generation retail solution. Built on years of retail industry experience and customer input, the Retail Commerce Server is an enterprise payment solution that allows merchant retailers to tailor their payment acceptance strategy to maximize profits, manage transaction fees and optimize the customer purchase experience.

ACI's retail software has evolved through the introduction of Java™ to enable platform independence, providing relief to common application and hardware compatibility issues. The Retail Commerce Server also offers first-in-class protection of customer-sensitive transaction data and positions retailers to obtain PCI (Payment Card Industry) compliance, which specifies a single approach for protecting and securing customer and other sensitive data through the electronic payments industry.

"We built the Retail Commerce Server to allow retailers to tailor a system to their needs and efficiently execute their payments strategy – be it to accurately switch transactions, drive payment preferences through a comprehensive gift card management solution, or reduce losses due to check fraud," said Mark Vipond, president of the product division at ACI Worldwide. "Customers can now quickly integrate the solution into their existing payments architecture. As technical and market conditions change, the software allows customers to adapt and customize their payments strategy in the most timely and cost-effective manner possible."

The Retail Commerce Server provides the flexibility to interface with leading point of sale systems and more than 40 authorization providers. The solution offers a full transaction application suite for credit, debit, EBT, phone and loyalty card transactions, as well as life-cycle management for refunds, checks and gift cards. Notable enhancements include cardholder data encryption, loss prevention measures with enhanced check authorization and payroll validation, and strengthened management tools through its improved reporting engine.

The Retail Commerce Server has been imprinted with features that address the challenges faced by retailers in several market segments including grocery, speciality, convenience, fuel, quick serve restaurants, discount stores and apparel stores. The solution delivers functionality for retailers managing increasingly complex customer transactions across their enterprise, adheres to industry mandated standards, and offers an unparalleled degree of user-configurable features for more efficient customer service and operational efficiency. By leveraging the improved functionality in the Retail Commerce Server, retailers are now able to consolidate transaction activity across global operations, lowering their overall transaction processing fees and the cost of payment acceptance.

Many of the world's largest retailers use ACI software to handle e-payments swiftly and accurately. Twelve of the top 20 U.S. retailers use ACI's high volume software solutions to streamline operations, reduce costs, prevent losses and enhance customer loyalty.

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 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