

ACI to Provide Faster Payments Service Gateway for Lloyds TSB

Project Represents Important Extension of Existing Relationship and First Sign of a Move Toward Payments Convergence

(Watford, UK – 2 November, 2006) – ACI Worldwide (NASDAQ: TSAI), a leading international provider of enterprise payment solutions, today announced that Lloyds TSB, one of the UK's largest banks, will implement an enhanced version of BASE24-es® software that meets the UK's new Faster Payments Service (FPS) requirements. BASE24-es for Faster Payments will provide Lloyds TSB with a flexible, feature-rich gateway for linking to the central Faster Payments infrastructure being built by Immediate Payments Limited (the joint venture between LINK and Voca). The gateway will ease the implementation of Faster Payments by helping Lloyds TSB integrate with its existing payment hub and reduce the overall cost and effort to participate.

As a fully supported product, the solution will be maintained and enhanced by ACI as the scheme changes and mandates emerge. The high volume scalability of BASE24-es and its ability to run on multiple platforms were key reasons behind choosing ACI to provide the FPS gateway. Lloyds TSB will run the solution on an IBM System z® server.

BASE24-es for Faster Payments offers existing bulk or high value payments systems the functionality necessary to support the Faster Payments initiative. Lloyds TSB has been a customer of ACI for nearly 20 years and already makes extensive use of BASE24® and BASE24-es in the retail bank. By adopting further BASE24-es components, the bank is positioned to reduce duplication across its retail payments infrastructure and achieve cost and management benefits from consolidation. ACI considers this an excellent example of payments convergence where clients intend to reuse its core BASE24-es technology for multiple payment types.

Darryl West, Director of Group IT at Lloyds TSB, said, "The move to Faster Payments is an important infrastructure change for us. As such we wanted a solutions partner with a strong track record in proven reliability, ease of integration and volume scalability. ACI's history with us made them the logical choice and we are confident that we will be FPS compliant within the agreed timeframe."

Richard Launder, president of ACI Worldwide EMEA, said, "The Faster Payments initiative offers some significant challenges to banks due to the tight timeframe. It has also become apparent to many banks that FPS represents an opportunity to reduce duplication within their payments systems. We hope to be able to build upon this project and our previous work with Lloyds TSB to help them take advantage of the benefits that payments convergence offers."

Contact details

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, 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.