

## **eKSB Implements ACI Solutions To Enable Syariah Compliant IPS**

(Omaha, Neb. – 11 July 2007) — ACI Worldwide (NASDAQ: TSAI), a leading international provider of software for electronic payment systems, today announced that e-Kencana Sdn Bhd (eKSB) has purchased ACI's flagship payment engine, BASE24®, as well as the ACI Card Management System™ and ACI Smart Chip Manager™ from's payments management suite to establish the world's first fully Syariah-compliant Islamic Payment Switch (IPS).

eKSB operates Malaysia's national e-purse scheme, MEPS Cash, for which customers are issued MEPS Cash ATM cards. For the IPS initiative, eKSB has partnered with Al Rajhi Bank of Malaysia and Al Rajhi Bank of Saudi Arabia to provide prepaid cards. eKSB will host the payment switch in Malaysia.

"We wanted a proven, reliable solution that could be implemented quickly," said Shahzad K. Sultan, managing director of eKSB. "We also wanted a partner with a strong presence in Southeast Asia and the Middle East. ACI and its solutions meet both of our needs."

eKSB will use BASE24 to authorize and route transactions. The solution provides eKSB and its members a comprehensive, fault-tolerant solution to deliver services through ATMs, kiosks and self-service devices.

eKSB will use the Card Management System and Smart Chip Manager to produce and manage prepaid debit cards for Muslims making the pilgrimage to Mecca during Haj and Umrah. The cards will enable electronic funds transfer (EFT) transactions between Malaysia and Saudi Arabia and allow pilgrims access to their money without carrying large amounts of cash.

Al Rajhi Bank customers will be able to access IPS with their ATM or debit cards. Other IPS users will be able to use the service in future.

"ACI's global presence and the breadth of our ACI Payments Framework will help eKSB achieve its goals and contribute to the company's long-term growth," said Jeremy Wilmot, president of Asia Pacific at ACI. "We look forward to working with eKSB, as well as broadening ACI's presence in Malaysia."

## **About eKSB**

e-Kencana Sdn Bhd (eKSB) is committed to support the government in promoting the use of MyKad multiapplication card issued by the Malaysian government. eKSB will soon launch a loyalty scheme using MyKad as the loyalty card whereby its system will recognise the IC number as the loyalty account number. The scheme will benefit more than 18 million MyKad holders as the points earned by the members for spending at participating retailers are redeemable for electronic cash that will be loaded into the e-purse in MyKad.

eKSB is a subsidiary of Kencana Capital Sdn Bhd. The directors of eKSB are Dato' Mokhzani Mahathir and Encik Shahzad K. Sultan.

## **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 retail banking, wholesale banking 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 <a href="https://www.aciworldwide.com">www.aciworldwide.com</a>.

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 May 11, 2007 and the Company's 10Q filed

on June 29, 2007.