

ACI Software Drives World Class IBM SmartBank Showcase

(Omaha, Neb. – 15 February 2007) – ACI Worldwide (NASDAQ: TSAI), a leading international provider of software for electronic payment systems, today announced that the company's BASE24-eps™ payments solution is helping to drive the IBM SmartBank Showcase running at the IBM Executive Briefing Center in Montpellier, France, and Poughkeepsie, New York. BASE24-eps (formerly BASE24-es®) serves as the core payments application of the SmartBank architecture, providing end-toend transaction processing. The virtual showcase simulates a live banking payments operating environment and demonstrates the scalability, security and flexibility of BASE24-eps on the IBM System z® platform.

"The SmartBank operating environment represents a real life operating environment with workloads generated by banking applications, making the showcase a mirror image of a bank's day-to-day operation and challenges," said Morten Nygaard, program director, IBM System z sales and marketing. "The combination of ACI's BASE24-eps payments solution and IBM System z servers provides the scale, performance, flexibility and security necessary to address the high volumes and performance peaks inherent in a typical retail payments operation."

As the architecture's core payments application, BASE24-eps will process various transaction types acquired through a Visa interface or directly from a host system via Web services and will provide the necessary authentication and authorization support to complete the transactions. The SmartBank showcase will demonstrate how current and future business challenges facing the retail banking industry such as operational risk, security and privacy, and core banking transformation including retail payments are being effectively managed by the IBM System z-based IT infrastructure.

"ACI is committed to delivering industry-leading solutions and we are excited about the possibilities the showcase presents," said Mark Vipond, chief operating officer at ACI Worldwide. "The SmartBank operation provides an excellent opportunity for our customers to experience the benefits of BASE24-eps running on IBM System z at an unprecedented level of sophistication."

About IBM

For more information about IBM banking solutions, please visit www.ibm.com/banking.

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