

## Study Predicts Doubling in Electronic Payment Volumes by 2010

(Omaha, Neb. – 4 May, 2006) – ACI Worldwide (NASDAQ: TSAI), a leading international provider of solutions for electronic payments, today announced the results of a payments study conducted with Global Insight, Inc., a leading company for economic and financial analysis and forecasting. The study found that the annual number of electronic payment transactions, currently at approximately 210 billion worldwide, will double by the end of the decade and is growing at a compounded annual rate equal to four times the expected growth in real gross domestic product (GDP). The ACI-sponsored study represents the first comprehensive, econometric approach to forecasting global payments across countries representing 97 percent of the world's GDP. Its findings provide banks, payment processors and retailers with a road map for the next decade to help plan their payments business strategies.

The study identified several significant findings confirming the steady march toward broad use of electronic payments, including:

- A compound annual growth rate of 12.9 percent was predicted for all forms of electronic payments globally from 2004 to 2009. This compared to a forecasted 3.2 percent growth in real GDP during the same period in 79 countries.
- The Eastern Europe and Asia/Pacific regions are forecast to lead the world in electronic payment transaction growth, predicted at 21.6 percent and 19.2 percent respectively, for the period of 2004 to 2009. Other regions including the Middle East, forecast to increase 15.9 percent, and NAFTA (North American Free Trade Alliance), expected to grow 12.3 percent, point to considerable growth within economies that have already established their electronic payment infrastructures.
- During the five-year period from 2004 to 2009, forecast volumes for electronic payments are expected to double across the world, with China and India doubling more quickly at a rate of every three and four years, respectively.
- Conversely, the use of checks as a form of payment is forecast to continue its decline; as measured in 2004, approximately 20 percent of non-cash transactions were check-based; in 2009, only 10 percent of total payments are predicted to be in check form.
- The new study examined electronic payment types ranging from ATM transactions to credit and debit card payments, direct debit, electronic bill payments, large-value money transfers and bulk file (ACH) transactions. ACI and Global Insight collected historical and current data spanning 79 countries from multiple sources, including the Bank for International Settlements, industry databases and other published sources, and internal ACI customer and market information. The findings were integrated into a state-of-the-art econometric model that related payment transactions to various attributes of economic performance, allowing ACI and Global Insight to extrapolate relationships into a growth and volume forecast.

The study confirmed the linkages between electronic payment transaction volumes and factors such as consumer spending, real GDP, import/export levels and apparent consumption of technology. The resulting statistically valid models were then combined with Global Insight's comprehensive and country forecasts of economic conditions and the investment climate to yield independent, fact-based payments forecasts.

Mark Lauritano, managing director of the lending and payments practice for Global Insight, said, "As a leader in economic and financial forecasting, we considered the ACI study important as it represents the first of its kind to examine a broad range of payment types, across nearly 80 countries, using statistically valid models that link payment growth to economic trends."

Jeffrey Hale, chief marketing officer at ACI, commented on the impact of the study's findings. "Across the world, electronic payments represent a significant growth opportunity for banks, payments processors and retailers. In many regions, system capacity will need to double every three to five years, or faster, to keep pace with the increases in payments volumes. At the same time, payments providers are under pressure to lower their cost of doing business and better manage risk. It's not surprising that many of them are now looking at ways to streamline their payment systems by eliminating redundant capabilities and reusing core functions across multiple payment products and channels."

Hale added, "As these companies seek to improve their productivity in addressing electronic payments, we believe they will look for trusted partners who can help them evolve their payment systems to capitalize on the anticipated growth of the next decade. We look forward to continuing in that role with our customers around the world."

A summary of the payments market study is available at [www.aciworldwide.com/trends](http://www.aciworldwide.com/trends).

### 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 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](http://www.aciworldwide.com).

**About Global Insight**

Global Insight, Inc. ([www.globalinsight.com](http://www.globalinsight.com)) is a privately held company that brought together the two most respected economic information companies in the world, DRI and WEFA. Global Insight provides the most comprehensive economic and financial information available on countries, regions and industries, using a unique combination of expertise, models, data and software within a common analytical framework to support planning and decision making. The company has over 3,800 clients in industry, finance and government and more than 600 employees and 23 offices in 13 countries.

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