

ACI Worldwide Integrates SWIFT's Relationship Management Application

RMA integration will shield users from unwanted traffic, offering protection against auditing risk, regulatory risk and damage to reputation

(Watford, England – 11 October 2006) – ACI Worldwide (Nasdaq: TSAI), a leading international provider of enterprise payment solutions, today announced that the SWIFTAlliance relationship management application (RMA) is fully integrated into its market-leading ACI Wholesale Payments System™. The software will interact with SWIFT's RMA to help reduce risk and increase the knowledge of correspondents communicating on SWIFTNet. This integration demonstrates ACI's success in achieving compliance with SWIFTNet Phase 2.

The ACI Wholesale Payments System is a multi-bank and multi-currency global payments processing and risk management system that provides continuous processing capabilities. By integrating SWIFT's RMA with its Wholesale Payments System, ACI can offer customers greater and more granular control over correspondent relationships at individual financial institutions. The RMA interface will also allow users to stop unwanted traffic at the sender, protecting the user from potential auditing risk, regulatory risk and damage to its reputation.

SWIFT, the Society for Worldwide Interbank Financial Telecommunication, supplies secure messaging services and interface software to wholesale financial entities. SWIFT introduced the RMA solution to improve the user's control over SWIFTNet counterparts and their traffic. RMA is designed to be used with all SWIFTNet solutions requiring such controls. The RMA has been designed to replace the existing Bilateral Key Exchange (BKE) currently employed on FIN communications and will provide a simpler and more efficient alternative. RMA removes the need to renew authorisations every six to 12 months as is currently the case with BKE.

Luc Van Bergen, manager of interfaces and applications at SWIFT, said, "ACI is a trusted partner and has from the outset met the specifications for payments communications decided upon at SWIFT. Through integrating our RMA interface, ACI has once again proven its dedication to providing the wholesale banking industry with cutting-edge solutions that will continue to prove themselves into the future."

Richard Launder, president of ACI Worldwide EMEA, said, "SWIFT has always been a great catalyst for change in the payments industry, and we are extremely proud of our relationship with them. As the role of RMA grows in importance, we are confident that by integrating SWIFT's best-of-breed application, ACI will be offering its customers a future-proof and highly robust solution. By integrating SWIFT's RMA, we have added another layer of functionality to our industry leading Wholesale Payments System."

The ACI Wholesale Payments System currently holds the SWIFTReady Gold accreditation for Payments for the ninth consecutive year. The Gold Label, SWIFT's highest accreditation, recognises that ACI's solution satisfies all SWIFT requirements and is testament to ACI's continued support and commitment to SWIFT's standards, products and services.

Notes to editors

About ACI Worldwide

Every second of every day, consumers are initiating electronic payment transactions—getting cash at ATMs, using debit and credit cards to make purchases in stores and on the Internet, banking by phone and PC, and paying bills online. Over 50 billion times a year, ACI software is used to process these transactions, powering the world's online payment systems. ACI was founded in 1975 and pioneered the development of applications and networking software for online transaction processing. Today more than 800 customers in 84 countries use ACI supplied software to route and authorize electronic payment transactions; detect fraud and money laundering; issue and manage magnetic stripe and smart cards; deliver secure electronic correspondence; and automate payment settlement and claims processing. 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.