

ACI Worldwide Launches Latest Risk Management Solution

(Watford, UK – 8 November 2006) – ACI Worldwide (NASDAQ: TSAI), a leading international provider of software for electronic payment systems, today announced the launch of ACI Proactive Risk Manager™ Release 7.1, its risk management solution that helps organisations prevent and reduce losses associated with payments fraud. Designed specifically to improve and automate operational processes, this latest version features automated actions, flexible alert ordering and queuing. The additional functionality provides fraud departments greater versatility and efficiency, as well as enabling users to prevent and address the fraud more quickly.

Proactive Risk Manager enables risk operations to highlight, stop and manage fraudulent or suspicious activity, in both real-time and near real-time, through the combination of expertly defined rules and a custom-designed neural network model. This latest release includes an auto action enhancement which allows rules to automatically carry out an action such as blocking a card if the rule fires for a specific transaction. As a result, financial institutions are able to attend to the alert more quickly, reducing the cost and losses related to manual operations.

New workflow functionality provides a view to the alerts pending in queues that are assigned to individual users. As a result, any risk department benefits from greater control and flexibility to manage alerts. Instead of generating alerts pre-defined by the system, enhanced workflow allows users to determine how they want to view and prioritise alerts. The result is a more efficient process as false positives are avoided - allowing users to respond more quickly to real risk.

Jim Woodworth, director of business solutions at ACI Worldwide EMEA, said, "Organised crime schemes are hitting financial institutions harder and faster than ever before, where a single attack can wipe out an account in seconds. Today's risk departments need to work proactively to identify and stop fraud early on before significant losses are incurred. To this end, systems, processes and procedures must work in a seamless, automated and real-time manner. ACI's latest release can achieve just this, giving the financial crime unit greater flexibility and control."

Proactive Risk Manager is used to address risk management needs at 112 customer sites worldwide including Alliance and Leicester, BNP Paribas, National Australia Bank and ING Direct. More than 1,600 financial institutions receive risk management services from processors using Proactive Risk Manager.

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 over 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.