

## **Zenith Bank Selects ACI for Enterprise Risk and Compliance**

(Watford, England. – 24 April 2006) – ACI Worldwide (NASDAQ: TSAI), a leading international provider of enterprise payment solutions, today announced that Zenith Bank Plc, a leading West African Bank based in Lagos, Nigeria, has selected ACI Proactive Risk Manager™ software to automate its procedures in order to comply with the national Money Laundering Prohibition Act of 2004.

Zenith Bank selected ACI Proactive Risk Manager for Anti Money Laundering to detect suspicious activities quickly and effectively using neural networks, rules-based strategies and workflow management software. The solution is modular in design so it can be expanded to include monitoring for issuer fraud and managing risk across the enterprise, with an account-based view of transactions.

Nigeria's Economic & Financial Crimes Commission (EFCC) and its enforcement arm, the Nigerian Financial Intelligence Unit (NFIU), have mandated that local banks comply with international standards for reporting on suspicious transactions. Proactive Risk Manager will help Zenith Bank comply with these regulations by enabling the bank to detect suspicious activity in an effective yet efficient manner. Staff from B2B Solutions, ACI's local partner, will be trained by ACI Worldwide to provide local first line support.

Tunji Olanipekun, chief inspector of Zenith Bank Plc, said, "As Zenith Bank continues to make significant gains in market share, resulting in increases in transaction volumes, the need for a sophisticated solution to automate our reporting procedures to the NFIU was apparent. The reputation of ACI as a global leader in electronic payment technology combined with the advanced functionality and scalability of their Proactive Risk Manager software and the company's commitment to this market made them the ideal partner for Zenith Bank. This implementation will lay the foundation for enhanced cardholder protection."

Steve Wright, president of ACI Worldwide EMEA, said, "We are delighted that a leader in their market trusts ACI to help them meet the requirements of the EFCC. Zenith Bank is the second customer in Nigeria, along with Access Bank, to license our Proactive Risk Manager software. ACI will continue to invest in building our business in Africa as the payments industry matures."

### **About Zenith Bank**

Visit Zenith Bank on the Internet at [www.Zenithbank.com](http://www.Zenithbank.com)

### **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 84 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).

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.