

ACI Worldwide Provides Smart Card Rollout Solution to Leading Canadian Bank

(Omaha, Neb. – 13 November 2006) – ACI Worldwide (NASDAQ: TSAI), a leading international provider of enterprise payments solutions, today announced that Royal Bank of Canada (RBC) has selected ACI's Smart Chip Manager™ to provide the foundation for its planned migration to chip technology for debit and credit cards. RBC chose Smart Chip Manager as its foundation for initial chip card issuance for market trials, beginning with internal trials in late 2007 and as a future platform for launching innovative payment card products using chip technology.

ACI will work with RBC to migrate to chip technology gradually and support its existing and future business goals for chip cards. Smart Chip Manager will provide RBC with the control and management necessary for early phases of chip card migration as well as the flexibility to offer new products in the coming years. As RBC plans for chip develop, ACI will work with RBC to ensure that the solution supports new strategies and plans effectively.

“RBC is a long-time customer of ACI's, and we are very pleased to expand our relationship with Royal Bank of Canada by enabling smart card management through our Smart Chip Manager solution,” said Mark Vipond, Chief Operating Officer, ACI Worldwide. “ACI and RBC are collaborating to provide the bank with a solution that offers it the degree of control it needs at the beginning of a market trial through to the launch of innovative card products to meet future customer needs.”

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.