

## ACI Worldwide Responds to Smart Card Market Demand

(Omaha, Neb. – 24 January 2007) – ACI Worldwide (NASDAQ: TSAI), a leading international provider of enterprise payments solutions, today announced the general availability of Release 4.9 of its smart card management solution. The new version of ACI Smart Chip Manager™ now features enhanced support for in-branch issuance, accompanied by new card inventory management support to give issuers control over distributed card issuance. Other important enhancements include Payments Card Industry (PCI) compliance and support for Saudi Payment Network (SPAN2) cards. The additional functionality increases the value, security and performance of issuers' smart card management.

ACI Smart Chip Manager provides issuance and management of smart cards, application parameter management, card personalisation management and post-issuance services. This latest release will allow issuers to increase the level of service to their cardholders by instantly issuing chip cards in the branch and addressing distribution and inventory management problems of the chip cards themselves. All chip card key management is performed centrally resulting in a more efficient and cost effective use of expensive cryptographic hardware.

PCI data security enhancements ensure that privacy-sensitive data is not vulnerable from attacks. Support for SPAN2 will allow issuers to personalise multi-application payment cards in line with SPAN2 requirements. Further enhancements include the ability to perform pre-personalisation or Enablement of Multos cards, parameter management for each application on a multi-application card and enhanced integration tools for host card management systems.

"Many issuers need a smart card solution that can issue smart cards today and provide the flexibility to address the continuing market challenges tomorrow," said Mark Vipond, Chief Operating Officer, ACI Worldwide. "Our goal is to design Smart Chip Manager to handle any requirements an issuer may face and we continue to invest in innovations such as in-branch issuance of chip cards."

Smart Chip Manager is used to issue and manage smart cards in both the finance and e-ID industries, with over 30 customers worldwide including Emporiki Bank, MBU Limited, Hong Kong Immigration Department (PCCW) and the Royal Bank of Canada.

### 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](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.