

AI Rajhi Bank Selects ACI Worldwide Software to Support EMV Smart Card Services in Saudi Arabia

(Watford, England – 22 May, 2006) – ACI Worldwide (NASDAQ: TSAI), a leading international provider of enterprise payment solutions, today announced the licensing of its ACI Smart Chip Manager™ software to AI Rajhi Bank (ARB). ARB, which owns the Middle East's largest ATM and branch network, will use ACI's software to manage the issuing and acquiring processes of its smart card deployment of three million cards over its 1,500 ATMs and 600 branches.

Smart Chip Manager will enable ARB to issue a new generation of debit cards that will support secure international EMV payments as well as the smart card enabled domestic SPAN2 payments framework. In parallel, Smart Chip Manager will be used to migrate the credit card portfolio of ARB to the EMV standard. ARB chose Smart Chip Manager for its comprehensive functionality as well as ACI's proven record of delivering mission-critical solutions. The system will pave the way for ARB customers to receive more convenient bank-issued card services.

ARB will be the first bank in the region to instantly issue smart cards using the innovative in-branch issuance solution offered by Smart Chip Manager. Soon, ARB's customers will be able to pick up their cards at any branch instantaneously.

Suliman Al Obaid, general manager of the IT and shared services group at ARB, said, "ACI quickly proved it had the right solution. Its Smart Chip Manager software ticked all the boxes we needed it to, from instantly issuing EMV cards to providing an integrated risk management environment. We now feel confident we have a robust and future-proof system. Furthermore, we wanted a vendor with strong roots in the Middle East and consequently would be able to offer good local support. With ACI we got exactly that. We have worked with ACI now for 16 years, and I think it is a testament to their products and services that we have chosen their software to help us move our cards into the future."

James Lotz, regional manager at ACI, said, "ACI is a key player in the Middle Eastern cards market. With EMV deployment now mandatory, ACI offers the Middle East years of experience in deploying and managing EMV-compliant solutions. We are also looking ahead to the time when chips will be able to hold a wider variety of functions and look forward to supporting AI Rajhi Bank in the rollout of such programmes."

ACI Smart Chip Manager, part of the ACI Payments Framework, received the 2003 Frost & Sullivan Global Market Excellence Award in recognition of its performance in the smart card market and ACI received the 2004 technology award for smart card services provider of the year from The Banker magazine.

Visit the ACI Worldwide booth and don't miss our enterprise risk workshop at Cards Middle East (stand 33) the week of 22 May.

Notes to editors

About AI Rajhi Bank

AI Rajhi Bank is a major name in Saudi Arabia's banking and business world. It has grown from a strong base, focusing on serving the needs of the nation and its citizens, contributing to the Kingdom's construction and development, and always operating within the framework of Shariah principles. AI Rajhi Bank is one of the largest joint stock companies in the Kingdom. The Head Office is located in Riyadh with six regional offices. The bank has the largest branch network (more than 600 branches) distributed throughout the Kingdom, the largest ATM network (1,525 machines) and over 9,000 POS installed with merchants all over the Kingdom.

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 nearly 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, and the Company's Form 10Q filed on May 10, 2006.