

## **ACI Worldwide Announces Wholesale Payments System for SEPA**

(Omaha, Neb. – 19 April, 2006) – ACI Worldwide (NASDAQ: TSAI), a leading international provider of software for electronic payment systems, today announced the ACI Wholesale Payments System™ for SEPA, a global payments processing engine that supports processing for prieuro, credeuro and Pan-European direct debits as well as country-specific formats. As banks in Europe prepare to transition to the Single Euro Payments Area (SEPA), ACI Wholesale Payments System offers these institutions high-throughput capabilities in support of SEPA and other global and cross-border ACH requirements, as confirmed by a benchmark study completed by ACI. Having recently hosted an industry workshop to discuss the impact SEPA will have on payment operations in Europe, ACI continues to drive both product innovation and industry dialogue around the SEPA initiative.

The SEPA initiative for a Pan-European infrastructure envisages the creation of a euro area in which all payments are domestic, where the current differentiation between national and cross-border payments no longer exists. The SEPA project not only aims to improve the efficiency of cross-border payments but also aims to develop common instruments, standards, procedures and infrastructures to foster substantial economies of scale. As a result, payment banks throughout the Eurozone will need to invest in technology with the capacity to support high-volume SEPA transactions by 2010.

With expanded ACH processing capabilities, the ACI Wholesale Payments System for SEPA offers an integrated solution for domestic and international payments that supports the high-throughput capabilities needed for this initiative. As the back office processing engine, the Wholesale Payments System for SEPA supports payment capture, enrichment, routing and settlement of bulk and individual real-time payments in a variety of configurations. Various aspects of processing – including funds control, risk and approval, foreign exchange rate calculations, black-list checking, and liquidity control – are managed as a set of services in a workflow configured by the financial institution. In addition, the solution assists with the transition from a country-specific ACH environment to an environment where one or many Pan-European Automated Clearing Houses (PE-ACHs) exist.

“It is unlikely that all traffic – created as a result of the SEPA initiative – can be migrated in a single phase,” said Anthony Smith, chief technical officer for wholesale payments at ACI. “Rather, there will be a time when old and new systems must coexist, and customer service cannot suffer. The ACI Wholesale Payments System for SEPA is designed to accommodate the transition period by interoperating with legacy formats and systems.”

To validate the performance and scalability of the new ACH processing capabilities within the Wholesale Payments System for SEPA, ACI recently concluded a proof of concept benchmark study at IBM's Innovation Center in Waltham, Mass. The goal of the benchmark project was to prove that the solution's architecture and payment flow support the throughput capabilities required for high-volume ACH payments based on actual processing scenarios. The study successfully achieved sustained rates of more than 3.7 million payments per hour, well in excess of the stated goal.

“We are very excited about the results of this study as further validation of ACI's ability to offer a robust yet flexible solution that will accommodate the changing business requirements expected as the SEPA landscape evolves,” said Mark Vipond, president of the product division at ACI.

The SEPA solution and proof of concept study were featured topics of a SEPA workshop hosted by ACI in Brussels, Belgium, in March. A select group of senior level business professionals from major European banks plus such organizations as Wachovia Bank and Capgemini participated in an open forum to discuss challenges that the SEPA evolution presents, ways to effectively manage the transition, and architectural approaches to achieving SEPA compliance. Additional key discussion points included the impacts of SEPA opportunities and challenges for financial institutions as well as the estimated impact on payment revenues in the Eurozone. The attendees determined that merely being SEPA compliant will not be enough, as cost reductions will not cover the combined effect of SEPA investment and revenue losses. “Due to the massive impact of SEPA changes, banks have to reconsider their in/outsourcing strategy to mitigate negative cost effects,” said Robert van Bergen, senior consultant at Capgemini.

“SEPA is a dynamic and complex event for any player operating in Europe,” said Alison McConnell, assistant vice president and product manager of international treasury services at Wachovia Bank. “A workshop such as this one sponsored by ACI is extremely useful to help frame the issues and enable open discussion on practical strategies to be considered.”

“ACI's proactive approach to a flexible solution for the SEPA transition underscores our commitment to serving as a trusted business partner for financial institutions worldwide,” said Paul Styles, EMEA market development manager for ACI.

### **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 more than 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 and the Company's Form 10Q filed on February 9, 2006.