

## **Nigeria Inter bank Settlement System PLC (NIBSS) Chooses ACI Worldwide Software for Central Switch**

(Watford, England. – 4 January 2007) – ACI Worldwide (NASDAQ: TSAI), a leading international provider of enterprise payments solutions, today announced that Nigeria Inter-Bank Settlement System Plc (NIBSS) selected BASE24-es® software from ACI to drive the Nigeria Central Switch (NCS). The leading inter-bank payment and settlement company in Nigeria, NIBSS will implement BASE24-es to provide interconnectivity and interoperability between electronic funds transfer (EFT) switches in the country. The platform will also support a seamless integration of the Nigeria retail payment system with the West African Monetary Zone retail payment platform. NIBSS also licensed ACI Proactive Risk Manager™ to provide a fraud monitoring service to member banks.

The implementation of the central switch using BASE24-es will create a more efficient national payment infrastructure by electronically switching retail payment transactions between commercial banks. The NIBSS, established by the Nigerian Bankers Committee, will operate the central switch that will also be used for switching transactions between other third party processors. The system will allow for greater efficiency to support the increase in citizens entering the banking system and the anticipated growth in domestic card payment volumes. It builds upon the same-day clearing and settlement of inter-bank transfers and payments established by NIBSS.

BASE24-es is an integrated payment engine to acquire, authenticate, route, switch and authorise financial transactions across multiple channels. NIBSS will deploy the software on a fault-tolerant HP NonStop platform. Staff from B2B solutions, ACI's Nigerian partner, will provide local support. In addition, NIBSS will implement ACI's comprehensive fraud detection solution to offer member banks the means to cost-effectively reduce losses and limit risk exposure.

Mr. Paul Lawal, CEO of NIBSS, said, "The successful deployment of the Nigeria Central Switch is of national importance, as a successful national payments infrastructure has been proven to be crucial to the economic development and GDP growth of a country. It was essential to select the right software partner to assist us in our objective. ACI's extensive track record combined with the depth of functionality in its solution, the high standard of its professional services staff and its strong regional presence led us to select them as our software partner."

Richard Launder, group executive, ACI Worldwide EMEA said, "The improvement of Nigeria's current payment system will encourage investment and growth in the business and consumer sectors. ACI is proud to be recognised in the region as a strong partner in change. The African market is of great strategic importance to ACI, and the decision by NIBSS to licence ACI's software follows a number of wins in the region, cementing ACI's position as a market leader in African payments."

### **About NIBSS**

Nigeria Inter-Bank Settlement System Plc (NIBSS) was incorporated in 1993 and is owned by all licensed banks and discount houses in Nigeria including the Central Bank of Nigeria. It commenced operations in June 1994. The establishment of NIBSS Plc heralded the setting up of modern infrastructure for handling inter-bank payments in order to remove the bottlenecks and settlement delays associated with high value and retail transactions in the money market as well as inter-bank foreign exchange deals. NIBSS also operates an automated clearing technology that facilitates the clearing of cheques, GIRO, Automated Direct Credits and Automated Direct Debits. For more information about NIBSS visit the company's website [www.nibss-plc.com](http://www.nibss-plc.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 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.

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