

## ACI Enables Multiple Application EMV Deployment in Greece

(Watford, England – 28 March 2006) – ACI Worldwide (NASDAQ: TSAI), a leading international provider of enterprise e-payment solutions, today announced it has enabled the deployment of one million EMV debit cards for Emporiki Bank, Greece. This deployment, driven by ACI Smart Chip Manager™, will enable Emporiki Bank cardholders to use their EMV card for secure POS purchases, ATM transactions and international payments.

Emporiki Bank issues its multi-application EMV cards using ACI Smart Chip Manager for Card and Application Management to manage and automate the process of smart card issuance. The software offers life-cycle management of all smart cards and applications while performing the data preparation process for these EMV cards. Emporiki Bank also personalises these cards in-house using ACI Smart Chip Manager for Card Personalisation Management on a Datacard 9000. This offers the required flexibility in smart card personalisation to cope with multiple card platforms and applications. The next step in the EMV migration will be to dynamically manage their off-line risk, where the solution's script engine will play a dominant role as well.

Emporiki Bank was the first Greek bank to issue EMV on a sizeable scale, ensuring safe and secure transactions across their payment processing network. Emporiki Bank now has the ability to handle international payments quickly and efficiently. The bank will also benefit from the liability shift and the market positioning of the Visa and MasterCard brands.

"Recent developments in Europe have increased demand on our systems and we recognised the need to step up our processes in order to ensure we can cope with secure international transactions and comply with upcoming European standards," said Antonis Sakaloglou, sector manager of Emporiki Bank. "Our investment here will clearly benefit our existing customers by offering them enhanced applications while preserving maximum protection. The ACI solution offers us both the flexibility and scalability to launch this customer offering on a grand scale."

"This is an example of our increasing success in Europe," said Rainier Brueren, managing director of ACI Worldwide Smart Card Division. "This is the largest EMV project in Greece. Emporiki Bank has been a customer of ACI for 13 years and we believe our flexible and scalable solutions will ensure they keep pace with changing requirements and increased levels of demand."

### Notes to editors

#### About Emporiki Bank Group

Emporiki Bank of Greece was established in 1907, has been listed in the Athens Stock Exchange since 1909 and today has roughly 67,000 shareholders. The Emporiki Bank Group offers banking services in Greece through a network of 374 branches, through the Emporiki Bank branch operating in London as well as through the Group's subsidiaries in Albania, Armenia, Bulgaria, Cyprus, Germany, Georgia and Romania. The extensive network of Emporiki Bank is a major advantage for the Group in the distribution of the products and services it offers. Visit Emporiki Bank at <http://www.emporiki.gr/>.

#### 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 <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 10-Q filed on February 9, 2006.