

ACI Worldwide Launches On Demand Offering

(Omaha, Neb. – 20 February 2007) – ACI Worldwide (NASDAQ: TSAI), a leading international provider of software for electronic payments, today announced the launch of its ACI On Demand offering, allowing financial institutions and retailers in North America to use the company's world-class payments software through a hosted solution arrangement. ACI will configure and host a unique copy of its software to meet the needs of each customer, offering greater control than traditional outsourcing and multi-tenant arrangements while freeing clients from the job of staffing and managing their own systems infrastructure.

"This new service represents a logical extension of ACI's traditional role as a payments software provider, where customers deploy the solution on-premise," said Mark Vipond, chief operating officer at ACI Worldwide. "It broadens our addressable market to include mid-sized financial institutions and retailers, and builds on our existing experience in hosting ACI-authored solutions, giving customers more choice in the way they access our end-to-end payments solutions."

The company currently hosts its leading web-based cash management solution on behalf of more than 50 financial institutions in the U.S., including seven of the country's top 50 banks. ACI also hosts fraud detection and electronic payment systems for other clients in North America today.

ACI On Demand solutions are available for:

- Retail electronic payments using the company's gold-standard BASE24-eps™ software to manage ATM and point-of-sale transactions
- Online banking using ACI Enterprise Banker (formerly known as P&H Web Cash Manager) to offer a single-product solution that supports online banking for consumers as well as small, mid-sized and large corporate clients. In addition, self-service enrollment is enabled through ACI Enterprise Enrollments
- Money transfer offering a hosted version of the ACI Money Transfer System used today by 15 of the top 25 U.S. banks for processing high-value payments
- Fraud and risk management using the innovative ACI Proactive Risk Manager for debit and credit card fraud detection, used today by more than 110 customers around the world
- Merchant retail payments and refunds management using the ACI Retail Commerce Server to process checks, electronic payments and refunds at the point of sale

Software as a service is growing in popularity, as financial institutions and retailers look for ways to reduce their risk of implementation and shorten time to market in launching new or enhanced products and services. ACI On Demand allows customers to focus their in-house staff on pressing internal projects while freeing their IT departments of the responsibility for managing payment system availability, performance and maintenance.

System users and product managers can retain complete control over the product packaging and features they offer to the market -- controlling the configuration of products, timing of release upgrades and overall service levels -- based on the unique image of the software hosted for their business. That same image can be extended to an on-premise deployment, avoiding the disruption that can occur when traditional multi-tenant offerings move in-house.

ACI On Demand customers will have access to the market's only hosted solution for end-to-end electronic payments, focused on the complex retail and wholesale payments needs of the world's most demanding customers. ACI solutions are backed by highly differentiated skills and a full suite of professional services capabilities.

"ACI's On Demand offering makes a lot of sense," said Christine Barry, research director for the Aite Group. "Providing their unique end-to-end solutions and expertise on an on-demand basis directly responds to where the market is heading. Customers want the most current and flexible solution they can get, without worrying about supporting the complex underlying infrastructure inherent in solutions like this. Lower risk and lower up-front cost of entry will be key benefits for financial institutions and retailers who choose to take advantage of ACI On Demand."

ACI On Demand solutions are operated at remote data centers with full back-up capabilities to ensure business continuity. System availability and performance are guaranteed through service level agreements. Pricing is generally linked to business volumes and product usage rates.

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 retail and wholesale banking, merchant 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.

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.