

S1 Corporation Solution named one of the top 15 CRM software packages for 2004

Leading industry analyst group honours S1 for the fifth time with prestigious award; features S1's Software in "The Guide to CRM

Automation"

S1 Corporation (Nasdaq: SONE), a leading global provider of Enterprise solutions for the financial services industry, today announced that S1's CRM Solutions were selected by ISM Inc., customer relationship management (CRM) strategic advisors and software reviewers, as one of the Top 15 CRM Enterprise software packages for 2004. This is the fifth consecutive time that ISM has selected S1 to its Top 15. For the first time since the awards were first presented in 1992, the Top 15 CRM Software Awards are divided into two categories - Enterprise, and Small & Medium Business (SMB) - to reflect the changes and growth of the CRM marketplace. The awards, which serve as the standard for the CRM industry, were presented at the 2004 DCI CRM Conference & Exhibition by Barton Goldenberg, co-founder and co-chairman of the conference and president of ISM. S1 CRM Solutions were chosen after intensive testing by the ISM Software Lab at its Bethesda, Md.-based headquarters. Each package was rated according to 202 selection criteria, including 105 business functions, 47 technical features, 33 implementation capabilities and 17 user-support features. "S1 is to be praised for again obtaining the Top 15 honour as ISM's software selection process is strenuous and comprehensive," said Goldenberg. The vision behind S1's CRM Solutions is to provide financial institutions with a complete solution that will allow them to maximize the relationship with their customers. S1 CRM Solutions uniquely combine analytical and operational CRM capabilities to allow for better targeting of customers for sales, service and marketing activities at each touch point. Using S1's CRM Solutions, institutions are able to leverage real-time customer interaction data from all their business channels integrated with financial transaction information, such as deposits, money transfers and quotes, so they can better serve their customers and maximize revenue-generation opportunities. S1's CRM Solutions are designed specifically for financial institutions, a key differentiator compared to the solutions provided by the more traditional CRM vendors. "It is an honour for S1 to receive this award for the fifth year in a row, since it demonstrates our commitment to staying ahead of developments in CRM," said Ross McKay, vice president, product management at S1 Corporation. "This award reconfirms our belief that S1 is leading the pack in offering the most advanced CRM solutions in the financial services marketplace today. S1's CRM Solutions are designed to deliver an integrated end-to-end CRM system - supporting sales, marketing and service operations - allowing financial institutions to fully leverage customer information to build stronger relationships and increase loyalty." The Top 15 selections are featured in ISM's 12th edition of The Guide to CRM Automation, (www.ismguide.com). About S1 Corporation S1 Corporation (Nasdaq: SONE) is a leading global provider of enterprise software solutions for more than 4,000 banks, credit unions and insurance providers around the world. Comprised of applications that address virtually every market segment and delivery channel, S1 solutions help integrate and optimise an institution's entire front office, resulting in increased operational efficiencies, revenue opportunities and overall customer satisfaction. S1 is the only provider with the proven experience, breadth of products and financial strength to empower financial services companies' enterprise strategies. Additional information about S1 is available at www.s1.com. Forward-Looking Statements This press release contains forward-looking statements within the safe harbour provisions of the Private Securities Litigation Reform Act. These statements include statements with respect to our financial condition, results of operations and business. The words "believes," "expects," "may," "will," "should," "projects," "contemplates," "anticipates," "forecasts," "intends" or similar terminology identify forward-looking statements. These statements are based on our beliefs as well as assumptions made using information currently available to us. Because these statements reflect our current views concerning future events, they involve risks, uncertainties and assumptions. Therefore, actual results may differ significantly from the results discussed in the forward-looking statements. The risk factors included in our reports filed with the Securities and Exchange Commission (and available on our web site at www.s1.com or the SEC's web site at www.sec.gov) provide examples of risks, uncertainties and events that may cause our actual results to differ materially from the expectations we describe in our forward-looking statements. Except as provided by law, we undertake no obligation to update any forward-looking statement. About ISM Founded in 1985, ISM Inc. offers strategic advisor services and research to organizations planning and implementing Customer Relationship Management and Real-Time Enterprise initiatives. ISM publishes the annual The Guide to CRM Automation, White Papers and CRM software reviews. Barton Goldenberg, founder and president of ISM, authored CRM Automation published by Prentice Hall in 2002 and 2003. ISM private sector clients include AAA Mid-Atlantic, ExxonMobil, IBM, McGraw-Hill, Nike, and United Way of America; ISM's government clients include Communications Security Establishment National Reconnaissance Office, National Security Agency, and the US Postal Service.