



ACI 2023 Sustainability Report

For Fiscal Year 2022

ACI Worldwide[®]
Real-Time Payments

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About This Report

This sustainability report has been developed based on guidelines from the Sustainability Accounting Standards Board (SASB) standards for IT and Software Services and Global Reporting Initiative (GRI) standards. For the purposes of this report, the terms “ACI,” “ACI Worldwide,” the “Company,” “we,” “us” and “our” refer to ACI Worldwide, Inc. and its consolidated subsidiaries. Unless otherwise noted, this report covers ACI’s environmental, social, governance and economic performance in fiscal year 2022 (January 1 through December 31, 2022). All financial information has been reported in U.S. dollars. Key performance indicators presented within this report may have been approximated or rounded, as applicable. In this report, we have defined material environment, social and governance (ESG) topics as matters that are relevant and important to ACI’s business success and our stakeholders, including significant impacts on the environment, people and the economy. Any ESG information within this report that rises to the level of being financially material would be included in our financial reporting documents in compliance with applicable regulations.

Forward-looking statements may be included in this report, including projections regarding future performance. All statements that relate to our beliefs, plans and expectations regarding the future are made pursuant to the Safe Harbor provisions of the Private Securities Litigation Reform Act of 1995. Actual results may differ materially due to certain risks and uncertainties. For a discussion of the risks and uncertainties affecting our business, please see the Risk Factors contained in Part I, Item 1A within our 2022 Form 10-K and subsequent Securities and Exchange Commission (SEC) filings. For any questions or comments, please contact investor-relations@aciworldwide.com.

Message From Our President and CEO

Operating responsibly is in ACI's DNA. Since our founding, we have understood that our drive to advance payments innovation must match our drive to ensure the security and reliability of our software solutions. You cannot pursue one without the others. Today, this mentality informs our approach to sustainability and the many environmental, social, and governance (ESG) topics it encompasses.

As we work to add features and functionality to our solutions to make payments simpler and more effective, we also work to improve the efficiency of our code and operations to reduce the energy resources required to process, orchestrate and secure transactions at scale. As we rely on the brilliance of our employees to build the future of real-time payments, we ensure they have robust benefits and professional development opportunities to support their families and advance their careers. As we operate offices in more than 30 locations around the world to be closer to talent and customers, we find ways to give back through donations and volunteer hours to the communities that have welcomed us.

Seen in this light, sustainability is about achieving balance — doing good for the business and doing good for all stakeholders. While these two categories of doing good are not mutually exclusive, businesses historically have considered them separately. The current sustainability (and ESG) revolution is changing that. More companies, including ACI, are accelerating their journeys to achieve even better balance.

While I am proud of all aspects of our sustainability journey detailed in this report, I think two of our achievements stand out the most: the completion of ACI's first-ever inventory of our Scope 1 and Scope 2 greenhouse gas (GHG) emissions and the launch of RISE, a development program for high-potential leaders from diverse backgrounds.

Scope 1 and Scope 2 GHG Inventory

In this report, we establish 2022 as our baseline year for Scope 1 and Scope 2 GHG emissions reporting and analysis. Our team did the hard data-gathering work necessary to ensure only a small percentage of our emissions are estimated, which means our reporting foundation is strong. As anticipated, the data shows nearly all of our Scope 1 and 2 emissions come from purchased electricity, and North America is home to our largest emissions footprint. We look forward to using this initial inventory as a comparison point to better understand the impact of our efforts to reduce our environmental footprint.

RISE Leadership Development Program

In 2022, our first cohort of high-potential leaders from diverse backgrounds began participating in ACI's RISE leadership development program. RISE stands for "Represent, Include, Strengthen, Elevate," and the multi-faceted program is designed to involve these leaders in high-level business decision-making and to accelerate their professional advancement. RISE is another example

of the balance that characterizes sustainability. As these leaders hone the skills needed to further their careers, ACI leans on their perspectives to drive greater success.

ACI is committed to continuing to accelerate our sustainability journey. Our journey will be unique because our business is unique. As we develop and deliver solutions to process, orchestrate, secure, and innovate payments, we will always find ways to do good for all our stakeholders. We look forward to building on our recent milestones and sharing each stage of our journey with you.



Thomas W. Warsop III
President and CEO

About ACI Worldwide

ACI Worldwide is a software company providing mission-critical, real-time payment solutions to leading banks, intermediaries, merchants and billers around the world. We have global scale and a history of leadership, reliability and innovation in digital payments. For more than 45 years, ACI has been creating and optimizing technology

systems and solutions designed to make it easier for our customers to process and manage payments. Today, our proven, scalable and secure solutions handle massive volumes of transactions for customers located in more than 95 countries. Customers turn to ACI for processing and orchestration, high- and low-value real-

time payments, omni-commerce flexibility, bill presentment and payment, management of fraud and risk and modernization through innovation, including artificial intelligence/machine learning.

ACI Worldwide Is a Global Leader in Mission-Critical, Real-Time Payments Software

Banks

10

of the top 10 banks worldwide bank on us¹

Billers

>3,000

billers use our solutions in the U.S.¹

Transactions

>225 Billion

consumer transactions each year¹

Merchants

>80,000

merchants are powered by ACI's solutions directly and through PSPs

Fraud

>1,500

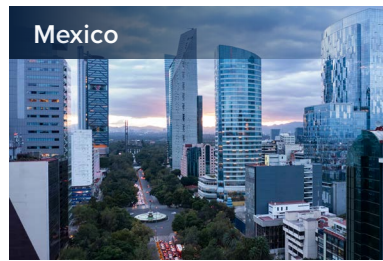
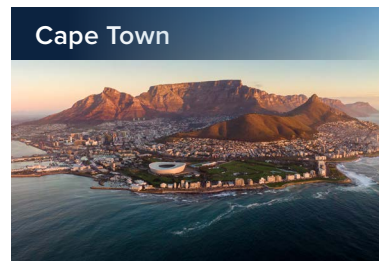
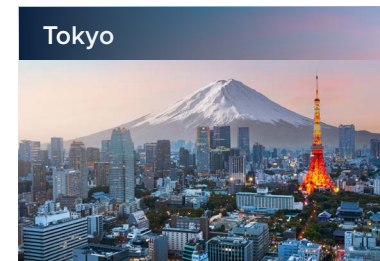
banks and intermediaries trust our solutions to prevent fraud¹

>560 Million

bill pay transactions each year¹

¹Based on Customer data and The Banker Database, 2022.

ACI Serves the World



With **employees** in

49 countries

and **customers** in

95+ countries,

we combine our global footprint with local presence to drive the real-time digital transformation of payments and commerce.

Our Vision and Values

Our Values

Our values of integrity, accountability, diversity and customer centricity are the foundation of who we are and how we do business.



Integrity

We are transparent and do the right thing for the right reasons.



Accountability

We take ownership of outcomes and deliver on our commitments.



Diversity

We seek out and leverage differences and unique perspectives.



Customer Centricity

We start with the customer in everything we do.

ACI's vision, mission and purpose center on our leadership role in real-time payments, as it continues to transform economies around the world.

Our Vision

To be the global leader in real-time payments

Our Mission

To accelerate global commerce through real-time payments

Our Purpose

To create global prosperity through real-time payments

Our Commitment to Stakeholder Engagement

We regularly engage key stakeholders, including investors, analysts, employees, customers, business partners and industry associations on various topics, including sustainability. Our primary engagement tactics by stakeholder category are described below.

Investors and Analysts

Our leadership hosts quarterly earnings calls and annual or bi-annual meetings to engage investors and discuss our strategy, financial performance and important business decisions. In addition, our Investor Relations team organizes individual conversations with active shareholders at least once per year and conducts regular outreach with financial analysts. For more details on our active shareholder engagement throughout 2022, please visit our most recent [Proxy Statement](#).

During the COVID pandemic, ACI's outreach to industry analysts declined. In late 2022, we committed to building out a new, enhanced program in the coming year. Our intent is to drive education and awareness among top-tier analyst firms in our sector to support or market-facing initiatives. The program will also leverage analyst insight to expand internal knowledge that informs our business strategy.

Employees

We foster two-way communication with our employees at every level of the business in all locations around the world. Our primary employee communication channels include our:

- Annual Employee Experience survey
- Quarterly podcasts featuring members of the Executive Leadership Team reviewing business results and answering employee questions
- All-hands meetings at the global level and within each business unit to review company strategy
- Internal communications hub all employees can use to share information and collaborate
- Site meetings and gatherings across our 30+ offices
- Regular one-on-one meetings between employees and their managers

In late 2022, ACI launched a new channel to facilitate more casual interactions with Tom Warsop, our president and CEO. Every one or two months, we host "25 Minutes With Tom" Q&A sessions broadcast live on our internal communications hub. Employees submit questions for Tom and vote them up using social likes and loves. Tom answers the questions with the most votes during the 25-minute broadcast.

We use these channels to monitor the well-being of our employees and strengthen their engagement with the business and their colleagues. These efforts also facilitate collaboration by building connections and ensuring alignment to the same goals, so we can continue to meet the evolving needs of our customers.

Submit and Like Questions Now!

25 Minutes With Tom

Your "most liked" questions answered monthly on Workplace



Our Commitment to Stakeholder Engagement

Customers

The success of our business depends on the success of our customers. Our ACI value of customer centricity means we strive to put the customer at the center of everything we do. To put customers at the center, we must understand their businesses and help them understand ours, respond to their questions and ask our own, engage with their ideas and help them engage with ours, and listen to their concerns and share our own. This level of engagement demands we maintain robust two-way communication channels with our customers around the world. Some of our most frequently used customer communication channels include:

- Annual Customer Experience survey
- Customer success manager and account owner check-ins
- HELP24™ eSupport portal and representatives that provide 24/7 technical product support
- Quarterly Business Reviews with key accounts
- Newsletters and product updates
- Trade shows and industry events
- In-person and virtual access to members of ACI's Executive Leadership Team

Business Partners and Industry Associations

ACI works with partners across the value chain to better serve customers and other stakeholders. Our technology partners help us add value to our solutions and provide additional insight into market conditions and industry developments. Our business partners support us in extending our product portfolio, improving our strategy to get solutions to market and enhancing our ability to deliver market-leading solutions in a variety of regions.

ACI is also a member of several industry associations which provide direction on standards and mandates that are critical to the payments ecosystem. Through these associations and engagements with prominent industry stakeholders, we have the opportunity to use our expertise to influence payment standards to drive innovations and enhancements that benefit the market, our customers and our business. For more information, please review our [2022 Form 10-K](#) and our [Partners and Alliances](#) web page.





2022 Highlights

ACI Worldwide[®]
Real-Time Payments

Key Business Metrics

FY 2022 Revenue

\$1.42B

FY 2022 Adjusted EBITDA²

\$373M

Solution Uptime

99.98%

Global Employees³

3,348

Key ESG Performance

77%

favorable employee engagement⁴

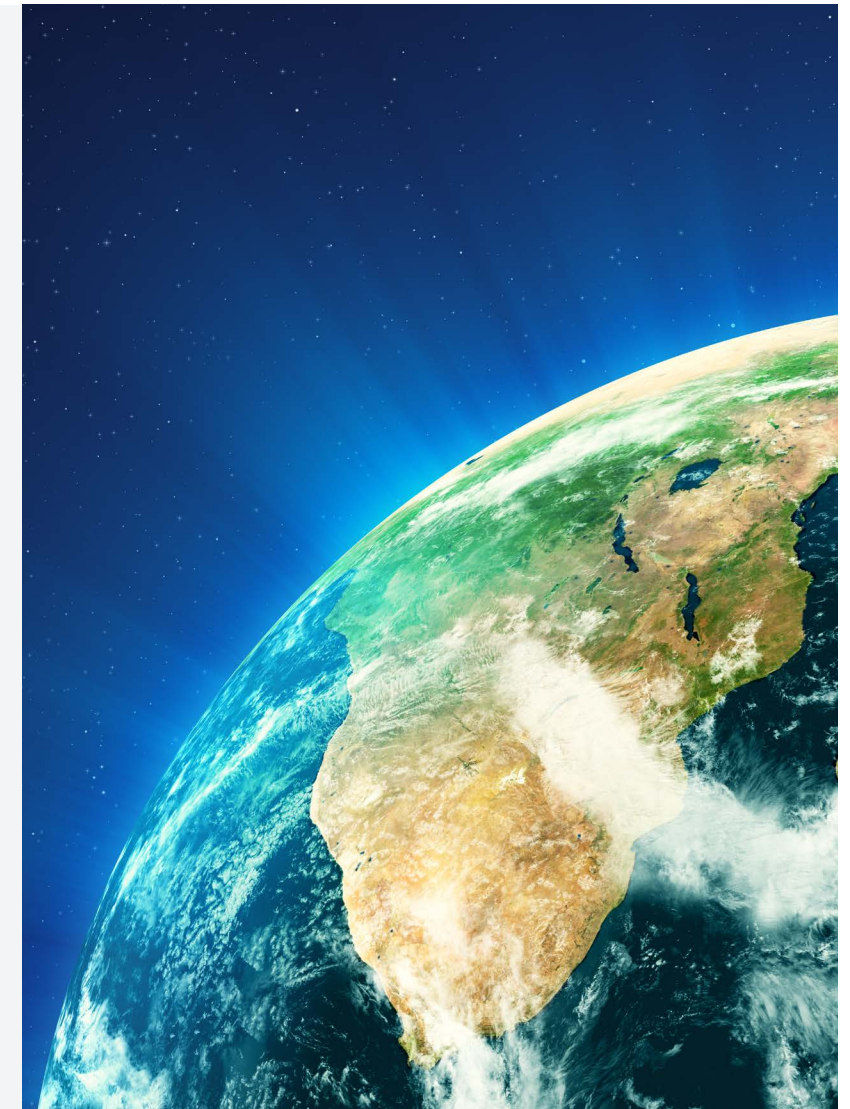
100%

completion of annual employee business ethics and compliance training

50%

of board members are women and/or ethnically diverse⁵

EcoVadis
EcoVadis Silver Medal



²Adjusted EBITDA is a non-GAAP measure. Adjusted EBITDA excludes significant transaction-related expenses.

³Number of employees as of December 31, 2022.

⁴Percentage is the average of engagement scores from two employee engagement surveys completed during 2022.

⁵Additional board diversity data available in our April 18, 2023 Proxy Statement.

Awards and Recognitions

ACI continues to be recognized as a leader in mission-critical payment solutions for central infrastructures, banks, intermediaries, billers and merchants. We were the proud recipient of numerous awards throughout 2022, including the awards highlighted below.



Banking

Fintech Finance Awards — Best Real-Time Payments Solution

ACI® High-Value Real-Time Payments™

Banking Tech Awards USA — Best Payments Solution Provider: Highly Commended

ACI Enterprise Payments Platform™
(with Sherpa Technologies)

Celent Model Bank Award — Payments Infrastructure

Peru CCE (ACI Customer)



Merchant Payments

Payments Awards — Lending Initiative of the Year

ACI PayAfter™

Payments Awards — Best In-Store Payments Solution

ACI Omni-Commerce™

Juniper Future Digital Awards in Fintech & Payments — Retail Innovation of the Year

ACI Smart Engage™



Billing and Bill Payments

Aite Matrix — Best-in-Class Biller Direct EBPP Solution

ACI Speedpay®



Fraud Management and Payments Intelligence

Retail Risk Awards — Most Innovative Online Retail Risk Management Solution

ACI Fraud Management™

Payments Awards — Security Innovation of the Year

ACI Fraud Management

Merchant Payments Ecosystem Awards — Most Innovative Fraud Prevention Solution

ACI Fraud Management

For more information, please visit the [Awards and Rankings](#) page of our website.



Sustainability at ACI Worldwide

ACI Worldwide[®]
Real-Time Payments

Sustainability Philosophy

Our sustainability philosophy is at the foundation of our ESG efforts:

ACI Worldwide believes businesses have an increasingly important mandate to operate responsibly. We aim to operate in a way that is socially, environmentally and financially sustainable. We explore and act in ways to positively impact the communities in which we live and work.



ESG Governance

ACI's sustainability efforts continue to evolve. We understand strong governance of ESG factors is key to ensuring our actions deliver short- and long-term value for our business and all our stakeholders. In 2022, we continued to formalize governance mechanisms for ESG matters. Our 2022 ESG governance structure has three permanent layers:

The Board of Directors, through the Nominating and Corporate Governance (NCG) Committee, reviews progress made against our ESG priorities and also provides the final review and approval of our annual sustainability report. ACI's [NCG Committee Charter](#) is available on our [Investor website](#).

Executive Leadership Team members, including ACI's president and CEO, chief human resources officer and chief risk officer (CRO), provide guidance on selecting and executing ESG priorities.

Senior Leadership Team members, including the head of communications and corporate responsibility, who advance ESG priorities and provide day-to-day initiative management.

Additionally, formal and informal working groups consisting of subject matter experts and volunteers across the business, are assembled as needed to help facilitate specific initiatives at specific times.



Advancing Our Sustainability Strategy

While ACI has a sound ESG approach, we recognize the need to further advance our efforts by developing a forward-looking strategy to proactively address constantly evolving ESG expectations and disclosure requirements. In 2021, ACI made a significant

commitment to developing and formalizing our strategic roadmap by launching the five step ESG strategy development process illustrated below.

ESG Strategy Development Process



Advancing Our Sustainability Strategy

Materiality Assessment

In early 2022, we completed a materiality assessment to better understand the relative importance of the 24 ESG topics most relevant to our business. Our stakeholders — including members of our board of directors, our Executive Leadership Team, investors, employees, customers and business partners — ranked key governance and social factors the most important. The highest ranked, most important topics included:

- Compliant and Ethical Business Conduct
- Data Privacy and Information Security
- Employee Diversity, Equity, Inclusion and Belonging
- Employee Health and Wellness
- Crisis Preparedness and Operational Resiliency
- Employee Recruitment and Development

While our stakeholders ranked environmental factors of lower importance at the time of this assessment, we recognize the importance of these factors is rapidly increasing.

For more detail on our materiality assessment, view our materiality matrix in [Appendix E](#).

Current State Analysis

ACI followed our Materiality Assessment with a Current State Analysis to assess our maturity rating across the ESG topics most relevant to our business. Maturity was determined based on internal and publicly available information about our business. Other factors in the analysis included importance to stakeholders, prioritization for peers and industry trends.

The result of this work included recommendations around key opportunities for ACI to advance ESG performance in priority topic areas: maintaining positive employee experience and equal opportunities, expanding financial inclusion and social impact of our solutions, ensuring accountable and responsible supply chain practices, and enhancing resource efficiency and climate resiliency of our business. We leveraged the Current State Analysis output to launch objective and goal setting discussions in the latter half of 2022.

Objective and Goal Setting

In 2022, the corporate responsibility team conducted goal setting workshops with leaders across the business (e.g., human resources, risk, procurement and facilities leaders) who owned some or part of the priority topic areas identified in the Current State Analysis.

The workshop group developed an initial set of sustainability objectives and goals for discussion. Due to changes in executive leadership that occurred at the end of 2022, finalization of most of these objectives and goals was delayed.

The group did gain approval of some interim Resource Efficiency and Climate Resiliency goals to ensure ACI keeps pace with the rapid evolution of climate legislation and regulation. The approved interim goals include:

- ACI will assess and disclose Scope 1 and 2 GHG emissions by 2024
- ACI will assess and disclose Scope 3 GHG emissions by 2025



Advancing Our Sustainability Strategy

Next Steps in Our Sustainability Strategy

We are committed to moving forward and building on our progress as we work to advance our sustainability strategy. ESG covers an extremely broad scope of topics. Narrowing these topics by identifying priority areas for improved performance that make the most sense for ACI and our stakeholders is critical to ensuring we increase the positive impact we have in the communities in which we live and work.

While organizational change has delayed our formal goal setting, we made significant progress toward achieving our climate reporting goals. We also plan to restart the objective and goal setting phase of our ESG strategy development in the coming year.





Sustaining the Planet

ACI Worldwide[®]
Real-Time Payments

Measuring and Minimizing Our Environmental Footprint

ACI is committed to understanding the operational impact of our business on the environment and minimizing that impact. We are also committed to using our digital payment solutions to help our customers — and the millions of people they serve — reduce their footprints.

Advancing Measurement and Reporting

One of our interim Resource Efficiency and Climate Resiliency goals is to assess and disclose Scope 1 and 2 GHG emissions by 2024. In 2022, we started our journey to meet this goal by gathering purchased electricity data for 2021 and reporting our energy usage and energy efficiency for the first time. We continued this journey by completing a Scope 1 and 2 GHG emissions inventory for 2022.

Even as we celebrate the milestone of completing and disclosing our Scope 1 and 2 emissions for the first time, we remain committed to continuing to improve and evolve how we measure and report our environmental impact.

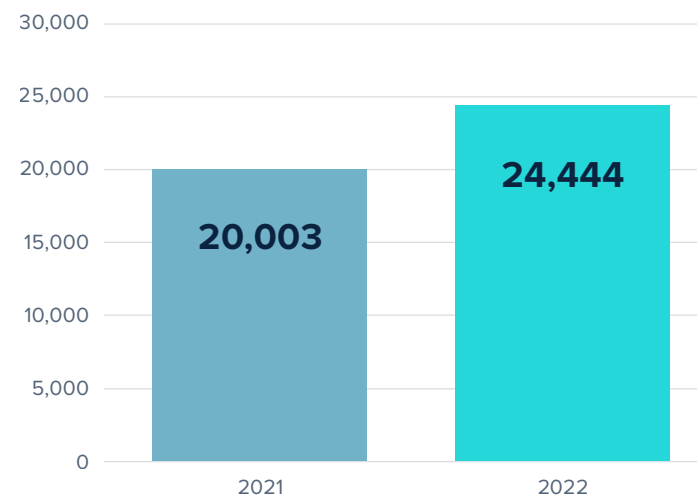
Energy Consumption and Intensity

While 2021 was a pandemic year not reflective of normal operations and the methodologies behind our energy use and intensity calculations evolved from 2021 to 2022, we still include both for comparison. The data shows an increase in energy usage and intensity in 2022. We believe an increase did occur, though it likely was smaller than the current comparison indicates. We believe 2022 is more representative of our normal operation and will use it as our baseline year for energy use and intensity comparison in the future.

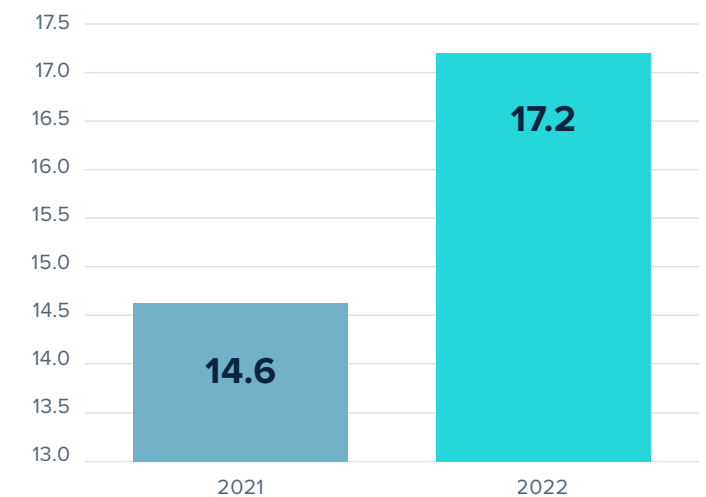
Global Energy Use by Source (MWh)^{6,7}

Energy Source	2021	2022
Electricity (MWh)	20,003	20,802
Natural Gas and Liquefied Natural Gas (MWh)	N/A	3,484
Diesel Fuel and Motor Gasoline (MWh)	N/A	159

Global Energy Use^{6,7}
Energy Consumption (MWh)



Energy Intensity^{6,7}
Total Energy Use Intensity (EUI) by Revenue (MWh/MM USD)



⁶2021 data only includes purchased electricity.

⁷Due to impacts from the COVID-19 pandemic that resulted in site closures, we do not consider 2021 energy consumption reflective of normal operations.

Measuring and Minimizing Our Environmental Footprint

Operational GHG Emissions

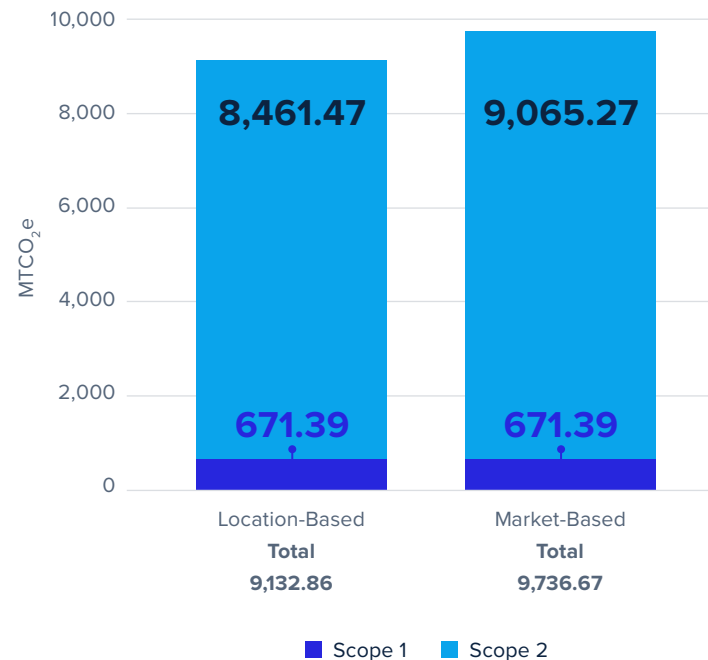
Our approach to our initial GHG inventory was guided by both the GHG Protocol and an experienced ESG consulting firm. We collected all relevant data, including purchased electricity, natural gas, stationary fuel and mobile fuel data. Our effort to gather actual data resulted in the limited use of estimations in our calculations. In fact, less than 3% of the Scope 1 and 2 emissions calculated in our GHG inventory are estimated.

We determined both our location-based and market-based emissions in 2022 following GHG Protocol methodologies. As anticipated, both results are very similar because more than 90% of our emissions come from purchased electricity. At this time, we have limited flexibility to purchase renewable energy at our locations, though we plan to further investigate opportunities to increase the renewable mix in key locations.

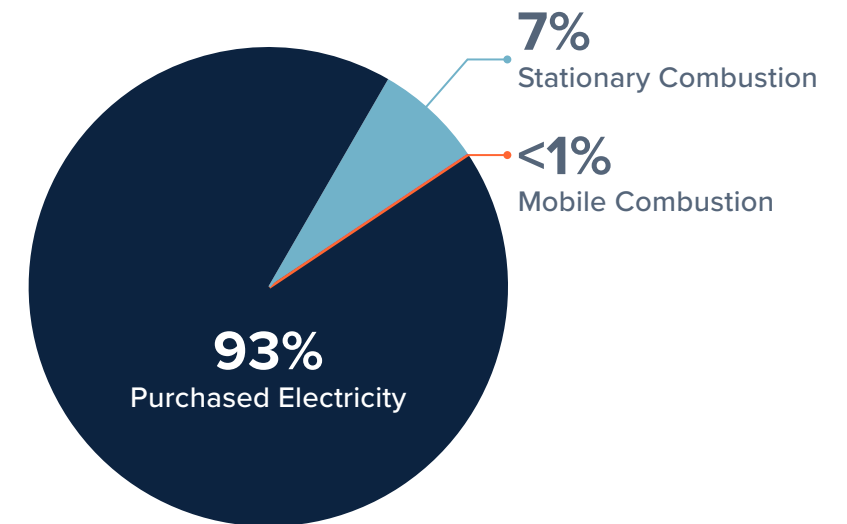
“

Less than **3%** of the Scope 1 and 2 emissions calculated in our 2022 GHG inventory are estimated.”

2022 Scope 1 and 2 Emissions
Location-Based and Market-Based Emissions in 2022^{8,9}
(Metric Tonnes CO₂e)



2022 Scope 1 and 2 Emissions
GHG Scope 1 and 2 Emissions by Source 2022¹⁰
(Percentage of MTCO₂e)



⁸Operational greenhouse emissions include those emission sources covered by Scope 1 and Scope 2 as defined by the Greenhouse Gas Protocol location-based and market-based methods.

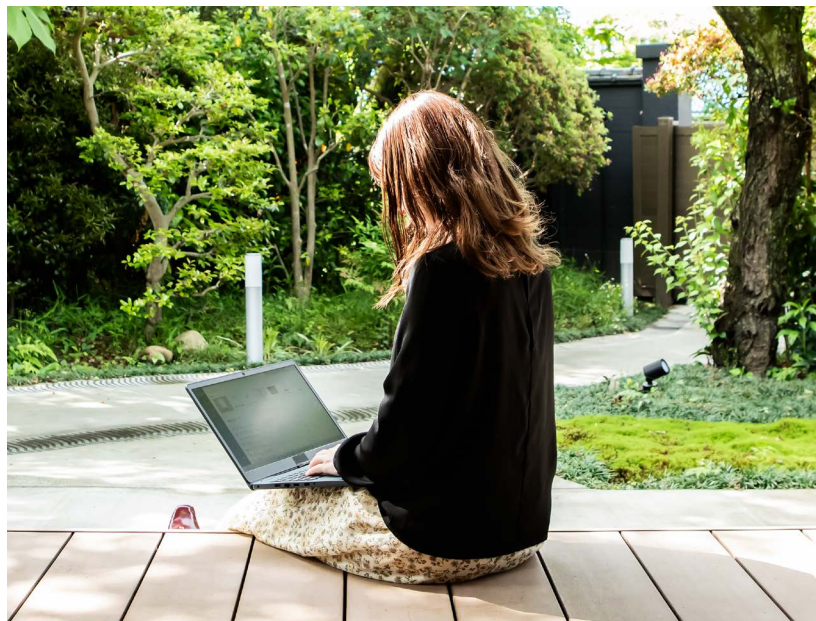
⁹2022 is the base year for our Scope 1 and 2 operational emissions.

¹⁰Percentages the same for location-based and market-based calculation methods.

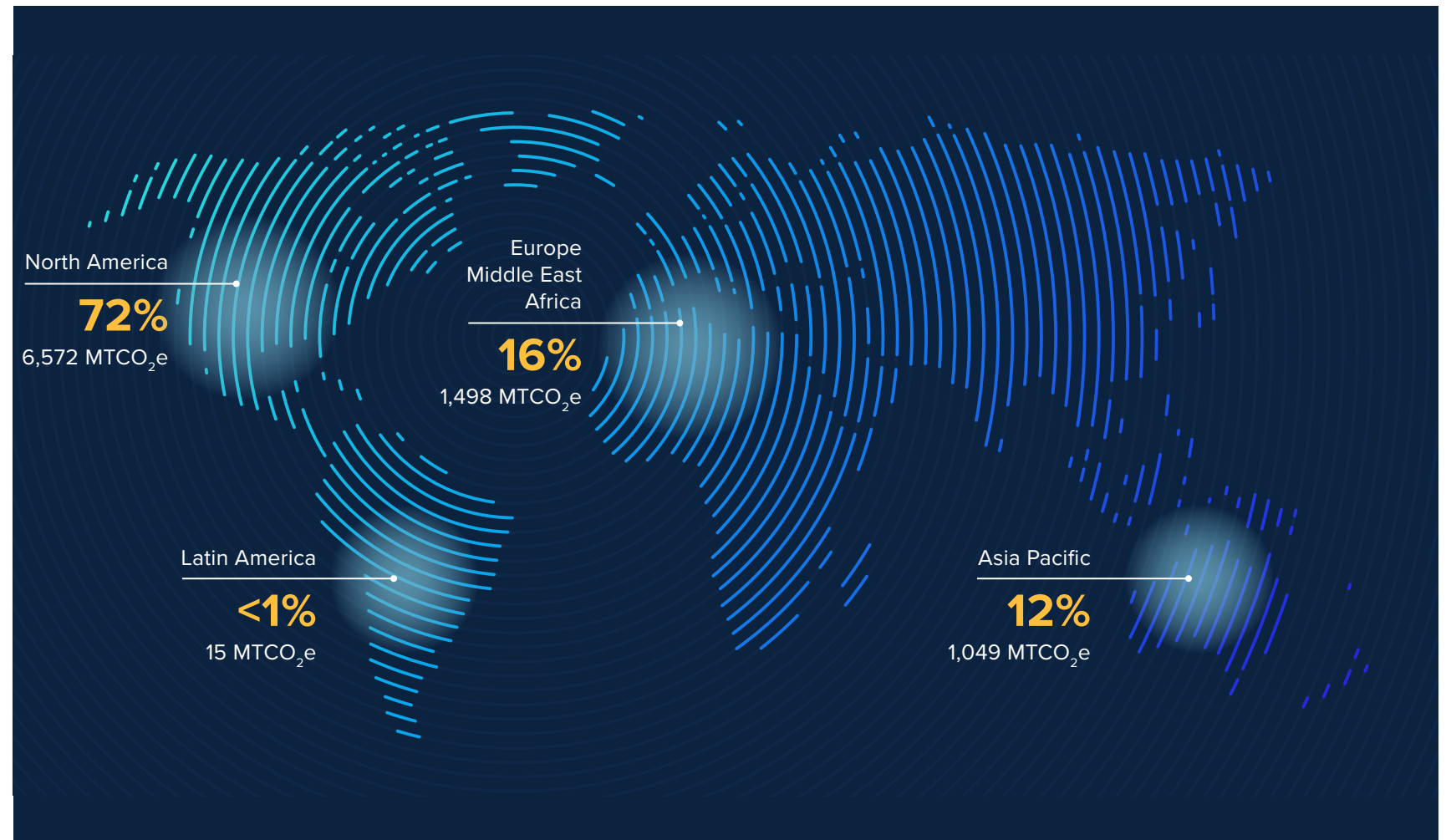
Measuring and Minimizing Our Environmental Footprint

Scope 1 and 2 Emissions by Region

Geographical analysis of our Scope 1 and 2 GHG emissions shows that North America is the source of more than 70% of our emissions. North America is home to two of our owned data centers, which have high energy requirements. Our Europe, Middle East and Africa region, which is home to one of our owned data centers, is the source of 16% of our emissions. A recent server migration and the gradual move of some processing to the public cloud has reduced energy usage over time at our European data center. Asia Pacific and Latin America are the source of 12% and less than 1% of our emissions, respectively.



Scope 1 and 2 GHG Emissions by Region
Percentage of Total MTCO₂e



Measuring and Minimizing Our Environmental Footprint

Minimizing Our Impact

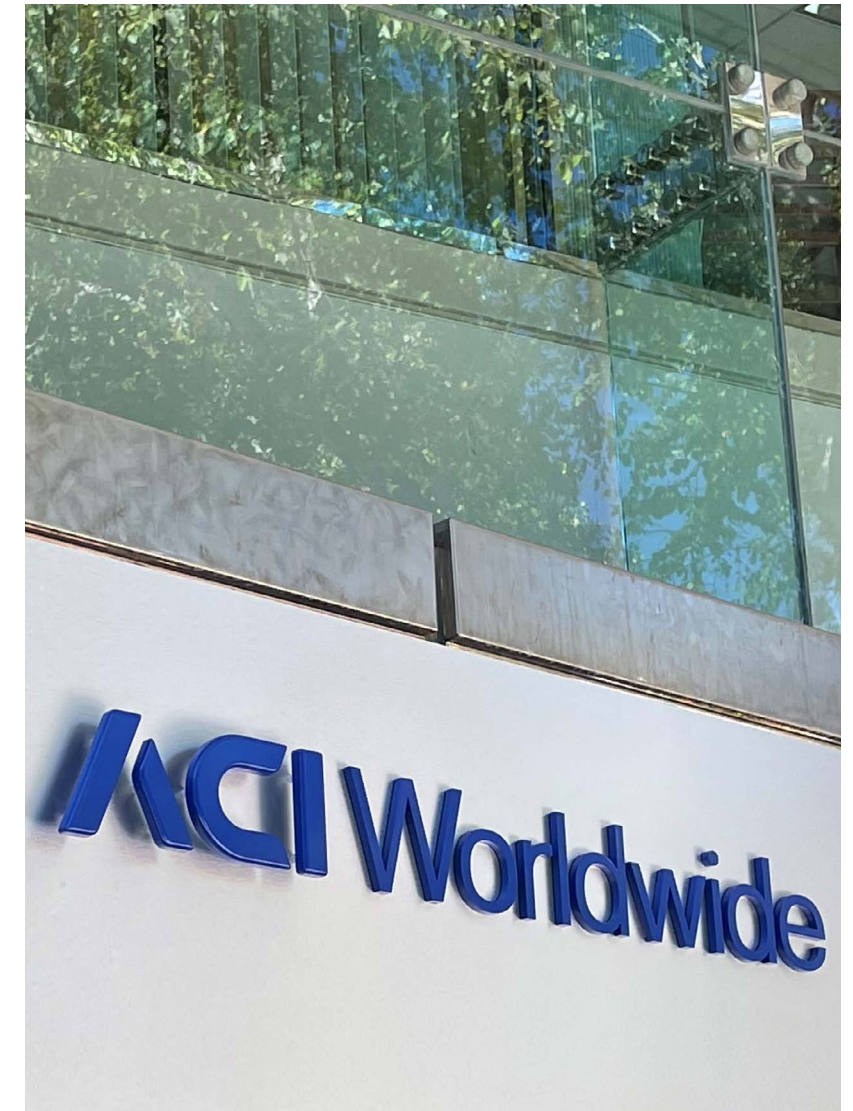
We work to minimize our impact by reducing energy use, GHG emissions, water consumption and solid waste generation. Our Environmental Policy outlines our commitment to providing quality services while operating in compliance with all relevant environmental regulations. We strive to integrate environmental considerations into our decision-making and business activities, including site planning and risk management. Wherever applicable, we promote efficient use of materials and procure environmentally friendly products. When we build new facilities, we aim to use furnishings that are made from recycled or sustainable materials and energy-efficient lighting and controls. In all facilities, we utilize eco-friendly cleaning suppliers for our janitorial services to reduce our environmental impact.

We look forward to using our evolving ability to measure the environmental footprint of our business to better understand how effectively our sustainability activities reduce our impact year over year. We understand the importance of setting quantifiable sustainability goals and targets and are moving along that path. We believe additional annual GHG inventory data is necessary to show trends that will help us identify the most impactful science-aligned goals we can set.

Climate Resiliency Strategy

ACI operates a comprehensive risk management program which identifies relevant climate and environmental risks. Relevant risks are actively managed through controls and testing (where applicable) and those outside of ACI's established risk appetite are escalated for management action.

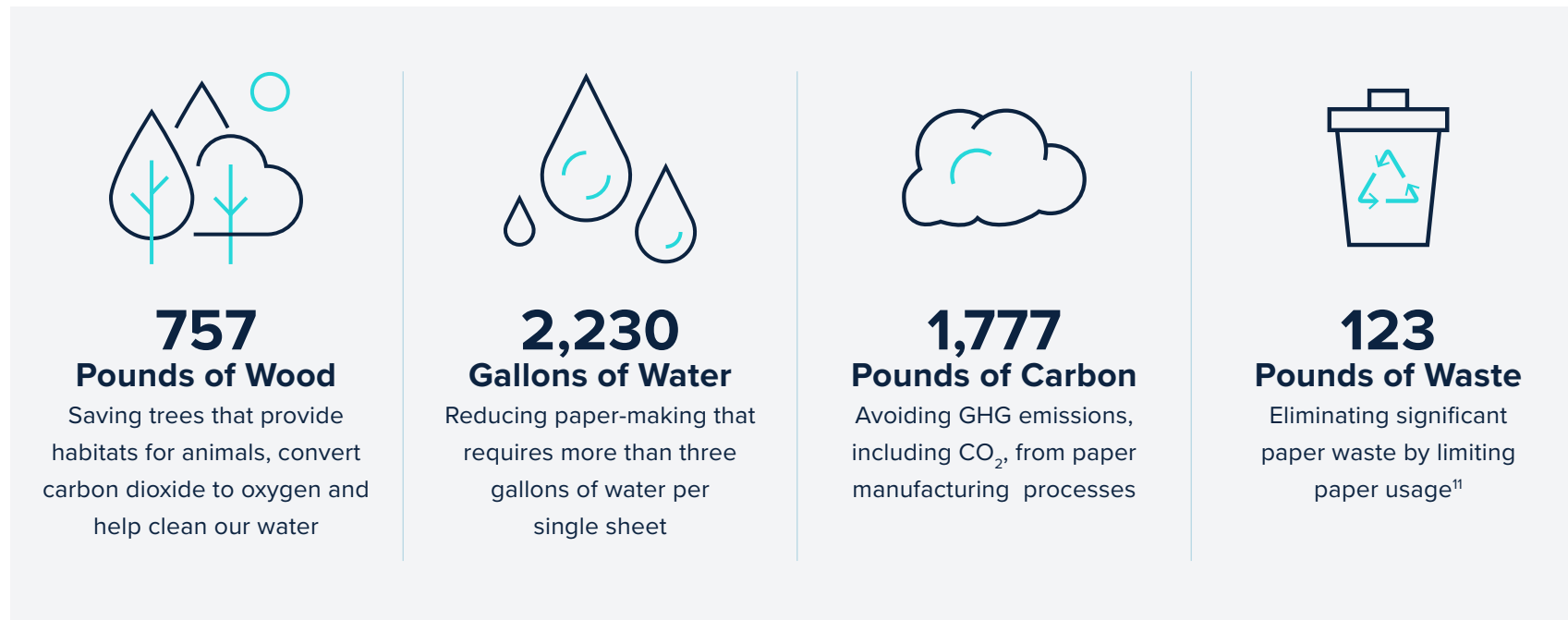
We continue the effort to transition our solutions for banks and intermediaries to cloud-native architecture. This evolution will enable us to leverage the cloud technology benefits of automation, rapid deployment, lower energy consumption and reduced operational footprint. The end sustainability result will be improved efficiency and resiliency in our operations.



Measuring and Minimizing Our Environmental Footprint

Reducing Our Environmental Footprint With DocuSign

We utilize DocuSign for several administrative purposes. DocuSign enables ACI to replace printing, faxing, scanning and overnighting paper documents while also providing environmental benefits. The estimated environmental savings for 2022 include:



The Digital Effect

For decades, ACI's digital payments software has been part of a broader paper saving revolution. Our solutions eliminate the need for paper-based bills and payments, conserving valuable forest resources that provide oxygen, improve air quality, conserve water, preserve biodiversity and mitigate climate change. We use modern hardware and software tools in our solutions to reduce the required computing power profile. We also use the latest alarming and alerting systems that enable more proactive problem detection, increasing the efficiency and speed at which we address system issues. As we shrink our physical footprint with more efficient technologies that require less hardware, we continue to decrease the energy resources and raw materials required for our infrastructure.



¹¹The above environmental impact data (the "Data") is an estimate only and is based on ACI Worldwide Corp.'s ("ACI") account use as of 2022. The data is based on the Environmental Paper Network Calculator Version 4.0 (www.papercalculator.org) and is calculated using an envelope, page count and recipient information. The data is provided solely for informational purposes and should not be relied on as an accurate representation of the environmental benefits of our impact derived from using DocuSign products. DocuSign is not responsible for any loss, damage, cost or expense incurred by or arising from the use or reliance on the data.

Investing in Energy Improvements

Energy efficiency and conservation are important to ACI and our customers. Both impact our business costs and our carbon footprint and are an important way we can help sustain the planet. As noted earlier in this report, our energy consumption and intensity increased from 2021 to 2022. We attribute this increase to multiple factors, including a change in methodologies and greater use of offices after the COVID pandemic.

We are committed to continuously identifying opportunities to improve the efficiency of operations. Key initiatives include upgrading our solutions and facilities with more efficient servers, lighting and environmental control systems.

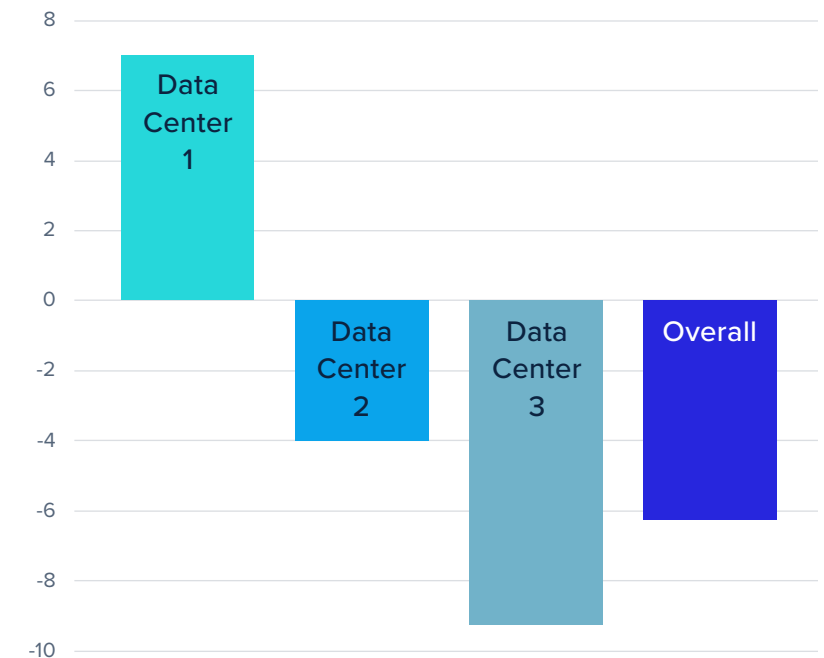
Data Center Monitoring and Management

Operating data centers is energy intensive. As a result, our three facilities with owned data centers are our top GHG emitting locations. Our data center strategy includes the following approaches to improving energy efficiency in these locations:

- Consolidation and/or transition to public cloud
- Server virtualization
- Asset lifecycle management
- Power efficiency monitoring and optimization

While 2022 was not a major technology refresh year for our owned data centers, the Data Center Operations team continued to closely manage the amount of power consumed at all locations by measuring the uninterruptible power supply (UPS) load. Monitoring UPS load allows ACI to optimize and track energy efficiency. As a result of this commitment to power efficiency, the power load on the servers did not increase significantly in 2022 even as customer demand and traffic continued to increase.

Owned Data Center Power Load Analysis
Total Energy Increase or Decrease in 2022 (KW)



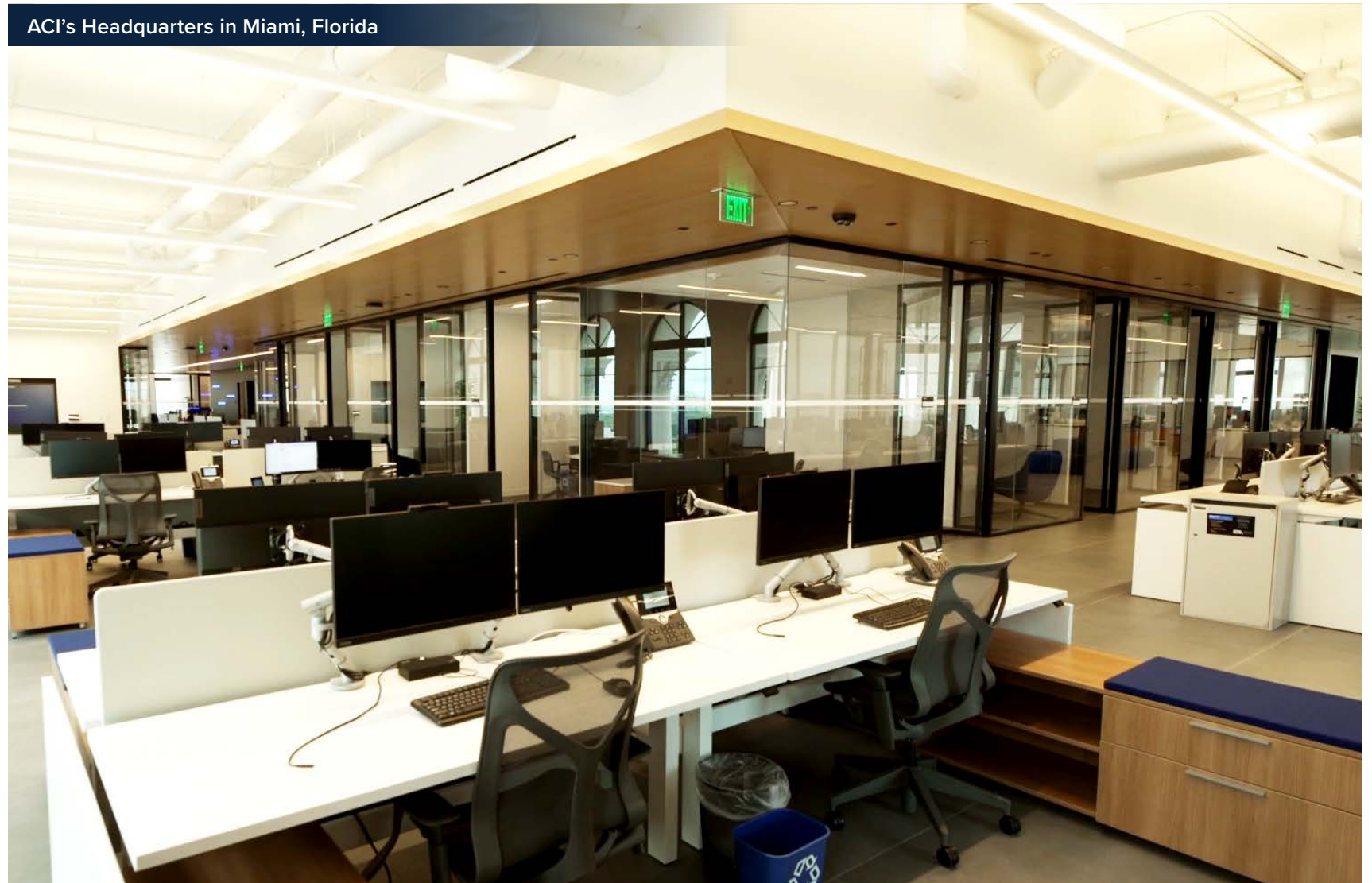
Investing in Energy Improvements

Decreasing Lighting and HVAC Electrical Load and Cost

ACI's conversion of key offices from fluorescent and T-8/T-12 to LED lighting continues to produce energy savings. In our experience, LED conversions cut electrical load in half at offices without data centers. We have transitioned all our fully managed offices to LED and are encouraging landlords who manage other offices to do the same, if they have not already.

We continue to utilize building management systems to control HVAC where possible. Preventative maintenance on our HVAC systems is performed regularly to decrease energy use and ensure efficient operation. We have limited the usage of air conditioning, depending on the occupancy of a particular office area. These efforts have resulted in both decreased energy consumption and utility costs.

ACI's Headquarters in Miami, Florida



Reducing Waste and Water Usage

At ACI, we embed waste and water reduction initiatives in our day-to-day operations. We also explore opportunities for materials recovery and ensure proper disposal of hazardous computer waste. By implementing recycling strategies and programs that avoid single-use plastics, we continue to divert waste from landfills and contribute to a circular economy.

Single-Stream Recycling

ACI utilizes single-stream recycling in our U.S. offices, providing convenient and easy-to-use collection of all acceptable recyclable materials into a single bin. This enhanced recycling program decreases the amount of generated waste and has resulted in an increased waste diversion rate for our offices.

At ACI, we attempt to recycle all:

- Wastepaper
- Toner and inkjet cartridges
- Light fittings
- Plastic, aluminum cans and cardboard

IT Equipment Recycling and Disposal

ACI's Information Technology team is dedicated to recycling and reusing technology wherever possible. We recognize the technology, including computers and servers, that our team members use and that our infrastructure teams use to run our global payment solutions may have hazardous components, like lithium batteries.

Our equipment end-of-life strategy includes replacing individual workstations every three to five years. We will reuse and refurbish equipment that has not reached its end-of-life date.

We comply with applicable standards for documenting equipment disposal and seek certificates of all issued destruction activities to prevent data leakage. We maintain contracts with credible vendors for responsible processing and recycling of electronic devices to ensure all laws, ordinances and regulations related to hazardous waste disposal are followed. To meet compliance accountability regarding data privacy, we do not support the direct reuse of any servers or systems with storage capacity on board. Only individual component materials (e.g., copper) are recycled by our suppliers.

We also have a periodic laptop donation program in some geographies. For more detailed information about this program, please visit the [Making a Difference in Our Communities](#) section of this report.

Water Efficiency

As a digital payments business, our water intensity is relatively low. We currently estimate our business directly consumes approximately eight to nine million gallons of water annually, or about 12 to 13 gallons per square foot.¹² We encourage water conservation across the business, including through the use of low flow faucets and fixtures at many of our locations.



ACI's Headquarters in Miami, Florida

¹²Estimate based on complete 2021 data and partial 2022 data.



Sustaining Our People and Our Communities

ACI Worldwide[®]
Real-Time Payments

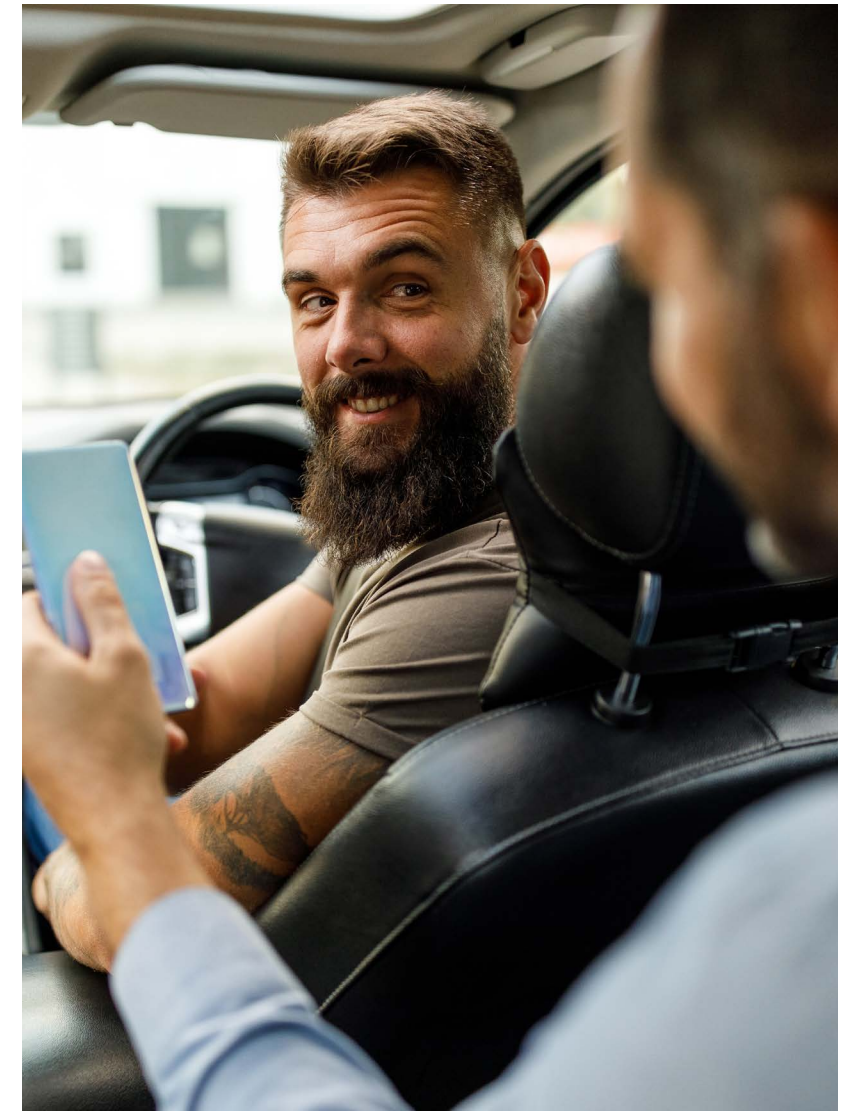
Expanding Economic Access

ACI recognizes the essential role digital payment systems play in our modern economy. ACI's solutions allow people anywhere to access any payment type, opening life's possibilities up to everyone, including people historically disadvantaged by location, education, disability, race, gender, ethnicity, wealth or other circumstances. We are proud that our core products and services help ensure inclusive and equitable access to the digital economy.

As a global leader in real-time payments, ACI is transforming payment systems around the world. Our solutions support 25 real-time payment schemes, including U.K. Faster Payments and Hungary's Instant Payment System (AFR). Real-time payments — also called instant payments, faster payments and immediate payments, depending on the geography — move money faster and more directly than other methods, driving financial inclusion and accelerating economic growth.

By using real-time payments, companies receive the money they are owed from customers and can immediately reuse it to repay their staff or suppliers. Underbanked employees can avoid paying check-cashing fees and enjoy instant access to their full salaries. Gig workers are able to remove unpredictability from their finances when they are paid instantly on completion of their assignments.

In these scenarios and countless others, the movement of funds within seconds rather than days unlocks money — billions of dollars every day — usually tied up in inefficient payment systems and with intermediaries. This is money that people, businesses and governments can instantly put to work to generate value, drive growth and enhance prosperity.



Embracing Global Diversity and Tenure

Though we are a multi-national company headquartered in the U.S., we believe a local approach to doing business in Africa, Asia, Europe, Latin America, North America and the Middle East is a key to our success. We speak the languages and understand the cultures and perspectives of our customers thanks to the unique backgrounds and experiences that our more than 3,300 team members bring to their roles.

We are proud of the tenure of our team. Nearly 60% of our global workforce has been with ACI for at least five years. 35% of our employees have been with the company for a decade or

longer. These long-term employees are experts in their fields, and many are respected experts in the payments industry. They recognize the importance of ACI's solutions and are unwavering in their commitment to our business and our customers. They cite opportunities to contribute to mission-critical solutions, the continuous innovation required to succeed in digital payments, their relationships with colleagues and ACI's respect for every individual as reasons they build a career here.

In 2022, women accounted for 34% of our global workforce. This figure remained unchanged from 2021, though our overall employee

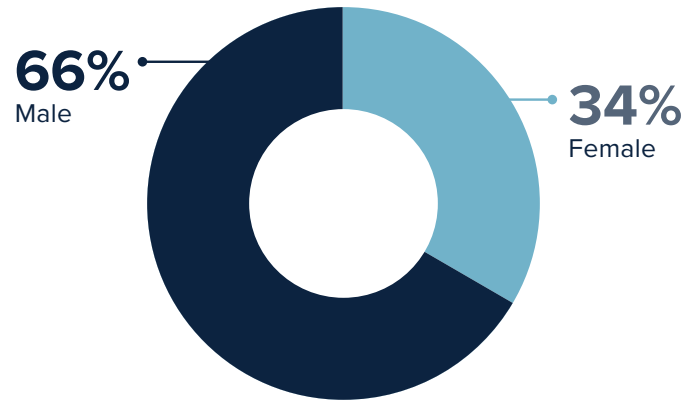
population did decline from 2021 to 2022 due in large part to the divestiture of our corporate online banking unit. We saw a 1% uptick in the percentage of women in management from 2021 to 2022. We define management as all people managers. We recognize the importance of having gender, race and ethnicity diversity across all levels of our organization. Our strategy to enhance diversity is detailed in the following sections of this report.



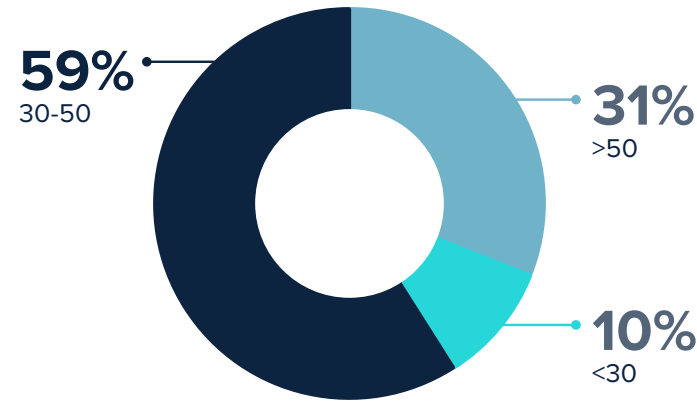
ACI Employees in East Brunswick, New Jersey

Demographics^{13,14}

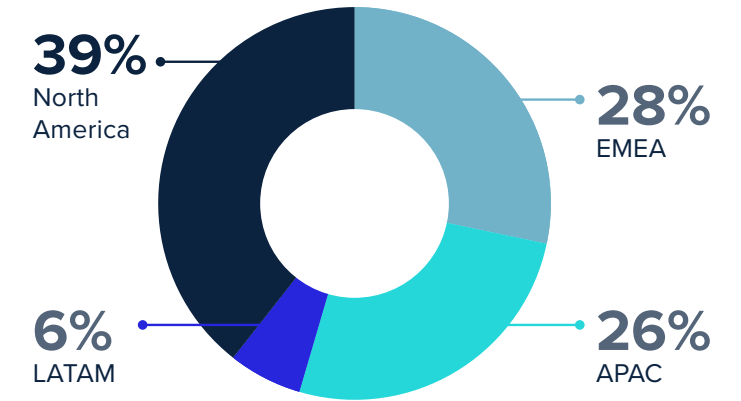
Gender



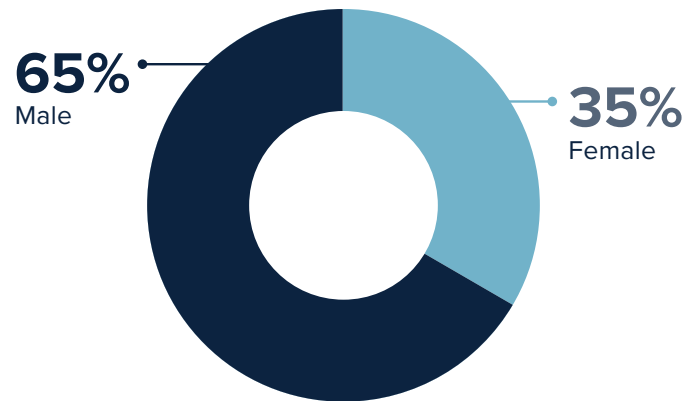
Age



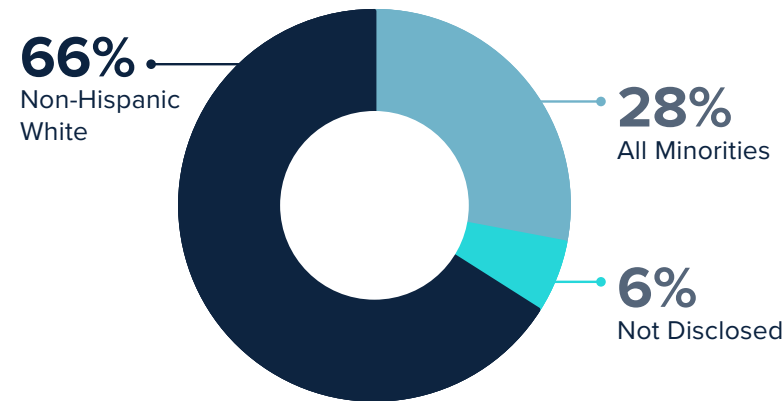
Region



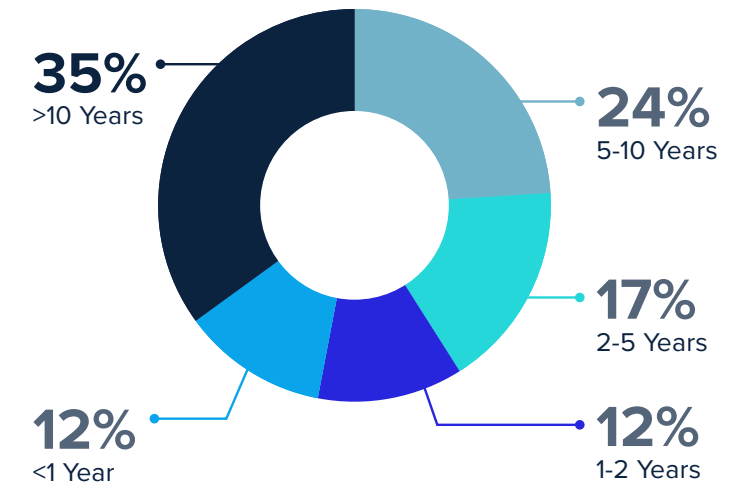
Management Gender



U.S. Ethnic Diversity



Tenure



¹³As of December 31, 2022.

¹⁴Management defined as all people managers.

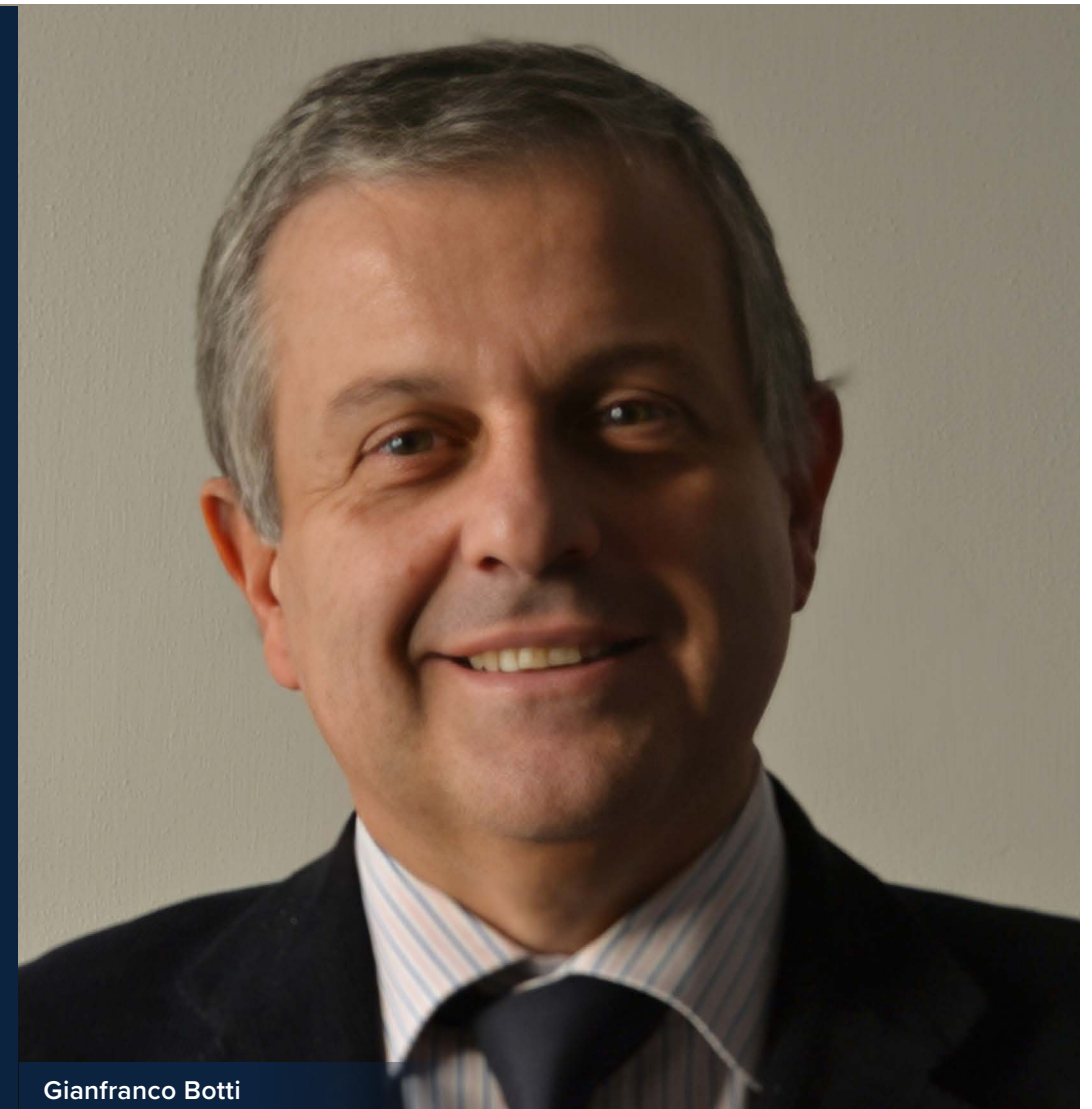
One of ACI's Italian Pioneers

In 2023, Gianfranco Botti, head of sales for Southern Europe and general manager for ACI Worldwide Italia, will celebrate his 40th year of service at ACI. Gianfranco's ACI journey follows a series of acquisitions. He started in 1983 at Monetics, which was first acquired by Banksiel in 1993. ACI Worldwide then acquired the Monetics branch of Banksiel in 1997.

Early in his career, Gianfranco worked in a technical role before being appointed to account manager to oversee the Italian point of sale processing centers. Throughout his tenure, Gianfranco has led the ACI Italia team and has been a key leader in managing and growing ACI's customer relationships in Europe.

When Gianfranco looks back at his career at ACI, he says, "One of the things I've enjoyed most about working at ACI is the opportunity to have a worldwide vision and to develop ACI's culture not only in Italy, but also across the company."

40
years of service



Gianfranco Botti

Fostering a Diverse, Equitable and Inclusive Work Environment

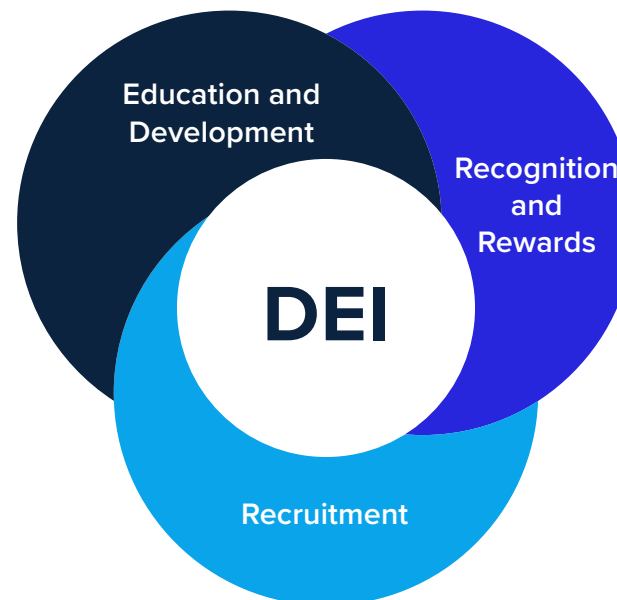
ACI is committed to seeking out and leveraging differences and unique perspectives to drive continued business success. Our diversity, equity and inclusion (DEI) strategy is built on a foundation of equal opportunity and fair treatment for all as well as our ACI value of diversity. We believe in linking DEI to individual and business success, listening and having empathy for one another and developing diverse leaders to foster an inclusive work environment.

In 2022, we continued to advance tactical DEI initiatives within the organization through a framework that includes three focus areas:

- Education and development
- Recognition and awareness
- Recruitment

Initiatives in each of these areas were led by different working groups comprised of corporate responsibility and human resources leaders as well as ACI volunteers from different parts of the business. We communicated these initiatives to all employees through our internal communication hub, email and all-hands meetings.

Diversity, Equity and Inclusion Framework



A Foundation of Equal Opportunity and Anti-Harassment

We want all employees to thrive — to showcase and grow their skills, feel empowered to drive business success and build exceptional careers. An environment where employees can thrive grows from a solid foundation of equal opportunity and anti-harassment. ACI is committed to the principles of equal opportunities and fair treatment for all employees, regardless of their gender, sexual orientation, religion, race, age or beliefs. We do not tolerate discrimination or harassment of any kind and work to ensure each employee is treated fairly and with respect as outlined in our [Code of Business Conduct and Ethics](#).

Annual compliance training that all employees are required to complete reinforces our Code of Business Conduct and Ethics, including workplace harassment prevention. This training is one important way ACI supports cultural awareness and anti-harassment in our organization.

Fostering a Diverse, Equitable and Inclusive Work Environment

Pay Equity

ACI recognizes the gender pay gap in the technology industry, and we are committed to changing it. We monitor the average pay for everyone within the organization, which includes examining any pay differences between men and women. To increase the representation of women in the payments industry, we actively participate in industry partnerships and provide education resources.

For more details about our initiatives, please visit the [Making a Difference in Our Communities](#) section of this report.

Empowering Diverse Leaders

We are dedicated to empowering and promoting diverse leaders within the organization. Women and members of underrepresented groups are members of our board and Executive Leadership Team and hold important roles across the organization, including in our software engineering, product management, sales and corporate functions. We promote dialogues regarding diversity and inclusion, and we support employees in their career progression through training, manager guidance and mentorship.

In 2022, we launched RISE, a multi-faceted leadership development program. RISE stands for “Represent, Include, Strengthen and

Elevate.” The program helps ensure diverse and inclusive perspectives are incorporated into our business decisions by accelerating the development of leaders from diverse backgrounds. RISE aims to inspire and empower high-potential leaders from underrepresented groups to actively participate in business decision-making, accelerating their professional advancement and ACI’s growth journey. Around eight to 12 leaders are selected annually for each RISE cohort. The year-long RISE experience includes expanded access to executive leaders, deep dives into business challenges and opportunities, experiential learning through live business cases, in-person events, individual coaching and engagement with the board of directors.

Education and Development



RISE Inaugural Class 2022



Fostering a Diverse, Equitable and Inclusive Work Environment

Listening to Other Perspectives

In 2022, ACI hosted an ACI Listens session titled “Working Across Cultures” as part of our ongoing internal DEI programming. The one-hour virtual conversation grew out of our successful DEI Speakers Series launched in 2021. The conversation featured four employees from diverse backgrounds sharing their experiences working in different countries and with colleagues from different backgrounds. The featured speakers also answered questions from the audience. More than 1,200 employees watched the ACI Listens event live or viewed the recording.


Recognition and Awareness





ACI Listens:


Working Across Cultures

Join us Tuesday, May 24









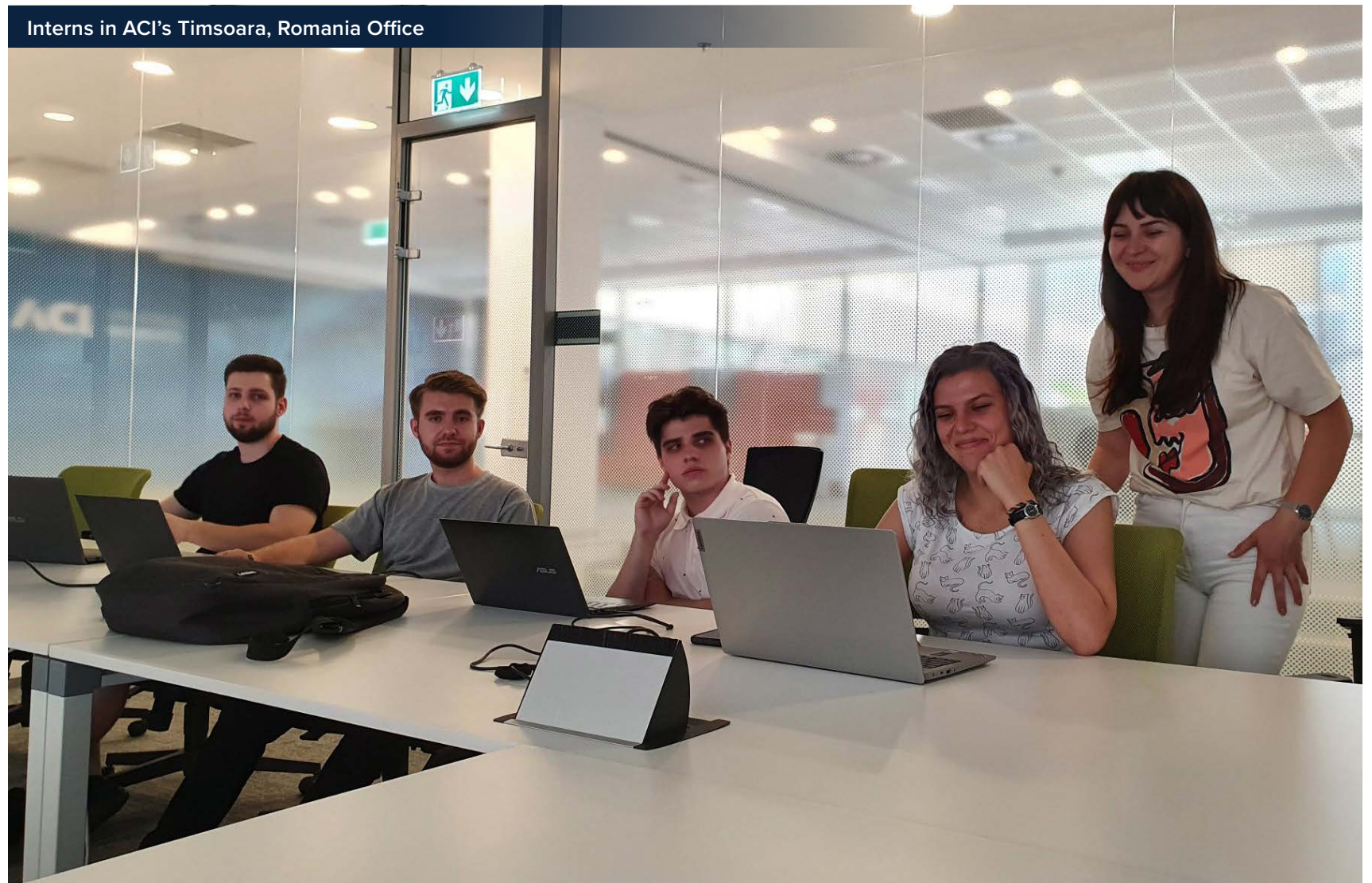


Fostering a Diverse, Equitable and Inclusive Work Environment

Launching Careers in Technology

In 2022, ACI continued its regional internship programs, which are focused in Limerick, Ireland; Bangalore, India and Bogota, Colombia. Our goal remains to offer internships around the world that provide opportunities for more students from diverse, global backgrounds to gain exposure and understanding of the payments software business. Once they graduate, high-performing interns will be considered for job openings to launch their full-time careers in the payments industry.

Interns in ACI's Timsoara, Romania Office



Recruitment



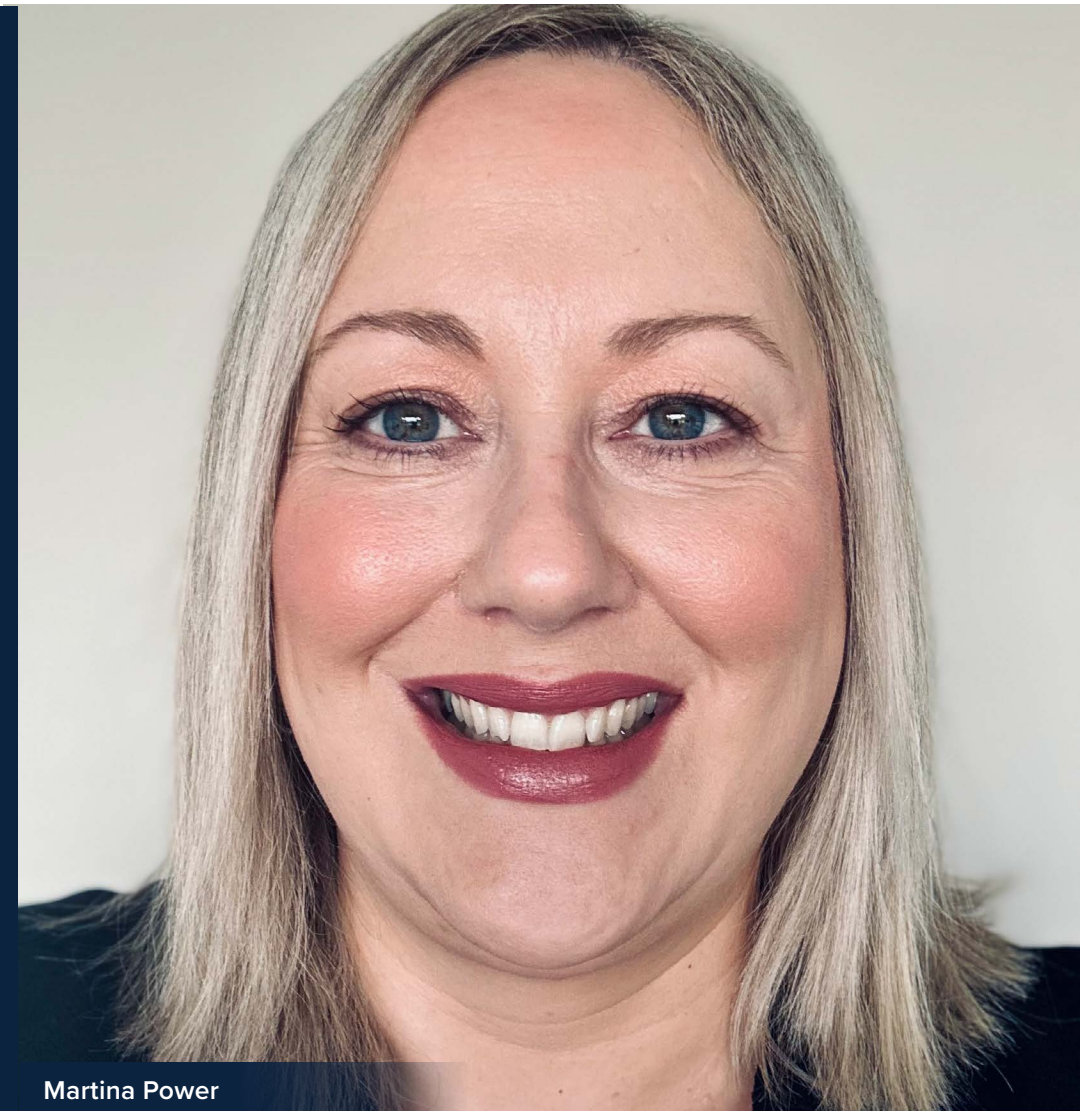
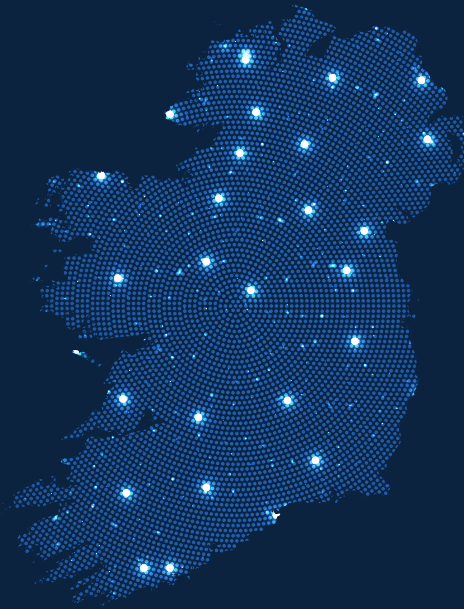
From Software Engineer to Technology Leader

Martina Power, head of cloud enablement, joined ACI as a senior software engineer in our Limerick, Ireland office in 2006. When Martina first joined as a senior software engineer, she worked in development for ACI's retail payments product. Sixteen years and five promotions later, she is now ACI's head of cloud enablement — a strategic role where she leads ACI's cloud enablement strategy, service quality and transformation of our client experience.

Martina was also selected to participate in ACI's RISE leadership development program. As a participant, she received tailored coaching, executive training and opportunities to engage with ACI's board of directors.

“

I'm excited for my future here and eager to employ the new practical and communications skills I've gained as part of the RISE program.”



Martina Power

Upholding Labor and Human Rights

ACI is committed to preventing modern slavery in any form throughout our value chain. We recognize our employees' rights to collective bargaining and comply with all relevant laws and regulations.

Anti-Slavery

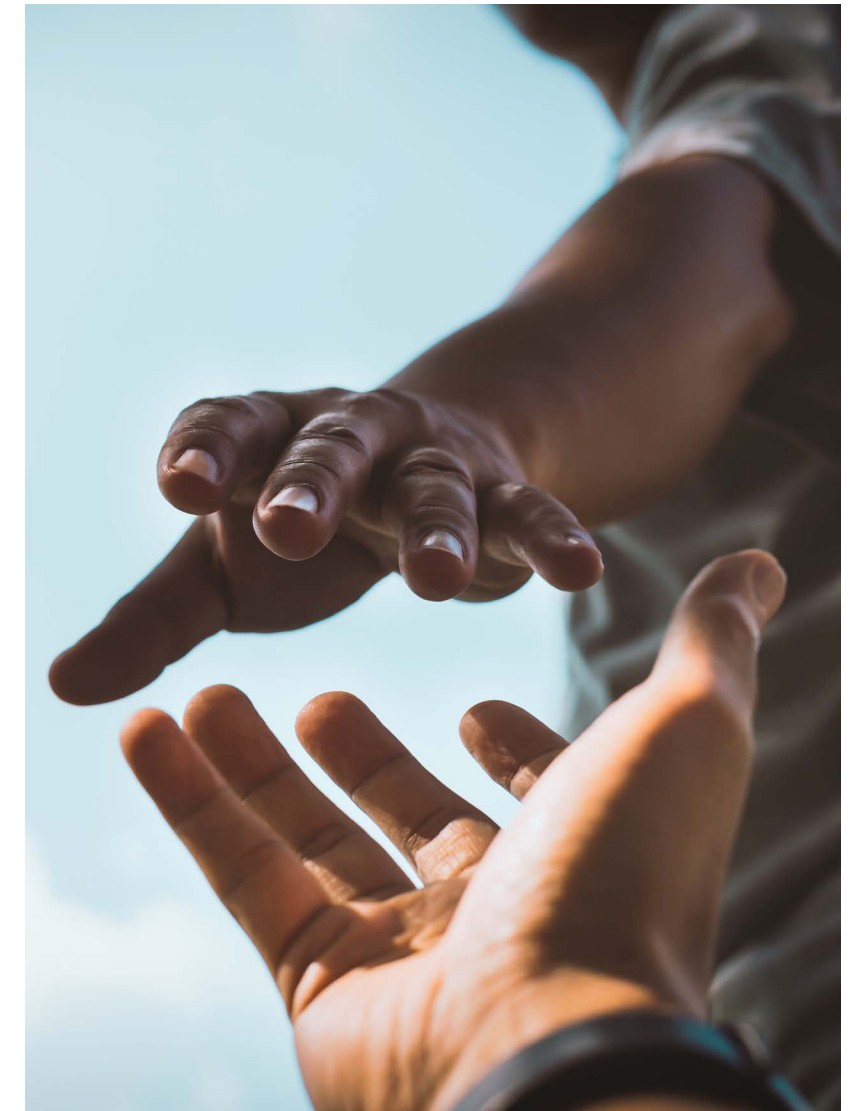
We prohibit the violation of fundamental human rights in all forms, including but not limited to slavery, servitude, forced and compulsory labor, and human trafficking. This includes the prohibition of child labor throughout our value chain. Our [Anti-Slavery Policy](#) applies to all persons working for our business or on our behalf in any capacity, including all levels of employees, contractors and business partners. ACI's head of enterprise risk management and compliance is responsible for implementing the policy, which is subject to annual review and approval from the board of directors and internal control procedures to ensure its effectiveness in countering modern slavery.

If employees suspect or believe a human rights violation is occurring, they are required to directly notify our Risk and Compliance Steering Committee or submit a report via our ACI Helpline. Our Anti-Slavery Policy is included in our [Code of Business Conduct and Ethics](#), which is mandatory for all employees to review and agree to comply with as part of annual ACI compliance training. Our Third-Party Risk Management program, which is discussed in more detail later in this report, monitors the adherence of third parties to fundamental human rights, including anti-slavery and anti-human trafficking.

Collective Bargaining and Political Activity

ACI respects freedom of association in compliance with applicable laws. Currently, none of our employees are members of any organized labor associations.

ACI does not make political contributions or engage in political lobbying. Employees are free to engage in personal volunteer political activity and contribute personal resources to candidates and parties as permitted by law. Employees may not use company resources (e.g., money, supplies) for personal political activities.



Supporting Employee Experience and Development

We strive to provide an environment and support system that ensures team members can perform at their best, expand their knowledge, develop their skills and feel connected as part of the ACI team. We solicit feedback through a variety of channels, including periodic surveys focused on comprehensive employee experience and specific topic areas. Through robust professional development and succession planning initiatives, we aim to continue to grow our current talent and attract our next generation of talent.



ACI Employees in Bogota, Colombia

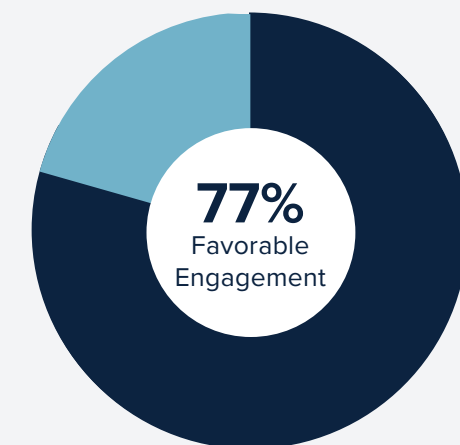
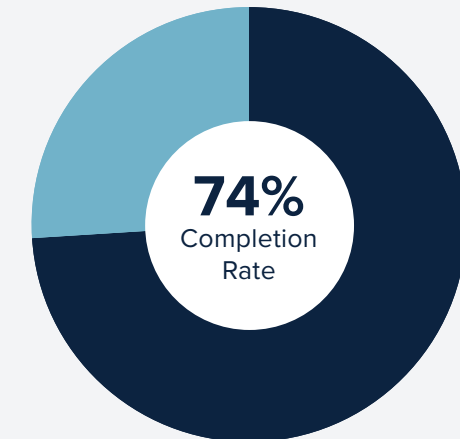
Employee Engagement

Employee input provides valuable insights into our strengths and opportunities for improving our employee engagement and development strategies. We collect feedback through our Employee Experience (EX) surveys and quarterly all-hands meetings with open Q&A sessions. Also, we utilize our two-way internal communication hub and virtual and in-person conversations with managers and leaders to informally capture employees' opinions and questions.

The EX surveys include an employee engagement index, which is measured annually. Our surveys are managed by a third-party provider that ensures confidentiality of individual responses by providing ACI with data and insights in the aggregate for different levels of the organization.

In 2022, we administered two pulse surveys, with our next census survey scheduled for 2023. In March 2022, approximately 74% of the ACI workforce completed our pulse survey, with 77% favorably engaged and 83% of the participants noting they feel a sense of pride working for ACI. EX survey results are communicated to employees at the enterprise, business unit and team levels. Based on the survey, we develop and execute EX action plans throughout the year to address priority areas identified for various levels within our company.

2022 Employee Experience Pulse Survey (March)



Supporting Employee Experience and Development

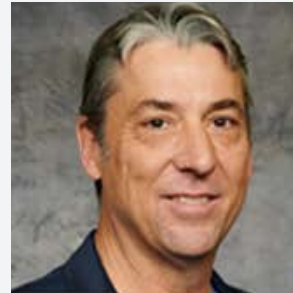
ACI University

We provide our employees with a wealth of professional learning and development resources through ACI University, a one-stop-shop learning portal that includes both on-demand and assigned courses and learning plans. ACI University has more than 9,000 self-paced learning modules and live training opportunities consisting of resources developed internally and by leading third-party content providers. Learning topics cover a wide variety of employee skills and interests, including product, sales, technical development, business acumen, leadership and compliance. In 2022, our employees spent more than 13,400 hours in structured voluntary learning courses and earned more than 2,600 badges and certifications in pursuit of professional growth.

In 2022, ACI launched a new peer-to-peer professional development series called ACIU Live!. Sessions were hosted live throughout the year and covered topics ranging from communication skills to relevant technology updates. More than 600 employees attended the interactive sessions.

ACIU Live!

Interchange 101



During this quick, engaging webinar, you will learn:

- The basics of interchange, a fundamental part of payments
- Why interchange is important to all of us at ACI
- How ACI is managing interchange

13,400

hours of voluntary learning completed

2,600

professional badges and certifications earned

Supporting Employee Experience and Development

Performance Management

Our performance management program supports effective employee communication, individual growth and alignment to delivery of ACI's operating plan. ACI has adopted Agile Performance Management (APM) to support a dynamic and collaborative alignment that will provide the agility needed for sustained growth. We continue the process of training employees in APM skills and behaviors. In 2022, we trained one additional cohort in APM. As of year-end 2022, 85% of employees had completed the training.

We annually survey APM participants to track the impact of the initiative. 2022 survey highlights include:

- 89% plan to use the new skills and knowledge
- 63% have been providing performance insights and coaching effectively
- 87% have regular check-ins with their managers
- 63% felt more empowered and effective after regular check-ins

As anticipated, individual effectiveness using APM skills has declined over time. We plan regular skill refreshers to help address this.

All employees are required to set annual, measurable performance goals early in the year. In 2022, 99% of employees set performance goals. Employees and managers evaluate progress in achieving those goals during multiple APM check-ins throughout the year.

Toward the end of the year, managers complete a formal annual assessment of employee performance against expectations, including reviewing their attainment of goals and how they live the ACI values. In 2022, 100% of our employees received a performance evaluation. The evaluation results provide a basis for compensation adjustments and serve as input for identifying learning and professional development opportunities.

2022 Annual Performance Evaluation

100%
of employees
received an evaluation

2022 Goal Setting

99%
of employees
set goals

Agile Performance Management

Our APM strategy is designed to develop our organization, people and culture in a way that enables us to grow our position as a global payments leader. The approach emphasizes the importance of ongoing performance conversations and alignment with our values, providing us the agility we need for sustained growth. Through this strategy, we create a dynamic and collaborative environment for our employees with:

- Adaptive and flexible check-ins with their team leaders
- Routine goal setting and achievement reviews
- Meaningful and ongoing coaching conversations to aid problem solving
- Performance insights from team members, leaders and managers



Supporting Employee Experience and Development

Succession Planning

ACI's management and board have developed a process for identifying and developing internal employees with the potential to fill key business leadership positions in the company. On an annual basis, each business unit executes a talent review to discuss performance, evaluate leadership potential and identify high-performing contributors. This process increases our visibility of experienced and capable employees who are prepared to take on leadership positions as they become vacant.



Promoting Employee Health, Safety and Well-Being

Ensuring the health, safety and well-being of all employees is fundamental to how we operate our business. Our team members make our business performance possible, and we want them to succeed and thrive. ACI strives to provide competitive benefits and wellness programs and execute robust workplace policies to drive a high-performing, respectful culture that increases employee satisfaction and enables individual and organizational success.

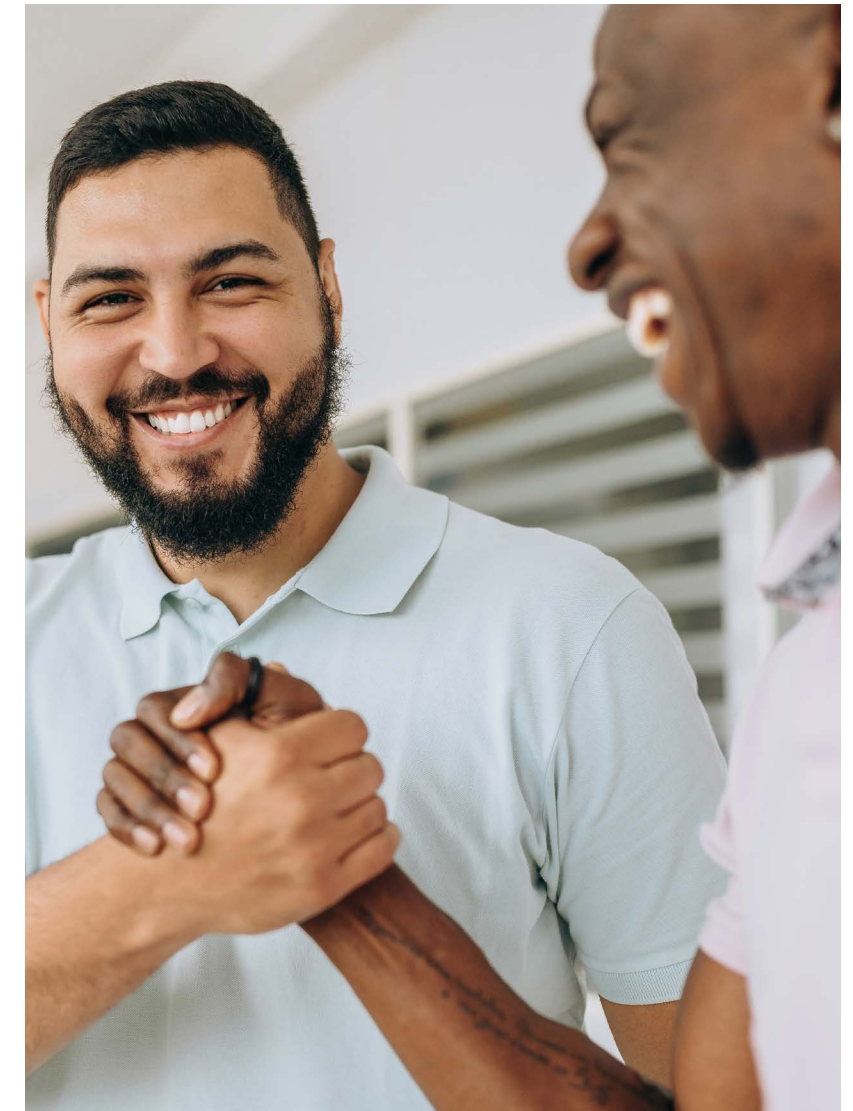
Fair Compensation, Bonuses and Rewards

ACI is committed to providing equal pay for equal work, inclusive of salary and benefits. We provide competitive compensation and incentives in line with industry benchmarks for all employees, taking into consideration the internal equity and alignment with business and individual performance.

As a company that provides software product hosting and support services, we have policies to competitively compensate employees who provide regularly scheduled on-call support or are required to occasionally work irregular hours. Our overtime policy ensures compliance with all applicable labor regulations in accordance with the Federal Labor Standards Act (FLSA) in the U.S. as well as with

the regulations related to pay and rewards of countries outside the U.S. We review our compensation programs annually, assessing market values and establishing consistent guidelines across the company.

We provide incentives to drive business success through bonus payments. We offer a Short-Term Incentive Plan (STIP), Long-Term Incentive Plan (LTIP) and Sales Incentive Plan (SIP) to groups of employees. Participants are selected based on their level and/or role in the organization. In 2022, we continued our achievement grant program that rewards every active employee, no matter level or role, with shares in the company that become vested after a defined period of time. In some geographies, cash equivalents are offered. The grant size is based on the prior year's business performance. The goal of the achievement grant is to make all employees feel and act like owners of the company. Members of ACI's Long-Term Incentive Plan already receive equity awards and do not participate in the achievement grant. Additional details about our stock incentive plans are available in our [2022 Form 10-K](#).



Promoting Employee Health, Safety and Well-Being

Workplace Safety

ACI is dedicated to maintaining a safe work environment and preventing workplace violence. All sites have a safety lead and/or safety committee, depending on the size of the office. We have written emergency plans and procedures in place for all our global sites. These plans detail important health and safety topics, including:

- Secure building access
- Emergency procedures, including evacuation and lockdown plans
- Medical emergency response
- Emergency phone numbers
- Employees designated as wardens, marshals and first aid providers

We follow all workplace safety regulations in locations where we operate. In the U.S., this includes the U.S. Occupational Safety and Health Administration (OSHA) standards. We complete all required safety and health inspections at our sites around the world. These audits and risk assessments evaluate our emergency plans and procedures, including many of the topics listed above.

We have a Corporate Security team to help ensure the physical safety of our facilities and our people, whether they are working in an ACI office or traveling for business. Our Workplace Violence Policy provides employees with guidelines to deal with intimidation, harassment or threats that may occur during work-related activities. We promptly investigate all reports of threats and suspicious individuals or activities and implement disciplinary actions to deter workplace violence and mitigate adverse effects on the well-being of our employees.

Healthcare and Insurance Benefits

ACI provides our global employees with comprehensive insurance plans and benefits to meet their needs and the needs of their dependents. In the U.S., we offer a benefits package for regular employees that includes medical, prescription, dental and vision coverage. In addition to diagnostic services and therapeutic treatments, our medical plans also cover preventive/well childcare, mental health services, virtual healthcare visits and an expert second opinion service. ACI helps employees pay for future healthcare expenses by supporting health savings accounts (HSAs), flexible spending accounts (FSAs) and dependent care flexible spending. Employees also have access to life insurance coverage for themselves and their dependents, as well as voluntary coverage for disabilities, accidents, hospital stays, critical illnesses, legal assistance, home and auto damage, and liability, identity protection and pet health. For our global workforce, ACI also offers healthcare benefits, supplemental healthcare benefits and life insurance in alignment with local country regulations and practices.

100 percent of our full-time employees globally have access to employee assistance at no cost. Our Employee Assistance Program (EAP) provides support for a wide range of personal, legal and financial issues at no cost. In line with local regulations and best practices, we provide maternity, paternity, adoption and bereavement leave as well as paid time off, volunteer hours and holidays.



Promoting Employee Health, Safety and Well-Being

Physical and Mental Wellness Programs

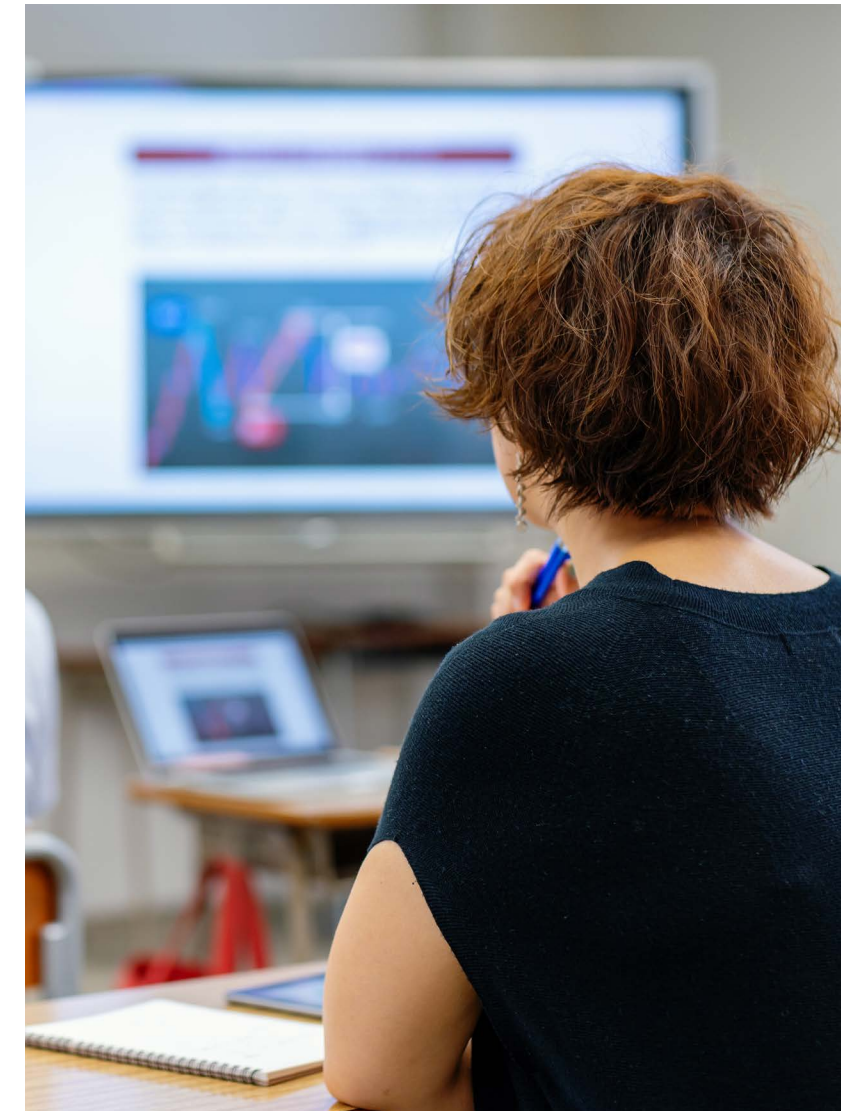
ACI offers wellness programs to employees located around the world. In the U.S., our wellness program allows employees to earn an incentive reduction in their insurance premium or an additional contribution to their health savings account by completing a health assessment and participating in other healthy lifestyle activities. Outside of the U.S., wellness programs include access to exercise benefits and services. In several office locations, we offer on-site exercise facilities to promote healthy lifestyles.

Additionally, ACI's Employee Assistance Program offers employees access to mental health resources, including counseling for psychological well-being. All of our full-time employees around the world can access these resources to help them improve relationships, manage life changes, gain confidence and achieve work-life balance.

Tuition Assistance

ACI is committed to supporting the growth and development of our employees. Employees who have been working at ACI for at least six months are eligible to participate in our tuition assistance program, which encourages career development by providing reimbursement for tuition and other required expenses at accredited colleges/universities worldwide. ACI reimburses individual courses and required courses within degree programs that are business related and will help employees advance in a current or future position.

In addition to offering tuition reimbursement for courses at accredited academic institutions, ACI also has a generous tuition assistance package for employees, their spouses and children electing to attend Bellevue University. For decades, ACI has partnered with Bellevue to bring education benefits to employees. Bellevue has a physical campus in the U.S. and an award-winning online education platform, which makes Bellevue an educational option for employees no matter where they live.



Promoting Employee Health, Safety and Well-Being

Retirement Planning and Financial Wellness

ACI believes in helping employees save for the future. Our employee stock purchase plan (ESPP) is available to employees in a majority of geographies and is accessible no matter the employee's level in the company. By encouraging stock ownership, we motivate our employees to devote their best efforts to the financial success of the company.

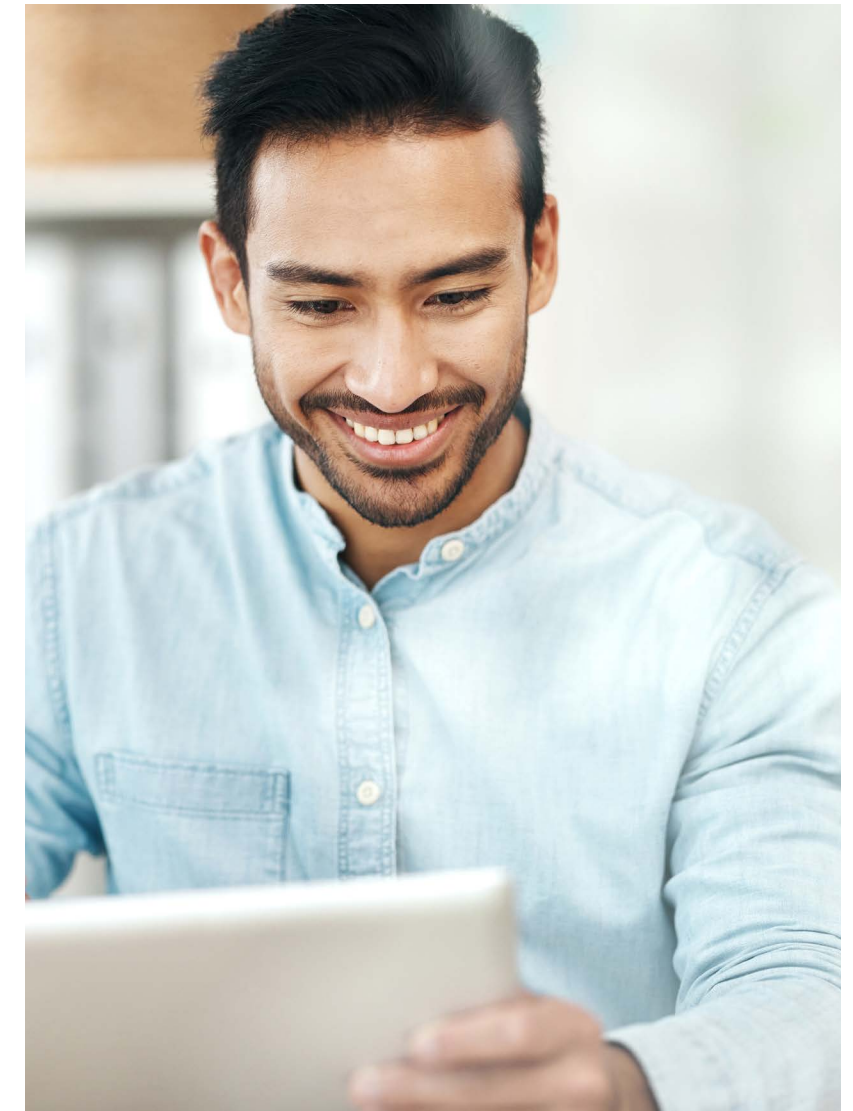
In the U.S., we offer a 401(k) retirement savings plan to full-time, part-time and temporary employees. Employees can elect to contribute a percentage of their compensation to their 401(k). After an employee completes one year of service, ACI matches a portion of their 401(k) contributions. In the U.K., we offer a pension plan and perk program. The perk plan offers employees discounts on retail purchases and leisure activities. Details about our ESPP, 401(k) and U.K. (ACI Worldwide EMEA Group) pension plans are available in our [2022 Form 10-K](#).

ACI also encourages employees to save for the future by offering access to 529 plans for college savings and by working with our retirement benefit providers to make financial wellness education sessions and one-on-one consultations available. In the U.S., these webinars address specific retirement planning topics or are Q&A sessions led by financial planning experts. One-on-one consultations offer employees the opportunity to discuss their financial future or learn how to be more financially successful.

Employee Recognition

ACI understands the important role recognition plays in building culture, driving desired behaviors and ensuring our team members feel valued and connected to the organization. We encourage employee recognition through our internal communications hub and through our more formal ACI Achiever program.

In our Internal Communications Hub, peers and managers can post stories about team accomplishments that employees around the world can react to with comments, likes, loves and gifs. The ACI Achiever recognition program, which is managed by a third-party recognition platform provider, is used to celebrate colleagues who consistently demonstrate and uphold our ACI values, drive company goals and go above and beyond in their contributions to the company's success. Employees use the platform to nominate a peer and include a recommended monetary award. Managers approve the awards, and the recognized employees can redeem those awards for gift cards and/or goods within the platform. The program includes five award tiers. Awards at the highest tier have the largest monetary value and are administered as cash awards via ACI's payroll system.



Making a Difference in Our Communities

ACI and our employees actively take part in many philanthropic endeavors, giving time, resources and funds to positively impact local communities. We are proud to offer up to eight hours of volunteer time off each month to allow our team members to support non-profit organizations.

Our ACI in Action efforts are driven at both the corporate and local levels. At the corporate level, we work with organizations to support science, technology, engineering and math (STEM) education, gender parity, and payments and financial inclusion. ACI also supports a laptop donation program across geographies. At the local level, ACI empowers our team members in our offices around the world to identify and work with organizations they believe will have the most powerful and positive impact in their local communities.

STEM Education

As a software development company, ACI has long supported advancing education in science, technology, engineering and math. In 2022, we continued our relationships with two non-profit organizations focused on STEM education — Girls Who Code and Code.org.

Our partnership with Girls Who Code supports the organization’s global efforts to close the gender gap in technology through coding clubs, college and career guidance programs, and virtual summer coding programs. In addition to providing funds, ACI employees became virtual volunteers for Girls Who Code in 2022. They participated in a Cybersecurity Workshop for girls grades 9-11.

Our partnership with Code.org supports the organization’s U.S.-focused efforts to expand access to computer science in schools, especially for young women and students from underrepresented groups. ACI sponsors scholarships for teachers who attend Code.org training workshops where they learn how to teach coding in their classrooms. In 2022, ACI team members sat in on a Code.org workshop for Miami-Dade County, Florida teachers held at Florida International University. ACI’s donations to the Code.org scholarship fund made it possible for many of the teachers in the classroom to attend the multi-day event.



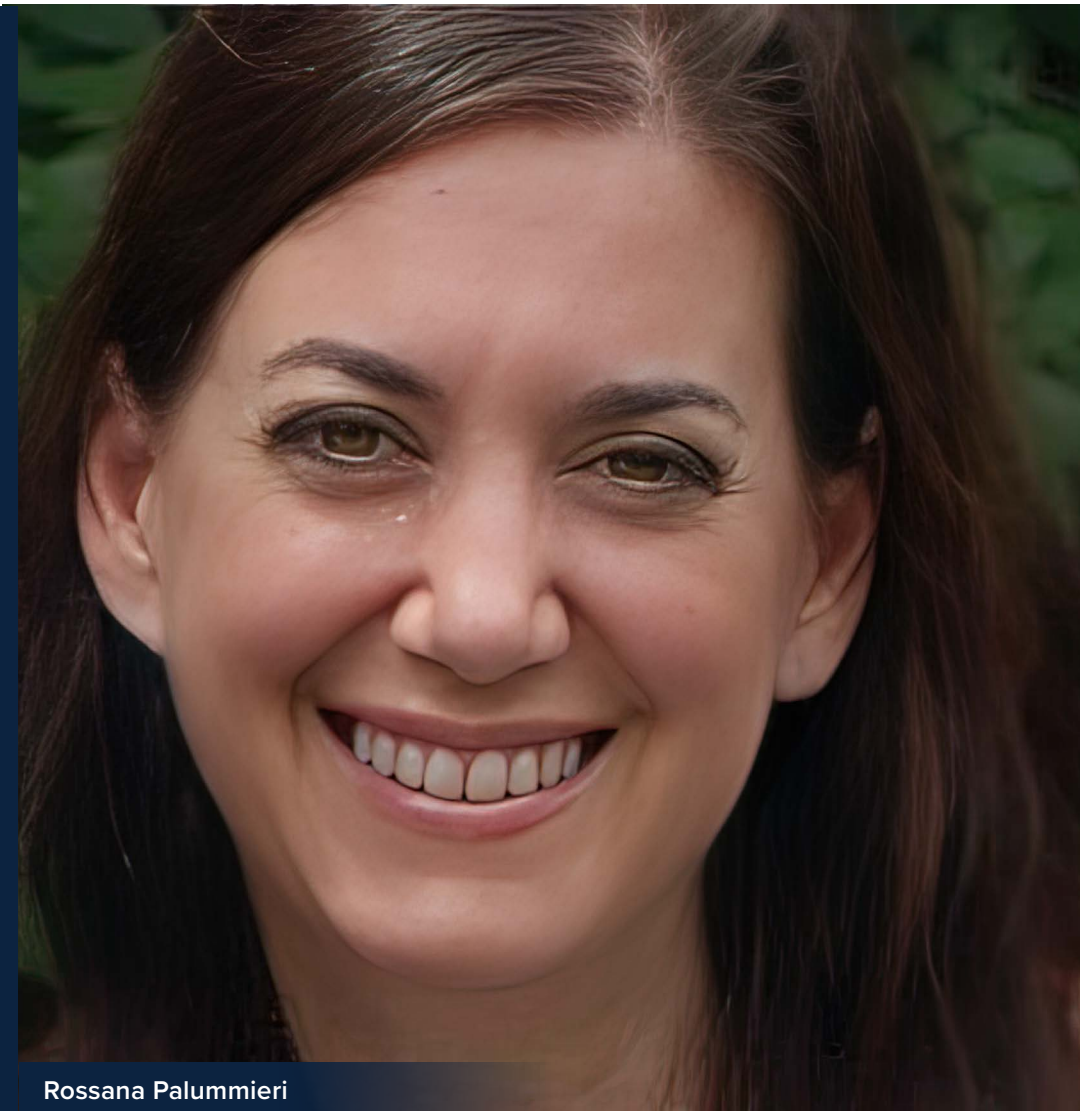
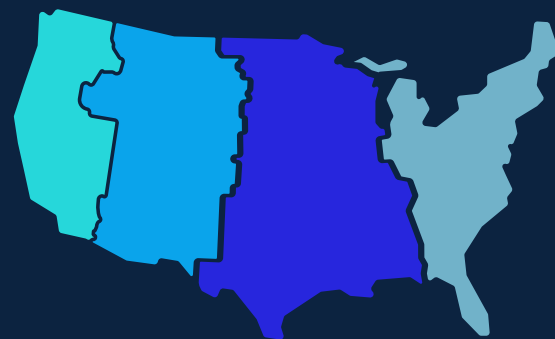
Experiencing ACI's Positive Impact

Rossana Palummieri, a program manager within ACI's Technology and Operations organization, had the opportunity to attend a Code.org teacher training session as an ACI representative at Florida International University in 2022. Rossana joined ACI in 2006 and is a telecommuter based in Florida. In her role, Rossana utilizes her engineering and project management skills to coordinate and deliver various interdepartmental initiatives aimed at improving the efficiency and standards compliance of ACI's product offerings.

ACI's donations to the Code.org scholarship fund made it possible for many of the teachers to attend the training Rossana observed. The attendees learned how to teach coding to their middle school and early high school students. Many of the teachers who attended the sessions work at public schools with students from groups underrepresented in the computer science field.

“

I really enjoyed the opportunity to see how these teachers are trained — the knowledge and tools Code.org provides them to take back to their classrooms. Their interest and energy in computer science and coding was contagious.”



Rossana Palummieri

Making a Difference in Our Communities

Gender Parity and Inclusion in Payments

We actively participate in industry partnerships and events that promote female representation, diversity and inclusion in the payments industry, including Women in Payments (WIP), PayTech Women (formerly the Women’s Network in Electronic Transactions) and the RiseUp Academy of Money 20/20.

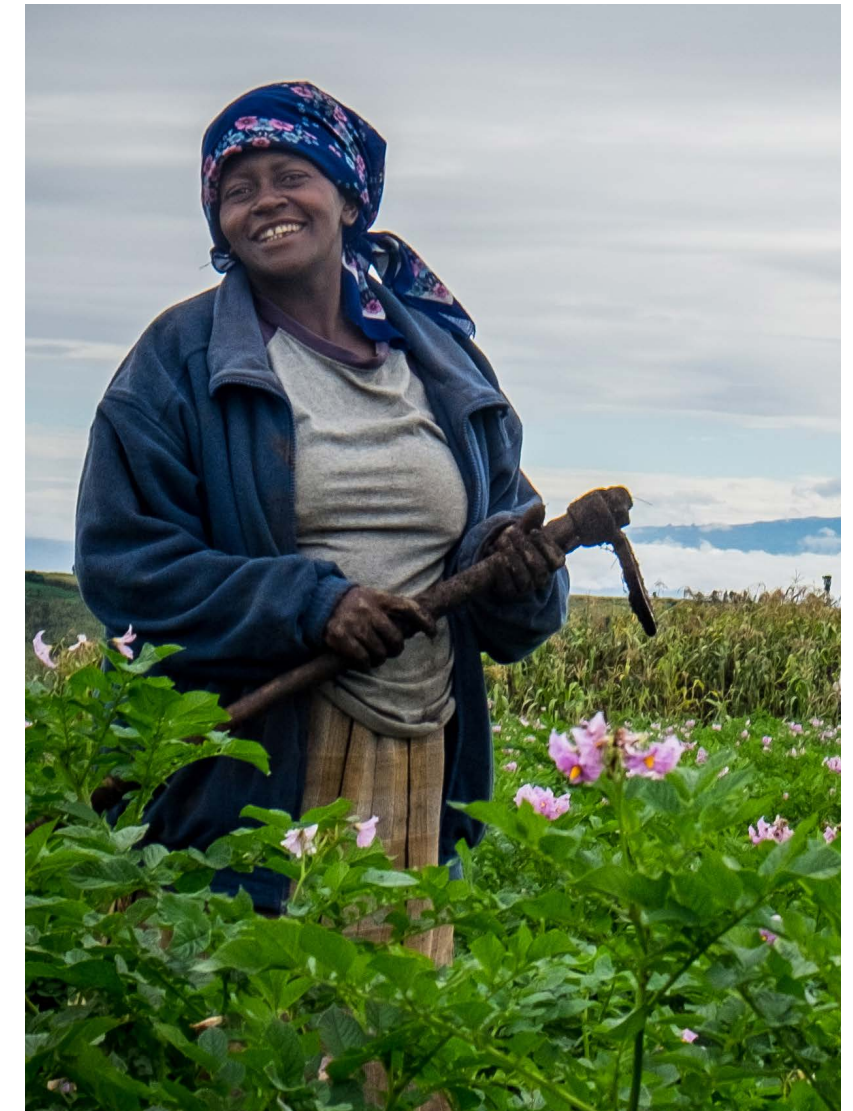
ACI is a global sponsor of WIP and supports the organization’s drive to connect and empower women striving to advance their careers further and faster in the payments industry. Our employees have participated as panelists and speakers at WIP symposiums in the U.S., Europe, Latin America and Asia.

ACI also sponsors PayTech Women in the U.S. and participates in the organization’s events. PayTech Women gives its members exclusive access to a network of women who inspire and empower each other to achieve their career goals in the payments and fintech industries.

We encourage participation in the RiseUp Academy created by Money 20/20 to address the gender imbalance in leadership positions within the financial services and fintech industry. In 2022, an ACI Data Scientist based in our Limerick, Ireland office was selected to participate in the RiseUp Academy program held during the Money 20/20 Europe event. The program provides exposure to contacts, mentors, support and training to help women catapult their careers to the next level.

Financial Inclusion

In alignment with ACI’s purpose to create global prosperity through real-time payments, we partner with Kiva, a non-profit organization that supports financial inclusion around the world. Our donations help Kiva facilitate microloans to low-income entrepreneurs, students and small businesses from around the world who have limited access to capital. Our funding has supported thousands of borrowers in dozens of countries, including Kenya, Uganda, the Philippines, Ecuador and Guatemala. Approximately 80% of those receiving the loans are women. These microloans drive financial inclusion by ensuring more of the underserved have capital to start businesses, invest in farming equipment, pay tuition and afford emergency care. When these individuals repay the loans ACI funds, we reinvest the money with Kiva to help more individuals access the capital they need to improve their lives.



Making a Difference in Our Communities

Laptop Donation Program

In many countries, including South Africa and Romania, we donate end-of-life equipment to charitable organizations. While we do donate computer peripherals, our most frequent donations are used laptops with new hard drives.

ACI's Timisoara, Romania team has been very active with laptop donations, partnering with United Way Timisoara to distribute refurbished laptops to disadvantaged school children in the city and surrounding communities. The laptops are used in classrooms and computer science laboratories. They help bridge the digital divide by giving children more ways to learn.



Laptop Being Prepared for Donation in ACI's Gouda, Netherlands Office

Making a Difference in Our Communities

Employee Volunteerism

ACI has a rich history of volunteerism, and employees have engaged in many local opportunities to serve those in need throughout the years. Our volunteer activities picked up in 2022, as the world moved further away from the COVID-19 pandemic. In addition to volunteering for some of the organizations we donate to at the enterprise level, employees gave their time to a variety of organizations that make a difference in their communities. We shared many of their volunteer stories on our internal communications hub throughout the year. Some of the organizations featured included the Lighthouse Project in Woking, U.K.; Milford Care Centre in Limerick, Ireland; Suhrud Mandal Children’s Center in Pune, India; the Cricket Kindness Project in Barbados and Girls Who Code.





Sustaining Our Business

ACI Worldwide[®]
Real-Time Payments

Embedding Responsible Governance

ACI's board of directors and its committees are dedicated to sound governance measures to ensure responsible corporate management and alignment of business strategies with stakeholder interests. The board adopts a policy of inclusiveness and actively seeks out highly qualified, diverse candidates to include in the pool from which director nominees are chosen. In addition to considering experience, expertise, geographic location and other characteristics unique to an individual, we also look for diversity in race, gender and ethnicity.

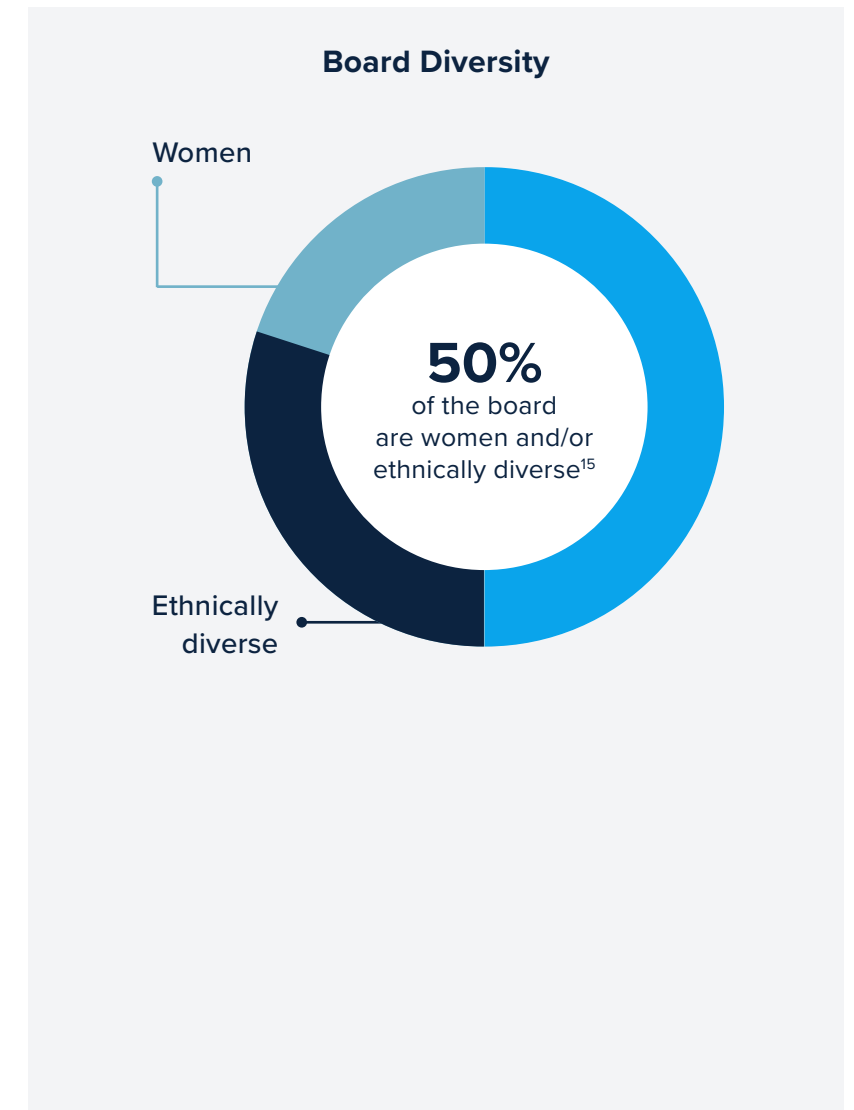
Engaging With Stockholders

To act in the best interests of our company and stakeholders, we proactively seek feedback from our stockholders. As outlined in our most recent [Proxy Statement](#), we reached out to stockholders representing more than 60% of our outstanding shares in 2022. We generally connect with our active stockholders on at least a quarterly basis, though we do our best to increase or decrease the number of conversations based on the stockholders' preferences.

Board's Role in Risk Oversight

Risk is inherent in every business, and we face a number of risks including strategic, financial, operational, legal, compliance, governance and reputational risks. Our board of directors as a whole is responsible for overseeing enterprise risk management. In this oversight role, our board considers the effectiveness of ACI's risk management processes, assesses management's tolerance for risk and determines what constitutes an appropriate level of risk for ACI.

For more information about board composition and diversity, please see Corporate Governance in our most recent [Proxy Statement](#).



¹⁵Ethnically diverse categories include African American or Black, Alaskan or Native American, Asian, Hispanic or Latinx, Middle Eastern, Native Hawaiian or Pacific Islander, or two or more races.

Embedding Responsible Governance

Board Committees

While our board provides overall oversight, the Audit, Compensation and Leadership Development, and Nominating and Corporate Governance Committees facilitate the execution of risk management in their respective areas and regularly report on their activities to the entire board.

ACI's Audit Committee focuses on assessing and mitigating financial risks, including internal controls, and receives an annual risk assessment report from ACI's internal auditors. As part of the annual audit, ACI's independent registered accounting partner also provides the Audit Committee with a risk assessment that identifies

risks of material misstatement and related controls. The Audit Committee reviews these and other reports at meetings throughout the year.

Our Compensation and Leadership Development Committee reviews and guides the management of potential material risks related to ACI's compensation policies and practices. The independent consultant retained by the Compensation Committee provides an annual assessment of compensation-related risks. The Compensation Committee reviews this annual assessment and evaluates risks as it considers compensation and benefit matters throughout the year.

ACI's Nominating and Corporate Governance Committee assists our board with ensuring that we are governed in a manner consistent with the interests of our stakeholders. This includes oversight of ESG matters. The committee conducts board evaluations and assessments, including assessments of stockholder nominees to the board and recommends director nominees. The committee also supports the board in its evaluation of and succession planning for our CEO and executive leaders.

For more information regarding the function and responsibility of each committee, including committee charters, please visit the [Corporate Governance](#) page of our website.

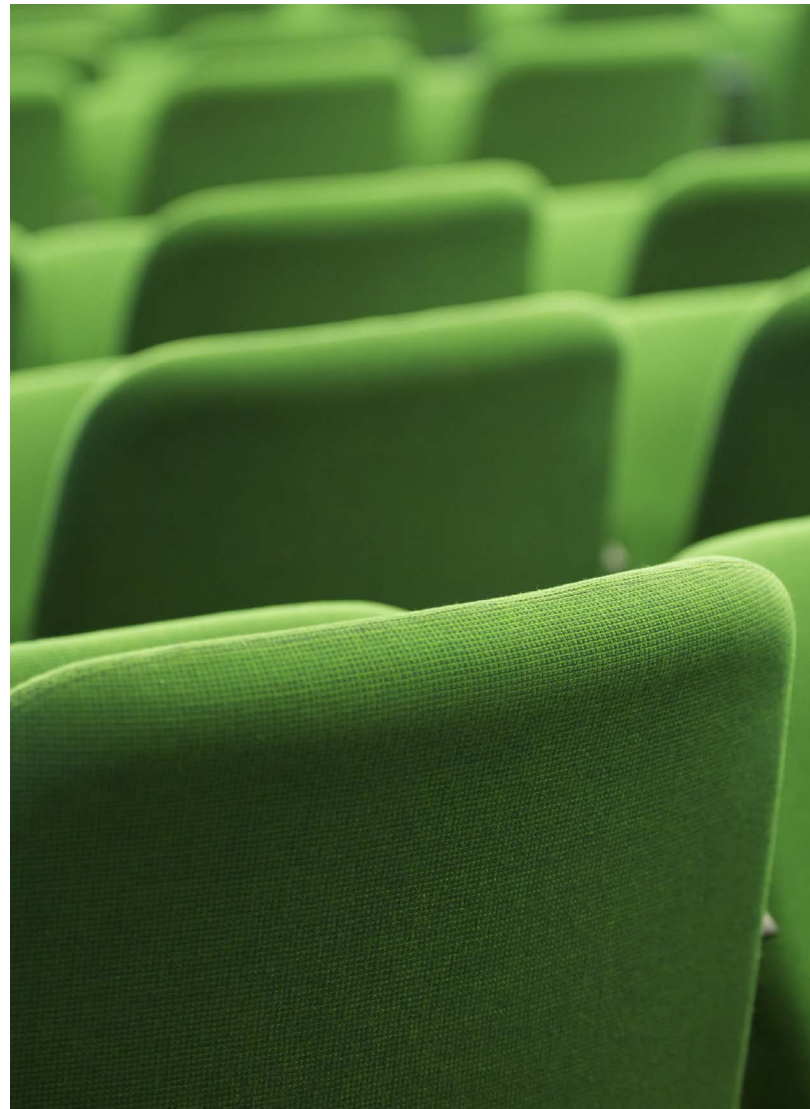


Embedding Responsible Governance

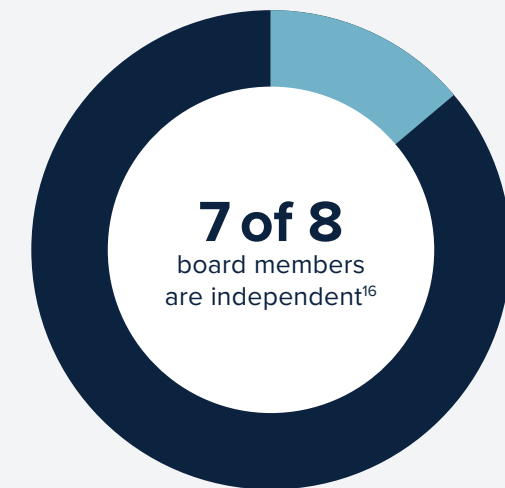
Corporate Governance Highlights

Our approach to board-level management is focused on promoting governance excellence through alignment to industry principles and applicable laws. Highlights include:

- Independent board chairperson
- Seven of eight directors are independent¹⁶
- All committee members are independent
- All directors stand for annual election
- Annual board and committee evaluations
- Board completes annual compliance training
- Board member participation in other public company boards is limited
- Robust stock ownership guidelines for our CEO, executive officers and directors
- Pay-for-performance compensation philosophy
- Prohibition of short sales, transactions in derivatives, and hedging and pledging of ACI stock by our directors and executive officers
- Adoption of proxy access to make it easier for stockholders to nominate director candidates
- Conditional director resignation in the event of excess withheld votes in an uncontested election



Board Independence



¹⁶Director count as of our April 18, 2023 Proxy Statement.

Doing Business With Integrity

ACI fosters a strong culture of accountability and is committed to achieving continued growth and success through lawful and ethical practices. We maintain a zero-tolerance policy for unethical behavior, including actions that may erode our reputation or threaten the well-being of our investors, employees, customers, business partners or other stakeholders. We maintain positive stakeholder relationships by adhering to our [Code of Business Conduct and Ethics](#), which provides guidelines for responsible business conduct and compliance with laws and regulations worldwide. To effectively mitigate adverse impacts of misconduct on business, we implement robust internal control processes and provide annual training and reporting channels to ensure all compliance risks or violations are promptly and properly addressed.

Risk and Compliance Oversight

ACI has a chief risk officer (CRO) with key responsibilities that include risk management governance, risk awareness, risk monitoring and risk oversight. The CRO is a member of the company's Executive Leadership Team and provides oversight for the enterprise risk management (ERM), global information security (GIS) and compliance teams.

The CRO also leads the Enterprise Risk Management and Compliance team, which manages and ensures compliance controls and procedures are effectively implemented, maintained and continuously improved. Governance mechanisms and escalation forums are in place to facilitate compliance with laws and regulations governing the company's operations. The key responsibilities of the team include the following:

- Promote full understanding of the compliance risk around the laws or rules governing ACI products or business activities
- Facilitate compliance with all program requirements to avoid exposure to potential fines, civil money penalties, payments or damages, or the voiding of contracts
- Escalate and discuss current or emerging risks with a disciplined approach for resolution and/or prevention
- Enable the appropriate level of senior leadership in the discussion and decision on relevant risk items

Anti-Corruption

ACI complies with applicable anti-corruption laws globally, including the U.S. Foreign Corrupt Practices Act and the U.K. Bribery Act. All employees complete anti-corruption training, including review of our Anti-Corruption Policy, annually. We do not give or accept anything of value, directly or indirectly, to or from individuals, officials of foreign governments or foreign political candidates to retain business. Our [Code of Business Conduct and Ethics](#) and Anti-Corruption Policies apply to all our operations and third parties acting on our behalf. These policies address the prevention and detection of potentially corrupt actions made by our employees, third-party representatives or business partners and the execution of resulting disciplinary actions. We annually evaluate corruption and bribery risks for 100% of our operations through our anti-corruption enterprise risk assessment process, which incorporates risk factors related to geographies, industry sectors and business partners to determine programmatic needs to adequately manage associated corruption risks.

Doing Business With Integrity

Anti-Money Laundering

ACI complies with all applicable anti-money laundering (AML) regulations globally, and all employees must complete anti-money laundering training annually. In our biller segment, we take on added responsibilities as a money transmitter and have a Know Your Customer (KYC) program in place to help prevent fraud and suspicious payment activities. The enterprise risk management team oversees the KYC program, which includes customer identification, screening and due diligence. Information gathered is used to assess the risk level of a customer, which determines if enhanced due diligence is required. The program also includes monitoring and reporting of suspicious activities.

Compliance Training

All employees and contingent workers are required to complete a series of compliance training modules on an annual basis. Upon hiring, all new team members are requested to acknowledge their compliance with our global and country-specific policies, including the [Code of Business Conduct and Ethics](#), and complete the required compliance courses within 30 days of hire.

We require 100% of our employees to complete annual compliance programs, including training on the following topics:

- Anti-Money Laundering
- Code of Business Conduct and Ethics
- Data Privacy and Protection
- Global Information and Corporate Security/Safety
- Insider Trading
- Anti-Corruption
- Risk, including operational risk and business continuity
- Workplace Harassment Prevention
- Workplace Violence Prevention and Response

Any employee that fails to complete annual compliance training within the defined training period faces disciplinary actions up to and including termination of employment.

2022 Annual Compliance Training



Doing Business With Integrity

Grievance Mechanisms

We treat violations of our ethical standards and reports of potential misconduct seriously. ACI maintains an internal procedure for employees or other individuals in our value chain to submit concerns, questions or complaints regarding unethical behaviors, allegations of wrongdoing or violations of company policies or laws. Our Helpline Report Protection Policy documents our process to protect whistleblowers who submit good faith reports against retaliation in any form. Employees are encouraged to communicate concerns directly to local managers or appropriate independent leadership, or file reports anonymously through our independent ACI Helpline. ACI Helpline is administered by a third-party service provider and allows employees to file reports online or via toll-free phone numbers.

ACI stakeholders, including customers, partners and suppliers, can also use our independent ACI Helpline to report concerns. We provide these stakeholders with our key policies, including our Helpline Report Protection Policy, as part of the contracting process.

Regardless of how they are received or which category of stakeholder submits them, reports are shared with or escalated to executive leadership or board-level committees as needed to ensure proper risk investigation and corrective actions from management.

Internal Audit

ACI's Internal Audit (IA) program is an independent and objective assurance and consulting activity that is guided by a philosophy of adding value to improve the operations of ACI Worldwide. IA assists ACI in accomplishing its objectives by bringing a systematic and disciplined approach to evaluate and improve the effectiveness of ACI's governance, risk management and internal control.

The IA program is established by the Audit Committee and endeavors to govern itself by adherence to The Institute of Internal Auditors' guidance, including the Definition of Internal Auditing, the Code of Ethics and the International Standards for the Professional Practice of Internal Auditing (Standards). This guidance constitutes principles of the fundamental requirements for the professional practice of internal auditing and for evaluating the effectiveness of the internal audit activity's performance.



Maintaining Crisis Preparedness and Operational Resiliency

Ensuring the safety of our employees and continued business operation in the event of an interruption to our services is important to our company and for our customers. As detailed in our [2022 Form 10-K](#), our systems and data centers, and those of our external service providers, could be exposed to damage or interruption from fire, natural disasters, man-made events, military conflicts, constraints within our workforce due to pandemics, power loss, telecommunications failure, unauthorized entry and computer viruses. To reduce material adverse effects on our company, we have taken steps to prevent system failures and installed backup systems and procedures to prevent or reduce disruption.

Business Continuity and Disaster Recovery Program

Our comprehensive Business Continuity and Disaster Recovery Program consists of the components necessary to achieve ACI's business objectives and meet legal, regulatory and contractual requirements in response to a business interruption. Our program follows requirements of the ISO 22301 standard and the Federal Financial Institutions Examination Council (FFIEC) guidelines, as well as regulations and industry standards outside of the U.S. We review the program on an annual basis and periodically engage internal and external auditors to examine the effectiveness of our strategy. We perform cyclical activities to ensure successful execution of our business continuity strategy. These activities are intended to ensure that ACI is prepared to respond effectively and efficiently to a variety of incidents or events and include, but are not limited to, business impact analyses, gap analyses, supplier risk assessments, business continuity training, continual incident response and recovery plan development that align with operational changes, disaster recovery and incident response events, and testing of critical systems and processes. ACI's critical third parties are also assessed at the point of onboarding as well as annually thereafter for resiliency risk that includes business continuity and disaster recovery capabilities.

Business Continuity Experience and Expertise

ACI's business continuity program is aligned with ISO 22301 requirements, FFIEC guidelines and other global regulations and industry standards. Members of ACI's Risk team are trained in business continuity management excellence and are certified by Disaster Recovery Institute (DRI) International as Certified Business Continuity Professionals (CBCP).



Maintaining Crisis Preparedness and Operational Resiliency

Recovery Strategies

ACI employees in essential operational roles are geographically distributed to ensure our capabilities to deliver customers uninterrupted 24/7/365 support. Personnel work in a hybrid manner, spending some days in the office and some days working remotely, to ensure continual readiness and availability. ACI's owned and colocated data centers are equipped with appropriate hardware, communications and other equipment to ensure recovery capabilities for customers to resume critical operations. Our system recovery strategy includes data center failover redundancy, multiple network connection points to ensure continuous network access for all data centers and offices, server redundancy to minimize risks of downtime and an automated cell distributed system for redundant call centers. Additionally, our hosted solution platforms are backed by public cloud infrastructure that can be utilized as alternate processing or designated standby systems based on customer needs.

Crisis Management and Incident Response

Our Crisis Management, Local Incident Management and Technology Incident Management teams work collaboratively to efficiently tackle business interruptions and disruptions. The Crisis Management Team (CMT) oversees and executes our business continuity program and a variety of strategies designed to ensure the ongoing availability of our products, solutions and services for our customers, as well as the health and safety of employees during emergency situations.

Core functions represented on the CMT include risk management, cyber and physical security, human resources, facilities and site leadership, global communications, corporate IT, network operations and security, and legal. The CMT reports to the Executive Leadership Team and engages with other stakeholders across the business as appropriate to gather information for assessments, develop recommendations, provide updates to employees and implement actions in response to a crisis.

In 2022, the CMT's focus shifted from winding down our pandemic response to monitoring and responding to the conflict in Ukraine. The CMT coordinated our internal and external response to the war, ensuring the safety of any team members in the region, educating employees and customers about ACI's compliance with all applicable sanctions against Russia, issuing travel restrictions and responding to customer and partner requests for information about potential operational risks or impacts from the conflict.



Protecting Customer Data and Privacy

At ACI, we believe risk prevention and safeguarding customer information is our responsibility and a privilege. Our [Privacy Policy](#) details our practices pertaining to personal data protection and interest-based advertising, including our General Data Protection Regulation (GDPR) lawful basis for processing personal data in the European Union. Based on guidance from the board of directors and executive leadership, our information security program is continuously monitored and evolved to maintain compliance with applicable directives and laws. To proactively manage data loss and prevent breaches, we integrate industry-leading standards and frameworks into our risk management strategy and engage third parties to annually assess the maturity and effectiveness of our data security programs.

Board of Directors' Role in Cybersecurity Oversight

ACI's board of directors is actively involved in ACI's cybersecurity program. In addition to receiving detailed quarterly updates on strategic projects and initiatives, the board reviews ACI's Information Security and Acceptable Use Policies and is a critical participant in the prevention, notification and response structure for security incidents. The board receives annual updates on the maturity of our cybersecurity program, including the Global Information Security (GIS) Phishing Testing Program, and reviews the results of annual security breach tabletop exercises.

Global Information Security

The mission of our Global Information Security team is to design, implement and maintain an information security program that protects ACI's and our customers' systems, services and data against unauthorized use, disclosure, modification, damage or loss. Our team consists of experienced industry experts who hold more than 20 active professional certifications and provide advanced security control and risk management support.



Protecting Customer Data and Privacy

Our Team Is Built To Uphold Global Information Security



Experienced

Comprised of 20+ industry experts with a diverse range of backgrounds and experience



Trained

Involved with internal training exercises as well as industry events and conferences



Prepared

24/7/365 on-call team and Advanced Security Operations Center support



Guarded

Team dedicated to identifying and communicating the latest security trends and threat intelligence



Certified

More than 20 active certifications and varying degrees of higher education



Supported

Backed by larger teams of risk and physical security professionals and third-party partnerships



Connected

Active memberships in industry-leading organizations and groups



Tested

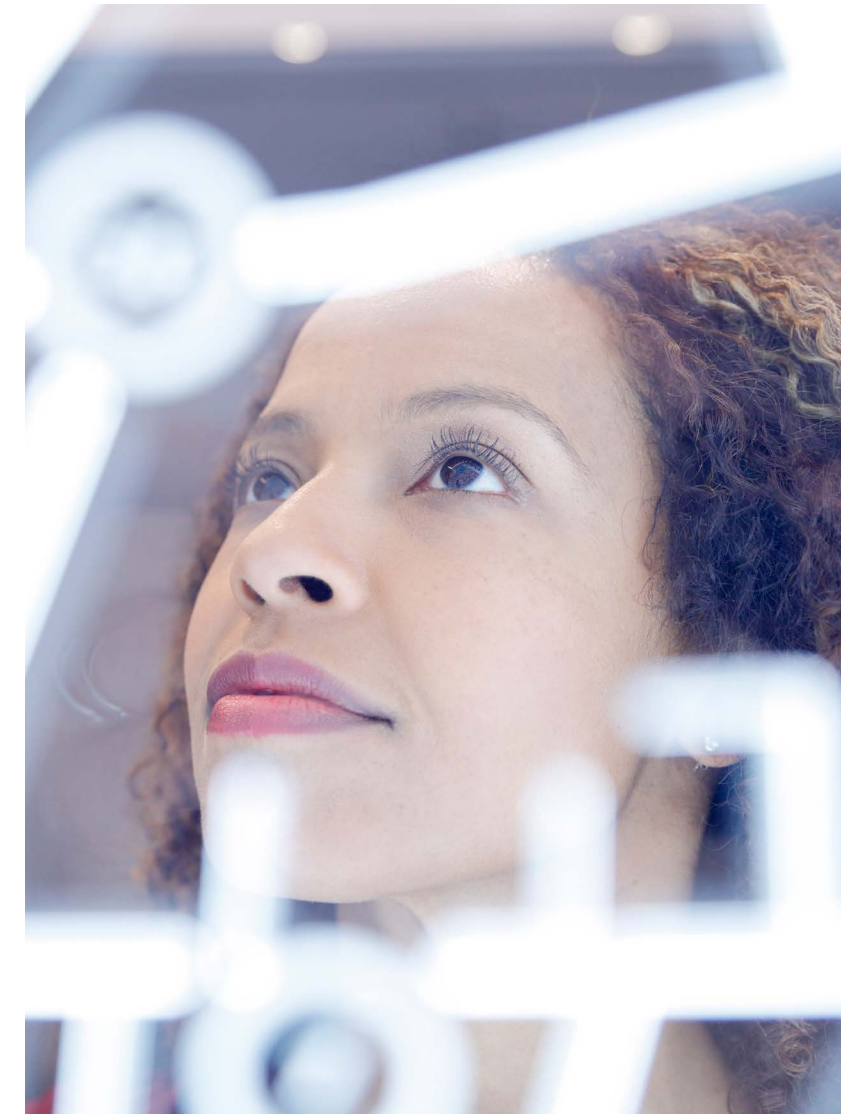
Regularly evaluated against compliance and regulatory requirements by both internal and external entities



Protecting Customer Data and Privacy

Team Credentials

Certifications, memberships and affiliations include, but are not limited to:



Protecting Customer Data and Privacy

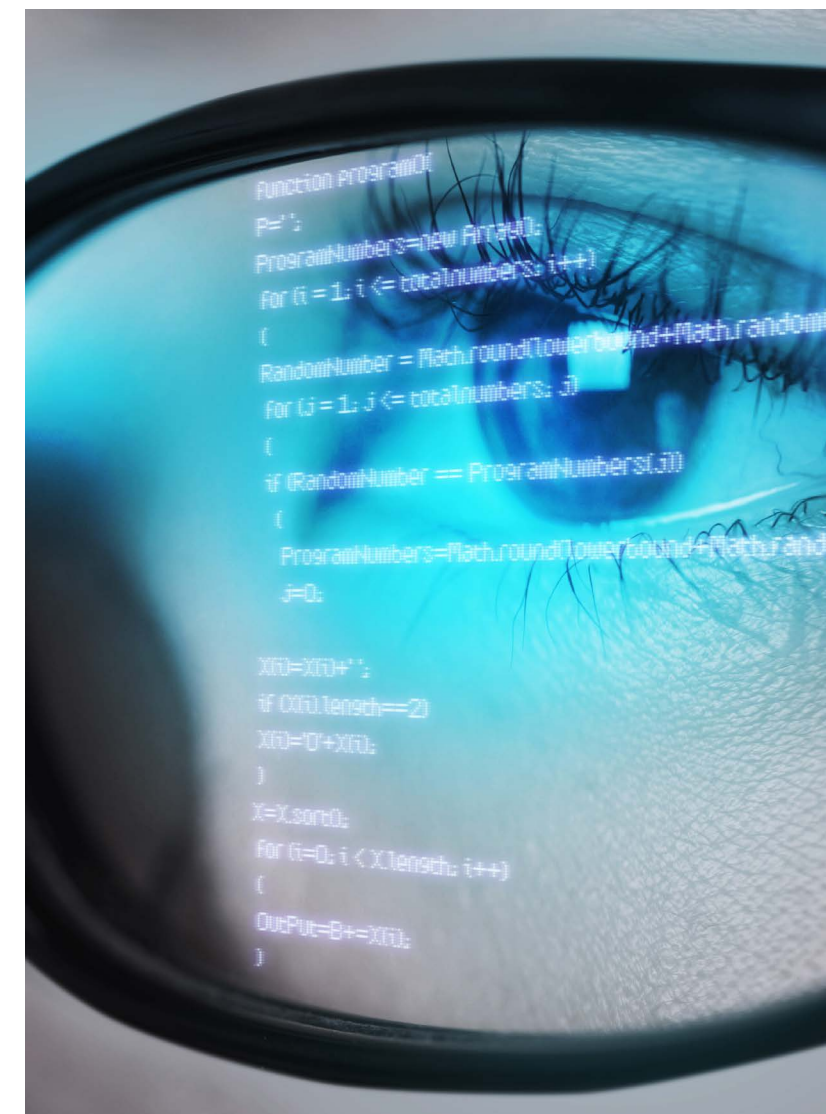
Information Security Policies and Standards

ACI's information security framework establishes cybersecurity guidelines and general principles, which are critical to our ability to successfully develop and deliver software solutions. We employ a risk-centric approach to security controls that allows us to maintain information security while still facilitating business and have adopted the ISO 27001/27002 and the CIS and NIST cybersecurity frameworks as the foundations for our control system. Additionally, we use the RSA Archer Governance Risk and Compliance (GRC) tool to manage the lifecycle of our control standards. Our two primary policies, Information Security and Cyber Security and Acceptable Use, provide guidance on what is and is not acceptable for end-user activities when dealing with ACI assets and systems. These policies also outline our requirements for using approved technologies that conform to ACI's corporate IT and information security standards. Policies are annually reviewed by our board of directors, standard owners, risk compliance officer and the chief security officer to ensure that we meet all current and emerging security control needs and regulations. We consider feedback from auditors, customers and regulators to continuously evolve our information security framework and share our approaches and standards with employees via ACI's internal communication hub.

Data Security Audits

ACI's data security program maintains compliance with industry-leading best practices and standards. Our solutions are rigorously audited for compliance with the Payment Card Industry Data Security Standard (PCI DSS). To meet PCI DSS compliance requirements, we maintain a secure network, protect cardholder data, execute a vulnerability management program, implement strong access control measures, regularly monitor and examine networks, and follow an information security policy. ACI believes the PCI DSS requirements are critical to keeping payments data safe for our customers and consumers. We make our PCI DSS Attestation of Compliance documentation available to customers upon request.

As a credible payment solutions provider to North American banks and credit unions, ACI also maintains FFIEC compliance. FFIEC compliance evaluates cybersecurity risk management and oversight, threat intelligence and collaboration, cybersecurity controls, external dependency management, and cyber incident management and resilience. By ensuring we have FFIEC-required preventive, detective and corrective controls in place to protect financial information, we reduce risk for our customers while delivering business opportunity with our mission-critical payment solutions.



Protecting Customer Data and Privacy

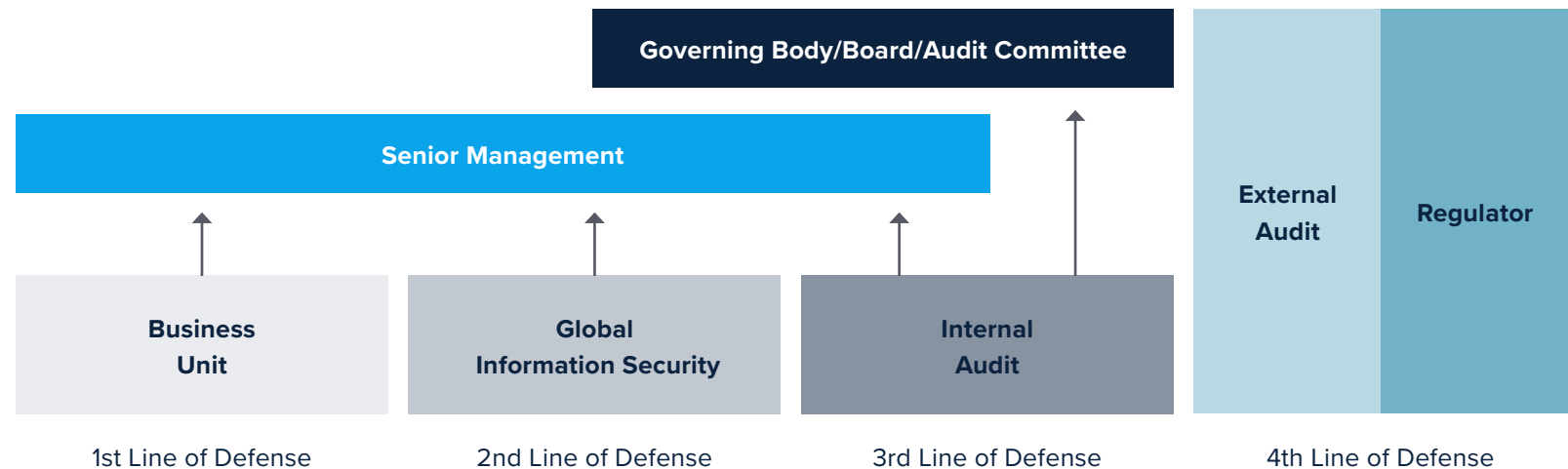
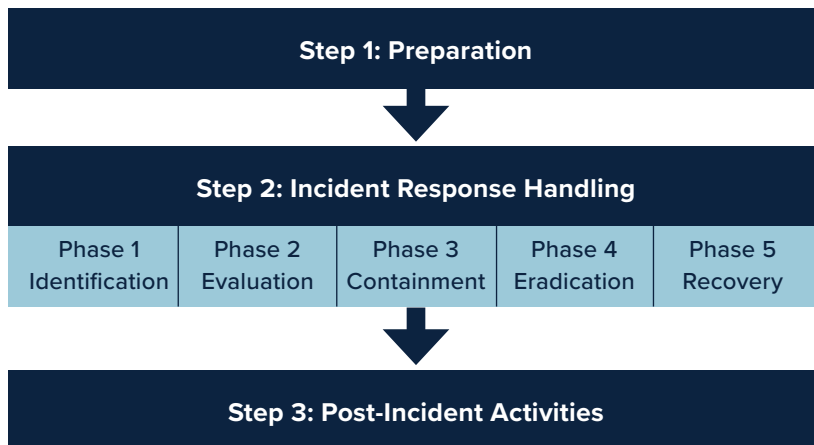
Recovery Strategies

In the event of an incident impacting ACI’s software or platforms, Incident Response team leaders are responsible for assessing and categorizing the incident and engaging appropriate team members to enact response plans as necessary. ACI’s GIS Incident Response Plan details the Incident Response team’s roles and responsibilities, incident severity categories and incident response workflow steps. The plan also lays out requirements for annual review and testing. GIS engages a certified, third-party organization to assist with annual testing of the Incident Response Plan.

We utilize security information and event management (SIEM) technology that supports security risk detection and incident response through real-time data collection and historical analysis of security events. We define a GIS risk as a finding that has the potential to cause damage or loss to ACI. Identified risks are reviewed by GIS leadership, discussed with stakeholders and assigned to a designated owner from the appropriate business unit.

An appointed owner is required to develop a risk mitigation plan by incorporating a criticality ranking and recommendations and requirements provided by the GIS team. They also provide weekly updates to GIS leadership. A remediation plan includes elements that define how the owner will mitigate the risk to an acceptable level, as determined by GIS, or will eliminate the risk through the use of milestones, dates and compensating controls.

Incident Response Workflow Steps



Protecting Customer Data and Privacy

Data Loss Prevention and Detection Program

ACI's Data Loss Prevention (DLP) and Detection Program utilizes a defense-in-depth strategy built on twelve key controls:

- **Principle of least privilege (PoLP)**
Data is restricted to those with a need to know. User access reviews are performed regularly.
- **Removable media restrictions**
Controls are in place to prevent removable media devices being used to download content without an approved exception or if otherwise permitted by policy based on role.
- **Network access control (NAC)**
Controls are in place to prevent non-ACI devices from connecting to the internal corporate network.
- **Wireless access control (WAC)**
Controls are in place to ensure only ACI devices are permitted to connect to the internal corporate network. Personal devices are only permitted to access the guest network, which also has enforced controls.
- **Web content filtering**
ACI blocks cloud-based storage internet sites and access to personal email accounts.
- **Email controls**
Email is inspected for sensitive information and compressed files, and emails are blocked if a risk is identified. Additional DLP controls are in place for software programs that send emails via ACI's mail servers and for ACI's own hosted applications that leverage mail servers.
- **Encrypted email**
ACI encrypts sensitive emails. Access to the encryption application is restricted and must be approved.
- **Laptop encryption**
ACI's laptops are whole-disk encrypted.
- **Access to Office 365 tools**
Controls ensure secure access to cloud-based Office 365 tools through an ACI device via multi-factor authentication.
- **Data encryption at rest**
Sensitive data at rest is encrypted utilizing tools appropriate for the at-rest location of data.
- **Microsoft Defender for cloud applications (MDCA)**
Continuous and automatic scanning of Microsoft and related applications is in place to identify inadvertent storage of personally identifiable information (PII).
- **Asset disposal**
Secure disposal signoff is performed. A certificate of secure destruction is provided by third-party vendors.



Protecting Customer Data and Privacy

Data Loss Prevention at the Endpoint

As part of our defense-in-depth strategy, we adhere to the principle of least privilege (PoLP) and employ security technology, data handling policies, user access reviews and robust monitoring to reduce the risk of the exfiltration of confidential data. Key elements of this program include:

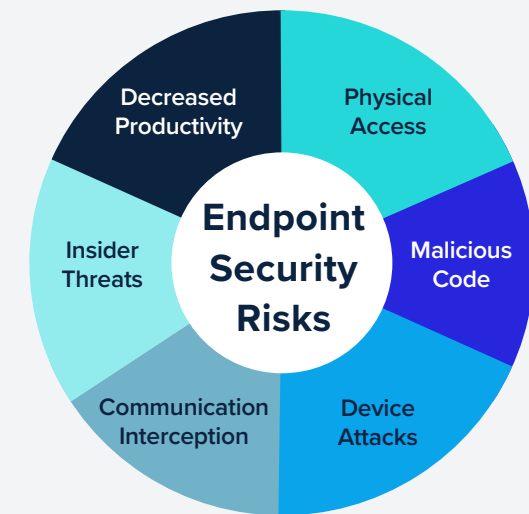
- Utilizing industry-leading software for advanced threat protection for desktops, laptops and servers
- Endpoint monitoring for anomalous activity detection and alerting
- Implementation of data classification and sensitive information protection mechanisms to identify company restricted data
- Providing email virus and spam scanning to detect and block malicious attachments in email
- Providing email and web content scanning to identify and block exfiltration of company restricted data
- Web content filtering to block cloud-based storage and personal email accounts
- Employing controls that prevent writing to removable media such as USB, CD or DVD drives
- Performing quarterly access entitlement reviews
- Encrypting data at rest and in transit
- Instituting password protection on personal phones for authorized users

- Ensuring any company-related data is containerized (segregated) and can be easily removed from personal devices
- Requiring multi-factor authentication to access ACI's network
- Conducting compliance inspection of personal devices connecting to the VPN
- Secure and environmentally responsible hardware disposal

Information Security Training and Awareness

We educate our employees on our information security practices through a variety of methods, including annual training. ACI's Information Security Policy states employees must receive relevant training on the information security and privacy-related aspects of their job function at the time of hire and thereafter acknowledge acceptance at least annually. Periodic posts on ACI's internal communication hub and in emailed newsletters help employees understand data risks or incidents and how they should address them. In addition, ACI's Phishing Testing Program is designed to ensure that our employees are aware of phishing threats and provide guidance for appropriate response and reporting. The ACI Phishing Standard details a progressive remediation program for employees who click on phishing emails that begins with training courses and includes written warnings. We reserve the right to terminate employment of high-risk, repeat offenders.

ACI Protects for All Endpoint Security Risks



Ensuring Product Accessibility and Quality Services

Uptime and Accessibility

We are dedicated to delivering safe, accessible and quality software solutions and services for all. In 2022, our average solution uptime was 99.98%. Our customers, including banks, billers and merchants, use our solutions directly and also as a foundation to develop their own accessible solutions for their customers. We ensure accessibility for our products by adhering to the Americans With Disabilities Act (ADA) Standards for Accessible Design. We have an experienced quality assurance team in our Technology and Operations unit helping to ensure our products have minimal bugs, design issues or unexpected behaviors. We are also committed to resolving any identified issues as quickly as possible, meeting or exceeding the standards included in our service-level agreements (SLAs) with customers.

Customer Support and Satisfaction

We remain steadfast in our dedication to delivering excellent services, working to provide comprehensive customer support to ensure high product performance for our customers. ACI provides customers with 24/7 technical support. When requested by a customer and granted permission, our product support team remotely accesses customers' systems on a real-time basis. During some on-premise installations of our software, key technical team members work at our customers' offices to provide hands-on support, guidance and training. Our goal is to make operation and use of our solutions as seamless as possible and to quickly diagnose issues, correct problems and enhance the continuous availability of our customers' business-critical payment systems.

Our 2021 Customer Experience survey revealed that 72% of ACI's surveyed customers are satisfied with their overall experience with ACI's solutions and services. Customers in our bank and merchant segments reported the highest levels of satisfaction. Customers across segments saw opportunities for ACI to share even more about our solution strategy roadmaps.

In 2022, we made the decision to shift the timeline for our next Customer Experience survey, which will take place in 2023.

2022 Solution Uptime



Advancing Supply Chain Sustainability

Through the years, ACI has worked with a global supply chain of approximately 6,000 vendors to support our operations. Each year, less than 1,000 of these vendors are actively contracted to do work with us or for us. We seek to source from diverse suppliers and work closely with them to manage risk and ensure they adhere to ethical standards by preventing the violation of human rights, following environmental regulations and upholding the laws and regulations governing our business.

Supply Chain Risk Management

ACI's Enterprise Risk Management team is responsible for implementing our Third-Party Risk Management (TPRM) Policy and reports to our Executive Leadership Team and board of directors. The board and the Executive Leadership Team annually review the TPRM Policy to ensure consistency with other company procedures and standards.

The TPRM Policy establishes a risk-based framework for managing supplier risk at ACI based on the criticality tier of service(s) provided by a vendor. The policy details required risk management activities throughout the supplier engagement lifecycle, from planning, due diligence and contracting phases to ongoing monitoring and termination of a vendor relationship.

During the planning and due diligence processes, we conduct thorough research of a prospective supplier and evaluate the benefits and risks of engagement. The type of risks we consider include, but are not limited to, strategic, financial, legal, data security, operational, business continuity and disaster recovery risks.

In accordance with our [Code of Business Conduct and Ethics](#), Environmental Policy and [Anti-Slavery Policy](#), we do not engage with business partners that violate environmental or labor regulations. In supplier contracts, we have clauses related to compliance with laws, adherence to ethical business conduct and respect for human rights, including anti-corruption, anti-slavery and anti-human trafficking. Through the inclusion of regulatory compliance and sustainable business requirements in procurement agreements, our suppliers processed in accordance with our Procure-to-Pay Policy have policies in place and adhere to laws and expectations in regard to legal, responsible and ethical business practices.

The level and frequency of ongoing supplier monitoring and tasks involved to address any potential gaps or issues are determined based on the inherent risk of suppliers. Vendors are assessed periodically on various aspects, including contract performance, engagement criticality and control procedures.

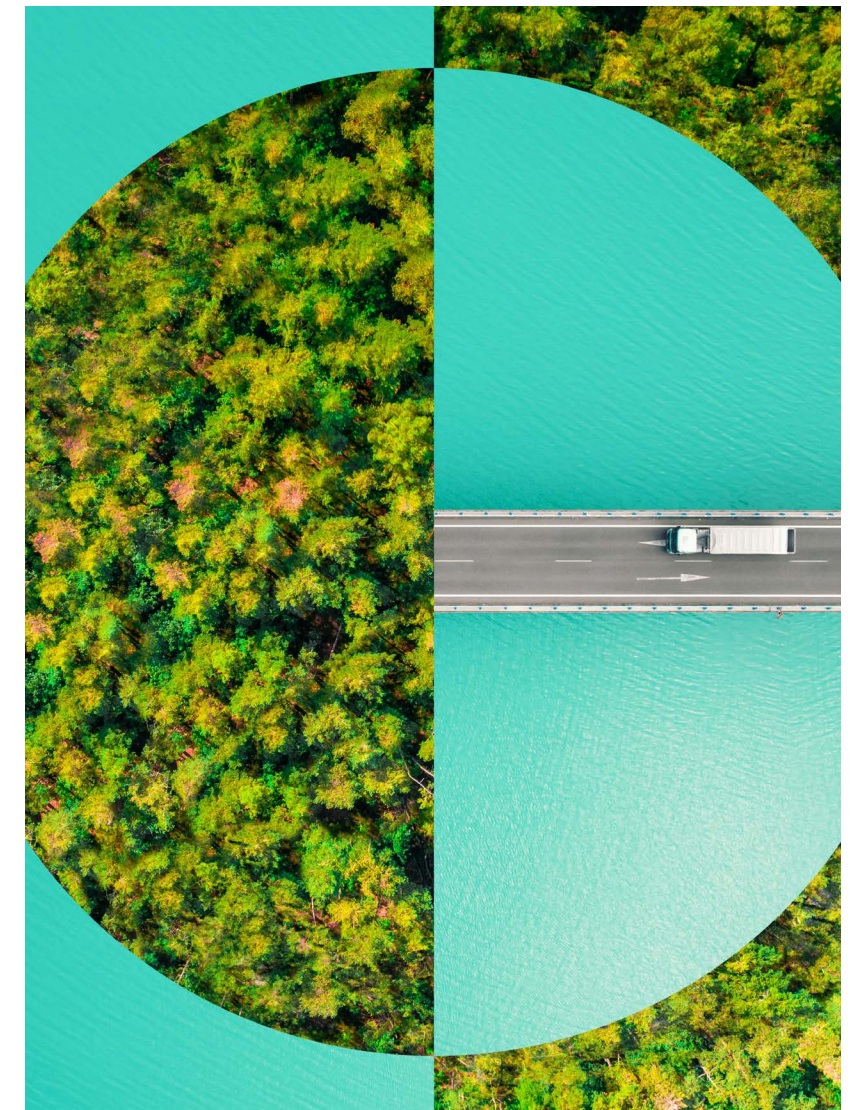
Third-Party Risk Management

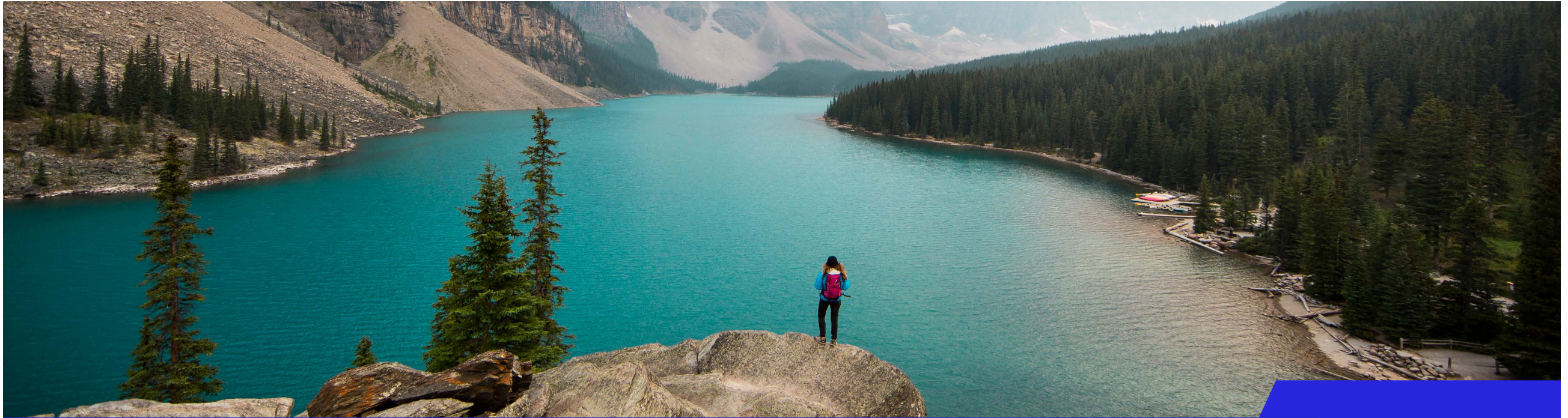


Advancing Supply Chain Sustainability

Supplier Diversity

As we strive to make the payments industry more inclusive and diverse, we seek to increase procurement spend with small and underrepresented businesses. Our overall spend with diverse suppliers in 2022 is included below.





Moving Forward

ACI Worldwide[®]
Real-Time Payments

Moving Forward

ACI remains committed to advancing our ESG approach through close collaboration with our investors, employees, customers, business partners and the broader payments community. This report documents a major milestone in our ESG journey — the initial disclosure of our global Scope 1 and Scope 2 GHG emissions. We are focused on expanding our climate reporting activities as we look for more ways to reduce our environmental footprint, ensure employee well-being, and maintain information security and sustainability in our operations and value chain. After our recent leadership transition, we look forward to adding to our interim ESG goals and sharing progress on all of our sustainability efforts.



ACI Employees in Omaha, Nebraska



Appendices

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Appendix A: SASB Index

The SASB Standards guide the disclosure of financially material sustainability information. ACI's reporting uses the SASB standard for the Software and IT Services industry. This is the second year that we have incorporated the SASB Standards to guide and inform our sustainability reporting, and we look forward to pursuing more robust alignment in future reports. All data included within this SASB index is as of and for the fiscal year ended December 31, 2022, unless otherwise noted. For more information on the SASB Standards, visit the [SASB website](#).

Topic	Accounting Metric	Code	Response	Additional Information
Environmental Footprint of Hardware Infrastructure	<ol style="list-style-type: none"> Total amount of energy consumed Percentage grid electricity Percentage renewable 	TC-SI-130a.1	<ol style="list-style-type: none"> 87,998 GJ 93% Not available 	Total energy consumption does not include our co-located data center in Europe. At the time of this disclosure, we are unable to provide data on renewable energy consumption.
	<ol style="list-style-type: none"> Total water withdrawn Total water consumed, percentage of each in regions with high or extremely high baseline water stress 	TC-SI-130a.2	<ol style="list-style-type: none"> Not available 30,000 m³ to 35,000 m³ 	Using 2021 water consumption data and partial 2022 data collected, we can only provide a broad estimated range for annual water usage — 30,000 m ³ to 35,000 m ³ . We will continue to review and refine our strategy for data collection.
	Discussion of the integration of environmental considerations into strategic planning for data center needs	TC-SI-130a.3	ESG considerations are incorporated into our facility strategy globally. When we build new facilities, we aim to use furnishings that are made from recycled or sustainable materials and energy-efficient lighting and controls. In all facilities, we utilize eco-friendly cleaning suppliers for our janitorial services. For more information, please see Measuring and Minimizing Our Environmental Footprint .	

Appendix A: SASB Index

Topic	Accounting Metric	Code	Response	Additional Information
Data Privacy and Freedom of Expression	Description of policies and practices relating to behavioral advertising and user privacy	TC-SI-220a.1	Please see our Privacy Policy .	
	Number of users whose information is used for secondary purposes	TC-SI-220a.2	0	We do not sell or rent any personal data or provide lists of our customers to third parties for their direct marketing purposes. We use data in accordance with the terms of our Privacy Policy and to deliver products or services. See our Privacy Policy for more information.
	Total amount of monetary losses as a result of legal proceedings associated with user privacy	TC-SI-220a.3	\$0	
	<ol style="list-style-type: none"> 1. Number of law enforcement requests for user information 2. Number of users whose information was requested 3. Percentage resulting in disclosure 	TC-SI-220a.4	<ol style="list-style-type: none"> 1. 0 2. 0 3. 0 	ACI has not received requests for user information. We do respond to subpoena, warrant or court order requests for account or transaction information with guidance from our legal and information security teams.
	List of countries where core products or services are subject to government-required monitoring, blocking, content filtering or censoring	TC-SI-220a.5	None	ACI's products and services have not been subject to government-required monitoring, blocking, content filtering or censoring in any jurisdictions in which we operate. In jurisdictions where we believe governments may, through their own means, gain access to critical data or configurations, ACI has implemented restrictions around which products and services we sell.

Appendix A: SASB Index

Topic	Accounting Metric	Code	Response	Additional Information
Data Security	<ol style="list-style-type: none"> Number of data breaches Percentage involving personally identifiable information (PII) Number of users affected 	TC-SI-230a.1	<ol style="list-style-type: none"> 0 0 0 	
	Description of approach to identifying and addressing data security risks, including use of third-party cybersecurity standards	TC-SI-230a.2	<p>We employ a risk-centric approach to security controls that allows us to maintain information security while still facilitating business. To accomplish this goal, ACI has adopted the ISO 27001/27002 and the NIST cybersecurity frameworks as the foundations for security controls.</p> <p>Annually, and upon any significant changes, ACI performs a security risk assessment using the Center for Internet Security (CIS) methodology. Using this methodology, there are 153 critical security safeguards assessed with key stakeholders for effectiveness and likelihood of threat. The controls are scored using a 1-5 scoring system. Findings are categorized by high, medium and low and are tracked for remediation in an enterprise GRC tool. In addition, monthly vulnerability scanning and quarterly red team testing is performed, annual penetration testing is executed and a GIS risk testing program has been built to regularly test effectiveness of high-risk controls. For more information, please see Protecting Customer Data and Privacy.</p>	

Appendix A: SASB Index

Topic	Accounting Metric	Code	Response	Additional Information
Recruiting and Managing a Global, Diverse and Skilled Workforce	Percentage of employees that are 1. Foreign nationals 2. Located offshore	TC-SI-220a.1	1. Not available 2. 61%	We do not currently track the percentage of employees that are foreign nationals. We will continue to review and refine our strategy for data collection.
	Employee engagement as a percentage	TC-SI-220a.2	77% For more information, please see Supporting Employee Experience and Development .	
	Percentage of gender and racial/ethnic group representation for: 1. Management 2. Technical staff 3. All other employees	TC-SI-220a.3	Please see Appendix D: 2022 ESG Data Hub , Workforce Demographics.	
Intellectual Property Protection and Competitive Behavior	Total amount of monetary losses as a result of legal proceedings associated with anti-competitive behavior regulations	TC-SI-520a.1	\$0	
Managing Systemic Risks From Technology Disruptions	Number of 1. Performance issues 2. Service disruptions 3. Total customer downtime	TC-SI-550a.1	1. Not reported 2. 0 3. 0	In 2022, our average solution uptime was 99.98%. We provide reports of performance issues per customer request.
	Description of business continuity risks related to disruptions of operations	TC-SI-550a.2	Our systems and data centers, and those of our external service providers, could be exposed to damage or interruption from fire, natural disasters, constraints within our workforce due to pandemics such as outbreaks of COVID-19, power loss, telecommunications failure, unauthorized entry and computer viruses. To reduce material adverse effects on our company, we have taken steps to prevent system failures and installed backup systems and procedures to prevent or reduce disruption. For more information, please see Maintaining Crisis Preparedness and Operational Resiliency .	

Appendix A: SASB Index

Topic	Accounting Metric	Code	Response	Additional Information
Activities	1. Number of licenses or subscriptions 2. Percentage cloud-based	TC-SI-000. A	1. Not reported 2. Not reported	We are not able to provide data that is proprietary and/or confidential.
	1. Data processing capacity 2. Percentage outsourced	TC-SI-000. B	1. Not reported 2. Not reported	We are not able to provide data that is proprietary and/or confidential.
	1. Amount of data storage 2. Percentage outsourced	TC-SI-000. C	1. Not reported 2. Not reported	We are not able to provide data that is proprietary and/or confidential.

Appendix B: GRI Index

The GRI Standards provide a reporting framework for companies to measure and communicate their environmental, social, governance and economic performance. This is the second year that GRI's principles have informed our reporting process. For more information about GRI Standards, visit the [GRI website](#).

Standard	Disclosure Topic	Response
GRI 2: General Disclosures 2021		
2-1	Organizational details	2022 Form 10-K, p.2
2-2	Entities included in the organization's sustainability reporting	About This Report, p.3 2022 Form 10-K, p.2
2-3	Reporting period, frequency and contact point	About This Report, p.3
2-4	Restatements of information	There are no restatements of information for prior reporting periods.
2-5	External assurance	ACI Worldwide has not received external assurance for this report.
2-6	Activities, value chain and other business relationships	2022 Form 10-K, p.2
2-7	Employees	Appendix D: 2022 ESG Data Hub, Workforce Demographics, p.84
2-8	Workers who are not employees	Appendix D: 2022 ESG Data Hub, Workforce Demographics, p.84
2-9	Governance structure and composition	Proxy Statement, p.9-15 ACI Corporate Governance Guidelines
2-10	Nomination and selection of the highest governance body	Embedding Responsible Governance, p.52-54 Proxy Statement, p.16-23 ACI Corporate Governance Guidelines
2-11	Chair of the highest governance body	2022 Form 10-K, p.9, 80 Proxy Statement, p.11

Appendix B: GRI Index

Standard	Disclosure Topic	Response
2-12	Role of the highest governance body in overseeing the management of impacts	Sustainability at ACI Worldwide, p.13-17 Proxy Statement, p.11-12
2-13	Delegation of responsibility for managing impacts	Sustainability at ACI Worldwide, p.13-17 Proxy Statement, p.11-12
2-14	Role of the highest governance body in sustainability reporting	Sustainability at ACI Worldwide, p.13-17
2-15	Conflicts of interest	Proxy Statement, p.14 Code of Business Conduct and Ethics, p.9
2-16	Communication of critical concerns	Proxy Statement, p.14, 49 Code of Business Conduct and Ethics, p.9
2-17	Collective knowledge of the highest governance body	Code of Business Conduct and Ethics, p.9-15
2-18	Evaluation of the performance of the highest governance body	Nominating and Corporate Governance Committee Charter Proxy Statement, p.11
2-19	Remuneration policies	Compensation and Leadership Development Committee Charter
2-20	Process to determine remuneration	Proxy Statement, p.47-69 Compensation and Leadership Development Committee Charter
2-21	Annual total compensation ratio	Proxy Statement, p.81
2-22	Statement on sustainable development strategy	Message From Our President and CEO, p.4 Advancing Our Sustainability Strategy, p.15-17

Appendix B: GRI Index

Standard	Disclosure Topic	Response
2-23	Policy commitments	Proxy Statement, p.11-14 Code of Business Conduct and Ethics Anti-Slavery Policy Upholding Labor and Human Rights, p.37 Advancing Supply Chain Sustainability, p.68-69
2-24	Embedding policy commitments	Throughout the report
2-25	Processes to remediate negative impacts	Doing Business With Integrity, p.55-57
2-26	Mechanisms for seeking advice and raising concerns	Doing Business With Integrity, p.55-57
2-27	Compliance with laws and regulations	2022 Form 10-K, p.7-8, 11
2-28	Membership associations	2022 Form 10-K, p.4
2-29	Approach to stakeholder engagement	2022 Form 10-K, p.4-5 Our Commitment to Stakeholder Engagement, p.8-9
2-30	Collective bargaining agreements	Upholding Labor and Human Rights, p.37
GRI 3: Material Topics 2021		
3-1	Process to determine material topics	Advancing Our Sustainability Strategy, p.15-17
3-2	List of material topics	Advancing Our Sustainability Strategy, p.16 Appendix E: Materiality Assessment, p.89

Appendix B: GRI Index

Standard	Disclosure Topic	Response
GRI 205: Anti-Corruption 2016		
3-3	Management of material topics	Doing Business With Integrity, p.55-57
205-1	Operations assessed for risks related to corruption	Doing Business With Integrity, p.55-57
205-2	Communication and training about anti-corruption policies and procedures	Doing Business With Integrity, p.55-57
GRI 302: Energy 2016		
3-3	Management of material topics	Measuring and Minimizing Our Environmental Footprint, p.19-23 Investing in Energy Improvements, p.24
302-1	Energy consumption within the organization	Appendix D: 2022 ESG Data Hub, Environmental Footprint, p.87
302-3	Energy intensity	Appendix D: 2022 ESG Data Hub, Environmental Footprint, p.87
GRI 401: Employment 2016		
3-3	Management of material topics	Promoting Employee Health, Safety and Well-Being, p.42-45
401-1	New employee hires and employee turnover	Appendix D: 2022 ESG Data Hub, New Hires and Turnover, p.86
GRI 403: Occupational Health and Safety 2018		
3-3	Management of material topics	Promoting Employee Health, Safety and Well-Being, p.42-45
403-6	Promotion of worker health	Promoting Employee Health, Safety and Well-Being, p.42-45

Appendix B: GRI Index

Standard	Disclosure Topic	Response
GRI 404: Training and Education 2016		
3-3	Management of material topics	Supporting Employee Experience and Development, p.38-41
404-2	Programs for upgrading employee skills and transition assistance programs	Supporting Employee Experience and Development, p.38-41
404-3	Percentage of employees receiving regular performance and career development reviews	Supporting Employee Experience and Development, p.38-41
GRI 405: Diversity and Equal Opportunity 2016		
3-3	Management of material topics	Fostering a Diverse, Equitable and Inclusive Work Environment, p.32-36
405-1	Diversity of governance bodies and employees	Appendix D: 2022 ESG Data Hub, Workforce Demographics and Board Diversity, p.84-85
GRI 418: Customer Privacy 2016		
3-3	Management of material topics	Protecting Customer Data and Privacy, p.60-66
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Appendix D: 2022 ESG Data Hub, Information Security, p.88

Appendix C: UN Sustainable Development Goals

The United Nations developed 17 Sustainable Development Goals (SDG) as a global call to action “to achieve a better and more sustainable future for all” by 2030. The following table highlights ACI’s alignment with these economic, social and environmental goals.

SDG #	SDG Name	Aligned ACI Sustainability Effort	Report Reference
1	No Poverty	Expanding Economic Access, Financial Inclusion	p.28, 48
2	Zero Hunger	Expanding Economic Access, Financial Inclusion	p.28, 48
3	Good Health and Well-Being	Promoting Employee Health, Safety and Well-Being	p.42-45
4	Quality Education	ACI University, Tuition Assistance, STEM Education	p.39, 44, 46
5	Gender Equity	Fostering a Diverse, Equitable and Inclusive Work Environment; Gender Parity and Inclusion in Payments; Financial Inclusion	p.32-35, 48
6	Clean Water and Sanitation	Minimizing Our Impact, The Digital Effect, Reducing Our Environmental Footprint With DocuSign, Reducing Waste and Water Usage	p.22-23, 26
7	Affordable and Clean Energy	Minimizing Our Impact, Investing in Energy Improvements	p.22, 24-25
8	Decent Work and Economic Growth	Expanding Economic Access; Fostering a Diverse, Equitable and Inclusive Work Environment; Upholding Labor and Human Rights; Supporting Employee Experience and Development; Promoting Employee Health, Safety and Well-Being; Financial Inclusion	p.28-48
9	Industry, Innovation and Infrastructure	Global Leader in Mission-Critical, Real-Time Payments Software; Serves the World; Awards and Recognitions; Expanding Economic Access	p.5-6, 12, 28
10	Reduced Inequalities	Embracing Our Global Diversity and Tenure; Fostering a Diverse, Equitable and Inclusive Work Environment; Gender Parity and Inclusion in Payments; Financial Inclusion	p.29-36, 48
11	Sustainable Cities and Communities	Measuring and Minimizing Our Environmental Footprint; Investing in Energy Improvements; Reducing Waste and Water Usage	p.19-26
12	Responsible Consumption and Production	Measuring and Minimizing Our Environmental Footprint; Investing in Energy Improvements; Reducing Waste and Water Usage	p.19-26
15	Life on Land	Measuring and Minimizing Our Environmental Footprint; Investing in Energy Improvements; Reducing Waste and Water Usage	p.19-26



Appendix D: 2022 ESG Data Hub

Workforce Demographics¹⁷

Employees by Category		Number	Percentage
Total Employees	All employees	3,348	72%
	Contingent workers	1,282	28%
Women	Management	158	35%
	All employees	1,133	34%
Men	Management	290	65%
	All employees	2,215	66%
Under 30 Years Old	Management	0	0%
	All employees	339	10%
30 to 50 Years Old	Management	259	58%
	All employees	1,967	59%
50 Years or Older	Management	189	42%
	All employees	1,042	31%
By Region	North America	1,306	39%
	APAC	880	26%
	EMEA	952	28%
	LATAM	210	6%

Employees by Category		Number	Percentage
By Ethnicity (U.S. only)	All minorities	349	28%
	White	834	66%
	Not disclosed	86	6%
By Tenure	<1 year	403	12%
	1-2 years	396	12%
	2-5 years	577	17%
	5-10 years	788	24%
	>10 years	1,184	35%

¹⁷All data reflects a single point in time — December 31, 2022.

Appendix D: 2022 ESG Data Hub

Board Diversity

2022 Board of Directors		Number	Percentage
Total Board of Directors		8	100%
By Gender	Women	2	25%
	Men	6	75%
By Age Group	Under 30 years old	0	0%
	30 to 50 years old	0	0%
	50 years or older	8	100%
By Ethnicity	Hispanic or Latinx	1	12.5%
	Middle Eastern	1	12.5%
	White	6	75%

Appendix D: 2022 ESG Data Hub

New Hires and Turnover

New Hires		Number	Percentage	New Hire Rate ¹⁸
By Age Group	Under 30 years old	142	28%	4%
	30 to 50 years old	271	53%	8%
	50 years or older	94	19%	3%
By Gender	Women	157	31%	5%
	Men	348	69%	10%
By Region	Americas	185	37%	5%
	APAC	177	35%	5%
	EMEA	83	16%	2%
	LATAM	62	12%	2%
Total		507	100%	15%

Attrition		Number	Percentage	Attrition Rate ¹⁹
By Age Group	Under 30 years old	82	18%	26%
	30 to 50 years old	290	64%	14%
	50 years or older	78	17%	7%
By Gender	Women	148	33%	13%
	Men	302	67%	13%
By Region	North America	182	40%	13%
	APAC	131	29%	14%
	EMEA	115	26%	12%
	LATAM	22	5%	12%
Total		450	100%	13%

¹⁸New Hire Rate has been calculated by dividing the number of new hires by the average number of total full-time employees in 2022.

¹⁹Attrition Rate has been calculated by dividing the number of leavers by the average number of total full-time employees in 2022.

Appendix D: 2022 ESG Data Hub

Human Capital Management

Performance Management	2022
Percentage of employees receiving regular performance evaluations (%)	100%

Environmental Footprint

Energy	2022
Energy Consumption (MWh)	24,444
Energy Intensity (MWh/MM USD revenue)	17.2
Percentage of Grid Electricity (%)	93%
GHG Emissions	2022
Scope 1 – Location Based (MTCO ₂ e)	671.39
Scope 2 – Location Based (MTCO ₂ e)	8,461.47
Total Scope 1 and 2 – Location Based (MTCO ₂ e)	9,132.86
Scope 1 – Market Based (MTCO ₂ e)	671.39
Scope 2 – Market Based (MTCO ₂ e)	9,065.27
Total Scope 1 and 2 – Market Based (MTCO ₂ e)	9,736.67

Appendix D: 2022 ESG Data Hub

Business Ethics and Compliance

Compliance Training	2022
Percentage of employees completing annual business ethics and compliance training (%)	100%
Anti-Corruption	2022
Percentage of operations assessed for risks related to corruption (%)	100%

Information Security

Cybersecurity	2022
Number of data breaches	0

U.S. Supplier Diversity

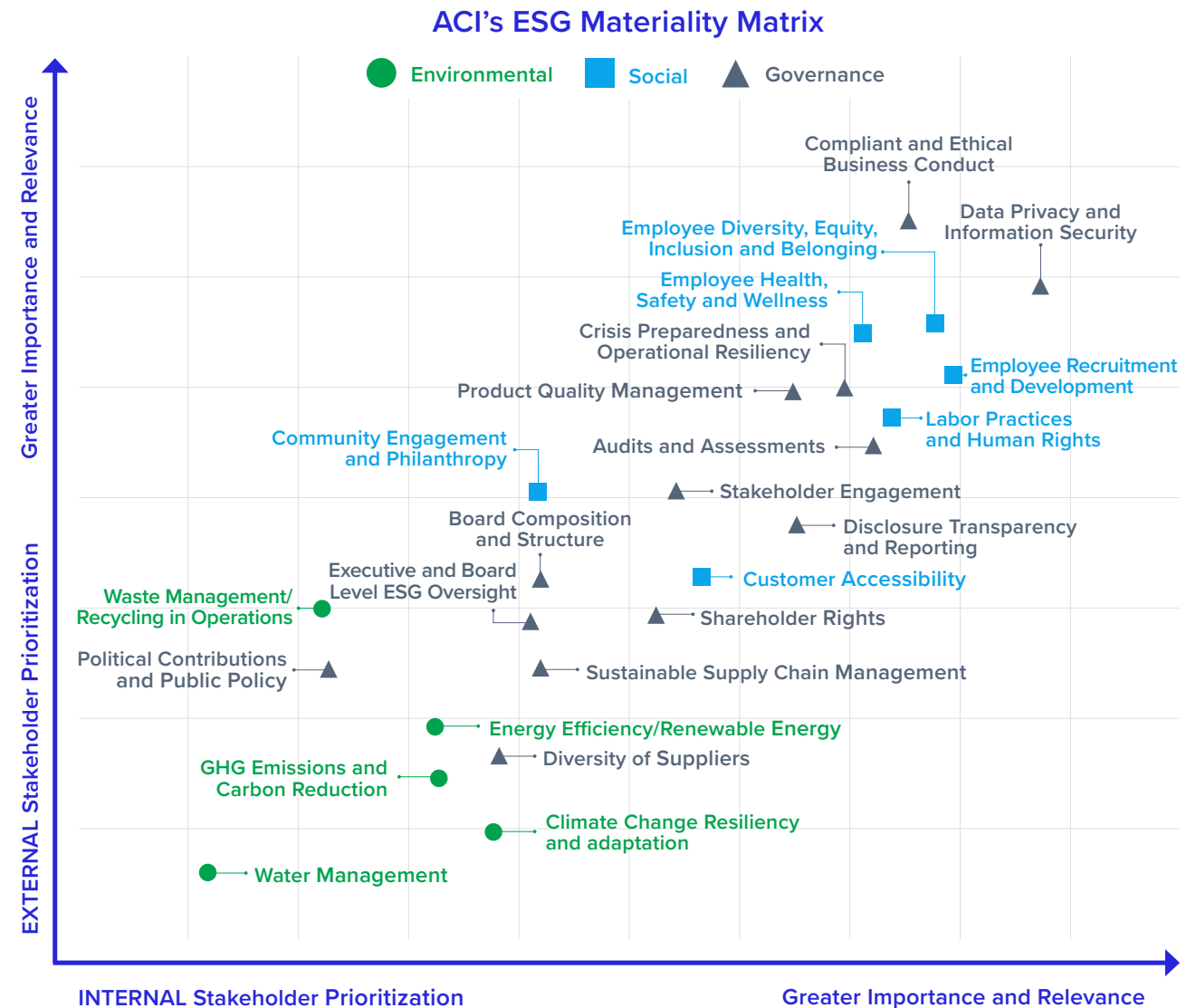
U.S. Diverse Supplier Spend	2022
Small Business	\$1.8M
Veteran Owned	<\$0.1M
Disabled Veteran Owned	\$0.8M
Women Owned	\$4.0M
Minority Owned	\$0.1M
Total	\$6.7M

Appendix E: Materiality Assessment

In 2021, we launched our ESG strategy development process with a materiality assessment to better understand what our key stakeholders believe is most material to our business. The assessment concluded in early 2022, consolidating insights from interviews and a survey with key ACI internal and external stakeholders, along with competitive benchmarking and industry trends. Stakeholders who participated included members of our board of directors, our Executive Leadership Team, investors, employees, customers and business partners.

We used the assessment to determine our stakeholders' perspectives on the importance of 24 ESG topics that are relevant to ACI's business. Topics were identified through industry research, peer insights and sustainability framework alignment (e.g., Sustainability Accounting Standards Board (SASB) guidelines, Global Reporting Initiatives (GRI) standards).

This matrix illustrates how our internal versus external stakeholders prioritized the 24 ESG topics.





ACI Worldwide is a global leader in mission-critical, real-time payments software. Our proven, secure and scalable software solutions enable leading corporations, fintechs and financial disruptors to process and manage digital payments, power omni-commerce payments, present and process bill payments, and manage fraud and risk. We combine our global footprint with a local presence to drive the real-time digital transformation of payments and commerce.

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