

ACI WORLDWIDE (EMEA) LTD GENDER PAY GAP REPORT 2019

ACI Worldwide is a global payments software company. Our 1ACI team of employees is at the core of our business. This team represents a diverse, passionate and dedicated group of thousands of individuals around the world who share a common commitment to make our customers successful by driving the future of payments. We take pride in our integrity, our intellectual curiosity and our inclusive nature as we collaborate across the organization and with our customers.

Promoting equal opportunity and celebrating diversity are key to our culture and crucial to the success of the company.

We applaud the U.K. government's initiative to promote gender pay gap transparency, encouraging employers across all sectors to take informed action to close their gender pay gap where one exists.

The figures set out in this report have been calculated using the standard methodologies used in the Equality Act 2010 (Gender Pay Gap Information) Regulations 2017. This report is for the snapshot date of 5 April 2019.

EQUAL PAY AND THE GENDER PAY GAP

As part of ACI Worldwide, ACI Worldwide (EMEA) Ltd is committed to the principle of equal opportunities and equal treatment for all employees, regardless of their gender, sexual orientation, religion, race, age or beliefs.

It is important to note that ACI provides *equal pay*, which means employees carrying out similar work receive the same level of pay, regardless of their gender. This report describes *gender pay*, calculated using standard methodologies comparing like roles. Equal pay, however, looks at the average pay for men and women in an organization. Since there are more women than men in lower-level roles at ACI, the average base salary and bonus payouts are naturally less.

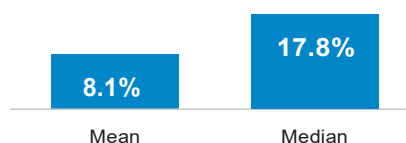
ACI's gender pay gap, like the gaps of companies across the U.K., can be linked to a lower proportion of women in senior roles. In addition, the global payments software market in which we operate has been historically a male-dominated industry. Many of the highest-paying occupations in our business are highly technical and currently are more often pursued by men.

At ACI, we are committed to changing this. We recognize such change won't happen overnight. It will take a village of businesses, educators, governments, parents and many other stakeholders to transform socially-ingrained stereotypes and patterns. ACI has already made progress in our efforts to make more opportunities available to women. At ACI, women sit on our Board of Directors and Executive Leadership Team and hold senior roles across the organization, whether as software engineers, sales executives or product developers. We actively promote dialogue about issues such as gender diversity and inclusion, and we provide mentorship and sponsorship to help women with their career progression.

THE NUMBERS AT A GLANCE FOR ACI WORLDWIDE (EMEA) LTD

With a total U.K. employee population of 256 employees, 177 are male and 79 are female (a split of 69% men and 31% women). In line with reporting requirements, below are gender pay gap statistics. Using data from 5 April 2019, female mean and median results are lower than male results.

FIGURE 1 GENDER PAY GAP



The proportion of male employees in ACI Worldwide (EMEA) Ltd receiving a bonus is 86.9% and the proportion of female employees receiving a bonus is 70.5%.

FIGURE 2 GENDER BONUS GAP

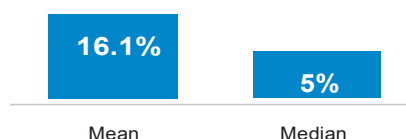
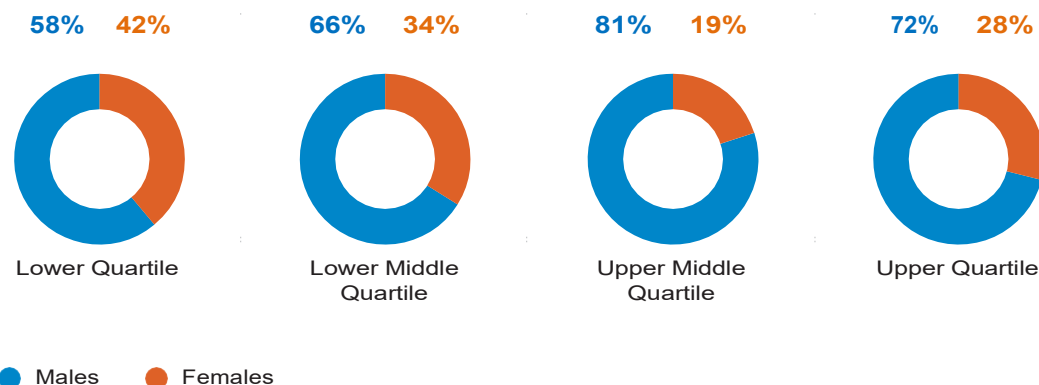


FIGURE 3 PAY QUANTILES BY GENDER



OUR COMMITMENT TO EMPOWER WOMEN

The following is an overview of several activities and initiatives in place to advance career opportunities for women at ACI.

ACI'S WOMEN'S INITIATIVE (WIN)

WIN is ACI's global networking community that aims to inspire, educate, connect and recognize women at ACI and in the payments industry. Its main goal is to drive awareness of the need to advance women's involvement and career progression at ACI and in the payments industry through internal and external recognition. WIN actively works to create networking opportunities for women at ACI, encourages women to collaborate globally and sponsors events to generate broader awareness of diversity and inclusion issues and initiatives.

WIN MENTORING NETWORK

As part of WIN, ACI has launched a mentoring network to leverage the strength of women leaders internally and to create rapport among women at ACI globally. Network members provide mentoring tools and coaching sessions for women.

ACI's WIN and its mentoring network are sponsored by Carolyn Homberger, EVP Chief Risk Officer at ACI Worldwide. In 2019, Carolyn was recognized as one of PaymentsSource's Most Influential Women in Payments for 2019. Each year PaymentsSource recognizes women who are creating change and opportunity in the payments industry.

WOMEN IN PAYMENTS SYMPOSIUM

Run by women, for women, the Women in Payments Symposium celebrates women's achievements, innovation and leadership in the payments industry. The program includes keynote presentations from leading experts, executive panel discussions and breakout sessions that provide powerful and relevant career development content in the rapidly changing fields of payment applications, technology and infrastructure, and leadership.

The event is held annually and serves women across the payments ecosystem by providing a forum to network, learn and develop. Carolyn Homberger is co-chair of the U.S. Women in Payments Symposium Board. In the U.K., ACI Worldwide has been a key sponsor of the event since 2018.

In 2019 Melissa McKendry, VP Implementation Services and Silvia Mensdorff-Pouilly, VP Sales were both nominated for the symposium's "Advocate for Women" award – with Melissa taking home the prize. The award recognizes the nominees for their promotion of female leadership, female career development and mentorship to empower female professionals.

EUROPEAN WOMEN PAYMENTS NETWORK

Silvia Mensdorff-Pouilly, General Manager – Europe, ACI On Premise at ACI Worldwide, is a board member at the European Women Payments Network (EWPN), the first and only pan-European network dedicated to bringing together women working in fintech and payments from all EU member states.

The network features mentorship, leadership programs, networking events and workshops.

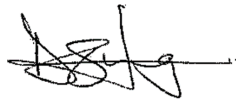
MONEY 20/20 – RISE UP ACADEMY

ACI supports and encourages participation in this global program created by Money20/20 to address the gender imbalance in leaderships positions within the financial services and fintech industry. ACI's own Natalia Ruiz, Manager Payment Risk Solutions and Rawan Shawar, Senior Software Engineer were both selected to be part of the Rise Up Academy, which provides exposure to contacts, mentors, support, training to help catapult their careers to the next level.

CODING CAMP FOR GIRLS

ACI supports the 'Girls Who Code' initiative, which has so far taught more than 10,000 young women software coding skills across 40 U.S. states. ACI has hosted several Coding for Girls camps at its site in Omaha, Nebraska. In June 2018, ACI held the first Coding for Girls camp in the U.K., in 2019 two additional camps were held and more are planned for 2020. The initiative introduces girls to coding in a fun and interactive way and is designed to get more girls interested in science, technology, engineering and mathematics (STEM) subjects and eventually to pursue careers in technology.

ACI is dedicated to advancing initiatives that drive diversity and equality and empower all members of our 1ACI team across all areas of our global organization. As outlined above, ACI has been and continues to be committed to providing equal pay for equal work. In addition, we are committed to reporting data on an annual basis to detail the progress we are making against the U.K. gender pay gap.



KAREN HOBBS

Interim Chief Human
Resources Officer

DAVID KING

VP Customer Success,
U.K. Director

ACI Worldwide, the Universal Payments (UP) company, powers electronic payments for more than 5,100 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries, as well as thousands of global merchants, rely on ACI to execute \$14 trillion each day in payments and securities. In addition, myriad organizations utilize our electronic bill presentment and payment services. Through our comprehensive suite of software solutions delivered on customers' premises or through ACI's private cloud, we provide real-time, immediate payments capabilities and enable the industry's most complete omni-channel payments experience.