ACI Worldwide
Real-Time Payments

2022 Sustainability Report

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Real-Time Payments

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 2021 (January 1 through December 31, 2021). 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 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 2021 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 Interim President and CEO

When I consider the ways businesses can positively impact the planet, I believe ACI Worldwide is in an enviable position. We are leading the global, real-time payments revolution. Our software solutions make the movement of money more efficient, generating value, driving growth, and enhancing prosperity everywhere. Real-time payments bring stories like the ones that follow to life in cities far away and closer to home:

The owner of a small confectionery shop in Lagos accepts a QR code-initiated payment via his mobile phone, and the money instantly hits his merchant account. With no need to wait for the amount to clear and no need to head to the bank to deposit cash, he has more visibility into his finances and greater flexibility to invest in more stock or staff.

A gig economy worker and full-time university student in San Francisco who drives passengers and delivers parcels opts to work for a company that pays in real time. Getting paid the moment she finishes her gig makes the money she earns more powerful, allowing her to work where she wants and when she wants, while balancing her studies and family commitments.

A tailor in India will fashion an entire business suit for you in a day. However, if you can't pay for his services directly through his most loved payments app, then you will miss out. He uses his app to accept payments, recharge his metro card, pay bills, book movie tickets, and much more.

In the background of stories like these, ACI is working every step of the way with central banks, retail banks, merchants, billers, processors, and acquirers to facilitate end-to-end real-time payments securely and reliably across the globe.

Prioritizing our ESG strategy and reporting

Of course, advancing economic prosperity and financial inclusion through our technology and solutions is just one part of our approach to environmental, social, and governance (ESG). In late 2021, we launched an ESG strategy development process that began with a materiality assessment to identify the ESG topics most important to our stakeholders. The assessment confirmed our stakeholders continue to rank governance and social topics as top priorities for ACI, while environmental topics are gaining ground with customers and regulators. We are using the assessment and other analyses to develop ESG goals focused on areas of greatest relevance and opportunity. We also used this work to inform many of the enhancements you see in this report, which is part of our ongoing commitment to progress our ESG reporting and disclosures.

Showcasing resiliency during COVID-19

We also continued to operate in the thick of COVID-19. The safety and well-being of ACIers and their families and the continuity of our business remained our top priorities. We extended our policies of allowing all colleagues to voluntarily work from home and implementing heightened safety practices at sites that remained open. In addition, we boosted leave time and other benefits for our India-based team members when the most disruptive wave of COVID-19 impacted the country. Our crisis management response was successful, and I am proud of our efforts to keep our colleagues safe and our operations running seamlessly during this extraordinary event.

Implementing industry-leading cybersecurity strategies

The ways people around the world pay for goods and services are changing rapidly. One thing is changing almost as quickly – the efforts of cybercriminals to disrupt the ways we pay. To safeguard customer data, ACI regularly integrates industry-leading standards into our risk management and data security programs. In 2021, our security strategy continued to outperform industry peers, and we have prioritized investing in the technologies, people, and practices to further advance this position.

As you review this report, I hope you learn more about ACI's commitment to ESG and gain an even greater understanding of how we do business. We are motivated to lead the real-time payments revolution, operate responsibly, and have a greater positive impact on people and the planet.

Thomas W. Warsop, III
Interim President and CEO
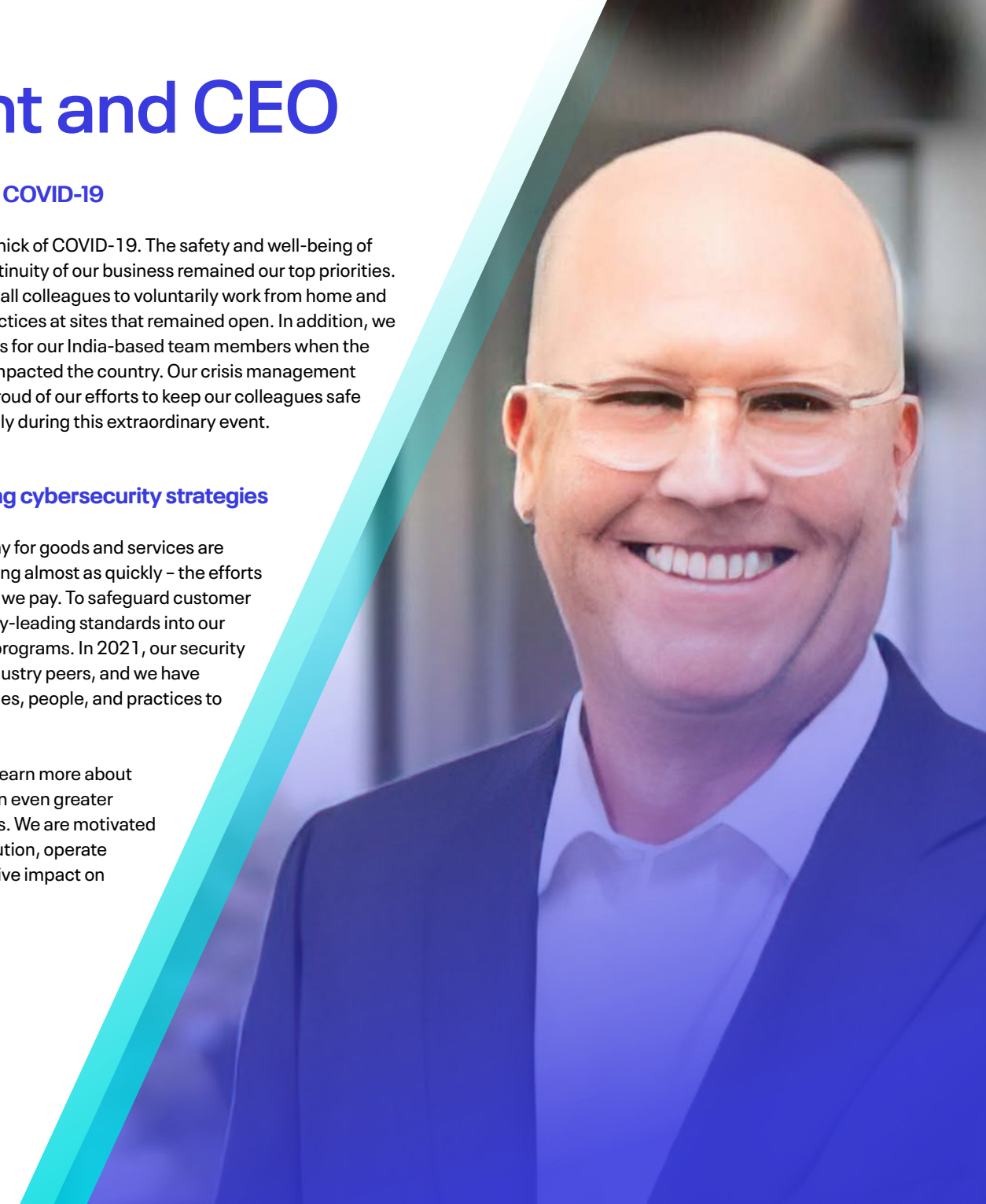
About ACI Worldwide

ACI Worldwide is a software company that provides mission-critical, real-time payment solutions to corporations, financial institutions, fintechs and sophisticated merchants worldwide. We have global scale and a history of innovation, reliability and leadership, demonstrated through 45+ years of experience creating and optimizing payment systems for central and major national and international banks, and leading merchants, billers and intermediaries in 95+ countries. Customers use our proven, scalable and secure solutions to process and manage digital payments, modernize with real-time payments and power omni-commerce payments, present and process bill payments, and manage fraud and risk.

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

The world's largest banks bank on us

19
of the top 20 banks worldwide

60
of the top 100 banks globally

87
countries with customers

We transform retail experiences worldwide

>80,000
merchants powered by ACI directly and through PSPs

>250
API library

We lead the U.S. direct-to-biller market

>3,000
billers in the U.S.

>500
million bill pay transactions annually

~9,000
endpoint relationships

We are at the forefront of real-time

18
real-time domestic schemes globally

6
central bank infrastructures in Asia Pacific and Latin America

50%
of U.K. Faster Payments transactions

ACI Serves the World
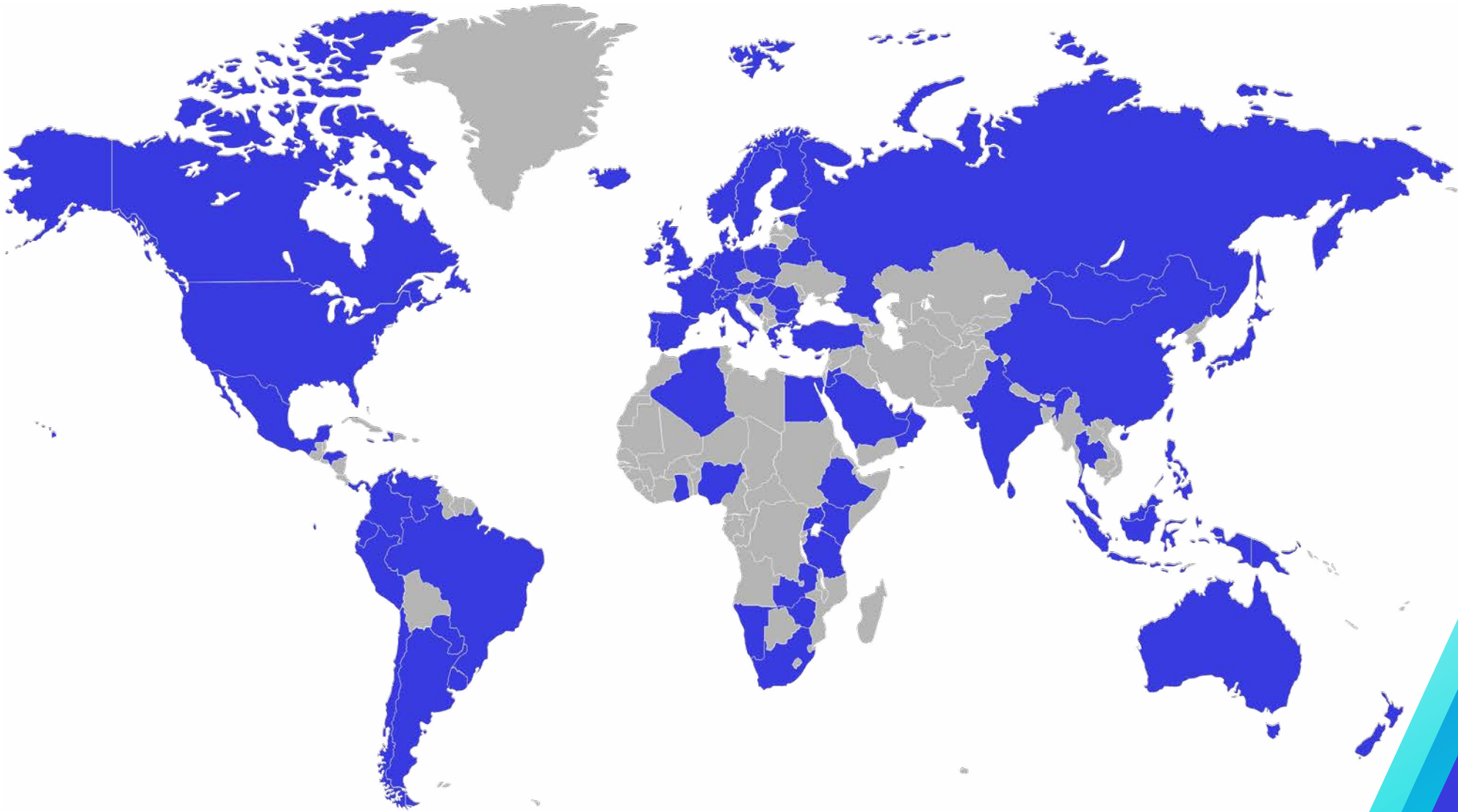
With employees in 49 countries and customers in 95+ countries, we combine our global footprint with local presence to drive the real-time digital transformation of payments and commerce.

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.

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

Integrity

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

Accountability

We take ownership of outcomes and deliver on our commitments.
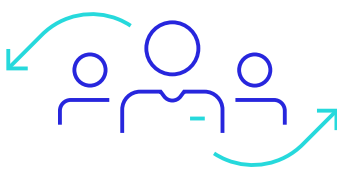
Diversity

We seek out and leverage differences and unique perspectives.

Customer Centricity

We start with the customer in everything we do.

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 our investors, employees, customers, business partners and industry associations on various topics, including sustainability. Our primary engagement tactics by stakeholder category are described below.

Investors

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. For more details on our active shareholder engagement throughout 2021, please visit our most recent Proxy Statement.

Employees

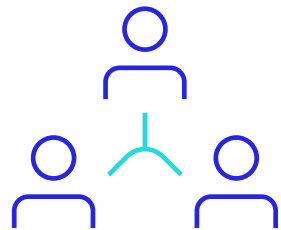We foster two-way communication with our employees at every level of the business in all locations around the world. Our primary employee communication channels include our:

- 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 communication 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

We use these channels to monitor the well-being of our employees and strengthen their engagement with the business and their colleagues. By fostering collaboration within our organization, we also ensure we can meet or exceed the expectations and requirements of our customers — requirements that frequently change in response to the ever-evolving digital payments ecosystem.

Our Commitment to Stakeholder Engagement

Customers

ACI firmly believes 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 achieve this, we regularly engage our customers through a variety of channels, including:

- Annual Customer Experience survey
- Customer success managers 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
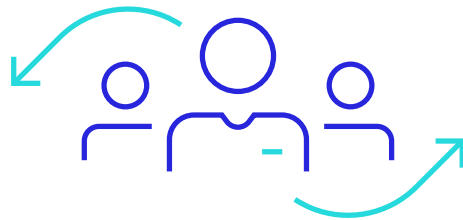
Business Partners and Industry Associations

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.

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 engagement 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 2021 Form 10-K and our Partners and Alliances webpage.

Key Business Metrics

FY 2021 Revenue
$1.4B

FY 2021 Adjusted EBITDA[1]
$384M

Solution Uptime
99.98%

Global Employees
3,600+

Key ESG Performance

75%
favorable employee engagement

100%
completion of annual employee business ethics and compliance training

50%
of board members are women and/or ethnically diverse[2]

EcoVadis
EcoVadis Bronze Medal

[1] Adjusted EBITDA is a non-GAAP measure. Adjusted EBITDA excludes significant transaction-related expenses.
[2] Additional board diversity data available in our April 18, 2022 Proxy Statement.

Awards and Recognitions

ACI continues to be recognized as a leader in mission-critical payment solutions for central infrastructures, banks, billers, merchants and intermediaries. We were the proud recipient of numerous awards throughout 2021, including the awards highlighted below.

Award Highlights by Solution Area
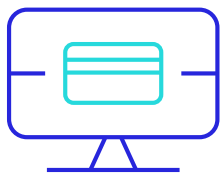
Process and Manage Digital Payments

Fintech Finance Awards – Pillar of Payments
ACI® Acquiring™

FinTech Innovation Awards – Best Payment Hub/Wholesale Payments Implementation
ACI Enterprise Payments Platform™

FinTech Innovation Awards – Most Innovative Cloud Deployment
ACI Acquiring™

2021 Central Banking Award for Payment Services
ACI Worldwide

Frost & Sullivan 2021 Product Leadership Award for Real-Time Payments
ACI Worldwide

Enable Omni-Commerce Payments

Payments Awards – Best Online Payments Solution (Merchant)
ACI Secure eCommerce™

Future Digital Awards 2021 Fintech & Payments
- Payments Innovation of the Year – Platinum Award – ACI Secure eCommerce
- In-Vehicle Payments Innovation – Gold Award – ACI Omni-Commerce™
- Best Checkout Experience – Gold Award – ACI Omni-Commerce

IBS Intelligence
Card Management and e-Wallets Award

Present and Process Bill Payments

2021 Aite Matrix: Biller Direct EBPP Solutions
ACI Speedpay® achieves "Best-in-Class Ranking"

Manage Fraud and Risk

Fintech Finance Awards – Best Wow Insight from Data
ACI Fraud Management™

AI Awards Ireland – Best Application of AI in a Large Enterprise
ACI Fraud Management with Incremental Learning

Retail Systems Awards 2021
- Artificial Intelligence Project of the Year
- Data and Analytics Provider of the Year

For more information, please visit the Awards and Rankings page of our website.

Sustainability at ACI Worldwide

ACI Worldwide
Real-Time Payments

Sustainability Philosophy

Environmental, social and governance (ESG) initiatives have been woven into ACI's culture. In 2020, we adopted a company purpose focused on creating global prosperity through our solutions. In 2021, we established an ESG philosophy to guide our sustainability 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.
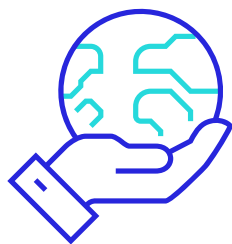
ESG Governance

ACI's ESG efforts have evolved over time, building on our strengths and addressing the expected priorities of our stakeholders in the future. We understand strong governance of our ESG efforts is key to ensuring our actions deliver short- and long-term value for our business and our stakeholders. With this motivation, we are working to formalize our governance mechanism for ESG matters. A Sustainability Working Group consisting of members of the Executive Leadership Team, Senior Leadership Team and third-party ESG subject-matter experts are key to this effort. Today, our ESG governance structure consists of:

The Board of Directors, through the Nominating and Corporate Governance Committee, which reviews progress made against our ESG priorities and also provides the final review and approval of our annual sustainability report

Executive Leadership Team members, who provide guidance and manage the execution of ESG priorities, especially those aligned to their business units

Senior Leadership Team members, who are dedicated to advancing ESG priorities and also provide day-to-day initiative management

Working groups, which are assembled from employee volunteers to help advance the implementation of specific initiatives

Board | Executive Team | ESG Governance & Execution | Senior Leaders | Working Groups

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. We embarked on an ESG strategy development process to be completed in 2023, focusing on meeting and progressing toward our standards for environmental and social responsibility.

ESG Strategy Development Process

Materiality Assessment → Current State Analysis → Objective and Goal Setting → Gap Analysis → Roadmap and Framework

ACI Worldwide

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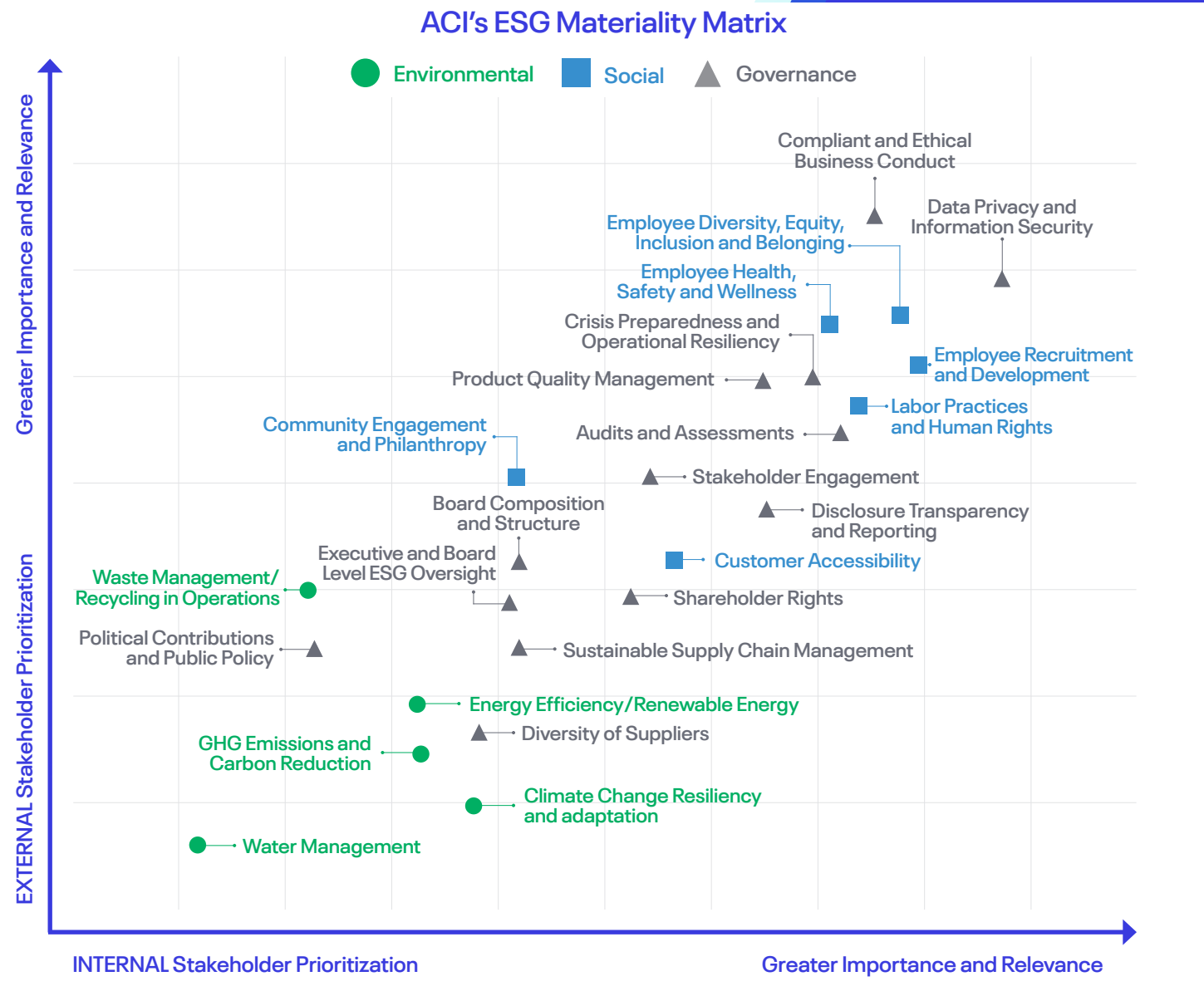
Advancing Our Sustainability Strategy

Materiality Assessment

As an important first step, 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).

The following matrix illustrates how our internal versus external stakeholders prioritized the 24 ESG topics. These insights will be used throughout the strategy development process, along with additional industry and internal analysis, to help us identify a subset of ESG priorities to pursue over the next few years.

ACI's ESG Materiality Matrix

- Environmental
- Social
- Governance

Axes:
- Greater Importance and Relevance (vertical)
- EXTERNAL Stakeholder Prioritization (vertical, lower)
- INTERNAL Stakeholder Prioritization (horizontal)
- Greater Importance and Relevance (horizontal)

Topics plotted:
- Compliant and Ethical Business Conduct
- Data Privacy and Information Security
- Employee Diversity, Equity, Inclusion and Belonging
- Employee Health, Safety and Wellness
- Crisis Preparedness and Operational Resiliency
- Employee Recruitment and Development
- Product Quality Management
- Labor Practices and Human Rights
- Community Engagement and Philanthropy
- Audits and Assessments
- Stakeholder Engagement
- Board Composition and Structure
- Disclosure Transparency and Reporting
- Executive and Board Level ESG Oversight
- Customer Accessibility
- Waste Management/Recycling in Operations
- Shareholder Rights
- Political Contributions and Public Policy
- Sustainable Supply Chain Management
- Energy Efficiency/Renewable Energy
- GHG Emissions and Carbon Reduction
- Diversity of Suppliers
- Climate Change Resiliency and adaptation
- Water Management

Advancing Our Sustainability Strategy

Next Steps in Our Sustainability Strategy

Moving forward and building on the progress demonstrated in this report, ACI will continue to share our progress toward our ESG priorities on an annual basis. Based upon the materiality assessment results, we have been working to identify strategic focus areas, set goals and objectives, and develop a roadmap to achieve success for important ESG matters within our operations and value chain, including but not limited to:

- Maintaining positive employee experience and equal opportunities
- Expanding financial inclusion and social impact of our solutions
- Ensuring accountable and responsible supply chain practices
- Enhancing resource efficiency and climate resiliency of our business

Sustaining the Planet

ACI Worldwide
Real-Time Payments
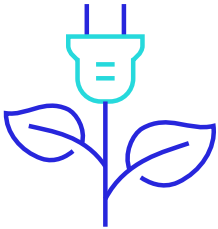
Reducing Our Environmental Footprint

As we execute our strategy to drive growth and lead the real-time payments transformation, ACI is committed to minimizing the operational impact of our business on the environment and using our solutions to help our customers — and the millions of people they serve — do the same.

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.

Minimizing Our Impact

We work to minimize our impacts by reducing energy use, greenhouse gas 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 all of 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 impacts.

Reducing 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 include:

4,459 Pounds of Wood
Saving trees that provide habitats for animals, convert carbon dioxide to oxygen and help clean our water

13,129 Gallons of Water
Reducing paper-making that requires more than three gallons of water per single sheet
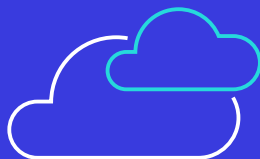
10,466 Pounds of Carbon
Avoiding greenhouse gas emissions, including CO_2, from paper manufacturing processes

725 Pounds of Waste
Eliminating significant paper waste by limiting paper usage[3]

[3] The above environmental impact data (the "Data") is an estimate only and is based on ACI Worldwide Corp.'s ("ACI") account use as of 2021. 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.

Reducing Our Environmental Footprint

Climate Resiliency Strategy

ACI has an expansive risk management program that incorporates climate-related risks. Like all business risks, climate risks are regularly assessed and, if they receive a high-risk rating, rise to an actively managed status.
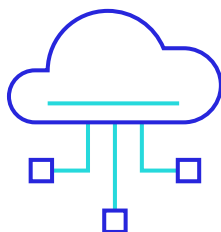
We are in the process of transitioning our solutions to cloud-native architecture. This next generation of ACI real-time solutions for banks will enable us to leverage the hybrid cloud technology benefits of automation, rapid deployment, lower energy consumption and reduced operational footprint. The end sustainability result will be improved efficiency and resiliency in our operations.

Investing in Energy Improvements

Energy efficiency and conservation is important to ACI and our customers as it impacts our business costs and our carbon footprint. In 2021, we launched a formal process to track and analyze electricity usage within all our sites, including our owned data centers, to identify opportunities to improve the efficiency of operations.

Our 2021 energy consumption was 20,003 megawatt hours, and our energy intensity was at 14.6 megawatt hours per million dollars of revenue. To continuously improve energy efficiency in our operations, we have upgraded our solutions and facilities with more efficient servers, lighting and environmental control systems.

Our Data Center Operations team previously completed a major server virtualization project that resulted in significant reduction of energy consumption in our servers. At one of our European data centers, server migration led to a 20% reduction in energy use. In 2021, our team worked to optimize power efficiency of our servers to ensure energy usage remained flat while meeting increased customer demand and traffic.

Decreasing Lighting Electrical Load

ACI has converted its U.S. and Indian offices from fluorescent and T-8/T-12 to LED lighting. The switch to LED lighting has produced positive energy savings and will continue to do so in the future. By converting to LED lighting, we cut our lighting electrical load roughly in half.

Lowering HVAC Energy Costs

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.

20,003
2021 Energy Consumption[4] (MWh)

14.6
2021 Energy Intensity[4] (MWh/MM USD Revenue)

[4] Excluding energy consumption in our co-located data center in Europe. Due to impacts from the COVID-19 pandemic that resulted in site closures, we do not consider 2021 energy consumption reflective of normal operations.

Reducing Waste by Streamlining Processes

At ACI, we embed waste reduction initiatives in our day-to-day operations and explore opportunities for materials recovery. 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

Decreased Paper and Plastic Consumption

In our U.S. offices, we only use recycled, compostable paper cups. Globally, we encourage the substitution of reusable and compostable tableware for single-use plastics wherever possible. In all offices, we provide water coolers for our employees, which has reduced the amount of plastic bottled water we consume.

Reducing Waste by Streamlining Processes

IT Equipment Recycling

ACI's Information Technology team is dedicated to recycling and reusing technology wherever possible. 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 onboard. 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.

Sustaining Our People and Our Communities

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 run real-time payment schemes in 18 countries, with more national schemes added every year. In 2021, we added Peru's central infrastructure to the long list of domestic real-time schemes we support. Real-time payments — also called instant payments, faster payments and immediate payments depending on the geography — moves 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.

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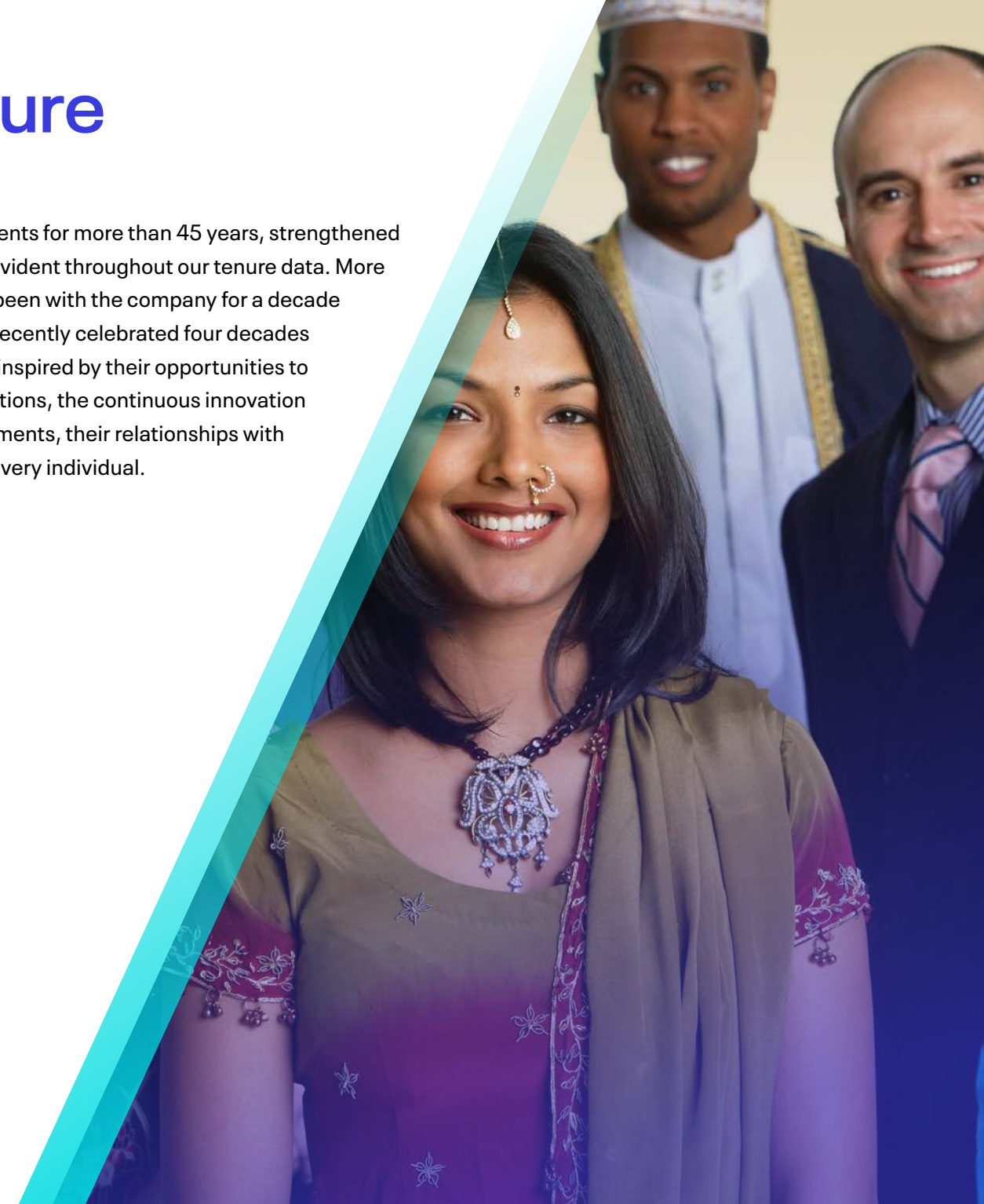
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Embracing Global Diversity and Tenure

ACI takes pride in our global reach. Our team members live and work in 49 countries around the world. From these locations, they support our customers and prospects operating in 95+ countries around the world.

The global diversity of our employee population makes ACI stronger. Though we are a multi-national company, we embrace a local approach to doing business in Africa, Asia, Europe, Latin America, North America and the Middle East. We also benefit from the unique backgrounds, perspectives and experiences that our more than 3,600 team members bring to their roles.

While our gender diversity is on par with other global technology firms,[5] we know there is a continued focus on hiring more women and also introducing more girls and young women to careers in technology. A similar approach is needed for underrepresented minorities in the U.S. and other countries. Our strategy to enhance diversity within our organization and communities is detailed in the following sections of this report.

ACI has been driving digital payments for more than 45 years, strengthened by our employee dedication and evident throughout our tenure data. More than 36% of our employees have been with the company for a decade or longer. Some employees have recently celebrated four decades with ACI. These long-termers are inspired by their 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.

[5] *Women in the tech industry: Gaining ground, but facing new headwinds* ~ *Deloitte Insights. December 1, 2021.*

Demographics[6]

Gender

66% Male

34% Female

Age

62% 30-50

11% <30

27% >50

Region

40% North America

5% LATAM

28% EMEA

27% APAC

Management Gender

66% Male

34% Female

U.S. Ethnic Diversity

67% Non-Hispanic White

5% Not Disclosed

28% All Minorities

Tenure

36% >10 Years

15% <1 Year

5% 1-2 Years

20% 2-5 Years

24% 5-10 Years
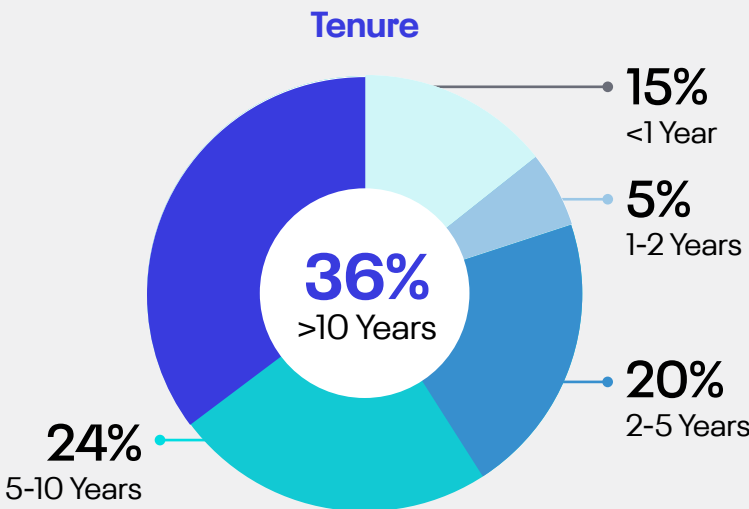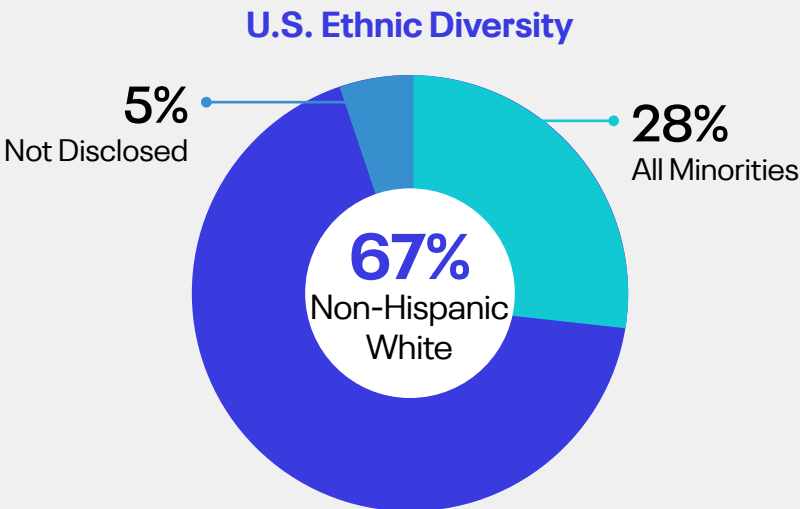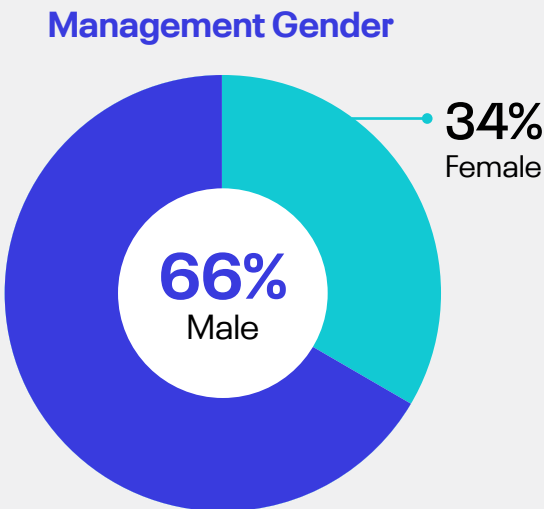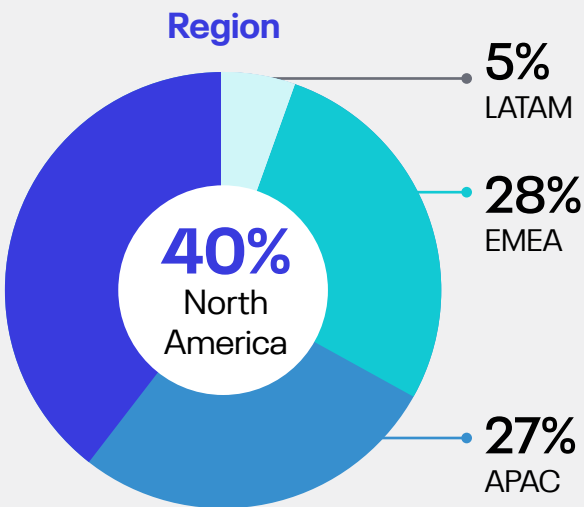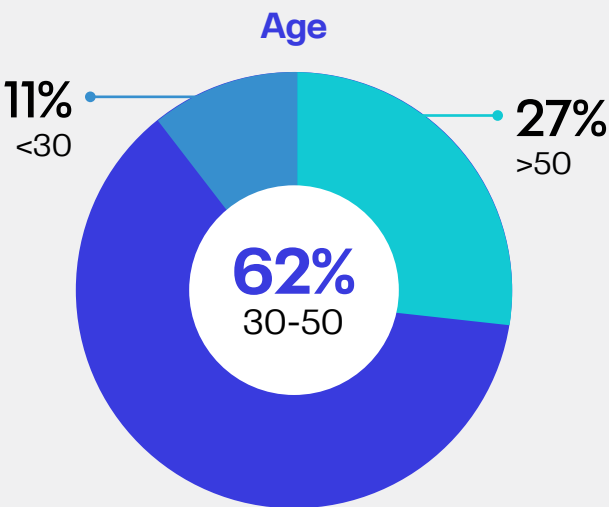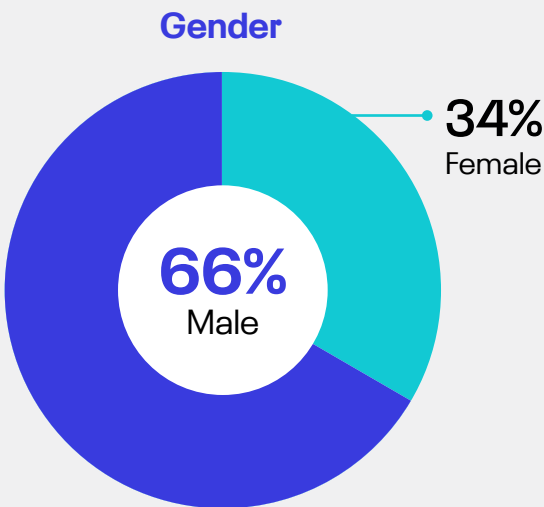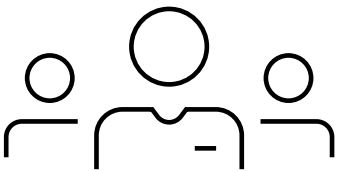
[6] As of December 31, 2021

ACI's Longest Tenured Employee

In 2022, Donna Cody, senior software licensing analyst, will celebrate her 45th year of service at ACI. Donna joined ACI in 1977, when it was a fledgling, two-year-old financial software company. She was the seventh employee and the first woman hired by ACI.

Donna has held many roles at ACI and has witnessed the evolution of the company and the payments industry. When she started, ACI had one bank customer in one country and was adapting its software for ATMs. More than four decades later, ACI has hundreds of bank, merchant and biller customers in 95+ countries and is a leading company in the real-time transformation of global payments.

We are proud that many employees have been with us for decades driving innovations in the payments industry. We will continue to work relentlessly to ensure every employee feels valued and is provided with exciting opportunities at ACI.

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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 focused on connecting DEI to individual and business success, ensuring equal opportunities and developing diverse leaders to foster an inclusive work environment.

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 actively promote dialogues regarding ethnic and gender diversity and inclusion, and we encourage and provide mentorship to support all employees in their career progression. In our 2021 Employee Experience survey, 86% of our employees agreed our company is committed to DEI in the workplace.

2021 Employee Experience Survey Commitment to DEI

86%
agree ACI is committed to DEI
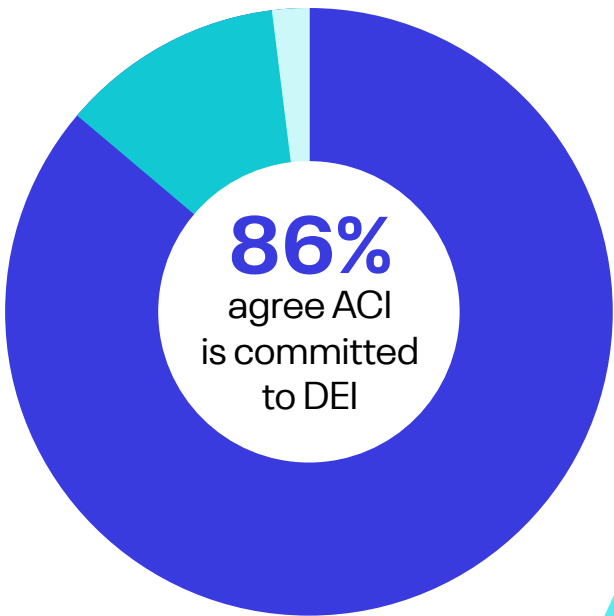
Pay Equity

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 women representation 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.

Fostering a Diverse, Equitable and Inclusive Work Environment

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 must 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.

DEI Framework for Working Groups

In 2021, to help focus our diversity and inclusion efforts, we established a DEI framework that includes three focus areas:

- Education and development
- Recognition and awareness
- Recruitment

This framework has guided the identification and execution of tactical initiatives to advance our commitment to diversity, equity and inclusion. The initiatives 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, quarterly all-hands podcasts and special edition global all-hands meetings.

Diversity, Equity and Inclusion Framework

Education and Development

Recognition and Rewards

DEI

Recruitment
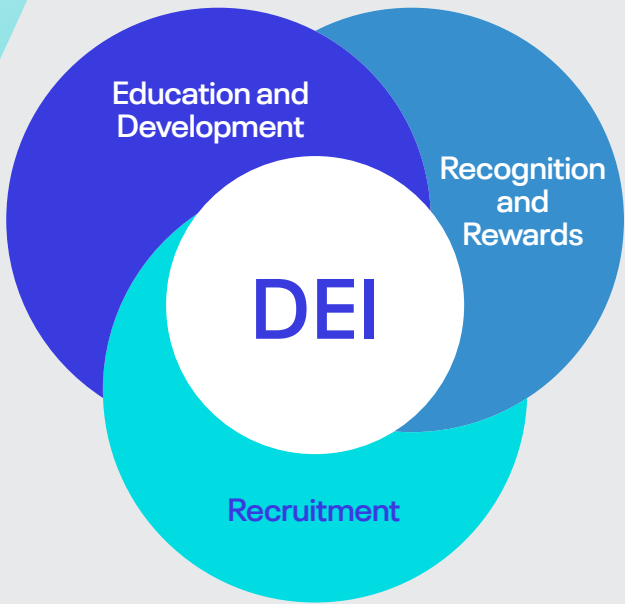
Fostering a Diverse, Equitable and Inclusive Work Environment

Recognition and Awareness

DEI Speakers Series

Building on the success of a "Race in the U.S." internal conversation hosted in 2020 to provide perspective on the Black Lives Matter movement, ACI launched a recurring virtual DEI Speakers Series in 2021. Open to all employees and featuring external experts and/or employees sharing their perspectives, the events are designed to raise DEI awareness and connect diversity and inclusion to individual and business success. Our marquee 2021 event was a "Let's Talk DE&I" session with an external expert, which was made available on our internal communication hub.

Women's Empowerment at ACI (WE@ACI)

Also in 2021, ACI transformed its legacy Women's Initiative group into Women's Empowerment at ACI or WE@ACI. This group of employees includes women and their allies interested in inspiring, educating, connecting and recognizing women at ACI and in the broader payments industry. The main goal is to drive awareness of the need to advance the opportunities for women at ACI and in the industry. The primary ways WE@ACI achieves this is through partnerships with external organizations, including Women In Payments and the Women's Network in Electronic Transactions (WNET).

Employees at Women In Payments Symposium

Fostering a Diverse, Equitable and Inclusive Work Environment

Recruitment

Global Internship Program

Also in 2021, ACI's Human Resources team began planning an expansion of our current regional internship programs. The goal is to globally drive internships that offer opportunities for more students from diverse 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. Our current internship programs in Limerick, Ireland; Bangalore, India and Bogota, Colombia will be used as models.

Interns in ACI's Bangalore, India office

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. 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 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.

Collective Bargaining

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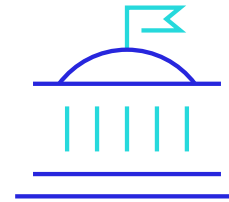
Supporting Employee Development

We strive to provide an environment and support system that ensures team members can perform at their best and feel connected as part of the ACI team. We periodically solicit feedback through a variety of 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 talent in alignment with our growth strategy.

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 podcasts 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.

Every year, we administer a full EX census survey and one or more brief EX pulse surveys. These surveys are managed by a third-party provider that ensures anonymity of respondents by providing ACI with data and insights in the aggregate for different levels of the organization.

Approximately 80% of the ACI workforce completed our EX census survey in 2021, with 75% of participants noting that they feel a sense of accomplishment and 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.

2021 Employee Experience Survey

80%
Completion Rate

75%
Favorable Engagement
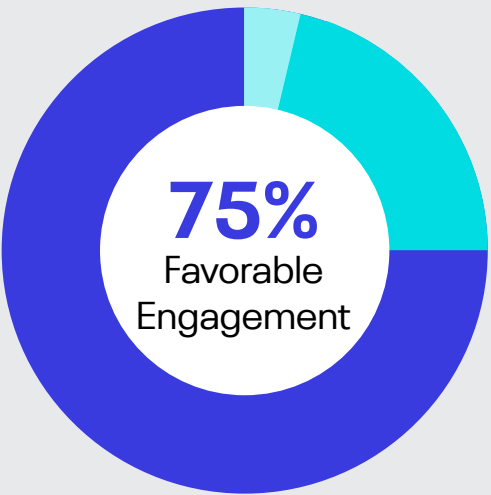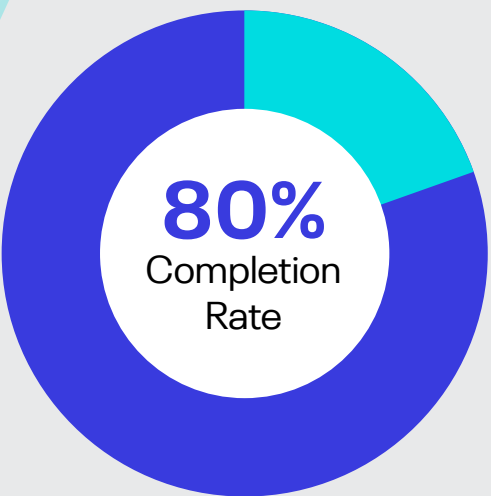
Supporting Employee Development

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 8,000 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 2021, our employees spent more than 10,000 hours in structured voluntary learning courses and earned more than 4,100 badges and certifications in pursuit of professional growth.

In December 2021, ACI launched a partnership with Microsoft to certify our technical team members in Azure Fundamentals. The goal is to ensure more employees have the skills needed to support the transition of more of our solutions to the public cloud. Employees can select from instructor-led virtual training or self-paced study options. ACI's public cloud enterprise skills training also includes courses in Amazon Web Services (AWS).

10,000+
hours of voluntary learning completed

4,100
professional badges and certifications earned

Supporting Employee 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 are in the process of training employees in APM skills and behaviors. As of year-end 2021, 75% of employees had completed the training.

Our employees have already seen positive impacts from APM:

- 90% plan to use the new skills and knowledge
- 87% have been providing performance insights and coaching effectively
- 84% have regular check-ins with their managers
- 73% felt more empowered and effective after regular check-ins

All employees are required to set annual, measurable performance goals early in the year. Employees and managers evaluate progress 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 2021, 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.

2021 Annual Performance Evaluations

100%
of employees received an evaluation

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 Development
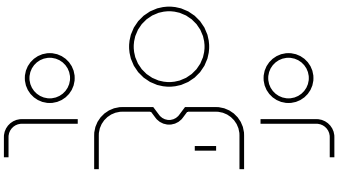
Succession Planning

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.

1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
February Leaders Review/Update Development Plans for Key Talent	**May-June** Operating and Corporate Units Assess Key Talent and Succession Needs/Risks	**July-August** Executive Leadership Assess Key Talent and Succession Needs/Risks	**September** Board of Directors Reviews Key Talent and Assessment and Succession Plans
	June Leaders Review/Update Development Plans for Key Talent	**September** Leaders Review/Update Development Plans for Key Talent	**December** Leaders Review/Update Development Plans for Key Talent

ACI Rising Star

In 2021, Leo Escobar, head of solution consulting, was promoted to head of ACI's Latin America sales team. Leo joined ACI more than a decade ago as a sales manager for our Andean region based in our Bogota, Colombia office. Identified as a high-performer early in his career with ACI, Leo has risen up the ranks. He became Sales Director for the Southern Cone region and then for Spanish Speaking Americas. He moved to ACI's headquarters in Florida in 2018 when he became Director of Solution Consulting for Growth Markets.

Today, Leo is effectively ACI's general manager for the LATAM region and is a key member of the chief revenue officer's leadership team. He's proud of his journey at ACI. *"ACI gave me great opportunities to grow as a leader,"* Leo says. *"One of the things I enjoy most about my role today is the ability I have to help advance the careers of high-potential team members."*

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. In response to the COVID-19 pandemic, we have taken preventative measures and provided frequent updates on our pandemic response protocol to ensure the health and safety of our employees and their communities.

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 of countries outside the U.S. related to pay and rewards. 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. To recognize current and future contributions of all employees no matter level or role, ACI launched in 2021 an achievement grant that rewards every active employee 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. Additional details about our stock incentive plans are available in our 2021 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. We have written emergency plans and procedures in place for all of 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 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. In 2020 and 2021, COVID-19 risk assessments were added to many of these audits, per local government regulation.

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 and virtual healthcare visits. ACI helps employees pay for future healthcare expenses by supporting health savings accounts (HSAs) and flexible spending accounts (FSAs). 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.

All global full-time employees have access to our Employee Assistance Program (EAP), which 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 and adoption 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 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 guidance on improving relationships, managing life changes, improving confidence and achieving 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.

Growth Through Education

Paola Barrios, senior manager of operations, is pursuing her Master of Business Administration with a concentration in International Management at Bellevue University. Paola joined ACI in 2012 and is based in Bogotá, Colombia. She decided to take advantage of ACI's tuition assistance to further develop her business knowledge and skills.

"I have had a wonderful experience attending classes at Bellevue University," Paola said. *"I can attend classes at a U.S. university online, which allows me to balance my time between work and family. I am happy to have ACI's support as I pursue my master's degree; and I feel proud to work here."*

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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 2021 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.
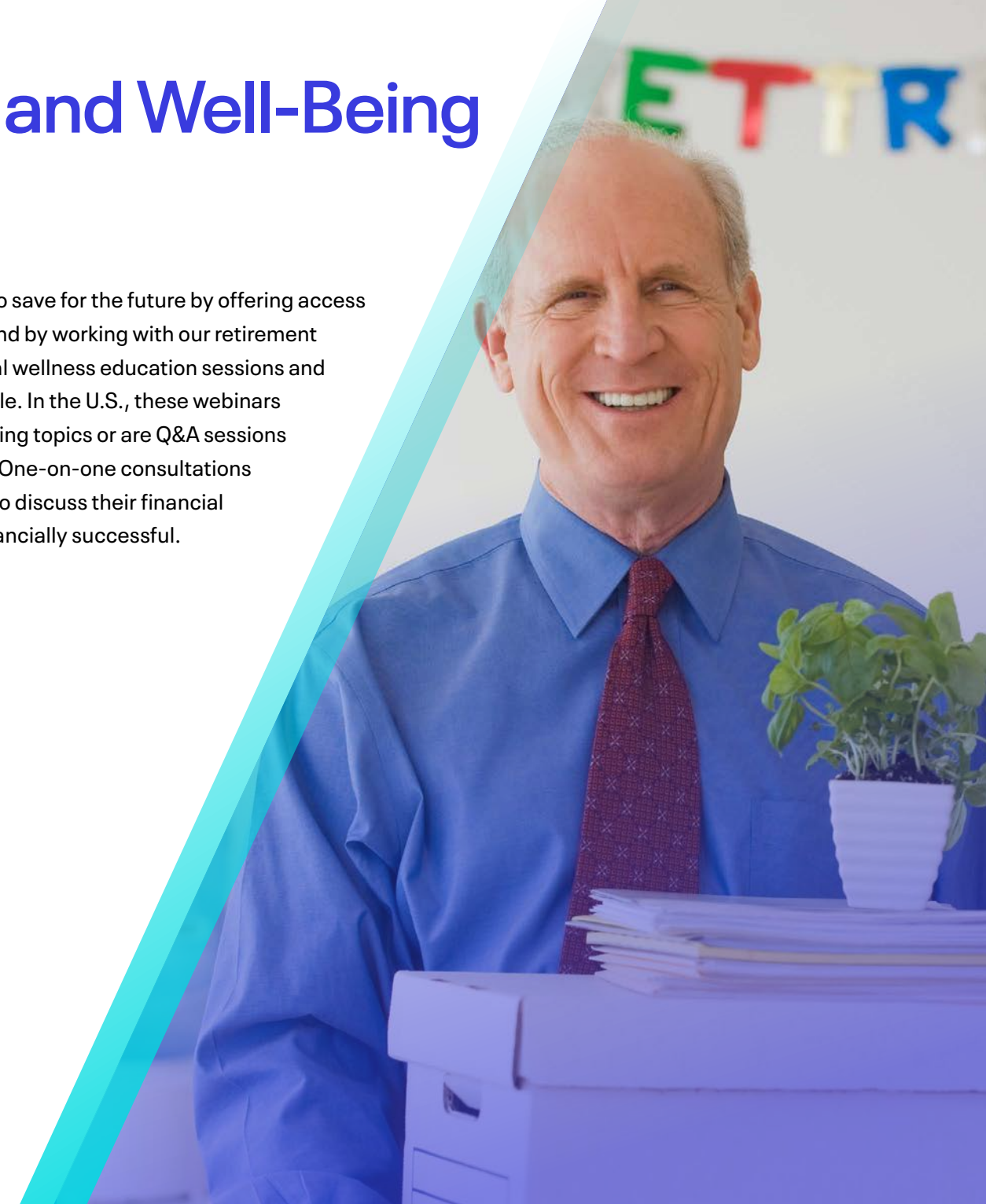
Promoting Employee Health, Safety and Well-Being
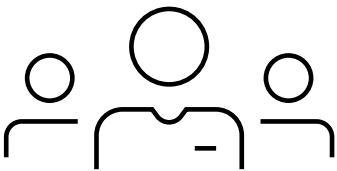
COVID-19 Response and Benefits

Throughout the COVID-19 pandemic, our primary focus has remained on the safety and well-being of our employees and their families. Our employees continue to appreciate our response during this challenging time. In fact, in our 2021 Employee Experience survey, 85% of employees agreed our COVID-19 pandemic communications and leadership were effective.

Our Crisis Management team (CMT) leverages the advice and recommendations of the World Health Organization (WHO) and the U.S. Centers for Disease Control and Prevention (CDC) when implementing and updating COVID-19 safety standards and procedures in our office locations worldwide. We also follow local government regulation and consider local government guidance.

Some of the key actions we continued to implement in 2021 include:

- Enabling all employees, with exceptions for those in mission-critical operations roles, to work from home and conduct meetings virtually
- Requiring on-site, mission-critical employees to practice social distancing and follow heightened sanitary guidelines
- Ensuring self-quarantine guidelines were in place in the event of exposure or illness of any of our employees

The CMT communicates COVID-19 updates to our workforce frequently, meets regularly to review our protocol, tracks the status of employee well-being and recommends adjustments to site practices based on new information, guidance or restrictions at the national or local level. As local conditions improve and governments begin to lift restrictions, we are taking a site-by-site approach to gradually bring employees back to the offices following our site transition and reopening plans.

In response to the 2021 COVID-19 crisis in India, we took extraordinary action to boost benefits for our India-based employees. New hires in the country gained advanced access to their entire annual leave balance, and all India-based employees were permitted to use their volunteer hours to care for loved ones impacted by COVID-19. We added bereavement leave to existing India benefits, offering three days of paid leave for those who experience the loss of a family member. Team members who exhaust their leave balance due to COVID-19 can also receive a grant of additional leave. In addition, we made employee hardship assistance available to India-based employees and their immediate family members who have been hospitalized due to COVID-19 and have exceeded the sum insured under our insurance policy.

Throughout the year, we also made benefits we pioneered in India available to individual employees impacted by the COVID-19 pandemic in other geographies.

2021 Employee Experience Survey COVID-19 Response

85%
of employees agreed our COVID-19 leadership was effective

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 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. Prior to the COVID-19 pandemic, we hosted Coding for Girls day camps in some of our locations around the world, introducing hundreds of middle-school-aged girls to the world of technology and payments. The pandemic put a pause on these efforts, and we used the opportunity to reevaluate our approach to find ways to impact even larger numbers of students. To this end, in late 2021, we launched 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 will also devote time to Girls Who Code. ACI employees across the business are looking forward to volunteering their time to the organization.

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.

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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), the Women's Network in Electronic Transactions (WNET) 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 the Women's Network in Electronic Transactions (WNET) organization in the U.S. and participates in the organization's events. WNET 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. The RiseUp Academy 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. To date, our funding has supported more than 4,300 individuals in 77 countries worldwide. About 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 the surrounding communities. The laptops support children's virtual learning during the current global pandemic and help them remain connected with teachers and peers.

ACI Timisoara Team Setting Up Classrooms for Kids

Making a Difference in Our Communities

ACI Volunteer
Week 2021

Though volunteer opportunities continued to be limited globally by the COVID-19 pandemic, our employees still found ways to give back in 2021. In fact, we launched "ACI Volunteer Week" to tell the story of how ACI employees make a difference in their local communities and to inspire even more employees to use their volunteer hours for good. Some of the organizations featured in the stories that employees contributed to during this week included the Voice of the Needy Foundation (VNF) in Bangalore, India; Project Harmony in Omaha, Nebraska and Foundation A LA PAR in Madrid, Spain.

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Embedding Responsible Governance

ACI's Board of Directors and its committees are committed 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, we reached out to stockholders representing more than 60% of our outstanding shares in 2021. 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 reputation 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.

Board Diversity

Women

Ethnically Diverse

50% of the board are women and/ or ethnically diverse[7]
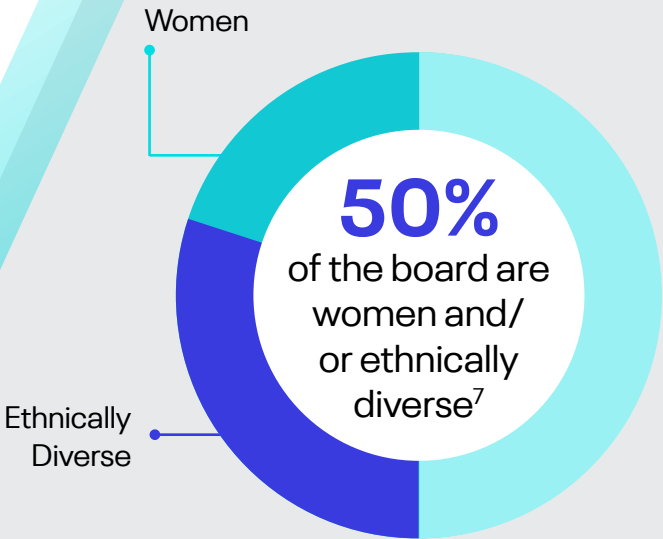
[7] Ethnically diverse categories include African American or Black, Alaskan or Native American, Asian, Hispanic or Latinx, Middle Eastern, Native Hawaiian or Pacific Islander, or two or more races.

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 benefits 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, 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
- Nine of 10 directors are independent[8]
- 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
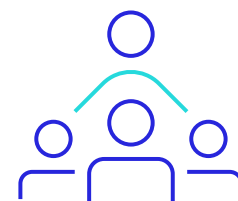
Board Independence

9 of 10
board members
are independent[8]
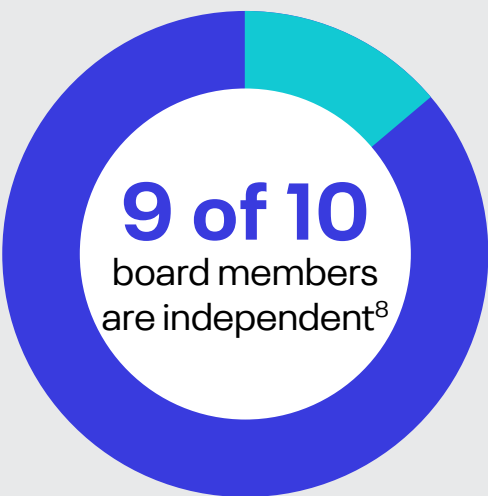
Doing Business With Integrity

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 Steering Committee

ACI's Risk and Compliance Steering Committee oversees and ensures compliance controls and procedures are effectively implemented, maintained and continuously improved. The committee meets bimonthly and ensures ACI and its subsidiaries are compliant with the laws and regulations governing the company's operations. The key responsibilities of the committee include the following:

- Promote full understanding of the compliance risk around the laws or rules governing ACI products or business activities
- Ensure 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 appropriate level of senior leadership in the discussion and decision on relevant risk items

Anti-Corruption

In accordance with the United States Foreign Corrupt Practice Act and the U.K. Bribery Act, ACI does 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 Policy apply to all of our operations and third parties acting on our behalf. These policies address the prevention and detection of potentially corrupt activities 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

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:

- Anti-Money Laundering Policy
- Code of Business Conduct and Ethics
- Data Privacy and Protection
- Global Information and Corporate Security/Safety
- Insider Trading and Anti-Corruption Policy
- Operational Risk and Business Continuity Management Policy
- 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.

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.

Regardless of how they are received, 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.

2021 Annual Compliance Training

100% employee completion of annual compliance and ethics training

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 2021 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, 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.

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 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 include, but are not limited to business impact analyses, gap analyses, supplier risk assessments, business continuity training, disaster recovery and incident response events, and testing of critical systems and processes.

Business Continuity Experience and Expertise

ACI's business continuity program is aligned with ISO 22301 requirements and FFIEC guidelines. 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'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.

During the COVID-19 pandemic, the CMT led the rollout of our internal and external response. Internally, the CMT worked with site leaders at each of our locations to adopt appropriate health and safety measures for our employees. These measures included permitting telecommuting for nearly all team members and implementing travel restrictions, social distancing policies and enhanced facility cleaning practices. Externally, the CMT developed a mechanism to answer customer questions and, working closely with the marketing team, developed an external website to offer external stakeholders insight into our pandemic response strategy.

The CMT also works closely with site leaders to close or reopen sites based on directives issued by the WHO, the U.S. CDC and local health agencies. The CMT continuously monitors and provides all employees with advice and resources regarding travel, quarantine

and COVID-19 testing. As a result of our robust crisis management approach, we experienced no interruption of service and have no anticipated service interruption resulting from the COVID-19 pandemic.

Core Crisis Management Team: Legal, Risk Management, Cyber and Physical Security, Human Resources, Facilities and Site Leadership, Global Comms, Corporate IT, Network Ops and Security

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.

ACI's information security control procedures are at high maturity, and we have utilized automation technologies to standardize and increase efficiencies in our practices. Our security strategy continues to outperform our peers. In 2021, we engaged an experienced assessor to evaluate our security approach against Center for Internet Security (CIS) Top 20 Critical Security Controls and the National Institute of Standards and Technology (NIST) Cybersecurity Framework. Based on the assessment, our compliance with security control frameworks was well above industry average.[9] Information security is our topmost responsibility, and we will continue to prioritize implementing industry-leading strategies to ensure cybersecurity.

Information Security Efficiency

Average

ACI
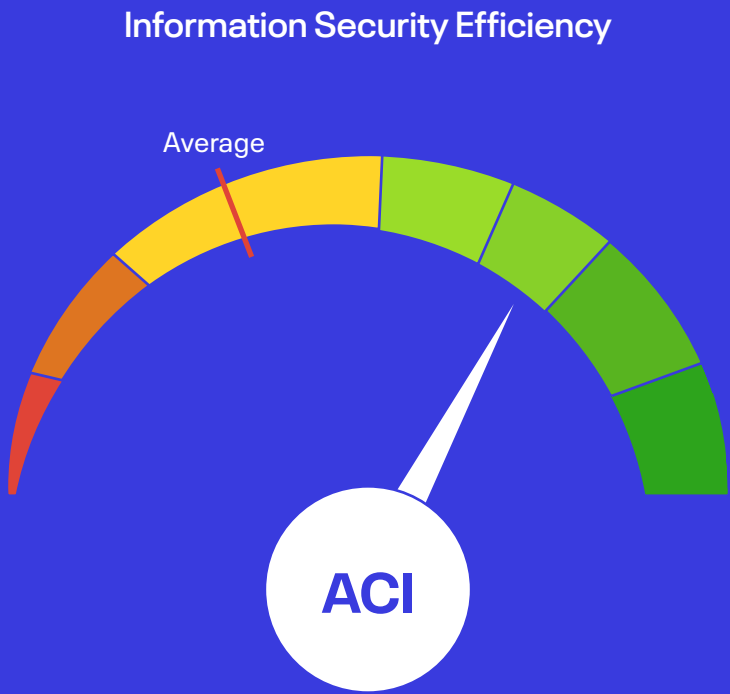
Board of Directors' Role in Cybersecurity Oversight

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, included in 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.

[9] The comparison is provided solely for informational purposes and should not be relied on as an only source of representation of industry performance.

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

GIS

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 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 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 resp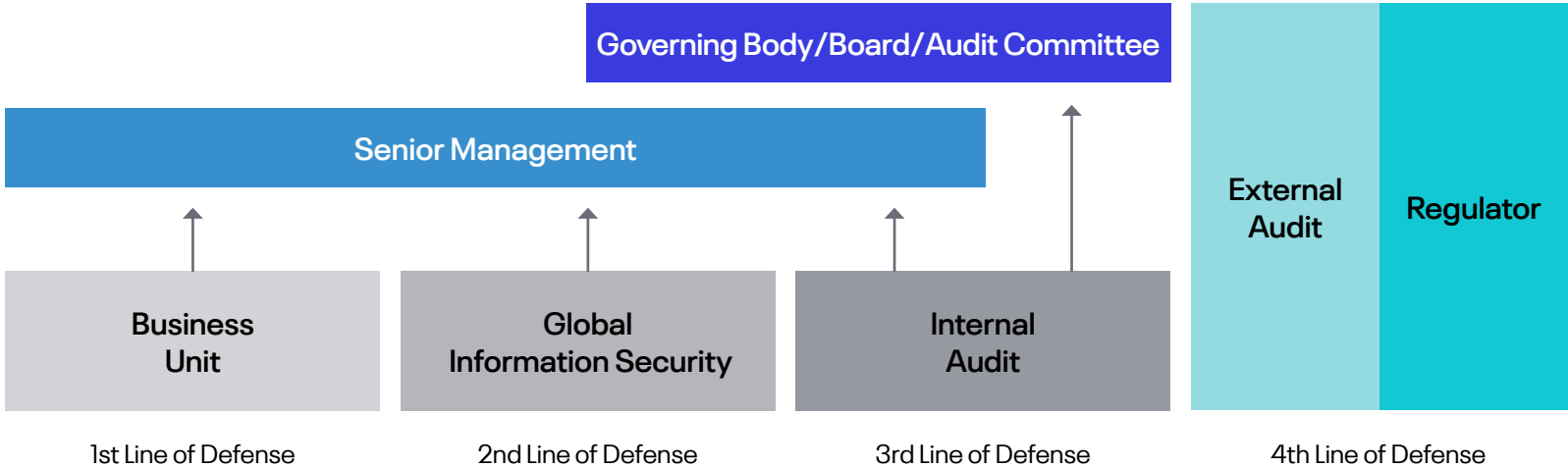onsibilities, incident severity categories and incident response workflow steps. The plan also lays out requirements for annual review and testing. GIS engages a certified, third-party organization to assist with annual testing of the Incident Response Plan.
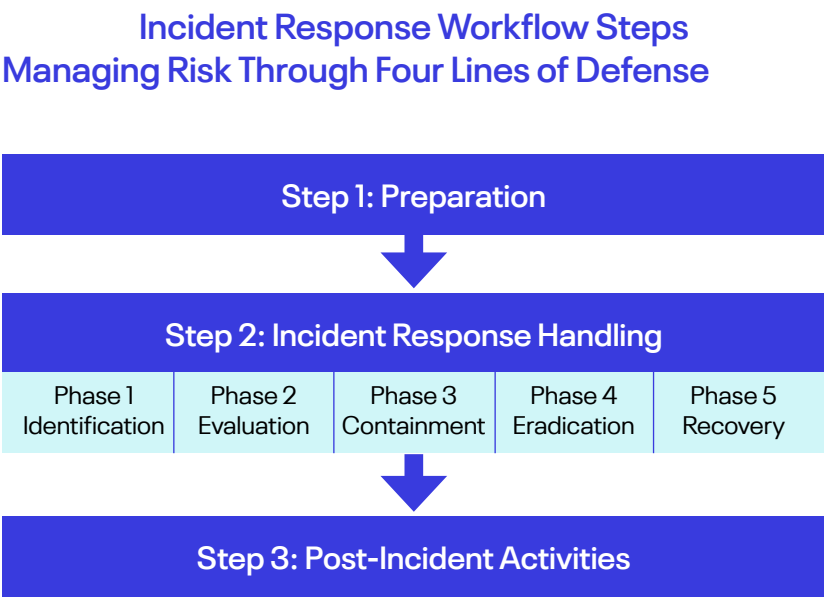
We utilize Security Information and Event Management (SIEM) technology that supports security risk detection and incident response through real-time data collection and historical analysis of security events. We define a GIS risk as a finding that has the potential to cause damage or loss to ACI. Identified 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
Managing Risk Through Four Lines of Defense

Step 1: Preparation

⬇

Step 2: Incident Response Handling

Phase 1 Identification	Phase 2 Evaluation	Phase 3 Containment	Phase 4 Eradication	Phase 5 Recovery

⬇

Step 3: Post-Incident Activities

Governing Body/Board/Audit Committee

Senior Management

Business Unit	Global Information Security	Internal Audit	External Audit	Regulator
1st Line of Defense	2nd Line of Defense	3rd Line of Defense	4th Line of Defense	

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

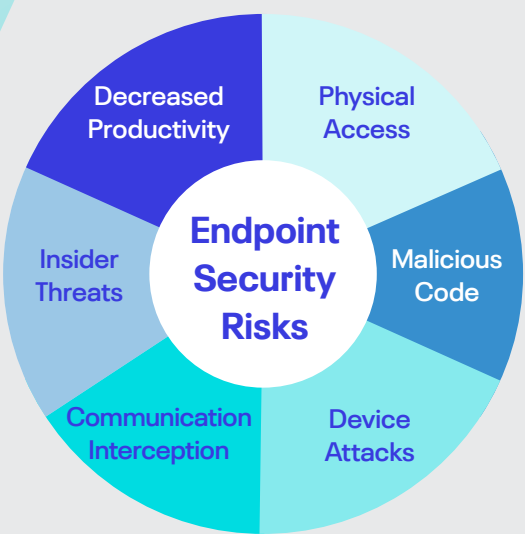## Data Loss Prevention at the Endpoint

ACI mitigates or prevents viruses and malware by:

- Utilizing industry-standard anti-virus software for desktops, laptops and server virus prevention and detection
- Providing email virus and spam scanning to detect and block malicious attachments in email
- 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 VPN

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 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

Endpoint Security Risks: Decreased Productivity, Physical Access, Malicious Code, Device Attacks, Communication Interception, Insider Threats

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 2021, 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 & 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. This allows us to help diagnose issues, correct problems and enhance the continuous availability of a customer's business-critical 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.

2021 Solution Uptime

99.98%
average solution uptime
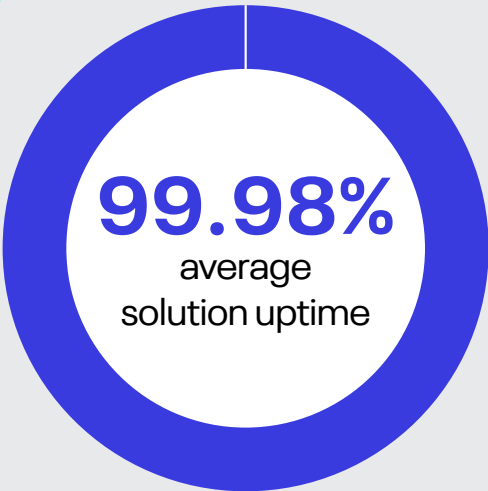
Advancing Supply Chain Sustainability

We work with a global supply chain of approximately 6,000 vendors to support our operations globally. 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.

Supplier 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, we have been able to certify that 100% of our suppliers warrant having policies in place and adhering 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

100%
of suppliers warrant adhering to ethical business practices

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.

2021 U.S. Diverse Supplier Spend

Minority Owned
$1.0M

Small Business
$2.5M

$11.9M
Total Diverse
Supplier Spend

Veteran Owned
$0.5M

Woman Owned
$5.0M

Disabled Veteran Owned
$2.9M

ACI Worldwide
Real-Time Payments
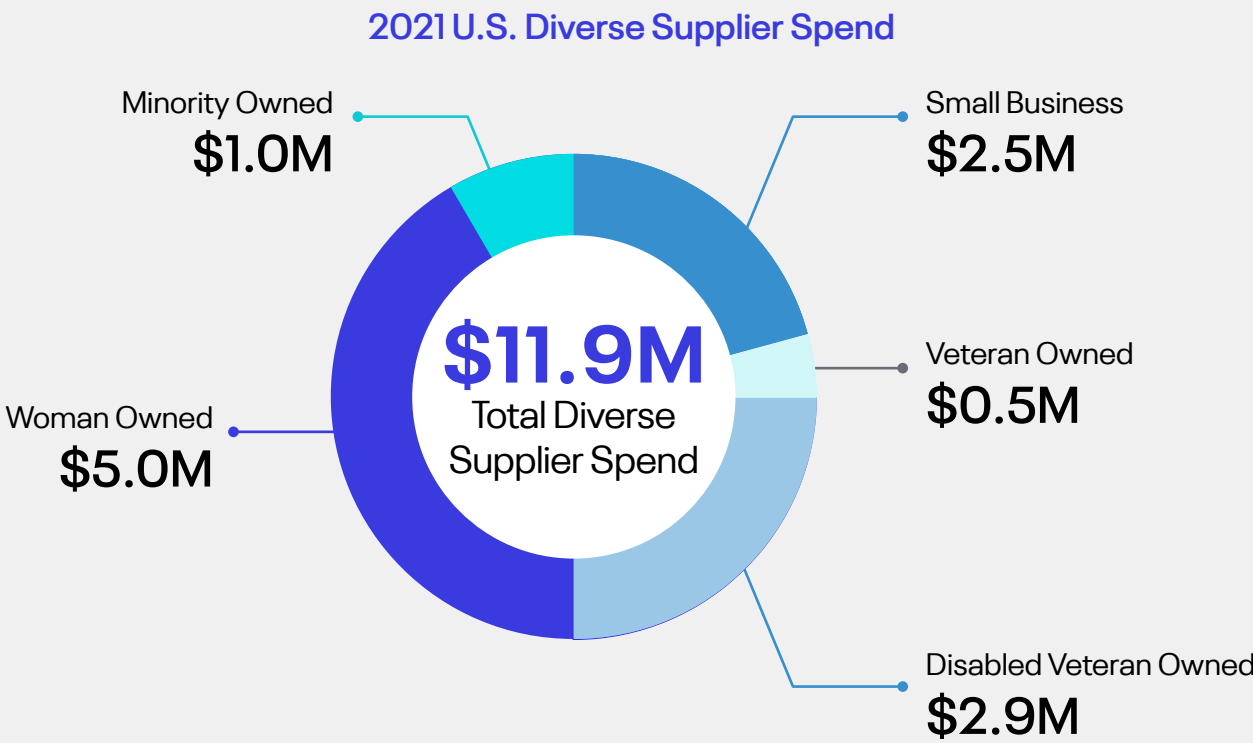
Moving Forward

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. In 2021, we continued to take measures to reduce our environmental footprint, ensure employee well-being and maintain information security and sustainability in our operations and value chain. We are proud of the steps we've taken to complete our materiality assessment, and we look forward to formalizing our ESG strategy and sharing progress as our program matures. Thank you for following our journey.

Appendices

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 first 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, 2021, 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	1. Total amount of energy consumed 2. Percentage grid electricity 3. Percentage renewable	TC-SI-130a.1	1. 72,011 GJ 2. 100% 3. 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. Due to impacts from the COVID-19 pandemic that resulted in site closures, we do not consider 2021 energy consumption reflective of normal operations.
	1. Total water withdrawn 2. Total water consumed, percentage of each in regions with High or Extremely High Baseline Water Stress	TC-SI-130a.2	1. Not available 2. 31,095 m^3	Water consumption data has been extrapolated for our European operations where applicable. 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 Reducing 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	
	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	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	1. Number of data breaches 2. Percentage involving personally identifiable information (PII) 3. Number of users affected	TC-SI-230a.1	1. 0 2. 0 3. 0	
	Description of approach to identifying and addressing data security risks, including use of third-party cybersecurity standards	TC-SI-230a.2	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. We utilize 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, recommendations and requirements provided by the GIS team and provide weekly updates to GIS leadership. For more information, please see Protecting Customer Data and Privacy.	

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	75% For more information, please see Supporting Employee 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: 2021 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 2021, 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 first 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	Organization details	2021 Form 10-K, p.3
2-2	Entities included in the organization's sustainability reporting	About This Report, p.3 2021 Form 10-K, p.3
2-3	Reporting period, frequency and contact point	About This Report, p.3
2-4	Activities, value chain and other business relationships	2021 Form 10-K, p.3
2-5	Employees	Appendix D: 2021 ESG Data Hub, Workforce Demographics, p.81
2-6	Workers who are not employees	Appendix D: 2021 ESG Data Hub, Workforce Demographics, p.81
2-7	Governance structure and composition	Proxy Statement, p.8-13 ACI Corporate Governance Guidelines
2-8	Nomination and selection of the highest governance body	Embedding Responsible Governance, p.51-53 Proxy Statement, p.14-21 ACI Corporate Governance Guidelines
2-9	Chair of the highest governance body	2021 Form 10-K, p.11 Proxy Statement, p.16
2-10	Role of the highest governance body in overseeing the management of impacts	Sustainability at ACI Worldwide, p.13-17 Proxy Statement, p.11
2-11	Delegation of responsibility for managing impacts	Sustainability at ACI Worldwide, p.13-17 Proxy Statement, p.11

Appendix B: GRI Index

Standard	Disclosure Topic	Response
GRI 2: General Disclosures 2021		
2-12	Role of the highest governance body in sustainability reporting	Sustainability at ACI Worldwide, p.13-17
2-13	Conflicts of interest	Proxy Statement, p.12 Code of Business Conduct and Ethics, p.9
2-14	Communication of critical concerns	Doing Business With Integrity, p.54-55 Code of Business Conduct and Ethics, p.9
2-15	Evaluation of the performance of the highest governance body	Nominating and Corporate Governance Committee Charter Proxy Statement, p.10
2-16	Remuneration policies	Compensation and Leadership Development Committee Charter
2-17	Process to determine remuneration	Compensation and Leadership Development Committee Charter
2-18	Statement on sustainable development strategy	Message From Our Interim President and CEO, p.4 Sustainability at ACI Worldwide, p.13-17
2-19	Policy commitments	Proxy Statement, p.10-11 Code of Business Conduct and Ethics Anti-Slavery Policy Upholding Labor and Human Rights, p.34 Advancing Supply Chain Sustainability, p.66-67
2-20	Embedding policy commitments	Throughout the report
2-21	Processes to remediate negative impacts	Doing Business With Integrity, p.54-55
2-22	Mechanisms for seeking advice and raising concerns	Doing Business With Integrity, p.54-55
2-23	Compliance with laws and regulations	2021 Form 10-K, p.79
2-24	Membership associations	2021 Form 10-K, p.5

Appendix B: GRI Index

Standard	Disclosure Topic	Response
GRI 2: General Disclosures 2021		
2-25	Approach to stakeholder engagement	2021 Form 10-K, p.5 Our Commitment to Stakeholder Engagement, p.8-9
2-26	Collective bargaining agreements	Upholding Labor and Human Rights, p.34
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
GRI 205: Anti-Corruption 2016		
3-3	Management of material topic	Doing Business With Integrity, p.54-55
205-1	Operations assessed for risks related to corruption	Doing Business With Integrity, p.54-55
205-2	Communication and training about anti-corruption policies and procedures	Doing Business With Integrity, p.54-55
GRI 302: Energy 2016		
3-3	Management of material topic	Investing in Energy Improvements, p.22
302-1	Energy consumption within the organization	Appendix D: 2021 ESG Data Hub, Environmental Footprint, p.84
302-3	Energy intensity	Appendix D: 2021 ESG Data Hub, Environmental Footprint, p.84
GRI 401: Employment 2016		
3-3	Management of material topic	Promoting Employee Health, Safety and Well-Being, p.40-45
401-1	New employee hires and employee turnover	Appendix D: 2021 ESG Data Hub, New Hires and Turnover, p.83

Appendix B: GRI Index

Standard	Disclosure Topic	Response
GRI 403: Occupational Health and Safety 2018		
3-3	Management of material topic	Promoting Employee Health, Safety and Well-Being, p.40-45
403-6	Promotion of worker health	Promoting Employee Health, Safety and Well-Being, p.40-45
GRI 404: Training and Education 2016		
3-3	Management of material topic	Supporting Employee Development, p.35-45
404-2	Programs for upgrading employee skills and transition assistance programs	Supporting Employee Development, p.35-45
404-3	Percentage of employees receiving regular performance and career development reviews	Supporting Employee Development, p.35-45
GRI 405: Diversity and Equal Opportunity 2016		
3-3	Management of material topic	Fostering a Diverse, Equitable and Inclusive Work Environment, p.30-33
405-1	Diversity of governance bodies and employees	Appendix D: 2021 ESG Data Hub, Workforce Demographics and Board Diversity, p.81-82
GRI 418: Customer Privacy 2016		
3-3	Management of material topic	Protecting Customer Data and Privacy, p.58-64
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Appendix D: 2021 ESG Data Hub, Information Security, p.85

Appendix C: UN Sustainable Development Goals

The United Nations developed 17 Sustainable Development Goals 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.26, 47
2	Zero Hunger	Economic Access, Financial Inclusion	p.26, 47
3	Good Health and Well-Being	Promoting Employee Health, Safety and Well-Being	p.40-45
4	Quality Education	ACI University; Tuition Assistance; STEM Education	p.36, 42, 46
5	Gender Equity	Fostering a Diverse, Equitable and Inclusive Work Environment; Gender Parity and Inclusion in Payments; Financial Inclusion	p.31-33, 47
6	Clean Water and Sanitation	The Digital Effect; Minimizing Our Impact	p.19-20
7	Affordable and Clean Energy	Minimizing Our Impact; Investing in Energy Improvements	p.19-24
8	Decent Work and Economic Growth	Expanding Economic Access; Financial Inclusion	p.26-47
9	Industry, Innovation and Infrastructure	Global Leader in Mission-Critical, Real-time Payments Software, Expanding Economic Access	p.5, 26
10	Reduced Inequalities	Embracing Our Global Diversity; Fostering a Diverse, Equitable and Inclusive Work Environment; Gender Parity and Inclusion in Payments; Financial Inclusion	p.26-33, 47
11	Sustainable Cities and Communities	Reducing Our Environmental Footprint; Investing in Energy Improvements; Reducing Waste by Streamlining Processes	p.19-24
12	Responsible Consumption and Production	Reducing Our Environmental Footprint; Investing in Energy Improvements; Reducing Waste by Streamlining Processes	p.19-24
15	Life on Land	Reducing Our Environmental Footprint	p.19-21

Appendix D: 2021 ESG Data Hub

Workforce Demographics[10]

Employees by Category		Number	Percentage
Total Employees	All employees	3,608	--
	Contingent workers	1,058	--
Women	Management	161	34%
	All employees	1,213	34%
Men	Management	319	66%
	All employees	2,395	66%
Under 30 Years Old	Management	2	0%
	All employees	388	11%
30 to 50 Years Old	Management	307	64%
	All employees	2,239	62%
50 years or Older	Management	171	36%
	All employees	981	27%
By Region	North America	1,428	40%
	APAC	984	27%
	EMEA	1,007	28%
	LATAM	189	5%

Employees by Category		Number	Percentage
By Ethnicity (U.S. only)	All minorities	388	28%
	White	935	67%
	Not disclosed	70	5%
By Tenure	<1 year	538	15%
	1-2 years	196	5%
	2-5 years	733	20%
	5-10 years	860	24%
	>10 years	1,281	36%

[10] All data reflects a single point in time — December 31, 2021.

Appendix D: 2021 ESG Data Hub

Board Diversity

2021 Board of Directors		Number	Percentage
Total Board of Directors		10	100%
By Gender	Women	2	20%
	Men	8	80%
By Age Group	Under 30 years old	0	0%
	30 to 50 years old	0	0%
	50 years or older	10	100%
By Ethnicity	Hispanic or Latinx	2	20%
	Middle Eastern	1	10%
	White	7	70%

Appendix D: 2021 ESG Data Hub

New Hires and Turnover

New Hires		Number	Percentage	New Hire Rate[11]
By Age Group	Under 30 years old	200	31%	5%
	30 to 50 years old	336	53%	9%
	50 years or older	103	16%	3%
By Gender	Women	195	31%	5%
	Men	444	69%	12%
By Region	North America	231	36%	6%
	APAC	190	30%	5%
	EMEA	143	22%	4%
	LATAM	75	12%	2%
Total		639	100%	17%

Attrition		Number	Percentage	Attrition Rate[12]
By Age Group	Under 30 years old	104	20%	3%
	30 to 50 years old	345	66%	9%
	50 years or older	72	14%	2%
By Gender	Women	198	38%	5%
	Men	323	62%	9%
By Region	North America	39%	6%	6%
	APAC	29%	4%	4%
	EMEA	26%	4%	4%
	LATAM	6%	1%	1%
Total		521	100%	14%

[11] New Hire Rate has been calculated by dividing the number of new hires by the average number of total full-time employees in 2021.
[12] Attrition Rate has been calculated by dividing the number of leavers by the average number of total full-time employees in 2021.

Appendix D: 2021 ESG Data Hub

Human Capital Management

Performance Management	2021
Percentage of employees receiving regular performance evaluations (%)	100%

Environmental Footprint

Energy	2021
Energy Consumption (MWh)	20,003
Energy Intensity (MWh/MM USD revenue)	14.6
Percentage of Grid Electricity (%)	100%
Water	
Water Consumption (m^3)	31,095

Business Ethics and Compliance

Compliance Training	2021
Percentage of employees completing annual business ethics and compliance training (%)	100%
Anti-Corruption	
Percentage of operations assessed for risks related to corruption (%)	100%

Appendix D: 2021 ESG Data Hub

Information Security

Cybersecurity	2021		2021
Number of data breaches	0		0

U.S. Supplier Diversity

U.S. Diverse Supplier Spend	2021		2021
Small Business			$2.5M
Veteran Owned			$0.5M
Disabled Veteran Owned			$2.9M
Woman Owned			$5.0M
Minority Owned			$1.0M
Total			**$11.9M**

ACI Worldwide

Real-Time Payments