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Tom Warsop



President and CEO

Tom Warsop is ACI's President and Chief Executive Officer. Warsop joined the ACI Board of Directors in June 2015 and became non-executive Chairman in June 2022.

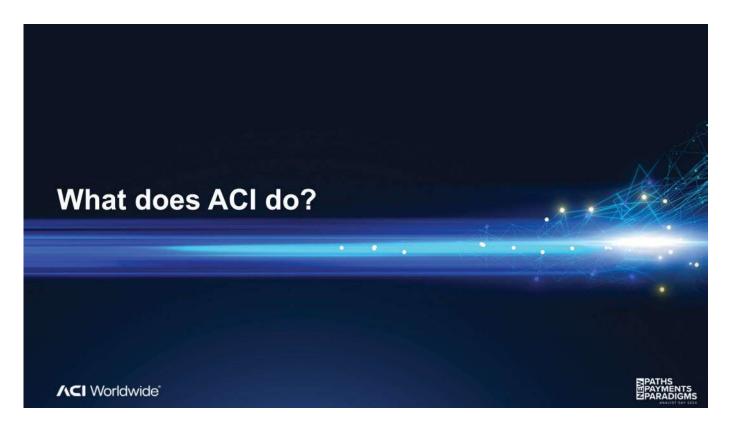
He has led various portfolio companies for several leading private equity firms since 2012, including One Call Care Management, York Risk Services Group, and The Warranty Group. He served as Group President at Fiserv, Inc., a provider of technology solutions to the financial industry, from 2007 to 2012. He served in various capacities at Electronic Data Systems for 17 years, including President of its Business Process Outsourcing unit in Asia Pacific, Vice President in the United Kingdom, and Vice President of Global Financial Services. Tom currently serves on the Board of One Call Care Management.

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- · Welcome to ACI Worldwide's 2024 Analyst Day.
- I'm excited about leading ACI and to see huge opportunities to accelerate growth in response to market discontinuities.
- I see these discontinuities as opportunities driving new paths, new payments, and new paradigms.
- ACI is well-positioned, has a right to win, and is planning to deliver 7-9% growth in 2024.

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- The most common question I get is, "What does ACI do?"
- The answer is simple ACI's software and services enable the movement of money from one place to another.
- We describe our value proposition as Intelligent Payments
 Orchestration, which means we enable our customers to move
 money in a smart, effective, and efficient way.
- Global commerce relies on ACI; we play an important role in the global payments ecosystem.

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1B: Our products help move trillions of dollars through more than one billion transactions every day.

10/10: We serve all ten of the world's largest financial institutions by asset value.

94: We have customers in 94 countries.

26: We support 26 regional or national instant payment schemes and 10 central infrastructures.

400: 400 participant banks rely on our real-time solutions.

30%: Our fraud detection and prevention solutions protect approximately 30% of all real-time payments.

80,000: 80,000 of the largest enterprise retailers in the world rely on ACI.

6/10: Our customers include six of the top 10 global merchants, as ranked by the National Retail Federation.

800: Our merchant solutions offer 800 direct connectors through a single API.

\$200B: ACI Payments handles \$200 billion in bill payments annually.

3,000: We serve approximately 3,000 billers.

6/10: Our biller customers include six of the top 10 auto lenders in the U.S.

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- What has changed since our last analyst day?
- If you go back to 2020/2021, our strategy looked and felt a bit different.

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- At any given time, we take into consideration the dynamics in the industry and economy, and we identify and prioritize different opportunities.
- In 2020/2021, we were focused on real-time payments, merchant, and ACI Speedpay we've seen success in all three areas.
- We are turning our focus to a massive opportunity in our Banks business.
- Banks need a way to modernize the complex systems and processes they have built up over decades.

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- SRO is the subset of the Total Addressable Market (TAM) we think we can compete for right now, and it is where we place our bets.
- We are expanding our target market to include "mid-tier" financial institutions (Fls) with between \$50 and \$250 billion in assets.
- We are building a cloud-native, multi-tenant payments hub that will allow customers to migrate to new products in a lower-risk way
- We will make the most of this position, which doubles our SRO by 2028.

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• Some fundamental cultural and organizational underpinnings will allow us to deliver what I've described.

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- We are driven by three non-negotiable tenets: focus, speed, and partners.
- Focus: To paraphrase Steve Jobs, focus isn't about saying yes to one thing, it is about saying no to the hundred other good ideas.
- **Speed:** We will move faster at light speed by using tools like generative AI and machine learning.
- Partners: We will use partners intelligently across the enterprise.
- In the spirit of *This Is Spinal Tap*, we will push these tenets to eleven.

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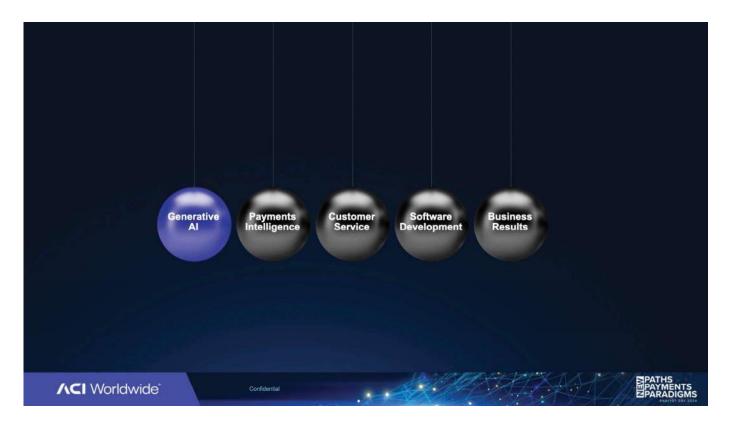
- "Payments hub" is a generic term; we will have a clear marketfacing name.
- The hub will connect other solutions quickly, and it will be preintegrated with our Payments Intelligence solutions.
- ACI is uniquely positioned to deliver the technology and process benefits, while minimizing risk.
- Our Merchant and Biller customers want the same intelligent payments orchestration.

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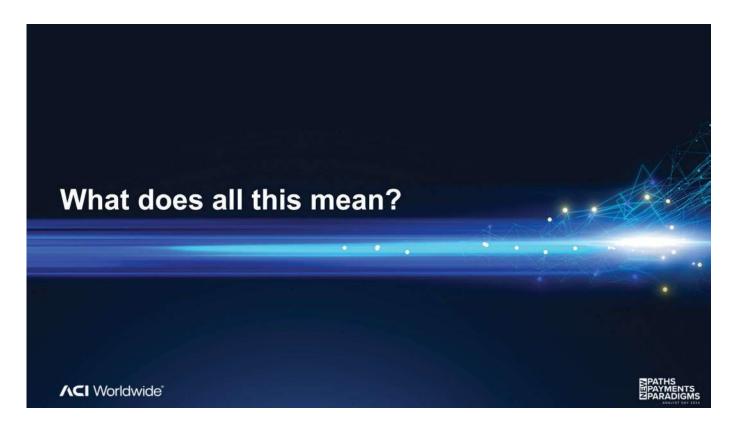
• No technology conversation today can be complete without including artificial intelligence (AI).

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- ACI has been using AI for more than two decades and has three primary use cases.
- Payments Intelligence: Our analytics and fraud solutions make heavy use of AI.
- Customer Service: We have securely loaded our product documentation into our Large Language Model (LLM) instance.
- **Software Development and Modernization:** We are using generative AI to improve coding and testing productivity, with encouraging results so far.

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- We will continue to benefit from earlier investments in real time, merchant, and ACI Speedpay.
- Our payments hub will be market leading and will allow large financial institutions to modernize in a low-risk, proven way.
- We will expand to the mid-tier market of banks with \$50 to \$250 billion in assets.

Notes:		



- You may think you know everything there is to know about ACI, but we are a different organization today.
- We are ruthlessly focused on executing a clear strategy, staying the leader in our space, applying AI responsibly, and growing consistently.
- Taking inspiration from an old General Motors ad campaign called "Not your father's Oldsmobile," – I want you to know we aren't your father's ACI – we are much more exciting.

Notes:		



- This is an opportunistic time for ACI, and we are focused on delivering exceptional value to our customers and shareholders.
- We have a strong market position; global commerce relies on ACI.
- We are accelerating our growth and will deliver high single-digit growth this year and into the future.
- We have excellent cash flow that we use to generate value for our shareholders.

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