

ANALYST DAY 2024

- 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.

Notes:

[illegible]

What does ACI do?



- 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.

Notes:

[illegible]



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.

Notes:

[illegible]

What has changed?

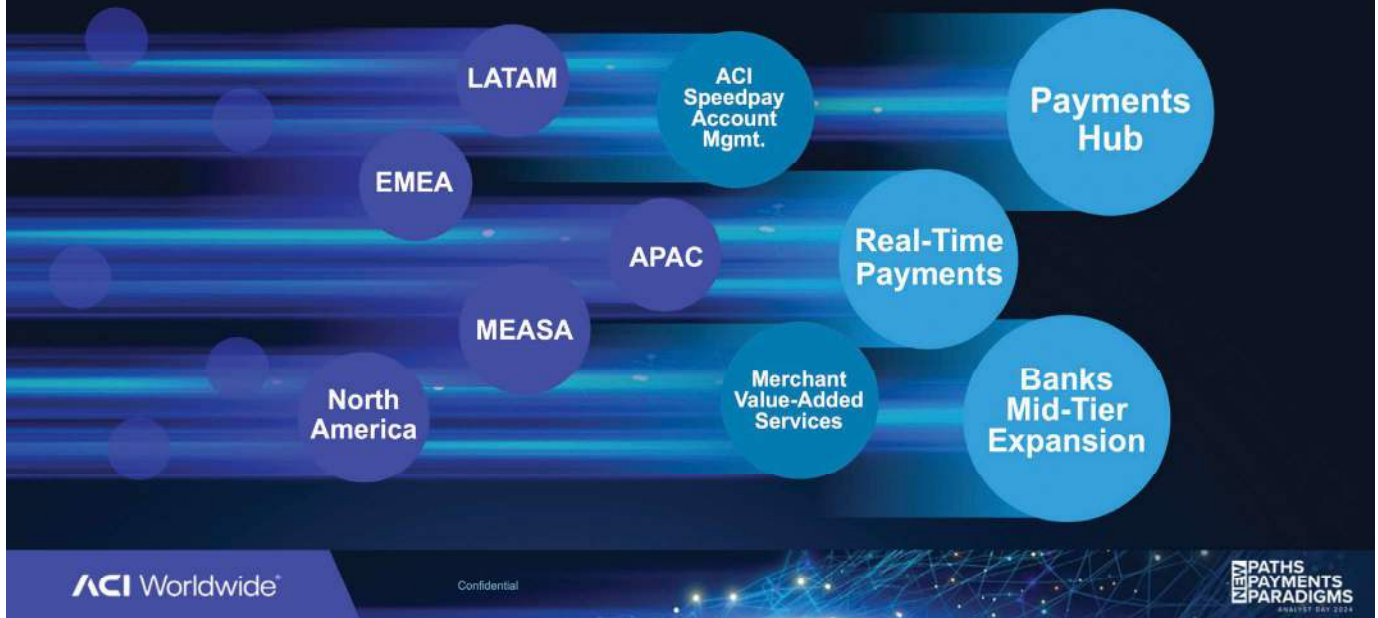


- What has changed since our last analyst day?
- If you go back to 2020/2021, our strategy looked and felt a bit different.

Notes:

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Prioritizing Opportunities



- 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.

Notes:

[illegible]

BY 2028



- [illegible]



How will we execute?

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NEW PATHS
PAYMENTS
PARADIGMS
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MEN PATHS PAYMENTS PARADIGMS
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- Notes:**

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What about AI?

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PAYMENTS
PARADIGMS**
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- Notes:**

[illegible]



- 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.

Notes:

[illegible]

What does all this mean?



- 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:

[illegible]

This is **not** your father's ACI.




Image created with Microsoft Copilot in Edge.

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- [illegible]

The image shows a sleek, dark blue futuristic aircraft with two large engines, flying low over a city skyline at night. The city lights are visible below, and the sky is dark with some stars or distant lights. The overall tone is high-tech and innovative.

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- 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.