

ACI 2024 Sustainability Report

For fiscal year 2023





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About this report

This sustainability report has been developed based on guidelines from the Sustainability Accounting Standards Board (SASB) standards for Software & IT 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 2023 (January 1 through December 31, 2023). All financial information has been reported in U.S. dollars. Key performance indicators presented within this report may have been approximated or rounded, as applicable. In this report, we have defined material environment, social, and governance (ESG) topics as matters that are relevant and important to ACI's business success and our stakeholders, including significant impacts on the environment, people, and the economy. Any ESG information within this report that rises to the level of being financially material would be included in our financial reporting documents in compliance with applicable regulations.

Forward-looking statements may be included in this report, including projections regarding future performance. All statements that relate to our beliefs, plans, and expectations regarding the future are made pursuant to the Safe Harbor provisions of the Private Securities Litigation Reform Act of 1995. Actual results may differ materially due to certain risks and uncertainties. For a discussion of the risks and uncertainties affecting our business, please see the Risk Factors contained in Part I, Item 1A within our 2023 Form 10-K and subsequent Securities and Exchange Commission (SEC) filings. For any questions or comments, please contact investor-relations@aciworldwide.com.

Message from our President and CEO

As I look back on ACI's 2023 through the lens of sustainability, one word comes to mind - progress. We continued to build on milestones achieved in the prior year to accelerate our sustainability journey. At the same time, we maintained a balanced approach, ensuring we delivered on our commitment to do good for all our stakeholders. These stakeholders include investors, customers, business partners, employees, and the communities we serve. ACI's ability to use our expertise and innovative technology to power the world's payments ecosystem and our own growth would not be possible without them.

While we focus attention on environmental measurement and reporting, we also remain committed to advancing key social and governance priorities. This year, I've identified three topics in this report as the most significant to our sustainability narrative: comparative greenhouse gas emissions (GHG) data, employee recognition, and enterprise-wide information security awareness.

Comparative GHG emissions data

This report is our first to include comparative Scope 1 and Scope 2 GHG emissions data. Our 2023 data, coupled with our 2022 baseline-year data, begins to tell a more nuanced story of our environmental footprint. As you explore the "Measuring and minimizing our environmental footprint" section of this report, you'll discover that our Scope 1 and Scope 2 GHG emissions declined modestly from 2022 to 2023. Two competing activities contributed to this result: the optimization of some office locations and our team's ability to source more detailed energy data. As we consider

strategies to reduce our GHG emissions, the data tells us our focus should be on the areas that account for the largest percentage of our emissions: North American operations and our data centers.

Employee recognition

Our more than 3,000 global employees are unrivaled in their commitment to our success and our customers' success. They understand the mission-critical role our digital payments technology plays for leading banks, billers, and merchants and the global consumers they serve. In addition to the competitive compensation, bonuses, rewards, and benefits we provide to our team members, we continuously look for ways to personally recognize their achievements. In 2023, we expanded our peer recognition program with the semi-annual ACI Allstar Awards. While the initiative does have a monetary component, the real power of the Allstar Awards is the live global broadcast that brings all employees together to celebrate the nominees and winners.

Enterprise-wide information security awareness

In the world of digital payments, a robust information security program is a requirement to do business. ACI's multilayered data protection defense strategy is detailed in the report, and it includes robust controls, encryption technology, audits, and other security measures. A key element of this strategy includes ongoing information security training and awareness for our team members, including employees and contractors. I call this out not because it is new, but because it is a powerful best practice. Employees who thoroughly understand data risks, including sophisticated phishing

attempts, become another important line of defense in a digital world fraught with cyber threats.

These are just three of the many sustainability insights contained in this report. I encourage you to scroll to explore more. As you read, you will gain a greater understanding of the continued progress ACI is making on this important journey.

I want to end this note by congratulating the first graduates of our RISE leadership development program. ACI's board of directors celebrated this cohort of high-potential leaders from diverse global backgrounds in June 2023. They continue to help fuel our success.



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Sustaining our business

Moving forward

About ACI Worldwide

As an original innovator in global payments technology, ACI delivers transformative software solutions that power intelligent payments orchestration in real time so banks, billers, and merchants can drive growth while continuously modernizing their payment infrastructures simply and securely. With nearly 50 years of trusted payments expertise, we combine our global footprint with a local presence to offer enhanced payment experiences to stay ahead of constantly changing payment challenges and opportunities.

ACI Worldwide powers the world's payments ecosystem

Banks

10 of the top 10 banks worldwide bank on ACI¹

Merchants

>80,000 merchants are powered by ACI's solutions **Billers**

3,000 organizations use our electronic bill payments solution.¹

Fraud

Thousands

of banks, intermediaries, and merchants trust our solutions to prevent fraud¹ **Transactions**

Billions of transactions, enabling the movement of trillions of dollars, every day¹

521 million bill pay transactions annually¹

¹Based on customer data, and in the case of the first banking statistic only, The Banker Database 2023.

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ACI serves the world

With employees in 49 countries and customers in 94 countries, ACI develops transformative software solutions to simplify the most complex payment challenges faced by businesses and institutions around the world — whether that means empowering banks to expand their footprint by supporting real-time payments across borders, helping billers reduce friction with simple digital payment options, or giving global merchants the flexibility to orchestrate any payments experience, safely and securely.



















Sustaining

the planet



Sydney

Riyadh

Cape Town





Tokyo





With employees in

49 countries

94 countries,

we develop transformative solutions that help businesses and institutions orchestrate payments seamlessly around the world.

Madrid

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4 Our Vision, Mission, and Values

ACI's Vision and Mission center on our leadership role in powering the world's payments ecosystem.

Our Vision

Payments are always in motion. **Technology** is always evolving.

With industry-leading insights and expertise, we envision a world where all people can access and exchange money quickly, easily, and securely.

Our Mission

We continuously redefine the payments landscape with market leadership and transformative technology.

Living our Values

With our core Values, we champion growth, shape culture, and build trust with customers, employees, and partners. ACI's 5 Es of exponential growth - ENVISION, ENERGIZE, EMPOWER, ELEVATE, and EXCEL - align to our Vision and Mission, and guide how we work together, achieve success for our customers, and inspire others on our journey to success.

The 5 Es



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Our commitment to stakeholder engagement

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

Investors and analysts

Our leadership team hosts quarterly earnings calls and annual or biannual meetings to engage investors and discuss our strategy and opportunities, financial performance, and important business decisions. In addition, our Investor Relations team organizes individual conversations with both active and potential shareholders and conducts regular outreach with financial analysts to discuss these items, as well as to seek general and governance-related feedback. For more details on our active shareholder engagement throughout 2023, 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 leadership team
- Quarterly and ad hoc All Hands meetings at the global level and within each business unit to review company strategy
- Regular "25 Minutes with Tom" Q&A sessions broadcast live on our internal communications hub. In these sessions, our CEO answers questions from employees
- Internal communications hub all employees can use to share information and collaborate
- Site meetings and gatherings across our 25+ 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. These efforts also facilitate collaboration by building connections and ensuring alignment to the same goals, so we can continue to meet the evolving needs of our customers.

Submit and like questions now!

25 Minutes with Tom

Your "most liked" questions answered monthly on Workplace



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Our commitment to stakeholder engagement

Customers

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

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

Business partners and industry associations

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

ACI is also a member of several industry associations which provide direction on standards and mandates that are critical to the payments ecosystem. Through these associations and engagements with prominent industry stakeholders, we have the opportunity to use our expertise to influence payment standards to drive innovations and enhancements that benefit the market, our customers, and our business. For more information, please review our 2023 Form 10-K and our partners and alliances webpage. ACI Worldwide's Bridget Hall selected to serve on the U.S. Faster Payments Council's 2023-2024 Board Advisory Group



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2023 highlights





Key ESG performance

FY 2023 revenue **\$1.45B**

FY 2023 adjusted EBITDA² \$395M

Solution uptime 99.98%

Global employees³ 3,212

²Adjusted EBITDA is a non-GAAP measure. Adjusted EBITDA excludes significant transaction-related expenses. ³Number of employees as of December 31, 2023.

⁴Additional board diversity data available in our April 24, 2024 Proxy Statement. See Director Nominees table on page 12.

73% favorable employee engagement

100%

completion of annual employee business ethics and compliance training

57%

of board members are women and/or ethnically diverse⁴

EcoVadis

EcoVadis Bronze Medal





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Awards and recognitions

ACI continues to be recognized as an original innovator and leader in global payments technology for central infrastructures, banks, intermediaries, billers, and merchants. We were the proud recipient of numerous awards throughout 2023, including the awards highlighted below.

National Technology Award — Retail Tech of the Year ACI® Payments Orchestration Platform™

Pay 360 Awards — Best Lending Initiative ACI Pay After™

Juniper Research Future Digital Awards 2023 — Instant Payment Innovation Platinum Award ACI Instant Pay™

Juniper Research Future Digital Awards 2023 – Payment Innovation of the Year ACI Payments Orchestration Platform

Merchant Payments Ecosystem Awards 2023 – Best Payments Orchestration Platform ACI Payments Orchestration Platform

Paytech Awards U.S. — Best Consumer Payments Solution ACI Payments Orchestration Platform Retail Tech Innovation Hub — Payments Innovation of the Year ACI Fraud Management[™]

Retail Systems — Payments System of the Year ACI Payments Orchestration Platform

Retail Systems — Omnichannel Solution of the Year ACI Payments Orchestration Platform

Retail Systems — Alternative Payments Solution ACI Wallets™

Retail Systems — Payments Innovation Award ACI Instant Pay

National Technology Award — Retail Tech of the Year ACI Payments Orchestration Platform

Pay 360 Awards — Best Lending Initiative ACI Pay After CFO Tech Outlook — Top Financial Fraud Detection Solution Providers ACI Fraud Management

Global Payments Innovation Awards 2023 — Highly Acclaimed: Best Payments-Led Financial Inclusion Initiative by a Vendor Digital Central Infrastructure

Fintech Finance — Best Real-Time Payments ACI Low Value Real-Time Payments[™]

Fintech Finance — Cross-Border Payments ACI Low Value Real-Time Payments

Fintech Finance — Artificial Intelligence ACI Fraud Management

Al Awards — Best Application of Al in Large Enterprise National Technology Award — Security Innovation of the Year ACI Fraud Management

Payments Award — Best Marketing Campaign of the Year

Fintech B2B Marketing — Best Use of Innovation Technology Platform

Limerick Chamber of Commerce — Best Business Innovation Excellence Award

> For more information, please visit the <u>awards and rankings</u> page of our website.

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//CI Worldwide[®]



Sustainability philosophy

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

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



ESG governance

ACI's sustainability efforts continue to evolve. We understand strong governance of ESG factors is key to ensuring our actions deliver short- and long-term value for our business and all our stakeholders. Our 2023 ESG governance structure has three permanent layers:

The board of directors, through the Nominating and Corporate Governance (NCG) Committee, reviews progress made against our ESG priorities and also provides the final review and approval of our annual sustainability report. ACI's <u>NCG Committee Charter</u> is available on our <u>Investor website</u>.

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

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

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



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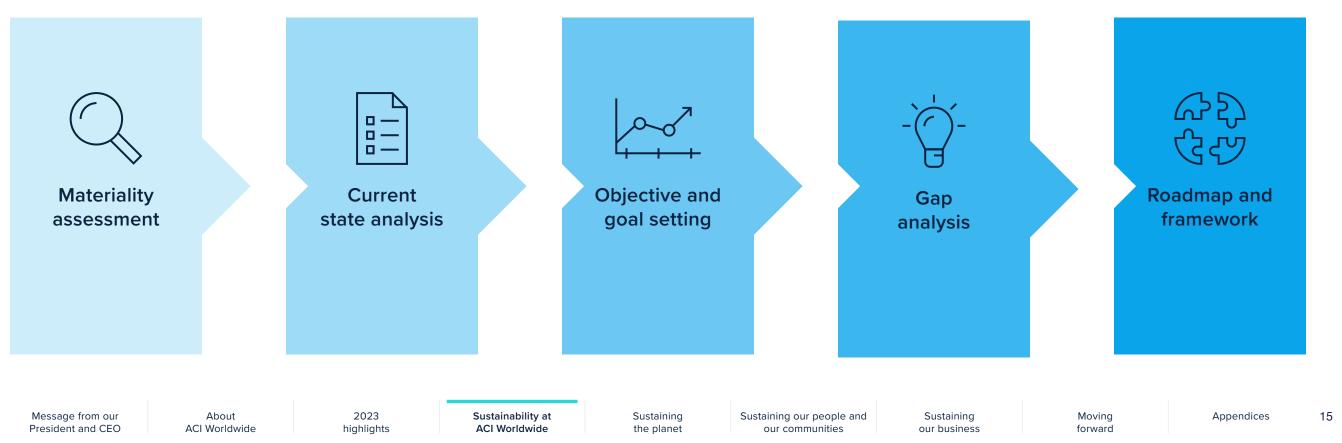
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Advancing our sustainability strategy

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. We developed our ESG strategy following a five-step process detailed below.



ESG strategy development process

Advancing our sustainability strategy

Materiality assessment

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

- Compliant and ethical business conduct
- Data privacy and information security
- Employee diversity, equity, inclusion, and belonging
- Employee health and wellness
- Crisis preparedness and operational resiliency
- Employee recruitment and development

While our stakeholders ranked environmental factors of lower importance at the time of this assessment, we recognize the importance of these factors is rapidly increasing. For more detail on our materiality assessment, view our materiality matrix in Appendix E.

Current state analysis

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

The result of this work included recommendations around key opportunities for ACI to advance ESG performance in priority topic areas: maintaining positive employee experience and equal opportunities, expanding financial inclusion and social impact of our solutions, ensuring accountable and responsible supply chain practices, and enhancing resource efficiency and climate resiliency of our business. The current state analysis output helped support our objective and goal setting discussions.

Objective and goal setting

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

The priority goals established at the time were related to assessment and disclosure of greenhouse gas (GHG) emissions. We achieved our main goal of assessing and disclosing Scope 1 and 2 GHG emissions in 2023 and will continue to assess and disclose these emissions annually.

We have also established an additional goal, which is the completion of a double materiality assessment by year-end 2025.

Given the increased uncertainty around climate reporting regulations, we are reevaluating other planned aspects of our reporting strategy.



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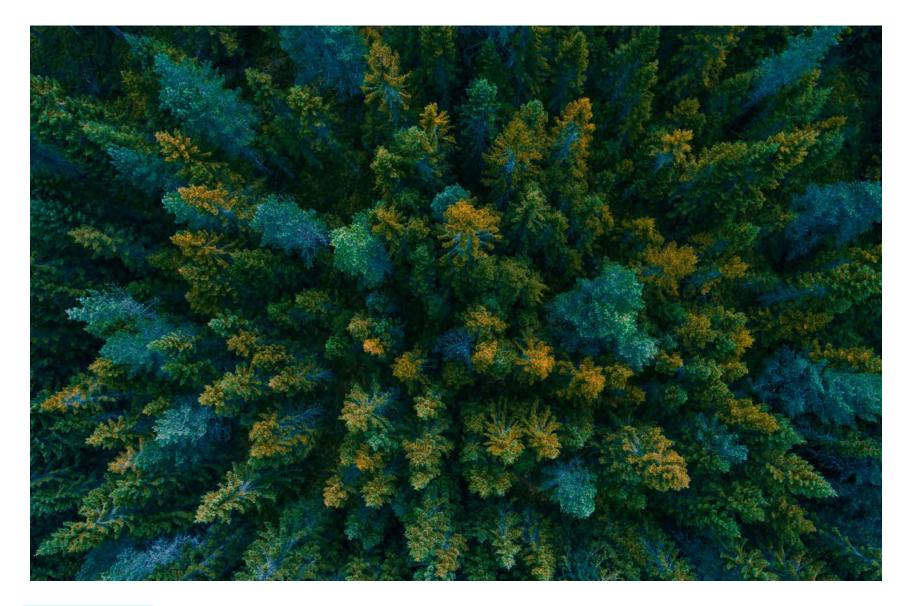
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Advancing our sustainability strategy

Next steps in our sustainability strategy

In addition to completing a double materiality assessment, we are committed to meeting new, global regulatory reporting requirements applicable to our business in different global jurisdictions.

Meeting our regulatory requirements and ensuring we increase our positive impact in the communities in which we live and work are important goals for our business and our stakeholders.



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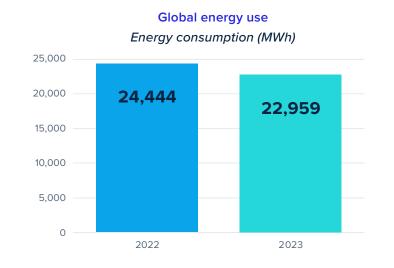
ACI is committed to understanding the operational impact of our business on the environment and minimizing that impact. We are also committed to using our digital payment solutions to help our customers and the millions of people they serve reduce their footprints.

Advancing measurement and reporting

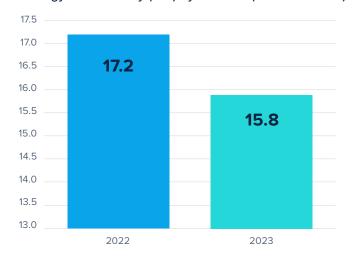
We disclosed our Scope 1 and 2 GHG emissions for the first time in our 2023 sustainability report, covering the prior fiscal year. In this report, we disclose our Scope 1 and 2 GHG emissions for the 2023 fiscal year, so we are able to see a comparative picture of our impact on the environment.

Energy consumption and intensity

As you see from the 2022⁵ and 2023 data presented, total energy consumption decreased 6%. Digging deeper into the data reveals ACI had a reduction in energy use intensity (EUI) by revenue, but saw a slight increase by square foot. While we can logically attribute some of the decline to energy-reduction activities, most of the change is a result of more accurate data collection throughout our facilities.



Energy intensity by revenue Total energy use intensity (EUI) by revenue (MWh/MM USD)



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Energy intensity by square foot Total energy use intensity (EUI) by square foot (MWh/SqFt)



Global energy use by source (MWh)

Energy source	2022	2023
Electricity (MWh)	20,802	19,375
Natural gas and liquified natural gas (MWh)	3,484	3,385
Diesel fuel and motor gasoline (MWh)	159	199

⁵ACI considers 2022 a baseline year for GHG emissions. Please note that 2021 data provided in our previous report does not reflect normal operations and utilized different methodologies.

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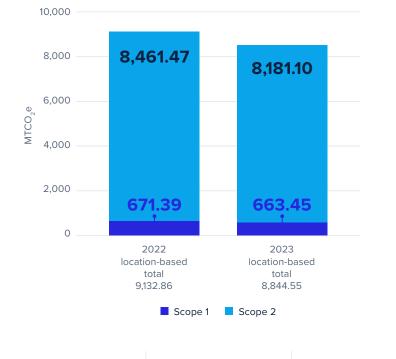
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Operational GHG emissions

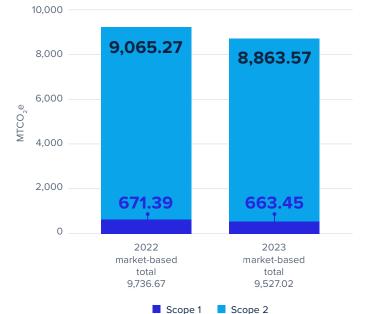
ACI uses the GHG Protocol, a global standard, for calculating our carbon emissions. An experienced ESG consulting firm guides our effort and conducts final calculations. We always strive to collect all relevant and available data, including purchased electricity, natural gas, stationary fuel, and mobile fuel data. Once again, our effort to gather actual data resulted in the limited use of estimations in our calculations.

2023 scope 1 and 2 location-based emissions by source in 2023 (Metric Tonnes CO₂e)



We determine both our location-based and market-based emissions following GHG Protocol methodologies. Our location-based emissions are lower than market-based emissions because we had no renewable energy contracts at our facilities in 2023, which required us to use residual emissions factors in the calculation. At this time, we have limited flexibility to purchase renewable energy at our locations, though we plan to further investigate opportunities to increase the renewable mix in key locations.

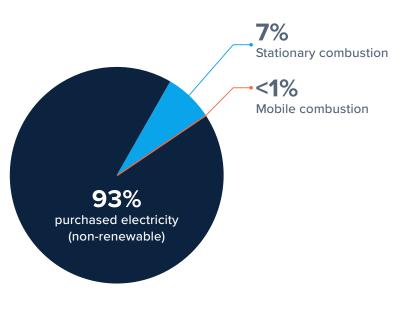




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2023 scope 1 and 2 emissions Market-based emissions by source 2023⁶ (Percentage of MTCO_e)



⁶Percentages are the same for location-based and market-based calculation methods.

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Scope 1 and 2 emissions by region

The geographical analysis of our emissions by region has not changed significantly from the prior year. North America continues to be the source of more than 70% of our Scope 1 and 2 emissions. North America is home to two of our owned data centers, which have high energy requirements. Our Europe, Middle East, and Africa region, which is home to one of our owned data centers, is the source of 15% of our emissions. Asia Pacific and Latin America are the source of 13% and less than 1% of our emissions, respectively.

Europe Middle East Africa 15% 1287 MTCO₂e Latin America Kine Asia Pacific 13%

Scope 1 and 2 GHG emissions by region Percentage of total location-based MTCO,e

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North America

6,372 MTCO₂e

72%

12 MTCO₂e

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1,174 MTCO₂e

Minimizing our impact

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

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

Climate resiliency strategy

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

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

ACI employees in Limerick, Ireland participate in Clean Up Day 2023



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Reducing our environmental footprint with DocuSign

We utilize DocuSign for several administrative purposes. DocuSign enables ACI to replace printing, faxing, scanning, and overnighting paper documents while also providing environmental benefits. The estimated environmental savings for 2023 include:



663 pounds of wood Saving trees that provide habitats for animals, convert

carbon dioxide to oxygen, and help clean our water



1,954 gallons of water Reducing paper-making that requires more than three gallons of water per single sheet



1,558 pounds of carbon emissions Avoiding GHG emissions, including CO₂, from paper manufacturing processes



107 pounds of waste Eliminating significant paper waste by limiting paper usage⁷

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.



⁷The above environmental impact data (the "Data") is an estimate only and is based on ACI Worldwide Corp.'s ("ACI") account use as of 2023. The data is based on the <u>Environmental Paper Network Calculator Version 4.0</u> 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.

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/ Investing in energy improvements

Energy efficiency and conservation are important to ACI and our customers. Both impact our business costs and our carbon footprint and are an important way we can help sustain the planet.

As noted earlier in this report, our energy consumption and intensity by revenue decreased from 2022 to 2023. This year over year trend is the result of energy-reduction activities and more accurate data collection throughout our facilities.

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

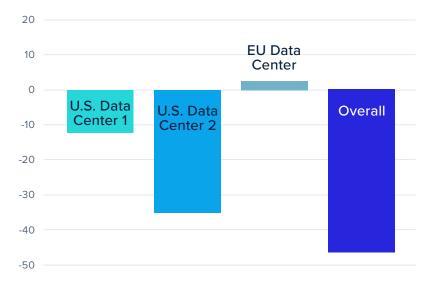
Data center monitoring and management

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

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

While 2023 was not a major technology refresh year for our owned data centers, the Data Center Operations team continued to closely manage the amount of power consumed at all locations by measuring the uninterruptible power supply (UPS) load. Monitoring UPS load allows ACI to optimize and track energy efficiency. As a result of this commitment to power efficiency, the power load on the servers did not increase significantly in 2023, even as customer demand and traffic continued to increase.

Owned data center power load analysis Total energy increase or decrease in 2023 (KW)



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Investing in energy improvements

Decreasing lighting and HVAC electrical load and cost

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

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

ACI employees under LED lighting in the Limerick, Ireland office



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Reducing waste and water usage

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

Single-stream recycling

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

At ACI, we attempt to recycle all:

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

IT equipment recycling and disposal

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

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

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

We also have a periodic laptop donation program in some geographies. For more detailed information about this program, please visit the <u>Making a difference in our communities</u> section of this report.

Water efficiency

As a digital payments business, our water intensity is relatively low. We encourage water conservation across the business, including through the use of low flow faucets and fixtures at many of our locations.



ACI employees at a Town Hall in the Norcross, Georgia, U.S. office

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Expanding economic access

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

As a global leader in real-time payments, ACI is transforming payment systems around the world. Our solutions support 26 real-time payment schemes, including U.K. Faster Payments and Hungary's Instant Payment System (AFR). Real-time payments also called instant payments, faster payments, and immediate payments, depending on the geography — move money faster and more directly than other methods, driving financial inclusion and accelerating economic growth. By using real-time payments, companies receive the money they are owed from customers and can immediately reuse it to repay their staff or suppliers. Underbanked employees can avoid paying check-cashing fees and enjoy instant access to their full salaries. Gig workers are able to remove unpredictability from their finances when they are paid instantly on completion of their assignments.

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



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Embracing global diversity and tenure

Though we are a multi-national company headquartered in the U.S., we believe a local approach to doing business in Africa, Asia, Europe, Latin America, North America, and the Middle East is a key to our success. We speak the languages and understand the cultures and perspectives of our customers thanks to the unique backgrounds and experiences that our more than 3,200 team members bring to their roles.

We are proud of the tenure of our team. More than 60% of our global workforce has been with ACI for at least five years. 37%

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

In 2023, women accounted for 35% of our global workforce. We saw a 1% uptick in the percentage of women in management from 2022 to 2023. We define management as all people managers. We recognize the importance of having individuals from diverse backgrounds across all levels of our organization. Our strategy to enhance diversity and belonging is detailed in the following sections of this report.



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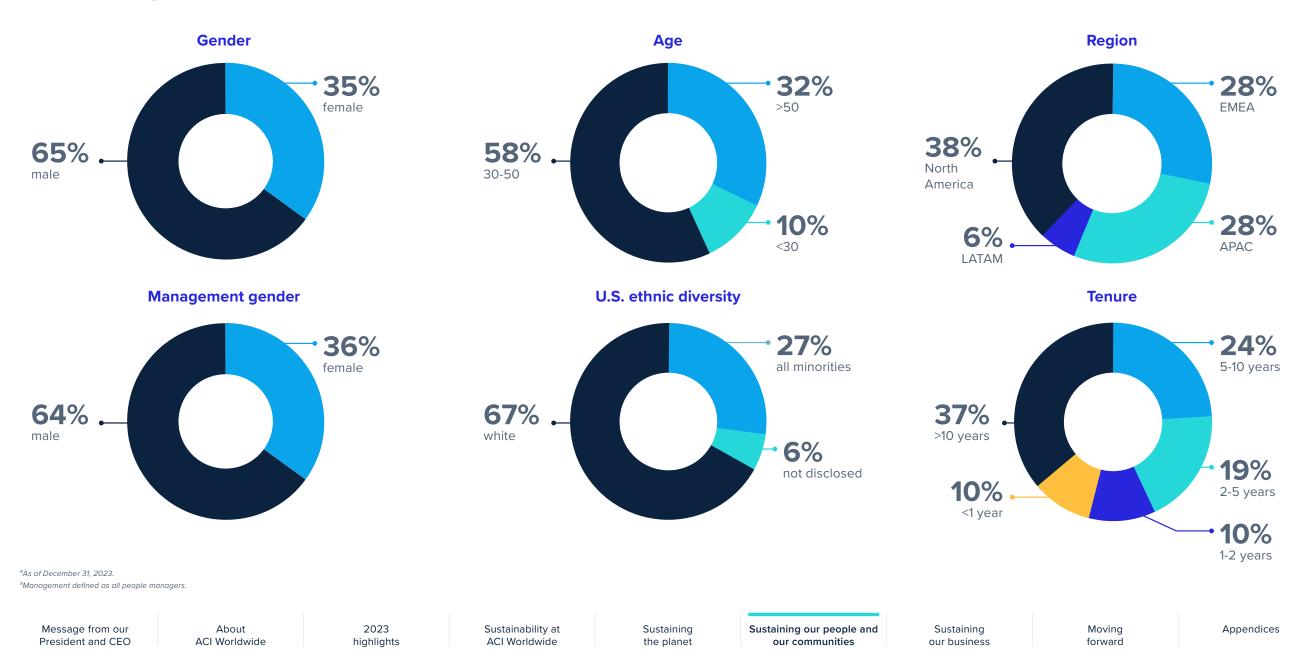
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Demographics^{8,9}



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Neelima Inti, a senior director of software engineering in Omaha, Nebraska, leads large, global teams responsible for developing our company's high-value real-time payment solutions for customers around the world. A native of India, Neelima understands how important it is for ACI payment experts across the world to have their perspectives heard and valued. She strives to create a culture of inclusivity and collaboration across our development community and is a great example for leaders and employees about how we conduct business. Neelima was recently selected to participate in ACI's RISE leadership development program, which is designed to inspire, develop, and empower senior leaders from diverse, global backgrounds. As a participant, she received tailored coaching, executive training, and opportunities to engage with ACI's executive leaders and board of directors.

As a global company, ACI recognizes that fair representation of diverse engineers is crucial in driving innovation and excellence in software development."



Neelima Inti - Senior Director of Software Engineering

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ACI is committed to seeking out and leveraging differences and unique perspectives to drive continued business success. Our global diversity and belonging strategy is built on a foundation of equal opportunity and fair treatment. We drive success for our business and our people by listening to different perspectives, having empathy for one another, and developing leaders from diverse backgrounds.

In 2023, our global diversity and belonging areas of focus continue to be:

- Education and development
- Recognition and awareness
- Recruitment

Global diversity and belonging framework



A foundation of equal opportunity and anti-harassment

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

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

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Pay equity

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

For more details about our initiatives, please visit the <u>Making a</u> <u>difference in our communities</u> section of this report.

Empowering diverse leaders

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

In 2023, we continued RISE, our multi-faceted leadership development program, celebrating the graduation of our first cohort. RISE stands for "Represent, Include, Strengthen, and Elevate." RISE aims to inspire and empower high-potential leaders from diverse global backgrounds to actively participate in business decision-making, accelerating their professional advancement and ACI's growth journey. Around eight to 12 leaders are selected annually for each RISE cohort. The year-long RISE experience includes expanded access to executive leaders, deep dives into business challenges and opportunities, experiential learning through live business cases, in-person events, individual coaching, and engagement with the board of directors.



Education and development



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Celebrating the best of our global team

In 2023, ACI launched the ACI Allstar Awards, an enterprise-wide initiative to recognize ACIers who are consistently the best at what they do and make significant contributions to ACI's success.

The semi-annual program invites ACI employees to nominate peers across eight categories that highlight how our team members innovate, collaborate, and support one another as we power the world's payments ecosystem together. In its first year, the ACI Allstar Awards program received more than 700 peer nominations and recognized 18 honorees from across ACI's business segments and operating regions.

Our company's greatest strength is the collective power of our diverse global team, and the ACI Allstar Awards celebrate employees exemplifying our values every day.

Recognition



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Launching careers in technology

In 2023, ACI continued its regional internship programs, which are focused in Limerick, Ireland; Bangalore, India; and Timisoara, Romania. Our goal remains to offer internships around the world that provide opportunities for more students from diverse, global backgrounds to gain exposure and understanding of the payments software business. Once they graduate, high-performing interns will be considered for job openings to launch their full-time careers in the payments industry.



ACI has major technology internship programs in Limerick, Ireland, Bangalore, India, and Timişoara, Romania



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An enthusiasm for learning can be contagious

Dol Momphotez, a principal program manager based in Bogotá, Colombia, joined ACI as a project manager in 2014. Ten years and six promotions later, she is a rising star and emerging voice in ACI's technology organization.

Dol has demonstrated a great enthusiasm for learning, having taken on many new assignments and receiving a Master of Business Administration degree and numerous certifications during her time with ACI. As a leader of ACI's Technical Talent program, she helps create opportunities for ACI employees across the world to join together, grow, innovate, and celebrate their ACI career journey.

Dol was also a recent recipient of ACI's Most Value-able Player Allstar Award, a semiannual internal award given to the employee who best uses their own actions to inspire others to live ACI's Values. She continues to be a great example for women in STEM and a remarkable contributor to ACI's continued success.

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We are part of a community that powers the world's payments ecosystem. This means that if I help someone, I am generating an impact on the entire ecosystem."





Dol Momphotez - Principal Program Manager

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Upholding labor and human rights

Anti-slavery

ACI prohibits the violation of fundamental human rights in all forms, including but not limited to slavery, servitude, forced and compulsory labor, and human trafficking throughout our value chain. This includes the prohibition of child labor. Our <u>Anti-Slavery Policy</u> applies to all persons working for our business or on our behalf in any capacity, including all levels of employees, contractors, and business partners. ACI's head of enterprise risk management and compliance is responsible for implementing the policy, which is subject to annual review and approval from the board of directors and internal control procedures to ensure its effectiveness in countering modern slavery. If employees suspect or believe a human rights violation is occurring, they are required to directly notify our Risk and Compliance Steering Committee or submit a report via our ACI Helpline. Our Anti-Slavery Policy is included in our <u>Code of Business</u> <u>Conduct and Ethics</u>, which is mandatory for all employees to review and agree to comply with as part of annual ACI compliance training.

Our Third-Party Risk Management program, which is discussed in more detail later in this report, monitors the adherence of third parties to fundamental human rights, including anti-slavery and antihuman trafficking.

Collective bargaining and political activity

ACI respects freedom of association in compliance with applicable laws. Currently, none of our employees are members of any organized labor associations. ACI is not subject to any collective bargaining agreement in the United States. Globally, we follow all laws in the countries in which we operate, including those related to collective bargaining.

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



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



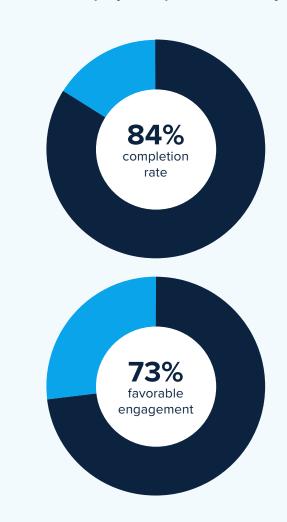
Employee engagement

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

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

In 2023, we administered one census survey, with our next census survey scheduled for 2024. In June 2023, approximately 84% of the ACI workforce completed our census survey, with 73% favorably engaged and 81% of the participants noting they feel a sense of pride working for ACI. EX Survey results are communicated to employees at the enterprise, business unit, and team levels. Based on the survey, we develop and execute EX action plans throughout the year to address priority areas.

2023 Employee Experience Survey



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ACI University

We provide our employees with a wealth of professional learning and development resources through ACI University, a one-stop-shop learning portal that includes both on-demand and assigned courses and learning plans. ACI University has more than 9,000 self-paced learning modules and live training opportunities consisting of resources developed internally and by leading third-party content providers. Learning topics cover a wide variety of employee skills and interests, including product, sales, technical development, business acumen, leadership, and compliance. In 2023, our employees completed 5,800 training courses, spent 8,354 hours in structured voluntary learning courses, and earned more than 50 certifications in pursuit of professional growth.

In 2023, ACI continued our peer-to-peer professional development series, ACIU Live!. Sessions were hosted live throughout the year featuring employee experts on topics ranging from cloud modernization to generative AI applications and use cases and relevant technology updates. More than 800 employees attended the interactive sessions.

ACIU Live!

Understanding ACI's Cloud Strategy

With the cloud playing an increasingly important role in our customers' strategies, ACIers should understand cloud-related trends and the basics of payments cloud technology.



5,800 courses completed

52 certifications earned

8,354 hours of voluntary learning completed

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Performance management

Our agile performance management (APM) approach drives our organizational culture through four main tenets: a growth mindset, collaborative goal setting, timely feedback, and coaching.

All employees are required to set annual, measurable performance goals early in the year. In 2023, 100% of employees set performance goals. Employees and managers evaluate progress in achieving those goals during multiple check-ins throughout the year, including regular 1x1s to discuss accomplishments, key priorities, and development, as well as quarterly and mid-year check-ins, which focus on assessing goal progress, career development discussions, and employees' well-being.

Toward the end of the year, employees complete a self-assessment of their performance for the year. Then managers complete a formal annual assessment of employee performance against expectations, including reviewing attainment of goals and how they live the ACI Values. In 2023, 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.

2023 Annual Performance Evaluation

100% of employees received an evaluation

2023 goal setting

100% of employees set goals ACI employees participate in product training in the Bangalore, India office



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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 highperforming 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 assesses 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



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

Fair compensation, bonuses, and rewards

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

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

the regulations related to pay and rewards of countries outside the U.S. We do not withhold wages as a disciplinary measure. 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. Additional details about our stock incentive plans are available in our 2023 Form 10-K.



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Workplace safety

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

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

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

We have a Corporate Security team to help ensure the physical safety of our facilities and our people, whether they are working in an ACI office or traveling for business. Our Workplace Violence Policy provides employees and contractors with guidelines to deal with intimidation, harassment, or threats that may occur during workrelated 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 wellbeing of our employees.

Healthcare and insurance benefits

ACI is committed to providing market-competitive employee benefits programs around the world that attract and retain talent, support the ACI philosophy of being a great place to work, and align with our total rewards strategy. We offer a benefits package for full-time regular employees that includes medical, prescription, dental, vision, and disability coverage. ACI offers access to reimbursement accounts to allow employees to use pre-tax dollars to reimburse themselves for a wide variety of health or dependent care expenses that are not covered through other benefit plans. 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.

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



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Physical and mental wellness programs

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

ACI supports a healthy work-life blend for our employees. For roles where it's feasible, we offer flexible work arrangements that benefit both the company and the employee. These options are tailored to individual needs and are assessed on a case-by-case basis. Our commitment to flexibility underscores our dedication to fostering a supportive and adaptable work environment.

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

Tuition assistance

ACI is committed to supporting the growth and development of our employees. Employees who have been working at ACI for at least six months are eligible to participate in our tuition assistance program, which encourages career development by providing reimbursement for tuition and other required expenses at accredited colleges and 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.





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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 most locations around the world 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 program 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 2023 Form 10-K.

ACI also supports employees' financial wellness and planning efforts 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-onone consultations offer employees the opportunity to discuss their financial future or learn how to be more financially successful.

Employee recognition

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

In our internal communications hub, peers and managers can post stories about team accomplishments that employees around the world can react to with comments, likes, loves, and gifs. The ACI Shining Stars recognition program, which is managed by a thirdparty recognition platform provider, is used to celebrate colleagues who consistently demonstrate and uphold our ACI Values, drive company goals, and go above and beyond in their contributions to the company's success. Employees use the platform to nominate a peer and include a recommended points award. The recognized employees can redeem those points for gift cards and/or goods within the platform. Each employee receives points every month they can use to recognize peers. Managers have the ability to use their points to boost recognitions given by others to encourage employees who are living the ACI Values.

We also coordinate the <u>ACI Allstar Awards</u>, a semi-annual livestreamed program celebrating employees who go above and beyond for our teams, our business, and our communities. Award winners are nominated by colleagues and selected by a committee representing all job levels, departments, and global locations at ACI.

ACI employees receiving recognition in the Bogotá, Colombia office



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

STEM education

As a software development company, ACI has long supported advancing education in science, technology, engineering, and math. In 2023, we continued our relationships with two non-profit organizations focused on STEM education — Girls Who Code and Code.org.

Our partnership with Girls Who Code supports the organization's global efforts to close the gender gap in technology through coding clubs, college and career guidance programs, and virtual summer coding programs. In addition to providing funds, ACI employees served as virtual volunteers for Girls Who Code in 2023. They participated in a resume review activity for girls grades 9-11.

Our partnership with Code.org supports the organization's U.S.focused efforts to expand access to computer science in schools, especially for young women and students from underrepresented groups. ACI sponsors scholarships for teachers who attend Code.org training workshops where they learn how to teach coding in their classrooms.



ACI employees in Bogotá, Colombia volunteer in the community

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Supporting South Africa's deaf community

As part of South Africa's Broad-Based Black Economic Empowerment (B-BBEE) initiative, ACI Worldwide supports local efforts to enhance the economic participation of black people in the South African economy.

ACI's South African teams are especially proud of their recent B-BBEE-focused partnership with local non-profit organization eDeaf, which strives to bridge the communication gap between the nation's deaf and hearing. Through the partnership, ACI's South Africa teams have:

- Supported the creation of the DEAFinition app for South African sign language, which empowers deaf and hearing individuals to connect and thrive
- Sponsored and participated in deaf sensitization workshops to foster understanding, empathy, and inclusive communication
- Reached more than 800 deaf youth through upskilling and work readiness training to help with deaf employment

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ACI's inclusive support for eDeaf changes the lives of our local deaf community. The purpose is to create sustainable economic participation by previously disadvantaged individuals through collaborative partner projects."

Dewald Potgieter Director of Accounting ACI South Africa Senior Site Leader



ACI employees in Cape Town, South Africa partner with the eDeaf nonprofit organization

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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), PayTech Women, and Money 20/20's RiseUp Academy.

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

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

We encourage participation in the RiseUp Academy and Amplify programs created by Money 20/20 to address underrepresented groups within the financial services and fintech industry. In 2023, Somya Patnaik, an ACI Principal Product Specialist who is based in the U.K., was selected to participate in Amplify, an exclusive, application-only curated leadership program that aims to raise visibility and cultivate connections for emerging leaders of color and help participants drive their careers to the next level.

Financial inclusion

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



ACI employee Somya Patnaik, center, participates in Money 20/20's RiseUp Academy

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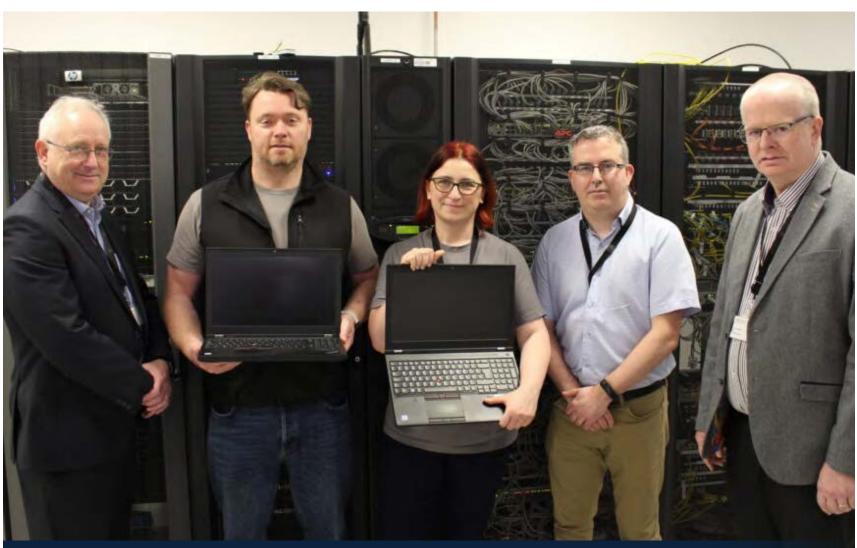
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Laptop donation program

ACI is dedicated to recycling and reusing technology wherever possible. We have a periodic laptop donation program in some geographies, including Romania and South Africa. While we do donate computer peripherals, our most frequent donations are used laptops with new hard drives. In 2023, ACI partnered with the Technological University of the Shannon (TUS) in Ireland to provide recycled laptops to Ukrainian universities. And ACI's Bogotá, Colombia team traveled to a small town as part of ACI's annual Months of Service initiative to personally donate computers to students across the region, helping to bridge the digital divide and provide better education opportunities.



ACI employees present recycled laptops to partners at the Technological University of Shannon

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Employee volunteerism

ACI has a rich history of volunteerism, and employees have engaged in many local opportunities to serve those in need throughout the years. In 2023, ACI launched our Months of Service campaign, during which ACIers around the world participated in team and individual volunteer activities in their local communities, including Colombia, France, Germany, India, Ireland, Romania, the United Kingdom, and the United States. Some of the organizations featured included Banco de Alimentos de Bogotá food bank in Bogotá, Colombia; the Mid West Simon shelter in Limerick, Ireland; the Asociația Școala Mamei Junior children's hospital in Timisoara, Romania; Food Bank for the Heartland in Omaha, United States; and the Harry Chapin Food Bank of Southwest Florida, United States.



Months of Service November | December 2023



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Embedding responsible governance

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

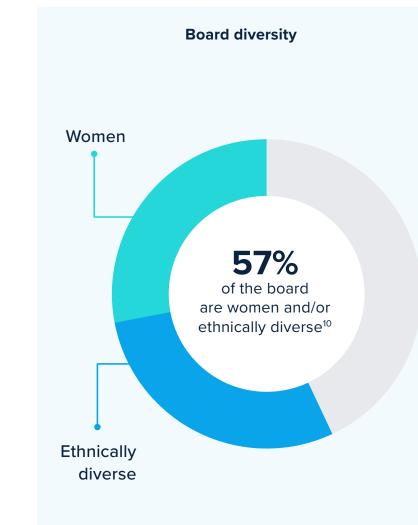
Board's role in risk oversight

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

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

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10 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.

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Board committees

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

ACI's Audit Committee focuses on assessing and mitigating financial risks, including internal controls, and receives an annual risk assessment report from ACI's internal auditors. As part of the annual audit, ACI's independent registered accounting partner also provides the Audit Committee with a risk assessment that identifies risks of material misstatement and related controls. The Audit Committee reviews these and other reports at meetings throughout the year.

Our Compensation and Leadership Development Committee reviews and guides the management of potential material risks related to ACI's compensation policies and practices. The independent consultant retained by the Compensation Committee provides an annual assessment of compensation-related risks. The Compensation Committee reviews this annual assessment and evaluates risks as it considers compensation and benefit matters throughout the year. ACI's Nominating and Corporate Governance Committee assists our board with ensuring that we are governed in a manner consistent with the interests of our stakeholders. This includes oversight of ESG matters. The committee conducts board evaluations and assessments, including assessments of stockholder nominees to the board and recommends director nominees. The committee also supports the board in its evaluation of and succession planning for our CEO and executive leaders.

For more information regarding the function and responsibility of each committee, including committee charters, please visit the <u>Corporate Governance</u> page of our website.



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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
- Six of seven directors are independent¹¹
- 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



Employees attend a town hall with ACI's board of directors in the Omaha, Nebraska, U.S. office



"See page 85 in Appendix D for more detail on directors.

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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 damage 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 <u>Code of Business</u> <u>Conduct and Ethics</u>, which provides guidelines for responsible business conduct and compliance with laws and regulations worldwide. To effectively mitigate adverse impacts of misconduct on business, we implement robust internal control processes and provide annual training and reporting channels to ensure all compliance risks or violations are promptly and properly addressed.

Risk and compliance oversight

ACI has a chief risk officer (CRO) with key responsibilities that include risk management governance, risk awareness, risk monitoring, and risk oversight. The CRO is a member of the company's ELT and provides oversight for the Enterprise Risk Management and Compliance (ERM) and Global Information Security (GIS) teams.

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

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

Anti-corruption

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

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Doing business with integrity

Anti-money laundering

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

Compliance training

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

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

- Anti-money laundering
- Code of Business Conduct and Ethics
- Data privacy and protection
- Global information and corporate security/safety
- Insider trading ٠
- Anti-corruption
- Risk, including operational risk and business continuity
- Workplace harassment prevention
- · Workplace violence prevention and response

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

2023 annual compliance training

100% employee completion of annual compliance and ethics training

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Grievance mechanisms

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

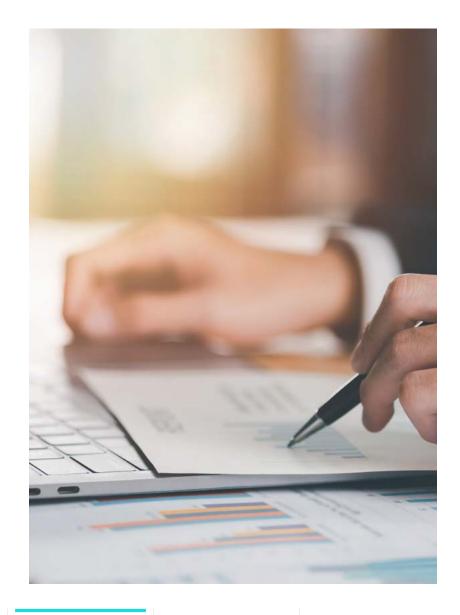
ACI stakeholders, including customers, partners, and suppliers, can also use our independent ACI Helpline to report concerns. We provide these stakeholders with our key policies, including our Helpline Report Protection Policy, as part of the contracting process.

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

Internal audit

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

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



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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 2023 Form 10-K, our systems and data centers, and those of our external service providers, could be exposed to damage or interruption from fire, natural disasters, man-made events, military conflicts, constraints within our workforce due to pandemics, power loss, telecommunications failure, unauthorized entry, and computer viruses. To reduce material adverse effects on our company, we have taken steps to prevent system failures and installed backup systems and procedures to prevent or reduce disruption.

Business Continuity and Disaster Recovery Program Our comprehensive Business Continuity and Disaster Recovery Program consists of the components necessary to achieve ACI's business objectives and meet legal, regulatory, and contractual requirements in response to a business interruption. Our program follows requirements of the ISO 22301 standard and the Federal Financial Institutions Examination Council (FFIEC) guidelines, as well as regulations and industry standards outside of the U.S. We review the program on an annual basis and periodically engage internal and external auditors to examine the effectiveness of our strategy.

We perform cyclical activities to ensure successful execution of our business continuity strategy. These activities are intended to ensure that ACI is prepared to respond effectively and efficiently to a variety of incidents or events and include, but are not limited to, business impact analyses, gap analyses, supplier risk assessments, business continuity training, continual incident response, and recovery plan development that align with operational changes, disaster recovery and incident response events, and testing of critical systems and processes. ACI's critical third parties are also assessed at the point of onboarding, as well as annually thereafter for resiliency risk that includes business continuity and disaster recovery capabilities.

Business continuity experience and expertise

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



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Maintaining crisis preparedness and operational resiliency

Recovery strategies

ACI employees in essential operational roles are geographically distributed to ensure our capabilities to deliver customers uninterrupted 24/7/365 support. Personnel work in a hybrid manner, spending some days in the office and some days working remotely, to ensure continual readiness and availability. ACI's owned and co-located 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 ELT 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.

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

Board of directors' role in cybersecurity oversight

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

Global information security

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



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Our team is built to uphold global information security



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Protecting customer data and privacy

Team credentials

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





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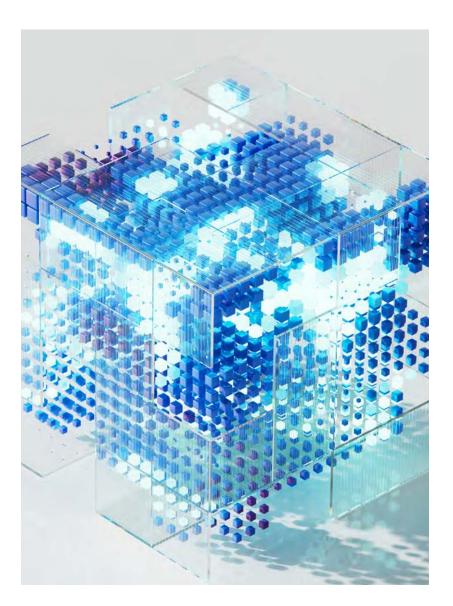
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Information security policies and standards

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 and ISO 27017 and the CIS and NIST cybersecurity frameworks as the foundations for our control system. Additionally, we use the RSA Archer Governance Risk and Compliance (GRC) tool to manage the lifecycle of our control standards. Our two primary policies, Information Security and Cyber Security and Acceptable Use, provide guidance on what is and is not acceptable for end-user activities when dealing with ACI assets and systems. These policies also outline our requirements for using approved technologies that conform to ACI's corporate IT and information security standards. Policies are annually reviewed by our board of directors, standards 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 communications hub.

Data security audits

ACI's data security program maintains compliance with industryleading 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.



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Recovery strategies

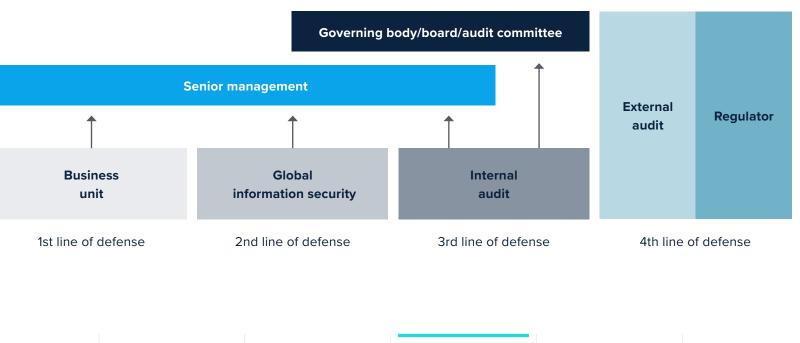
In the event of an incident impacting ACI's software or platforms, Incident Response team leaders are responsible for assessing and categorizing the incident and engaging appropriate team members to enact response plans as necessary. ACI's GIS Incident Response Plan details the Incident Response team's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

Incident response workflow steps

Managing risk through four lines of defense



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.



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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

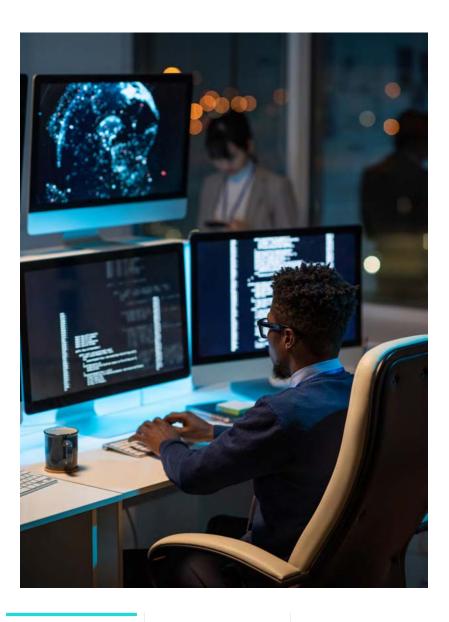
ACI encrypts sensitive emails. Access to the encryption application is restricted and must be approved.

- 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.



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Data loss prevention at the endpoint

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

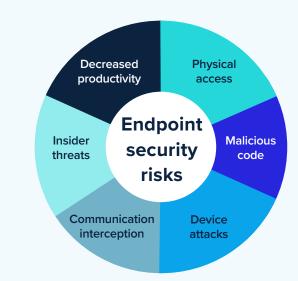
- Utilizing industry-leading software for advanced threat protection for desktops, laptops, and servers
- Endpoint monitoring for anomalous activity detection and alerting
- Implementation of data classification and sensitive information protection mechanisms to identify company restricted data
- Providing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

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

Information security training and awareness

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

ACI protects for all endpoint security risks



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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 2023, our average solution uptime was 99.98%. Our customers, including banks, billers, and merchants, use our solutions directly and also as a foundation to develop their own accessible solutions for their customers. We ensure accessibility for our products by adhering to the Americans with Disabilities Act (ADA) Standards for Accessible Design. We have an experienced quality assurance team in our Technology and Operations unit, helping to ensure our products have minimal bugs, design issues, or unexpected behaviors. We are also committed to resolving any identified issues as quickly as possible, meeting or exceeding the standards included in our service-level agreements (SLAs) with customers.

Customer support and satisfaction

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

Our 2023 Customer Experience (CX) Survey revealed that customers responding to the survey rated overall satisfaction with ACI Worldwide at 73%, one percentage point higher than in the previous survey. Customers in our bank and merchant segments reported the highest levels of satisfaction. Customers in the EU region reported the highest levels of satisfaction as well. Customers across segments saw opportunities for ACI to share more about our solution strategy roadmaps.



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Advancing supply chain sustainability

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

Supply chain risk management

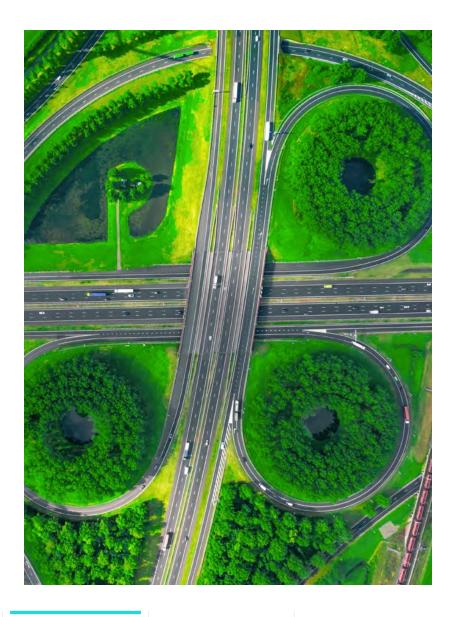
ACI's ERM team is responsible for implementing our Third-Party Risk Management (TPRM) Policy and reports to our Executive Leadership Team and board of directors. The board and the ELT annually review the TPRM Policy to ensure consistency with other company procedures and standards.

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

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

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

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



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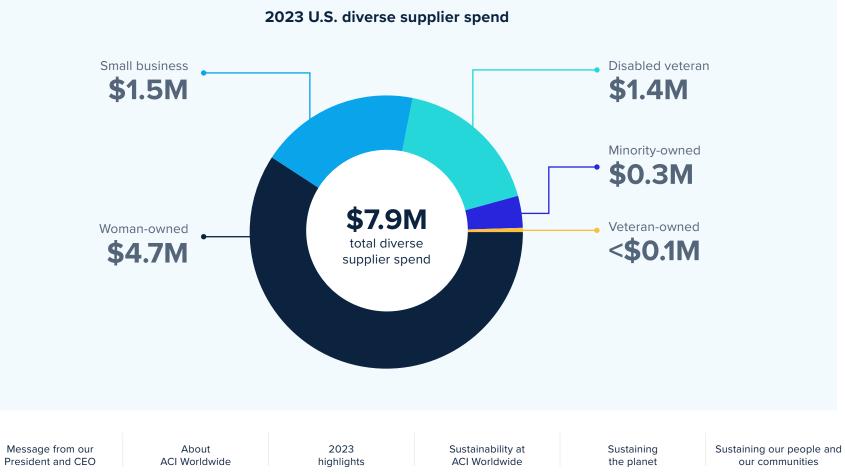
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Supplier diversity

As we strive to make the payments industry more inclusive and diverse, we seek to increase procurement spend with small and underrepresented businesses. Our overall spend with diverse suppliers in 2023 is included below.





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ACI is committed to advancing sustainability through close collaboration with our investors, employees, customers, business partners, and the broader payments community. In this report, we provided comparative Scope 1 and Scope 2 GHG emissions data for the first time. We are expanding our climate reporting activities and preparing our business for changing ESG regulations around the world. We believe the keys to ongoing business success include continuing to reduce our environmental footprint, ensure that employees have the support they need to thrive, protect data information and security, and advance sustainability in our operations and value chain. We have more work to do and look forward to advancing our sustainability efforts.



ACI employees after a CEO-led town hall in East Brunswick, New Jersey, U.S.

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Appendices



Appendix A: SASB Index

The SASB Standards guide the disclosure of financially material sustainability information. ACI's reporting uses the SASB Standards for the Software and IT Services industry. This is the third 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, 2023, unless otherwise noted. For more information on the SASB Standards, visit the <u>SASB website</u>.

Торіс	Accounting metric	Code	Response	Additional information
	 Total amount of energy consumed Percentage grid electricity Percentage renewable 	TC-SI-130a.1	1. 82,652 GJ 2. 93% 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.
Environmental footprint of hardware infrastructure	 Total water withdrawn Total water consumed, percentage of each in regions with high or extremely high baseline water stress 	TC-SI-130a.2	 Not available Not available 	Water consumption is not material to our business at this time.
	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 <u>Measuring and minimizing our environmental footprint</u> .	

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Торіс	Accounting metric	Code	Response	Additional information
	Description of policies and practices relating to behavioral advertising and user privacy	TC-SI-220a.1	Please see our <u>Privacy Policy</u> .	
	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 to deliver products or services. See our <u>Privacy Policy</u> for more information.
	Total amount of monetary losses as a result of legal proceedings associated with user privacy	TC-SI-220a.3	NA	We disclose any material legal proceedings in our filings with the U.S. Securities and Exchange Commission (SEC).
Data privacy and freedom of expression	 Number of law enforcement requests for user information Number of users whose information was requested 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.

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Торіс	Accounting metric	Code	Response	Additional information
	 Number of data breaches Percentage that are personal data breaches Number of users affected 	TC-SI-230a.1	1. 0 2. 0 3. 0	
Data security	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 27001/27017 and the NIST cybersecurity frameworks as the foundations for security controls. Annually, and upon any significant changes, ACI performs a security risk assessment using the Center for Internet Security (CIS) methodology. Using this methodology, there are 153 critical security safeguards assessed with key stakeholders for effectiveness and likeliness of threat. The controls are scored using a 1-5 scoring system. Findings are categorized by high, medium, and low and are tracked for remediation in an enterprise GRC tool. In addition, monthly vulnerability scanning and quarterly red team testing is performed, annual penetration testing is executed, and a GIS risk testing program has been built to regularly test effectiveness of high-risk controls. For more information, please see <u>Protecting customer data and privacy</u> .	

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Торіс	Accounting metric	Code	Response	Additional information
	Percentage of employees that require a work visa	TC-SI-220a.1	1.6%	
Recruiting and managing a global, diverse, and skilled workforce	Employee engagement as a percentage	TC-SI-220a.2	73% For more information, please see <u>Supporting employee experience and development</u> .	ACI does not currently provide separate data on ex and non- ex management beyond what is provided in Appendix D and in our annual 10-K and proxy statements.
	Percentage of (1) gender and (2) diversity group representation for (a) executive management, (b) non- executive management, (c) technical employees, and (d) all other employees	TC-SI-220a.3	Please see <u>Appendix D: 2022 ESG Data Hub</u> , 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	\$O	
M	Number of 1. Performance issues 2. Service disruptions 3. Total customer downtime	TC-SI-550a.1	1. Not reported 2. 0 3. 0	In 2023, our average solution uptime was 99.98%. We provide reports of performance issues per customer request.
Managing systemic risks from technology disruptions	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 <u>Maintaining crisis preparedness</u> and operational resiliency.	

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

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The GRI Standards provide a reporting framework through which companies can measure and communicate their environmental, social, governance, and economic performance. For more information about GRI Standards, visit the **GRI website**.

Standard	Disclosure topic	Response				
GRI 2: General disclosur	GRI 2: General disclosures 2021					
2-1	Organizational details	2023 Form 10-K, <u>p.2</u>				
2-2	Entities included in the organization's sustainability reporting	About this report, <u>p.3</u> 2023 Form 10-K, <u>p.2</u>				
2-3	Reporting period, frequency, and contact point	About this report, p.3				
2-4	Activities, value chain, and other business relationships	2023 Form 10-К, <u>p.2</u>				
2-5	External assurance					
2-6	Activities, value chain and other business relationships					
2-7	Employees	Appendix D: 2022 ESG data hub, workforce demographics, p.84				
2-8	Workers who are not employees	Appendix D: 2022 ESG data hub, workforce demographics, p.84				
2-9	Governance structure and composition	Proxy Statement, <u>p.8-13</u> ACI Corporate Governance Guidelines				
2-10	Nomination and selection of the highest governance body	Embedding responsible governance, <u>p.52-54</u> Proxy Statement, <u>p.14-21</u> <u>ACI Corporate Governance Guidelines</u>				
2-11	Chair of the highest governance body	2023 Form 10-K, <u>p.9, 84</u> Proxy Statement, <u>p.10</u>				

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Standard	Disclosure topic	Response
2-12	Role of the highest governance body in overseeing the management of impacts	Sustainability at ACI Worldwide, <u>p.13-17</u> Proxy Statement, <u>p.10-11</u>
2-13	Delegation of responsibility for managing impacts	Sustainability at ACI Worldwide, <u>p.13-17</u> Proxy Statement, <u>p.10-11</u>
2-14	Role of the highest governance body in sustainability reporting	Sustainability at ACI Worldwide, p.13-17
2-15	Conflicts of interest	Proxy Statement, <u>p.13</u> ACI Code of Business Conduct and Ethics, <u>p.9</u>
2-16	Communication of critical concerns	Doing business with integrity, p.55-57 ACI Code of Business Conduct and Ethics, p.9
2-17	Collective knowledge of the highest governance body	ACI Corporate Governance Guidelines Nominating and Corporate Governance Committee Charter
2-18	Evaluation of the performance of the highest governance body	Nominating and Corporate Governance Committee Charter Proxy Statement, p.10
2-19	Remuneration policies	Compensation and Leadership Development Committee Charter
2-20	Process to determine remuneration	Compensation and Leadership Development Committee Charter
2-21	Annual total compensation ratio	Proxy Statement, p.67
2-22	Statement on sustainable development strategy	Message from our president and CEO, <u>p.4</u> Advancing Our Sustainability Strategy, <u>p.15-17</u>

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Standard	Disclosure topic	Response
2-23	Policy commitments	Proxy Statement, <u>p.10-13</u> <u>ACI Code of Business Conduct and Ethics</u> <u>Anti-Slavery Policy</u> Upholding labor and human rights, <u>p.37</u> Advancing supply chain sustainability, <u>p.68-69</u>
2-24	Embedding policy commitments	Throughout the report
2-25	Processes to remediate negative impacts	Doing business with integrity, p.55-57
2-26	Mechanisms for seeking advice and raising concerns	Doing business with integrity, p.55-57
2-27	Compliance with laws and regulations	2023 Form 10-K, <u>p.7-8</u> , <u>11</u>
2-28	Membership associations	2023 Form 10-K, <u>p.4</u>
2-29	Approach to stakeholder engagement	2023 Form 10-K, <u>p.4-5</u> Our commitment to stakeholder engagement, <u>p.8-9</u>
2-30	Collective bargaining agreements	Upholding labor and human rights, <u>p.37</u>
GRI 3: Material topics 202	21	
3-1	Process to determine material topics	Advancing our sustainability strategy, <u>p.15-17</u>
3-2	List of material topics	Advancing our sustainability strategy, <u>p.16</u>

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Standard	Disclosure topic	Response				
GRI 205: Anti-corruption	GRI 205: Anti-corruption 2016					
3-3	Management of material topics	Doing business with integrity, p.55-57				
205-1	Operations assessed for risks related to corruption	Doing business with integrity, p.55-57				
205-2	Communication and training about anti-corruption policies and procedures	Doing business with integrity, p.55-57				
GRI 302: Energy 2016	•					
3-3	Management of material topics	Measuring and minimizing our environmental footprint, <u>p.19-23</u> Investing in Energy Improvements, <u>p.24</u>				
302-1	Energy consumption within the organization	Appendix D: 2022 ESG data hub, environmental footprint, p.87				
302-3	Energy intensity	Appendix D: 2022 ESG data hub, environmental footprint, p.87				
GRI 401: Employment 20	16					
3-3	Management of material topics	Promoting employee health, safety, and well-being, p.42-45				
401-1	New employee hires and employee turnover	Appendix D: 2022 ESG data hub, new hires, and turnover, p.86				
GRI 403: Occupational he	GRI 403: Occupational health and safety 2018					
3-3	Management of material topics	Promoting employee health, safety, and well-being, p.42-45				
403-6	Promotion of worker health	Promoting employee health, safety, and well-being, p.42-45				

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Standard	Disclosure topic	Response				
GRI 404: Training and edu	GRI 404: Training and education 2016					
3-3	Management of material topic	Supporting employee experience and development, p.38-41				
404-2	Programs for upgrading employee skills and transition assistance programs	Supporting employee experience and development, <u>p.38-41</u>				
404-3	Percentage of employees receiving regular performance and career development reviews	Supporting employee experience and development, p.38-41				
GRI 405: Diversity and ec	jual opportunity 2016					
3-3	Management of material topics	Fostering a diverse, equitable, and inclusive work environment, p.32-36				
405-1	Diversity of governance bodies and employees	Appendix D: 2023 ESG data hub, workforce demographics and board diversity, p.84-85				
GRI 418: Customer privac	y 2016					
3-3	Management of material topics	Protecting customer data and privacy, <u>p.60-66</u>				
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Appendix D: 2023 ESG data hub, information security, p.88				

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Appendix C: UN sustainable development goals

The United Nations developed 17 sustainable development goals (SDG) as a global call to action "to achieve a better and more sustainable future for all" by 2030. The following table highlights ACI's alignment with 13 of these economic, social, and environmental goals.

SDG #	SDG Name	Aligned ACI sustainability effort				
1	No poverty	Expanding economic access; Financial inclusion	p.28, 30			
2	Zero hunger	Expanding economic access; Financial inclusion	p.28, 30			
3	Good health and well-being	Promoting employee health, safety, and well-being	p.42-45			
4	Quality education	ACI University; Tuition assistance; STEM education	p.39, 44, 46			
5	Gender equity	Fostering a culture of diversity and belonging; Gender parity and inclusion in payments; Financial inclusion	p.32-35, 48			
6	Clean water and sanitation	Minimizing our impact; The digital effect; Reducing our environmental footprint with DocuSign; Reducing waste and water usage	p.22-23, 26			
7	Affordable and clean energy	Minimizing our impact; Investing in energy improvements	p.22, 24-25			
8	Decent work and economic growth	Expanding economic access; Fostering a culture of diversity and belonging; Upholding labor and human rights; Supporting employee experience and development; Promoting employee health, safety, and well-being; Financial inclusion	p.28-48			
9	Industry, innovation, and infrastructure	ACI Worldwide powers the world's payments ecosystem; ACI serves the world; Awards and recognitions; Expanding economic access				
10	Reduced inequalities	Embracing global diversity and tenure; Fostering a culture of diversity and belonging; Gender parity and inclusion in payments; Financial inclusion	p.29-36; 28			
11	Sustainable cities and communities	Measuring and minimizing our environmental footprint; Investing in energy improvements; Reducing waste and water usage	p.19-26			
12	Responsible consumption and production	Measuring and minimizing our environmental footprint; Investing in energy improvements; Reducing waste and water usage	p.19-26			
15	Life on land	Measuring and minimizing our environmental footprint; Investing in energy improvements; Reducing waste and water usage	p.19-26			
1 ^{NO} ₽DVERTY /♪*####	2 ZERO HUNGER SSS AND WELL-BEING MODIFICATION	5 EQUALITY S E EQUALITY S E EQUALITY S E E E E E E E E E E E E E E E E E E E	6 STRONG MASTITUTIONS			
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Workforce demographics¹²

Employees	s by category	Number	Percentage
Total ampleuros	All employees	3,212	
Total employees	Contingent workers	1,104	
Women	Management	142	36%
women	All employees	1,111	35%
Men	Management	256	64%
Men	All employees	2,101	65%
Under 30 years old	Management	0	0%
Under 50 years old	All employees	338	11%
30 to 50 years old	Management	229	57%
So to So years old	All employees	1,862	58%
50 years or older	Management	169	42%
50 years of older	All employees	1,012	32%
	North America	1,224	38%
By region	APAC	895	28%
By region	EMEA	890	28%
	LATAM	203	6%

Employees by category		Number	Percentage
By ethnicity (U.S. only)	All minorities	320	27%
	White	797	67%
	Not disclosed	74	6%
By tenure	<1 year	339	10%
	1-2 years	312	10%
	2-5 years	606	19%
	5-10 years	772	24%
	>10 years	1,183	37%

¹²All data reflects a single point in time — December 31, 2023.

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2023 board diversity⁴

2023 board of directors		Number	Percentage
Total board of directors		7	100%
By gender	Women	2	29%
	Men	5	71%
By age group	Under 30 years old	0	0%
	30 to 50 years old	0	0%
	50 years or older	7	100%
By ethnicity	Hispanic or Latinx	1	14%
	Middle Eastern	1	14%
	White	5	71%

⁴Additional board diversity data available in our April 24, 2024 Proxy Statement. See Director Nominees table on page 12.

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New hires and turnover

N	ew hires	Number	Percentage	New hire rate ¹³
	Under 30 years old	148	36%	5%
By age group	30 to 50 years old	183	46%	6%
	50 years or older	65	16%	2%
By gender	Women	140	35%	4%
	Men	256	65%	8%
By region	Americas	154	39%	5%
	APAC	57	14%	2%
	EMEA	42	11%	1%
	LATAM	143	36%	4%
Total		396	100%	12%

А	ttrition	Number	Percentage	Attrition rate ¹⁴
	Under 30 years old	51	23%	16%
By age group	30 to 50 years old	143	64%	7%
	50 years or older	28	13%	3%
By gender	Women	65	29%	6%
	Men	157	71%	7%
By region	North America	65	29%	5%
	APAC	89	40%	10%
	EMEA	50	23%	5%
	LATAM	18	8%	9%
Total		222	100%	7%

¹⁹New hire rate has been calculated by dividing the number of new hires by the average number of total full-time employees in 2023. ¹⁴Attrition rate has been calculated by dividing the number of leavers by the average number of total full-time employees in 2023.

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Human capital management

Performance management	2023
Percentage of employees receiving regular performance evaluations (%)	100%

Environmental footprint

Energy	2023
Energy consumption (MWh)	22,959
Energy intensity (MWh/MM USD revenue)	15.8
Percentage of grid electricity (%)	93%
GHG emissions	2023
Scope 1 – Location based (MTCO $_2$ e)	663.45
Scope 2 – Location based (MTCO ₂ e)	8,181.10
Total scope 1 and 2 – Location based (MTCO ₂ e)	8,844.55
Scope 1 – Market based (MTCO ₂ e)	663.45
Scope 2 – Market based (MTCO ₂ e)	8,863.57
Total scope 1 and 2 – Market based (MTCO ₂ e)	9,527.02

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Business ethics and compliance

Compliance training	2023
Percentage of employees completing annual business ethics and compliance training (%)	100%
Anti-corruption	2023
Percentage of operations assessed for risks related to corruption (%)	100%

Information security

Cybersecurity	2023
Number of data breaches	0

U.S. supplier diversity

U.S. diverse supplier spend	2023
Small business	\$1.5M
Veteran-owned	<\$1.0M
Disabled veteran-owned	1.4M
Women-owned	\$4.7M
Minority-owned	\$0.3M
Total	\$7.9M

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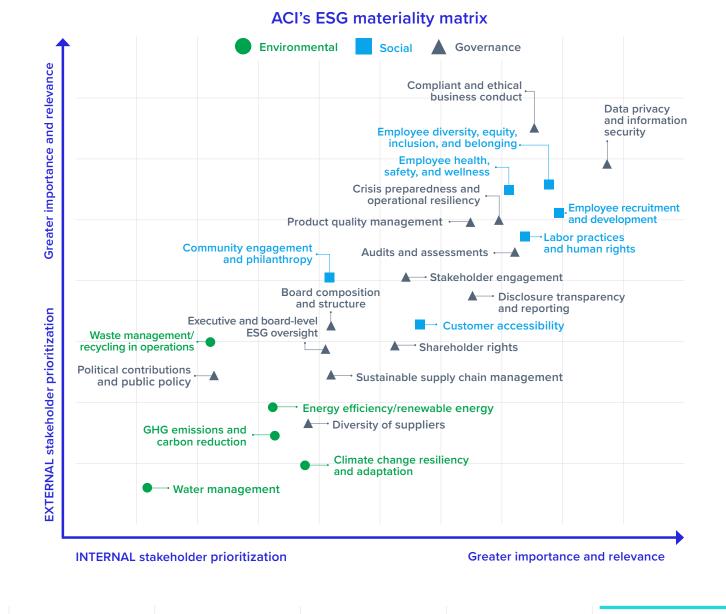
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Appendix E: Materiality assessment

In 2021, we launched our ESG strategy development process with a materiality assessment to better understand what our key stakeholders believe is most material to our business. The assessment concluded in early 2022, consolidating insights from interviews and a survey with key ACI internal and external stakeholders, along with competitive benchmarking and industry trends. Stakeholders who participated included members of our board of directors, our ELT, 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) standards, Global Reporting Initiatives (GRI) standards.)

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



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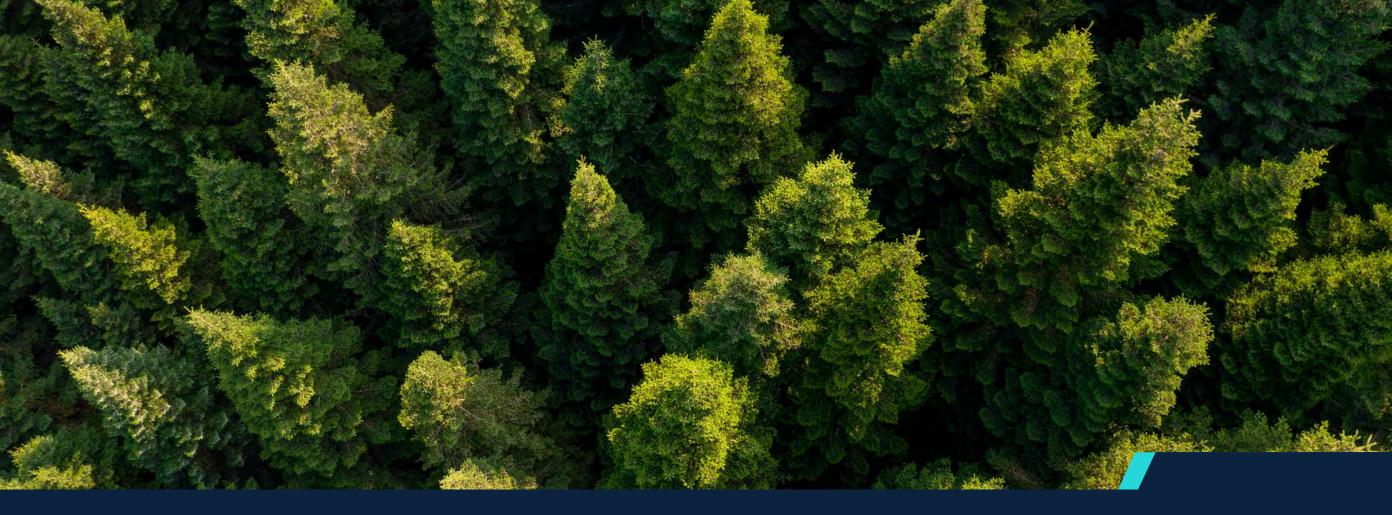
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ACI Worldwide, an original innovator in global payments technology, delivers transformative software solutions that power intelligent payments orchestration in real time so <u>banks</u>, <u>billers</u>, and <u>merchants</u> can drive growth, while continuously modernizing their payment infrastructures, simply and <u>securely</u>. With 50 years of trusted payments expertise, we combine our global footprint with a local presence to offer enhanced payment experiences to stay ahead of constantly changing payment challenges and opportunities.

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www.aciworldwide.com @ACI_Worldwide contact@aciworldwide.com

Americas +1 402 390 7600 Asia Pacific +65 6334 4843 Europe, Middle East, Africa +44 (0) 1923 816393

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