ACI 2025
Sustainability Report

For fiscal year 2024

ACI Worldwide®

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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 2024 (January 1 through December 31, 2024). All financial information has been reported in US dollars. Key performance indicators presented within this report may have been approximated or rounded, as applicable. In this report, we have defined material sustainability 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 2024 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

2024 marked another chapter of meaningful progress in ACI's ongoing sustainability story—a story centered on advancing our corporate responsibility commitments while delivering exceptional value for our stakeholders. As digital payments and the global regulatory landscape rapidly evolve, we must continually evaluate and adapt to ensure we act responsibly as we build and use innovative new technology to power the world's payments ecosystem.

During the year, we elevated our environmental stewardship by reducing emissions and improving our reporting processes. We enhanced our social impact through increased training and development opportunities for our more than 3,100 talented employees around the world. We also strengthened our artificial intelligence (AI) governance framework to provide even clearer ethical guidelines around generative AI use. I summarize these accomplishments below and invite you to learn more by exploring this report.

Reducing emissions and improving reporting

Building on our modest Scope 1 and Scope 2 greenhouse gas (GHG) emissions reductions in the prior year, we implemented purposeful actions to more significantly reduce our impact through the optimization of space in some of our global office locations and an initial shift toward cleaner energy sources. I'm proud of our decision to certify 100% of the electricity consumption at one of our main data centers as renewable, which has reduced almost 11 metric tons of

CO2e monthly, representing a 2% decrease in our global emissions year over year.

Our Corporate Responsibility team also implemented a new technology platform that enables us to measure and manage our emissions footprint with greater precision and transparency. Our investment in smarter environmental data management will deliver comprehensive data and insights we can use to identify additional opportunities for efficiency and to simplify future regulatory reporting requirements in different geographies.

Developing people

Our employees value professional development, and we are committed to adding to the already robust training opportunities available to them. During the past year, we expanded the number of courses available to our team members in technical roles. We achieved a 3% increase in women in management roles from 2023 to 2024, which we believe is connected in part to our efforts to create even more pathways for career advancement. As a global company, we benefit from having talented and capable contributors from a variety of backgrounds who bring their expertise to all levels of our business.

Strengthening AI guidelines

AI and machine learning have long been integral to many of ACI's solutions and capabilities, including in the areas of payments intelligence and fraud prevention. We've always approached AI

implementation and management responsibly with careful attention to ethical considerations, including data protection. In 2024, in response to generative AI advancements, we've strengthened our AI governance framework to ensure our employees apply the same rigorous, proven standards as they use this powerful tool across the business to drive productivity and deliver innovative product enhancements.

To me, sustainability remains synonymous with corporate responsibility. Whether we are reducing emissions or strengthening a governance framework, we are upholding our commitment to delivering business results in a way that benefits all our stakeholders—our employees, customers, business partners, investors, and the communities we serve. This mission is, of course, challenging in an increasingly complex global landscape, but, as you read this report, I think you'll find ACI is up to the challenge.

Thomas W. Warsop
President and CEO

About ACI Worldwide

ACI Worldwide, an original innovator in global payments technology, 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 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 ACI[1]

Billers

3,000

organizations use our electronic bill payments solution[2]

Transactions

Billions

of transactions, enabling the movement of trillions of dollars, every day[2]

Merchants

>80,000

merchants are powered by ACI's solutions

Fraud

Thousands

of banks, intermediaries, and merchants trust our solutions to prevent fraud[2]

574 million

bill pay transactions annually[2]

[1]2024 The Banker Database
[2]ACI customer data

ACI serves the world

With employees in 42 countries and customers in 94 countries, ACI develops transformative software solutions to simplify the most complex payment challenges faced by businesses and institutions worldwide—from empowering banks to expand through real-time, cross-border payments to helping billers streamline digital payment options, to enabling global merchants to flexibly orchestrate any payments experience safely and securely.

| New York | Paris | Sydney | Tokyo | São Paulo |

| Milan | London | Riyadh |
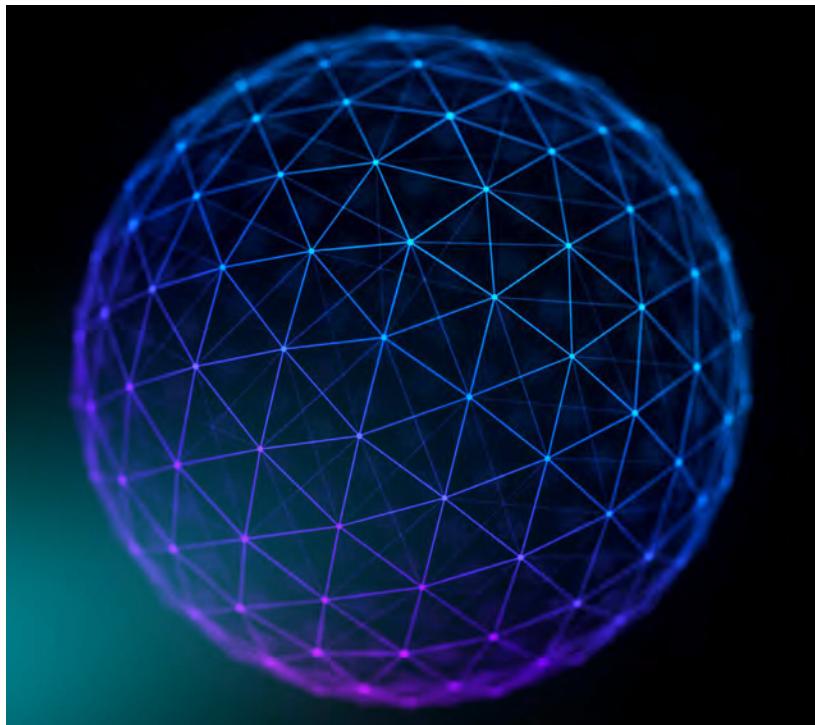
With **employees** in

42 countries

and **customers** in

94 countries,

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

| Dubai | Toronto | Cape Town |

| Mexico City | Frankfurt | Mumbai | Bogotá | Madrid |

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

ENVISION
Together, we envision the future and anticipate the road ahead, laying a path to success.

ENERGIZE
We energize each other with industry-changing ideas and move quickly to seize opportunities.

EMPOWER
Our people are the best in the business—we trust each other to make great decisions and empower our teams to drive results.

ELEVATE
With an owner's mindset, we continuously elevate conversations and actions and hold ourselves accountable for nothing less than the best.

EXCEL
We excel at what we do by relentlessly looking for better ways to get things done, and we are never satisfied with less than 100% dependability.

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 to engage investors and discuss our strategy and opportunities, financial performance, and important business decisions. In addition, we attend investor conferences and arrange individual meetings and calls with both active and potential shareholders and conduct regular outreach with financial analysts. We also see general and governance-related feedback from these stakeholders. For more details on our active shareholder engagement throughout 2024, please visit our most recent **Proxy Statement**.

Employees

We foster two-way communication with our employees at every level across all locations. Our primary employee communication channels include our:

- Annual Employee Experience Survey
- 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, where our CEO answers employee questions
- Internal communications hub where all employees share information and collaborate
- Site meetings and gatherings across our 26+ offices
- Regular one-on-one meetings between employees and their managers

These channels help us monitor employee well-being and strengthen engagement. These efforts facilitate collaboration by building connections and ensuring alignment to shared goals, enabling us to go above and beyond to meet our customers' evolving needs.

CEO Tom Warsop speaks with employees at ACI's Bangalore, India office

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 customers' 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 that provide direction on standards and mandates 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 **2024 Form 10-K** and our **partners and alliances** webpage.

ACI's Craig Ramsey, Head of Account-to-Account Payments, presents at SIBOS 2024

2024 highlights

Key business metrics

FY 2024 revenue
$1.59B

FY 2024 adjusted EBITDA[3]
$626M

Solution uptime
99.96%

Global employees[4]
3,103

[3]*Adjusted EBITDA is a non-GAAP measure. Adjusted EBITDA excludes significant transaction-related expenses.*
[4]*Number of employees as of December 31, 2024.*

Key sustainability performance

EcoVadis
EcoVadis Commitment Badge

COMMITTED
ecovadis
Sustainability Rating
OCT 2024

76%
favorable employee engagement

100%
completion of annual employee business ethics and compliance training

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 2024, including the awards highlighted below.

Worldwide Leader in Integrated Bank Payment Systems—Worldwide Leader in Integrated Bank Payment Systems in the IDC MarketScape: 2024 Vendor Assessment
ACI® Enterprise Payments Platform™

Juniper Research Future Digital Awards 2024—Merchant Fraud Prevention Platform Platinum Prize
ACI Fraud Management™ for Merchants

Juniper Research Future Digital Awards 2024—AI in Fraud Prevention Innovation Gold Prize
ACI Fraud Management for Merchants

Datos—ACI Worldwide Best in Class in Payments Orchestration
ACI Payments Orchestration Platform™

U.S. News & World Report—Best Companies to Work For 2024-2025
ACI Worldwide

CNBC's World's Top Fintech Companies 2024 List
ACI Worldwide

MEA Finance Banking Technology Summit & Awards 2024—Best Risk Management Solution Provider Award
ACI Worldwide

MEA Finance Leaders in Payments Awards 2024—Best Real-Time Payments Provider
ACI Worldwide

Mo Hamid, Principal Product Owner, accepts the Best Real-Time Payments Provider award at MEA Finance's Leaders in Payments Conference & Awards 2024 in Dubai

For more information, please visit the [awards and rankings](#) page of our website.

Sustainability at ACI Worldwide

ACI Worldwide®

Sustainability philosophy

Our sustainability philosophy is a framework for decision-making and action:

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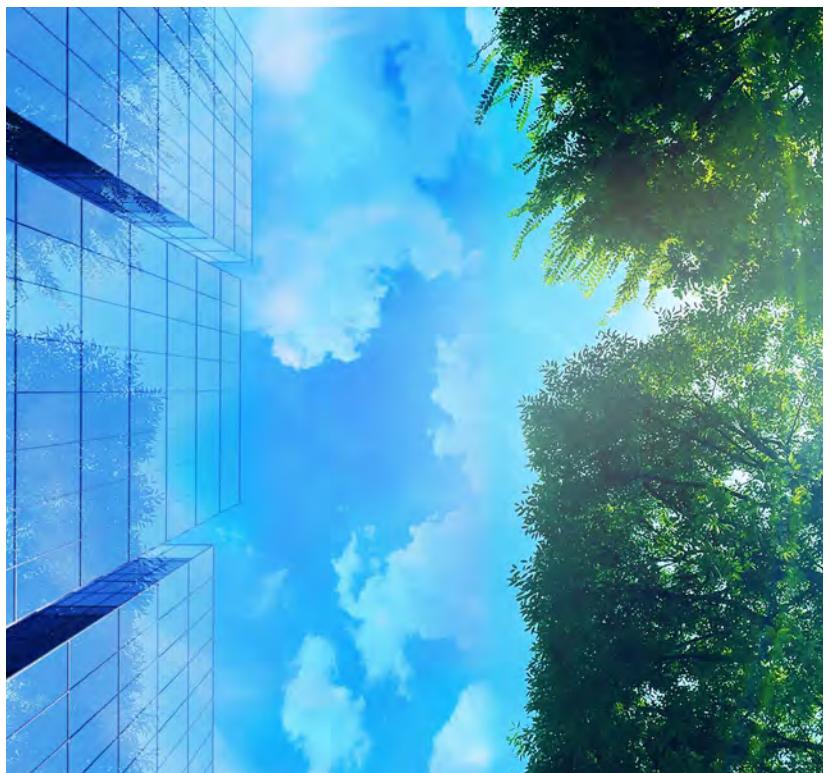
Sustainability governance

ACI's sustainability efforts continue to evolve. We understand strong governance is key to ensuring our actions deliver short- and long-term value for our business and all our stakeholders. Our sustainability governance structure has three permanent layers: The board of directors, through the Nominating and Corporate Governance (NCG) Committee, reviews progress made against our sustainability priorities and also provides the final review and approval of our annual sustainability report. ACI's NCG Committee Charter is available on our **Investor website**.

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

Senior leadership team members, including the head of communications and corporate responsibility, advance sustainability 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.

Board | Executive team | Senior leaders

Sustainability governance and management
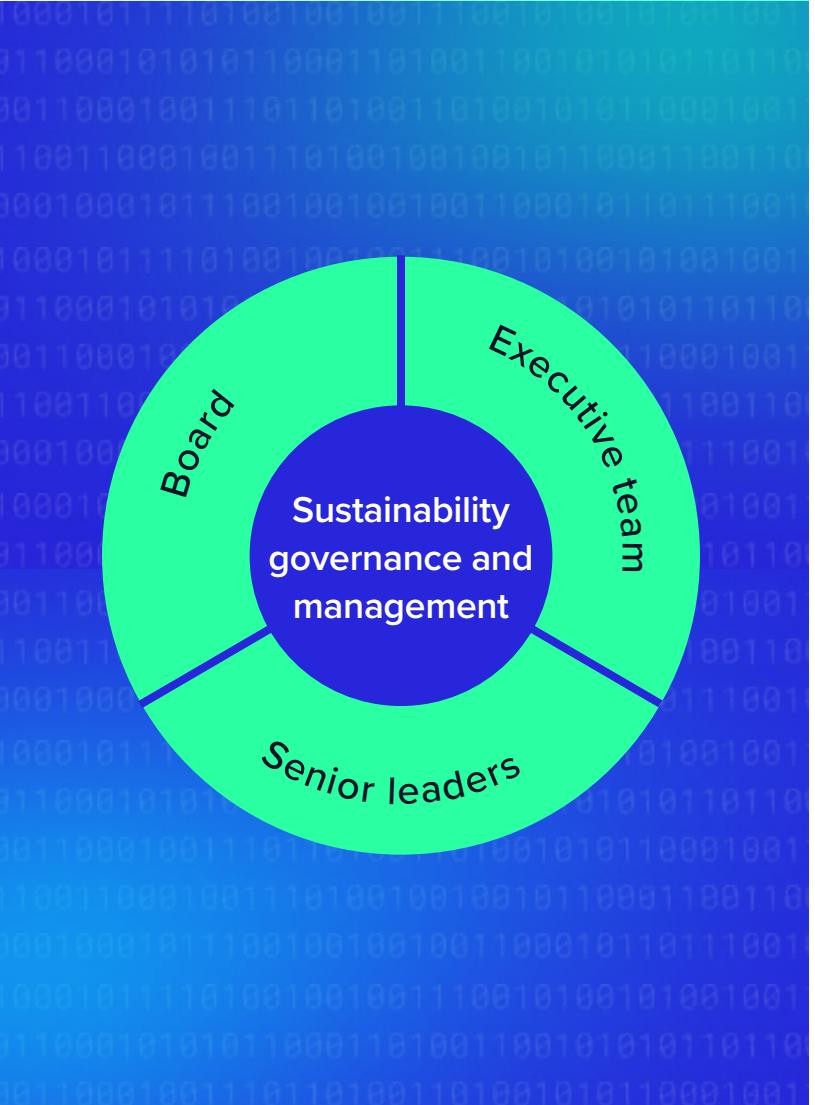
Advancing our sustainability strategy

While ACI has a sound sustainability approach, we recognize the need to continuously review and develop a forward-looking strategy to proactively address constantly evolving stakeholder expectations and disclosure requirements. Our sustainability strategy is developed and maintained using the following five-step process:

1

Materiality assessment

In early 2022, we completed a materiality assessment to better understand the relative importance of the 24 sustainability topics most relevant to our business. Our stakeholders—members of our board of directors, our ELT, investors, employees, customers, and business partners—ranked key environmental, social, and governance factors based on level of importance. The highest ranked topics included compliance, ethical business conduct, and data privacy and information security. While environmental factors ranked lower at the time of this assessment, we recognize their growing importance. For more detail on our 2022 materiality assessment, view our **materiality matrix in Appendix E**.

2

Current state analysis

Guided by the material topics identified, we regularly assess our current sustainability policies and processes, accountabilities, goals, and partnerships. We also assess the landscape, incorporating new observations and insights to inform and adjust our strategy.

3

Objectives & goal setting

Objective and goal-setting exercises and conversations with leaders and other internal stakeholders have narrowed our primary focus to meeting upcoming regulatory reporting and assurance requirements applicable to our business.

4

Gap analysis

With a primary focus on regulatory reporting requirements, our gap analysis identified a need to mature our climate reporting efforts. This is a journey we began at full speed in 2023. In 2024, we optimized reporting of Scope 1 and 2 GHG emissions and refined our methodology for calculating Scope 3 emissions.

5

Roadmap

We annually evaluate actions needed to achieve our sustainability goals. In 2024, we effectively executed key actions to advance how we inventory and report emissions. In the future, we will complete a double materiality assessment to further align with evolving best practices and regulatory expectations. We will also continue to refine our processes with new software and additional controls. This will allow us to meet the expanding data needs of regulators and customers and will also position us to strategically manage our climate impact.

Sustaining the planet

ACI Worldwide®
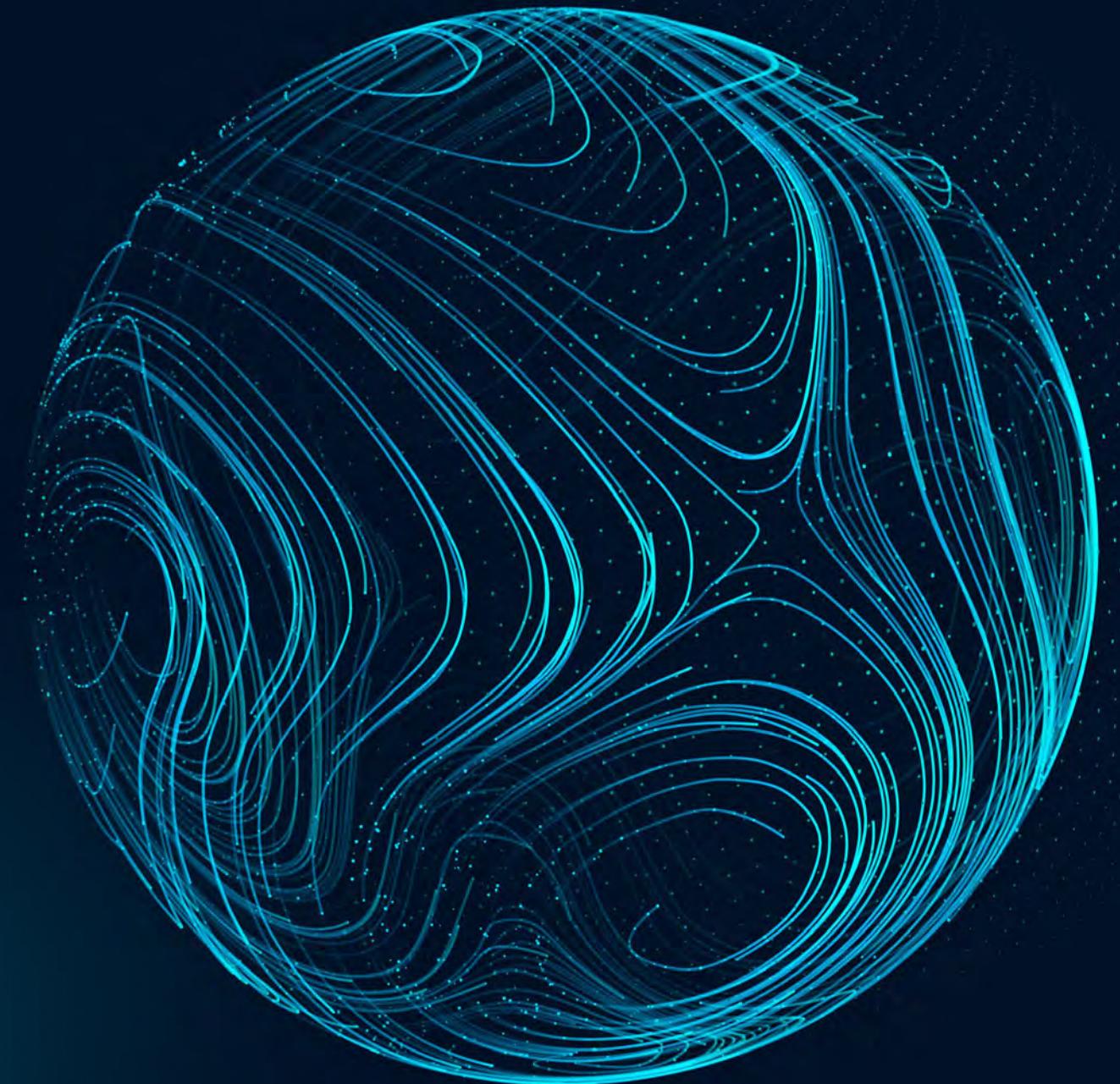
Measuring our environmental footprint

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

Advancing measurement and reporting

We continue to disclose our Scope 1 and 2 GHG emissions annually. This report includes data for fiscal year 2024 and provides three years of comparative data to track our environmental impact over time.

Energy consumption and intensity

Our 2022[5] to 2024 data demonstrate significant progress in energy management, with total energy consumption decreasing by 30%. This reduction is a result of efficiency improvements in our operations, site and energy use optimization initiatives, and enhancements in data accuracy and processing.

Global energy use
Energy consumption (MWh)

Year	MWh
2022	24,444
2023	22,959
2024	17,002

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

Year	MWh/SqFt
2022	0.0346
2023	0.0319
2024	0.0295

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

Year	MWh/MM USD
2022	17.2
2023	15.8
2024	10.7
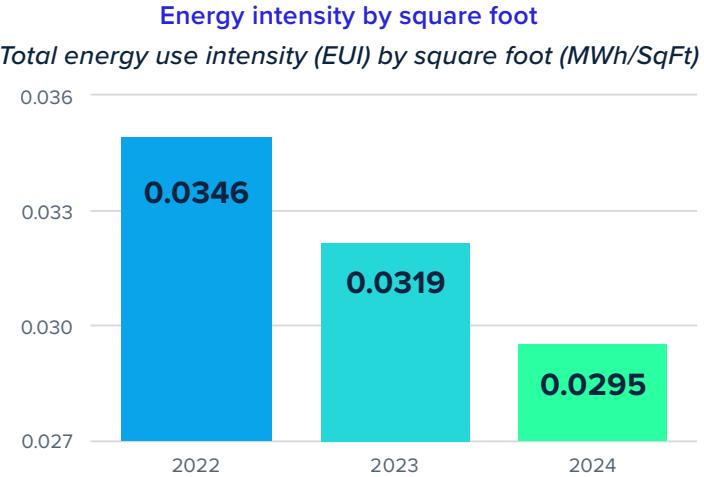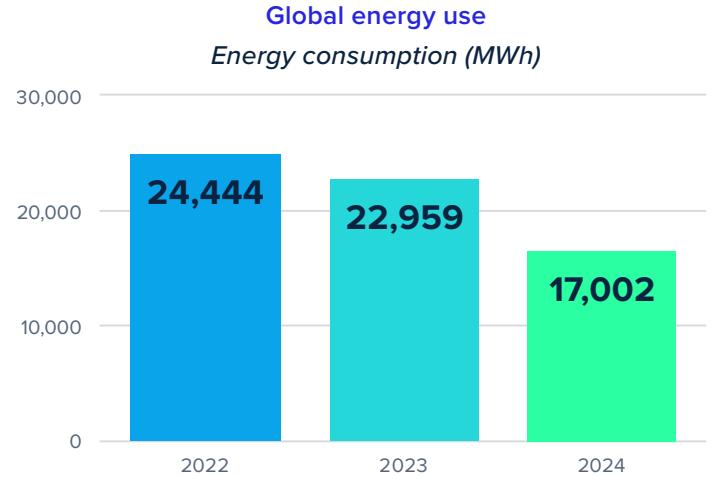
Global energy use by source (MWh)

Energy source	2022	2023	2024
Electricity non-renewable	20,802	19,375	15,891
Natural gas and liquefied natural gas	3,484	3,385	379
Electricity (renewable)	NA	NA	565
Diesel fuel and motor gasoline	159	199	167

[5]*ACI considers 2022 a baseline year for GHG emissions.*

Operational scope 1 and 2 greenhouse gas emissions (GHG)

Operational GHG emissions

ACI applies the GHG Protocol, a widely-used emissions accounting standard, to calculate our GHG emissions. We have adopted a sustainability data management platform to streamline data collection and reporting, while an experienced ESG consulting firm guides our methodology and reviews and validates our calculations. We strive to collect all relevant and available data, including purchased electricity, natural gas, stationary fuel, mobile fuel, and fugitive emissions data. Our effort to gather primary data continues to reduce our use of proxy data and estimations in our calculations.

For 2024, we excluded sites smaller than 200 ft in size. These sites, which ACI is required to maintain to do business in certain

geographies, often do not house employees. One example is Hong Kong, which was responsible for 0.01% of ACI's Scope 2 emissions in 2023.

We determine both our location-based and market-based emissions following GHG Protocol methodologies. During 2024, we began incorporating renewable energy at one location, bringing a 2% decrease in our scope 2 emissions. The majority of our facilities still operate without renewable energy resources, which results in lower location-based emissions compared to market-based emissions due to the use of residual emissions factors in the market-based calculation. We will continue to evaluate opportunities to increase the renewable mix in other key locations.
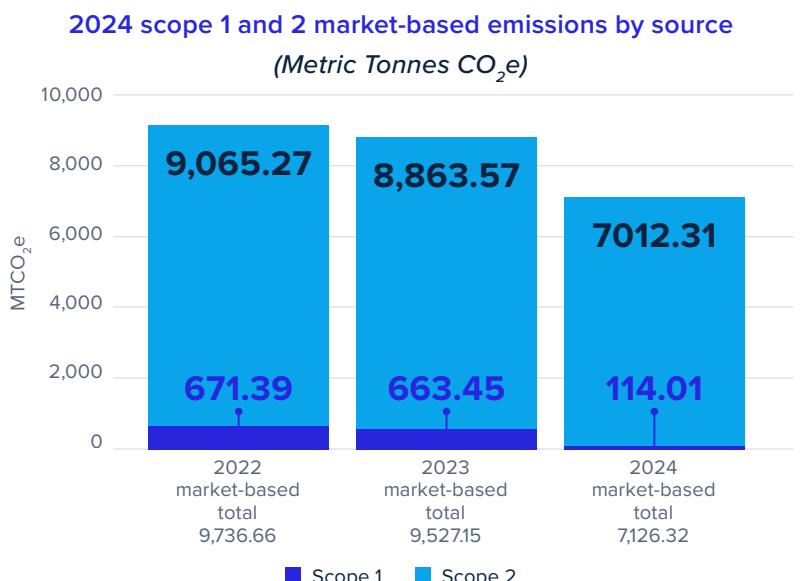
GHG emissions intensity by revenue
(Metric Tonnes CO_2e/MM USD)

2024 scope 1 and 2 location-based emissions by source
(Metric Tonnes CO_2e)

2024 scope 1 and 2 market-based emissions by source
(Metric Tonnes CO_2e)
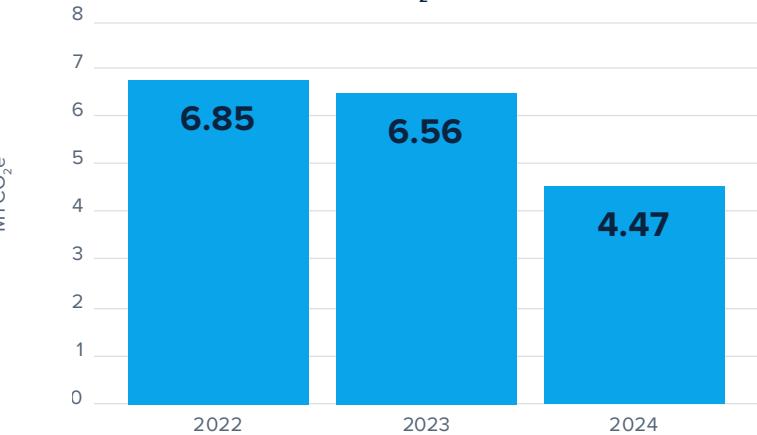
2024 scope 1 and 2 emissions
Market-based emissions by source 2024[6] (Percentage of MTCO₂e)

- 98.4% purchased electricity (non-renewable)
- 1.4% Stationary combustion
- 0.06% Mobile combustion
- 0.04% Fugitive emissions – Fire suppression
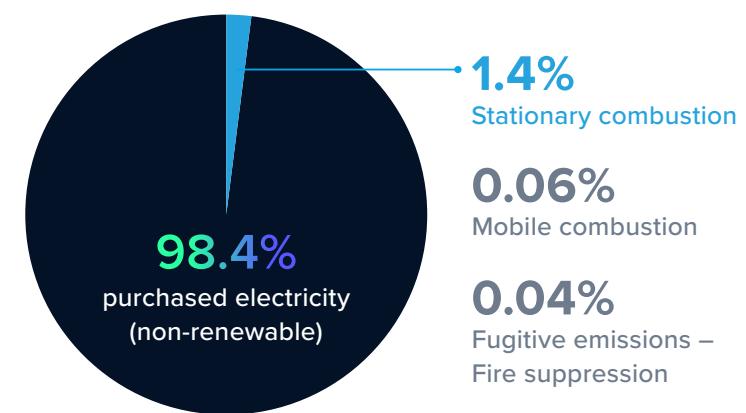
[6]For location-based emissions, purchased electricity is 98.4% and stationary combustion is 1.6%

Operational scope 1 and 2 greenhouse gas emissions (GHG)

Scope 1 and 2 emissions by region

The geographical distribution of our emissions by region remains consistent with prior years. North America accounts for 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 12% of our emissions. Asia Pacific and Latin America are the sources of 12% and less than 1% of our emissions, respectively.

Scope 1 and 2 GHG emissions by region
Percentage of total market-based $MTCO_2e$

North America
76%
5,449 $MTCO_2e$

Europe Middle East Africa
12%
846 $MTCO_2e$

Latin America
<1%
10 $MTCO_2e$

Asia Pacific
12%
822 $MTCO_2e$

Minimizing impact and maximizing resiliency

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. We promote efficient use of materials and procure environmentally friendly products where applicable. When building new facilities, we aim to use furnishings that are made from recycled or sustainable materials and energy-efficient lighting and controls. In all facilities, we utilize eco-friendly cleaning suppliers for our janitorial services to reduce our environmental impact.

We use our environmental data to understand how effectively our sustainability activities reduce our impact year over year. With multiple years of GHG emissions data now available, we continue to evaluate trends and assess opportunities for setting science-aligned goals and targets.

Climate resiliency strategy

ACI operates a comprehensive risk management program that 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 transitioning our solutions for our customers to cloud-native architecture. This evolution enables us to leverage cleaner, cloud-based solutions technology benefits, including automation, rapid deployment, and reduced operational footprint, resulting in improved efficiency and resiliency in our operations. In the event of an emergency, our data centers have robust recovery strategies in place, which are described in the Maintaining crisis preparedness and operational resiliency section of this report.

ACI employees volunteering in the São Paulo community, Brazil

Saving resources with software

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 to reduce computing power requirements. We also use advanced alarming and alerting systems that enable more proactive problem detection, increasing the efficiency and speed at which we address system issues. As we adopt more efficient technologies that require less hardware, we continue to decrease the energy resources and raw materials required for our infrastructure.
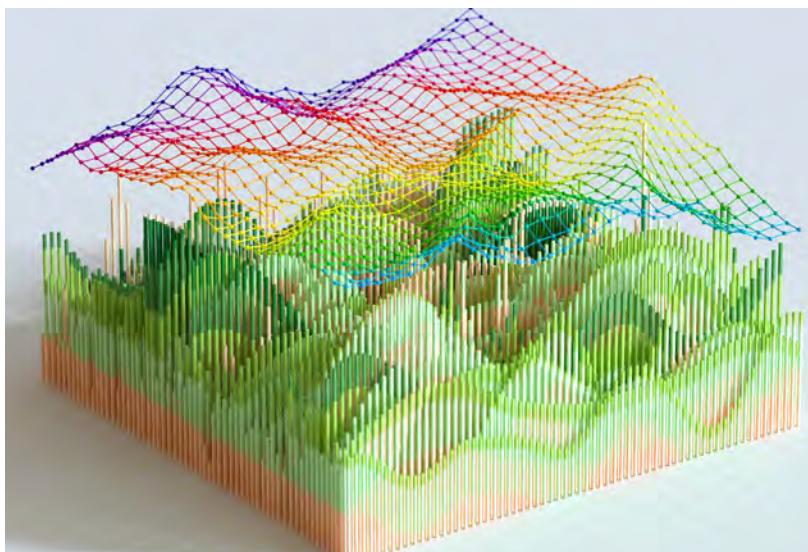
Reducing our environmental footprint with DocuSign

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 2024 include:

775
pounds of wood
Saving trees that provide habitats for animals, convert carbon dioxide to oxygen, and help clean our water

2,284
gallons of water
Reducing paper-making that requires more than three gallons of water per single sheet

1,821
pounds of carbon emissions
Avoiding GHG emissions, including CO_2, from paper manufacturing processes

126
pounds of waste
Eliminating significant paper waste by limiting paper usage[7]

[7]The above environmental impact data (the "Data") is an estimate only and is based on ACI Worldwide Corp.'s ("ACI") account use as of 2024. The data is based on the Environmental Paper Network Calculator Version 4.0 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.

Investing in energy improvements

Energy efficiency and conservation are important to ACI and our customers. Both impact business costs and carbon footprint, providing a meaningful way to help sustain the planet. As noted earlier in this report, our energy consumption and intensity by revenue decreased from 2023 to 2024. This year-over-year trend is the result of energy-reduction activities and more accurate data collection throughout our facilities.

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

Data center 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

In 2024, our Data Center Operations team continued to closely manage power consumption at all locations by measuring the uninterruptible power supply (UPS) load. This monitoring allows ACI to optimize and track energy efficiency across our operations. Through our commitment to operational excellence, we achieved a significant reduction in energy use while continuing to meet growing customer demand and traffic.

Facility optimization

ACI's strategic approach to facility management has resulted in energy and cost savings. Our transition from owned or leased facilities to full-service offices in some markets has reduced our direct energy footprint while improving operational efficiency. This optimization strategy allows us to leverage shared building infrastructure and professional facility management, resulting in lower overall energy consumption per employee.

Where we maintain direct facility control, we continue to utilize building management systems for HVAC optimization and maintain regular preventative maintenance schedules. We have implemented smart occupancy-based climate control and encourage energy efficient practices across all locations.

Owned data center power load analysis
Total energy increase or decrease in 2024 (KW)

US Data Center 1	US Data Center 2	EU Data Center	Overall
-20	-48	-19	-87
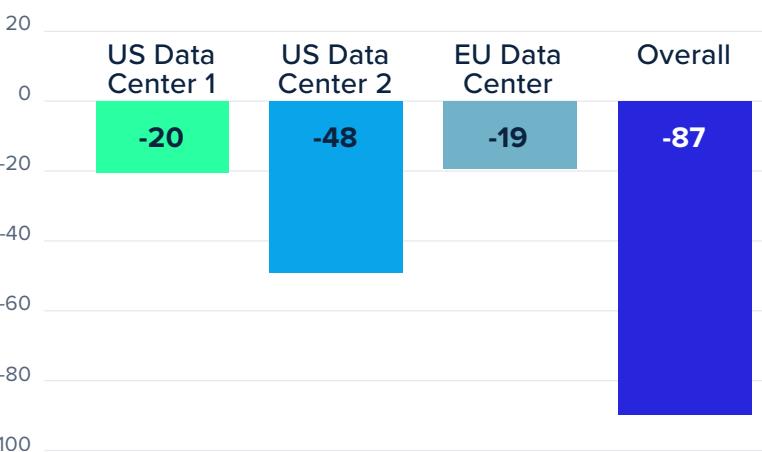
Reducing waste and water usage

At ACI, we integrate waste and water reduction initiatives into day-to-day operations. We 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 US offices, providing convenient collection of all acceptable recyclable materials into a single bin. This recycling program decreases the amount of generated waste and increases the waste diversion rate in 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 that the technology and equipment we use, including computers and servers used by our team members and infrastructure teams 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 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 and ensure responsible processing of electronic devices. Our efforts at responsible disposal ensure that nearly all electronic waste is recycled or reused and not landfilled. To meet compliance accountability regarding data privacy, we do not support the direct reuse of any servers or systems with storage capacity. Only individual component materials (e.g., copper) are recycled by our suppliers.

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

Water efficiency

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

Sustaining our people and our communities

ACI Worldwide®
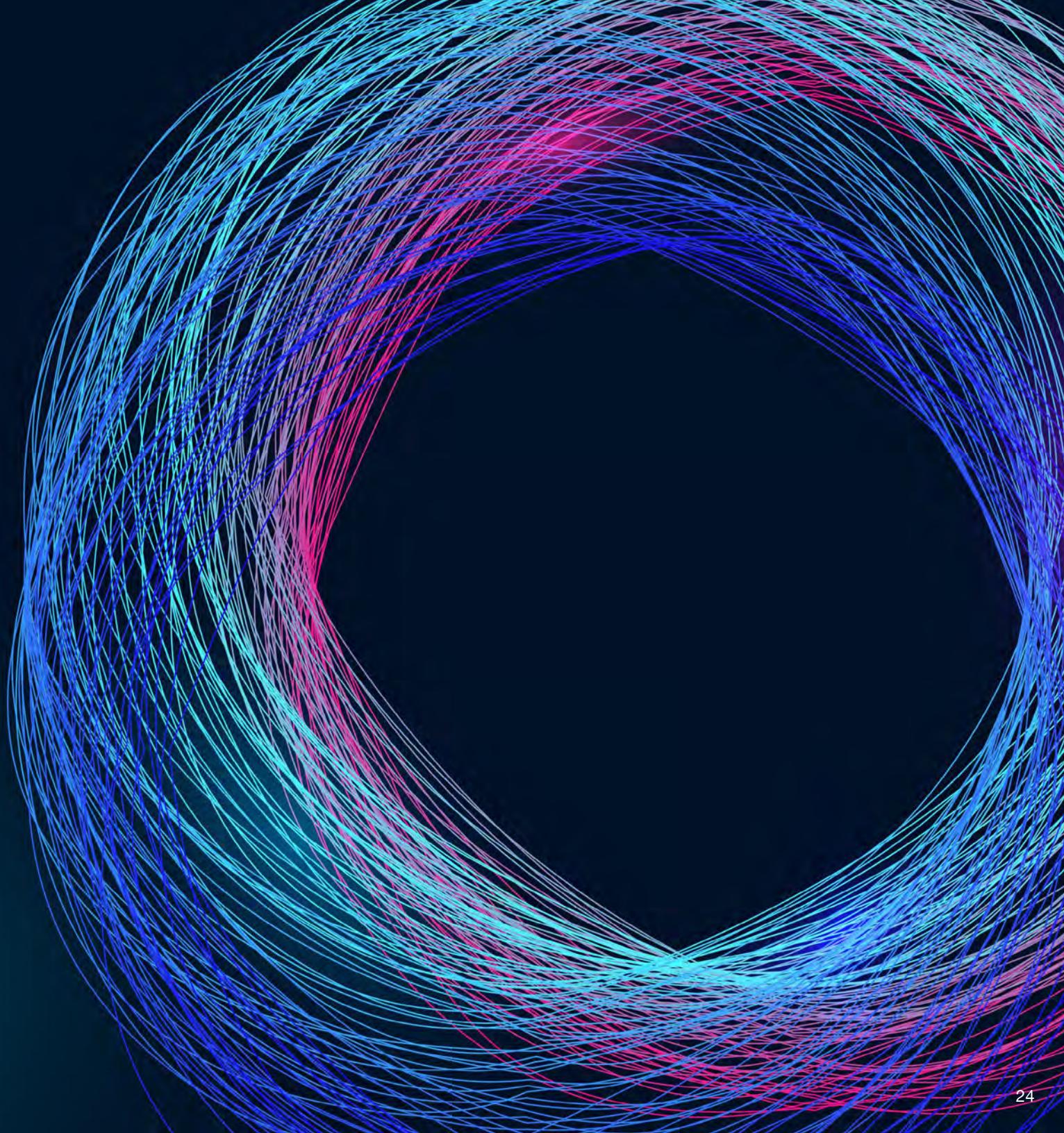
Expanding economic access

Digital payment systems play an essential role in the modern economy. ACI's solutions enable people anywhere to access any payment type, opening possibilities for everyone, including those 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 worldwide. Our solutions support 26 real-time payment schemes, including UK Faster Payments and Hungary's Instant Payment System (AFR). Real-time payments—also called instant payments, faster payments, and immediate payments— move money faster and more directly than other methods, driving financial inclusion and accelerating economic growth.

Real-time payments enable companies to receive customer payments and immediately reuse those funds to repay their staff or suppliers. Underbanked employees can avoid check-cashing fees and access their full salaries instantly. Gig workers are able to remove financial unpredictability by receiving payment immediately upon completion of their assignments.

In these scenarios and countless others, moving funds within seconds rather than days unlocks billions of dollars typically tied up in inefficient payment systems and intermediaries. People, businesses, and governments can immediately deploy this money to fuel growth, create value, and build prosperity.

Embracing global diversity and tenure

As a multi-national company headquartered in the US, we take a local approach to doing business across Africa, Asia, Europe, Latin America, North America, and the Middle East. Our more than 3,100 team members bring unique backgrounds and experiences that enable us to speak our customers' languages and understand their cultures and perspectives.

We are proud of the tenure of our team. Sixty-five percent of our global workforce has been with ACI for at least five years. Forty percent 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 careers at our company.

In 2024, women accounted for 35% of our global workforce, with a 3% uptick in the percentage of women in management from 2023 to 2024. We define management as all people managers. Workplace demographics are detailed in the following sections of this report.

CEO Tom Warsop with members of the ACI Asia Pacific team

65%
of our global workforce has been with ACI for at least **five years**

40%
of our employees have been with the company for **ten years** or more

Demographics[8,9]

Gender

35% female

65% male

Age

33% >50

56% 30-50

11% <30

Region

26% EMEA

38% North America

7% LATAM

29% APAC

Management gender

39% female

61% male

US ethnic diversity

27% all minorities

67% white

6% not disclosed

Tenure

6% <1 year

9% 1-2 years

40% >10 years

20% 2-5 years

25% 5-10 years
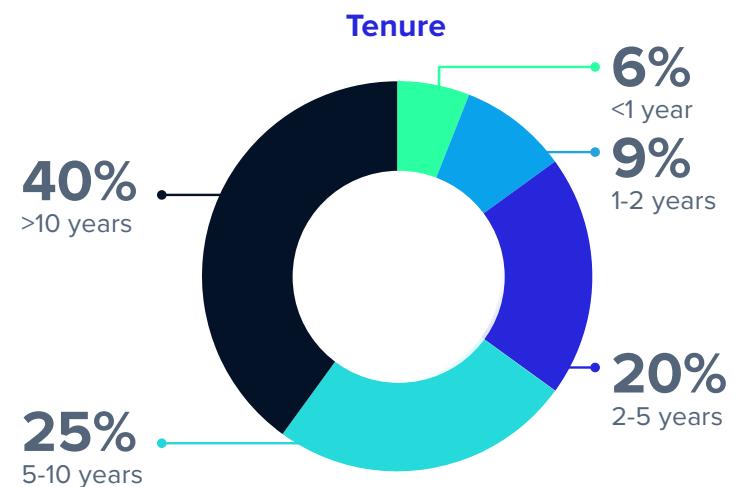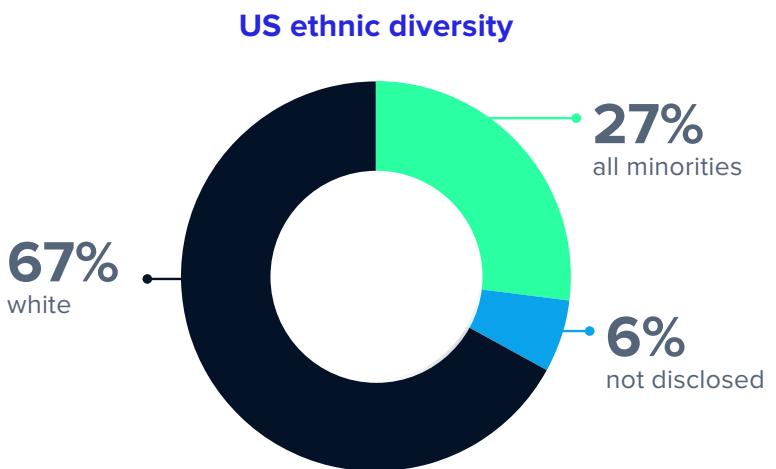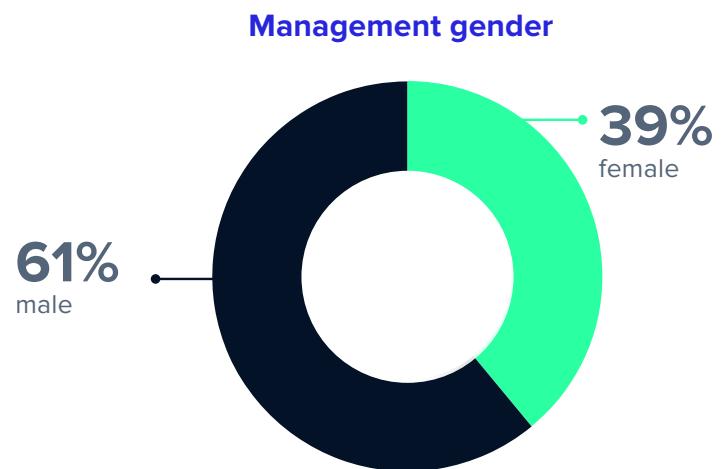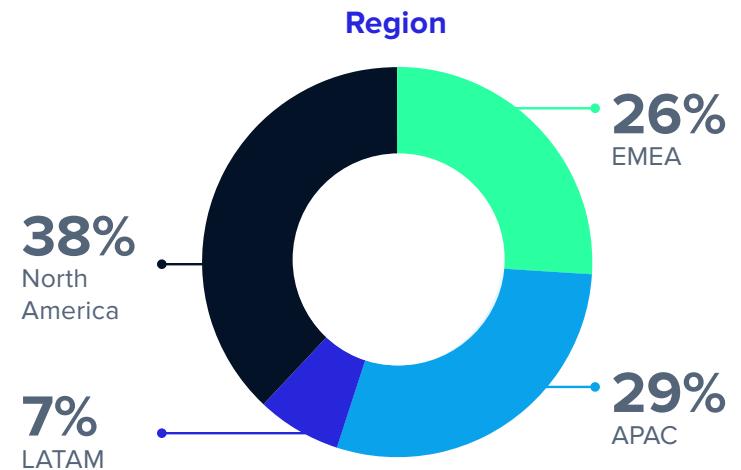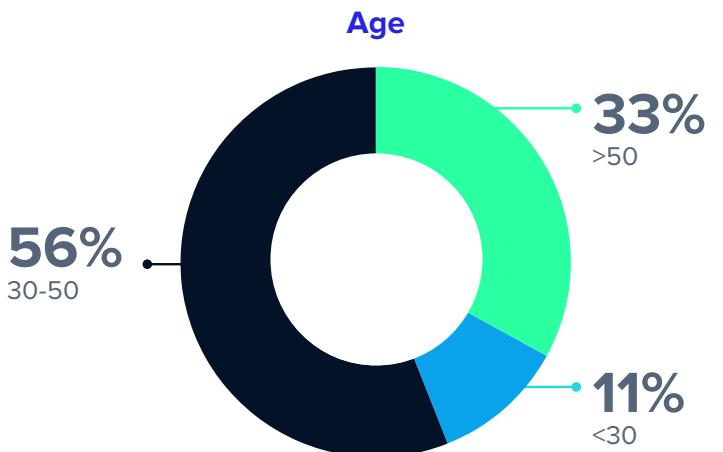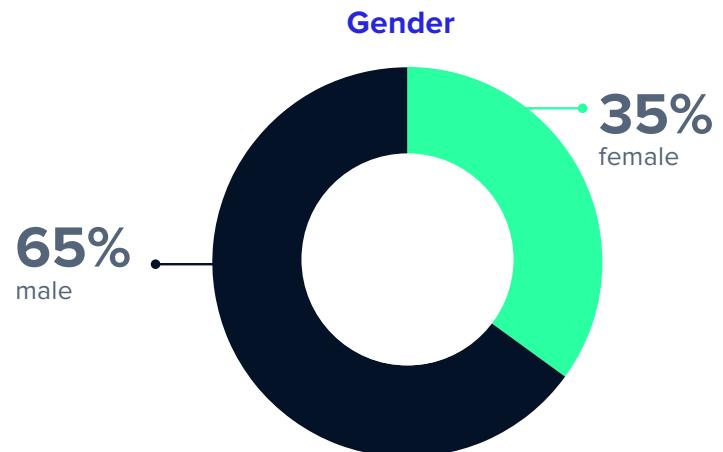
[8]As of December 31, 2024.
[9]Management defined as all people managers.

Spotlight: Engineering the future of payments in Romania

Radu Medesan, Head of Software Engineering, who is based in Timișoara, Romania, leads the engineering team behind ACI Connetic—the cloud-native payments hub designed to simplify and modernize payment processing for global financial institutions. In this role, he challenges his team to leverage new AI technologies and ways of working to deliver future-proof solutions for banks aiming to stay competitive in the fast-evolving digital payments landscape.

As the site leader of ACI's Timișoara office, Radu helps foster ACI's global culture of innovation, empowerment, and excellence. Nearly 200 ACIers call Timișoara home. While most are engineers, the office is also home to a dedicated group of learning services professionals. "At ACI Timișoara, we take immense pride in driving innovation that directly supports ACI's mission to modernize and unify the global payments landscape," said Radu. "Our team is deeply engaged in building scalable, cloud-native solutions like ACI Connetic®, contributing to transformative change in how financial institutions operate."

> "
>
> What makes me proudest is the culture we've cultivated—one that empowers engineers to lead with purpose, collaborate across borders, and elevate our community through initiatives like our laptop donation program. We don't just build technology; we embody ACI's values every day."

Radu Medesan
Head of Software Engineering

Ensuring opportunity and recognizing excellence

ACI values varied perspectives and experiences that drive business success, and our approach is built on equal opportunity and fair treatment. We support our business and our people by listening to different viewpoints, fostering empathy, and developing leaders around the world and across our organization.

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 inclusive and fair treatment for all employees, regardless of gender, sexual orientation, religion, race, age, or beliefs. We do not tolerate discrimination or harassment of any kind and work to ensure each employee is treated fairly and with respect as outlined in our Code of Business Conduct and Ethics.

Annual mandatory compliance training for all employees reinforces our Code of Business Conduct and Ethics, including our policy on workplace harassment prevention. This training is one important way ACI supports cultural awareness and anti-harassment in our organization.

Pay equity

ACI recognizes the gender pay gap in the technology industry and is committed to addressing it. Our Compensation team monitors average pay across the organization, including examining pay differences between men and women, and works with external consultants to benchmark ACI's data in relationship to industry data. The analysis is shared with the ELT and, as appropriate, key insights are made available to the board of directors. As an employer in a highly competitive industry that requires a highly skilled workforce, ACI is committed to paying all team members within expected salary ranges for their roles, and we identify available budget to address any salaries that drop below range over time, as market variables change.

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 Making a difference in our communities section of this report.

ACIers in Singapore hold a town hall with CEO Tom Warsop

Ensuring opportunity and recognizing excellence

Launching careers in technology

In 2024, ACI continued its regional internship programs, which are primarily implemented in Limerick, Ireland; Bangalore, India; and Timișoara, Romania. Our goal remains to offer internships around the world that provide opportunities for students from globally diverse backgrounds to gain exposure and understanding of the payments software business. Once they graduate, high-performing interns will be considered for job openings to launch their full-time careers in the payments industry.

Locations of ACI's regional internship programs

Limerick, Ireland

Timisoara, Romania

Bangalore, India

Spotlight: Paying it forward as a rising star in payments

Bridget Hall, ACI's Leader of Real-Time Payments for the Americas, lives, eats, and breathes payments. As one of Nacha's 15 Under 40 (2024) and one of American Banker's Most Influential Women in Payments (2025), she has been well-recognized for her commitment to redefining payments and advancing the adoption of real-time payments in the US and globally. Her strategic vision has contributed to ACI's go-to-market success in the Americas, empowering businesses and financial institutions to meet evolving consumer demands.

In addition to her professional recognitions, Bridget is a vocal advocate for mentorship and diversity in financial services. She has spearheaded initiatives within ACI Worldwide and in her professional community to elevate women in technology and finance, encouraging the next generation of industry leaders. Her efforts to advance our culture of inclusiveness have helped ACI attract top talent and deliver results.

"Effective mentorship and real-world experience are critical to supporting the next generation of leaders. What truly drives progress is the strength of collaboration, where diverse perspectives and expertise come together to solve challenges," said Bridget.

> "The payments landscape is evolving rapidly, and I am privileged to work alongside an exceptional team that is committed to delivering innovative solutions and driving meaningful change across the industry."

Bridget Hall
Leader of Real-Time Payments
for the Americas

Bridget Hall accepting "Most Influential Women in Payments" award

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, child labor, and human trafficking throughout our value chain. Our **Anti-Slavery Policy** applies to all persons working for our business or on our behalf in any capacity, including all levels of employees, contractors, and business partners. ACI's head of enterprise risk management and compliance is responsible for implementing the policy, which is subject to annual review and approval from the board 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 **Code of Business Conduct and Ethics**, which is mandatory for all employees to review and agree to comply with as part of annual ACI compliance training.

Our Third-Party Risk Management program, which includes a formal **Third-Party Code of Conduct** and is discussed in more detail later in this report, monitors the adherence of third parties to fundamental human rights, including anti-slavery and anti-human 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 US. 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 political volunteering activities 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.
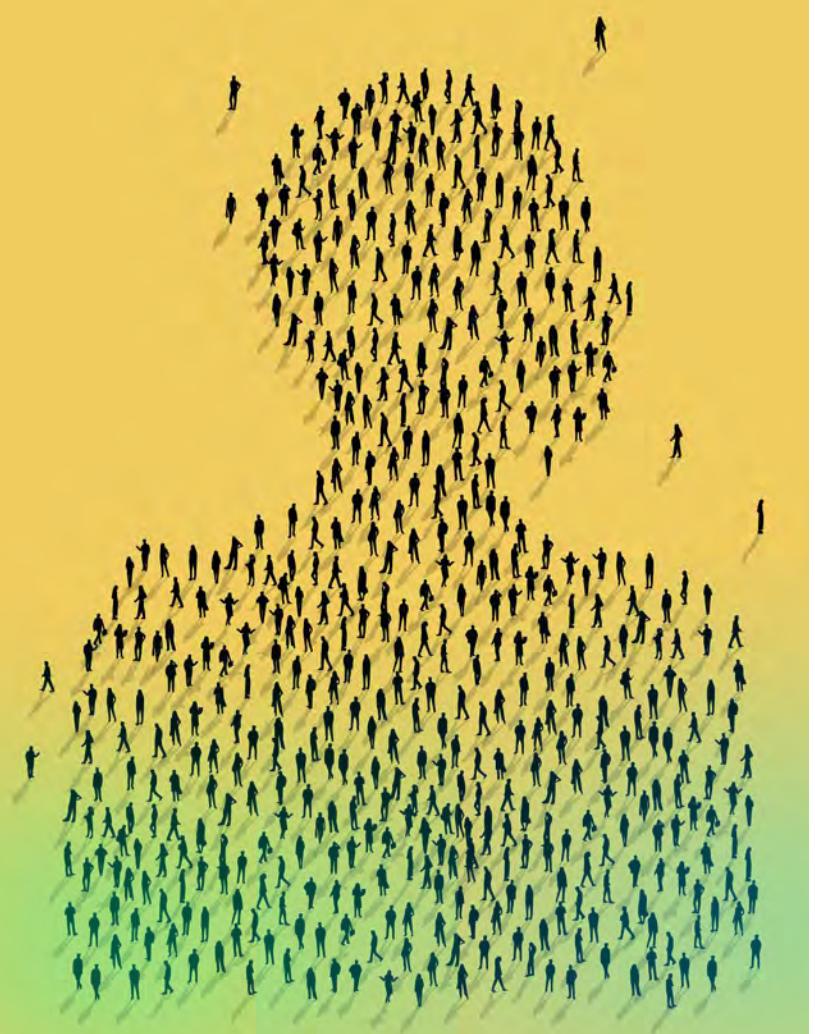
Supporting employee experience and development

We strive to provide an environment and support system that enables our people to excel, expand their knowledge, develop their skills, and thrive as part of the ACI team. We gather feedback through a variety of channels, including comprehensive Employee Experience (EX) Surveys and two-way communication with employees. Through strategic professional development and succession planning initiatives, we grow our talent base while attracting our future talent.

ACI employees in Munich, Germany

Employee engagement

Our people provide essential insights into organizational strengths and opportunities for enhancing our employee engagement and development strategies. We gather feedback through our EX Surveys, quarterly all hands meetings with open Q&A sessions, employee roundtables with leadership, and our two-way internal communication platform. Additionally, we capture input through both virtual and in-person conversations with managers and leaders about employees' opinions and questions.

The EX Surveys include an employee engagement index, which is measured annually. We partner with a third-party provider to ensure confidentiality of individual responses. ACI receives data and insights in the aggregate across different levels of the organization.

In 2024, we administered one census survey, with our next census survey scheduled for 2025. Approximately 86% of ACI employees completed our survey, with 76% favorably engaged and 84% of the participants noting they feel a sense of pride working for ACI. EX Survey results are shared with 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.

2024 Employee Experience Survey

86% completion rate

76% favorable engagement
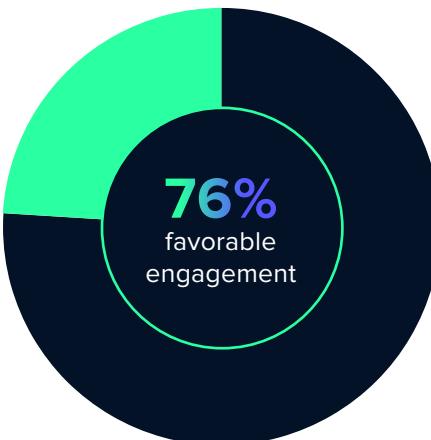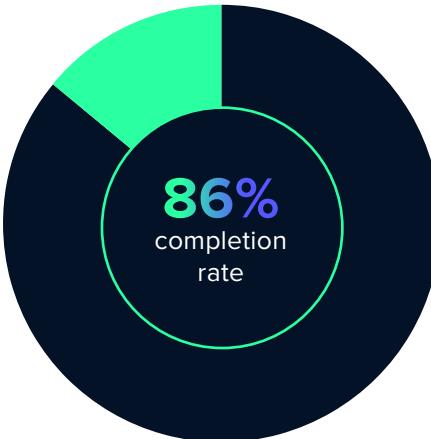
Supporting employee experience and development

ACI University

We provide our employees with a wealth of professional learning and development resources through ACI University, our comprehensive learning portal that includes both on-demand and assigned courses and learning plans. Our platform offers more than 10,700 self-paced learning modules and live training opportunities consisting of resources developed internally and by leading third-party content providers. Learning content spans a broad range of professional skills and interests, including product knowledge, sales techniques, technical development, business strategy, leadership development, and regulatory compliance.

In 2024, our employees collectively completed 20,200 training courses, spent an average of 5.66 hours in structured voluntary learning courses, and earned more than 850 continuing education unit (CEU) certifications in pursuit of professional growth.

In 2024, our ACIU Live! professional development series continued to connect employees across our organization with internal experts leading sessions on specialized topics. Sessions were hosted live throughout the year featuring ACI subject matter experts on topics ranging from generative AI applications to use cases, collaboration strategies, and product and solution updates. More than 690 employees attended these interactive sessions.

ACIU Live!

Understanding ACI's Cloud Strategy with Scotty Perkins

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.

20,200+
courses completed

850
certifications earned

5.66
hours of voluntary learning completed

690
employees attended live training

Supporting employee experience and development

Performance management

ACI's performance management 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 2024, 100% of employees set performance goals. Employees and managers evaluate progress in achieving those goals during multiple check-ins throughout the year, including regular one-on-one meetings to discuss accomplishments, key priorities, and development opportunities, 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, all 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 2024, 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.

2024 Annual Performance Evaluation

100%
of employees
received an evaluation

2024 goal setting

100%
of employees
set goals

Supporting employee experience and development

Succession planning

ACI's management and board have developed a process for identifying and developing internal employees with the potential to fill key business leadership positions in the company. On an annual basis, each business unit executes a talent review to discuss performance, evaluate leadership potential, and review succession plans for key leadership positions. This process increases our visibility of experienced and capable employees who are prepared to take on leadership positions as they become vacant.

Succession planning process

May - June	July - August	September
• Business units assess key talent and succession needs / risks • Leaders review and update development plans for key talent	• Executive leadership assesses key talent and succession needs / risk	• Board of directors reviews key talent and succession plans

Promoting employee health, safety, and well-being

Supporting the health, safety, and well-being of all employees is central to how we operate our business. Our team members drive our success, and we are committed to helping them thrive both professionally and personally. ACI delivers competitive benefits and comprehensive wellness programs while maintaining strong workplace policies that foster a high-performing, respectful culture where employees feel valued and empowered to achieve their best.

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 US, as well as with the regulations related to pay and rewards of countries outside the US. 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 applicable 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 **2024 Form 10-K**.

Promoting employee health, safety, and well-being

Healthcare and insurance benefits

ACI is committed to providing market-competitive employee benefits programs globally that attract and retain talent, reinforce ACI's commitment to being an employer of choice, and align with our total rewards strategy. We provide a comprehensive 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.

ACI supports employees through life's major moments and everyday needs with comprehensive leave policies, including maternity, paternity, adoption, and bereavement leave. We also provide paid time off, paid volunteer hours, and paid holiday time off.

Workplace safety

ACI is dedicated to maintaining a safe work environment for our people 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. This includes the US Occupational Safety and Health Administration (OSHA) standards in our US-based operations. 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.

ACIers at the Bangalore, India site's cricket tournament

Our Physical Security team helps ensure the 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 work-related activities. We promptly investigate all reports of threats and suspicious individuals or activities and implement disciplinary actions to deter workplace violence and mitigate adverse effects on the well-being of our employees.

Promoting employee health, safety, and well-being

Physical and mental wellness programs

ACI offers wellness programs to employees located around the world. In the US, 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 US, wellness programs include access to exercise benefits and services. We offer on-site exercise facilities to promote healthy lifestyles in several office locations.

ACI champions a healthy work-life balance for our employees. Where operationally feasible, we offer flexible work arrangements designed to benefit both our company and our people. These options are tailored to individual needs and are assessed on a case-by-case basis. Our commitment to workplace flexibility reflects our dedication to creating a supportive and responsive work environment.

Additionally, ACI's Employee Assistance Program (EAP) provides comprehensive support to all full-time employees around the world at no cost. Our EAP offers access to mental health resources, including professional counseling for psychological well-being, as well as support for a wide range of personal, legal, and financial issues. All employees can access these confidential resources to help improve relationships, manage life transitions, build confidence, and achieve greater work-life balance.

Tuition assistance

ACI supports life-long learning by investing in employees' professional growth and development. After six months with the company, employees are eligible for our comprehensive tuition assistance program, which supports career development through reimbursement for tuition and other related expenses at accredited colleges and universities worldwide. ACI reimburses individual courses and degree programs requirements that are business related and will help employees excel in their current role or a future position.

In addition to offering tuition reimbursement for courses at accredited academic institutions, ACI offers an enhanced education benefit through our longstanding partnership with Bellevue University. This assistance package is available to employees, their spouses, and children. Bellevue has a physical campus in the US and an award-winning online education platform, making quality education accessible to our global workforce no matter where they live.

ACIers at 2024 B2RUN in Munich, Germany, for a team run through Olympic Park

Promoting employee health, safety, and well-being

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 regardless of the employee's level in the company. By encouraging stock ownership, we motivate our people to devote their best efforts to the financial success of the company.

In the US, 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 UK, 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 UK (ACI Worldwide EMEA Group) pension plans are available in our 2024 Form 10-K.

ACI also supports employees' financial wellness and planning efforts by offering access to 529 plans for college savings and by partnering with our retirement benefit providers to make financial wellness education sessions and one-on-one consultations available. In the US, these webinars and Q&A sessions address specific retirement planning topics and are led by financial planning experts. One-on-one consultations offer employees the opportunity to discuss their financial future or learn how to be more financially successful.

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, the more formal ACI Shining Stars program, and the ACI Allstar Awards, which celebrates 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.

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. Our ACI Shining Stars recognition program, which is managed by a third-party recognition platform provider, celebrates colleagues who consistently demonstrate and uphold our ACI values, drive company goals, and go above and beyond in their contributions to our 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 that they can use to recognize peers. Managers can use their own points to boost recognitions given by others to encourage employees who are living the ACI values.

ACI recognizes the loyalty and contributions of our employees through service anniversary awards at each five-year milestone. All full-time and regular part-time employees are eligible for these awards based on their years of service, celebrating their ongoing commitment to our organization.

ACI employees in Romania participate in a hackathon event

Spotlight: Celebrating the best of our global team

Our company's greatest strength is the collective power of our global team. To celebrate employees who bring our values to life every day, we have established the ACI Allstar Awards, an enterprise-wide initiative to recognize ACIers who consistently excel and make significant contributions to our success.

The semi-annual program invites employees to nominate peers across categories that highlight how our team members innovate, collaborate, and support one another as we power the world's payments ecosystem together. Since launching in 2023, the program has received more than 1,200 peer nominations and recognized more than 30 individual and team honorees who exemplify excellence in their work.

Making a difference in our communities

ACI and our employees actively participate in philanthropic efforts, contributing time, resources, and funds to positively impact our local communities. We are proud to offer up to eight hours of volunteer time off each month, allowing our team members to support non-profit organizations.

Our community outreach efforts operate at corporate and local levels. At the corporate level, we partner with organizations focused on science, technology, engineering, and math (STEM) education, gender parity in payments, and financial inclusion. ACI also supports a laptop donation program across multiple geographies. Locally, 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 meaningful impact in their local communities.

Employee volunteerism

ACI has a rich history of volunteerism, with employees engaging in local opportunities to serve those in need throughout the years. In 2023, ACI launched our Months of Service campaign, an annual program that brings ACIers around the world together for team and individual volunteer activities in their local communities. The program encourages employees to utilize their monthly paid volunteer time benefit to make a collective impact.

In 2024, ACIers in Bogota, Munich, Paris, São Paulo, Timișoara, Atlanta, Omaha, and other global locations volunteered with food banks, shelters, community parks, and assisted living facilities, among other organizations. Many of these volunteer stories were shared and celebrated on ACI's internal communications hub.

ACIers in São Paulo, Brazil joined forces to help clean up a nearby park during the 2024 Months of Service event

Spotlight: Volunteers in action

ACIers around the world dedicate their time and talents to causes that matter to them. From supporting vulnerable children to bringing comfort to those in their final days, our team members demonstrate the values that drive us every day. Here are just three of the ACIers who are making a meaningful impact in their local communities.

Andrew Dykeman

Maintenance Manager
New York, US

Andrew brings music to nursing home residents, performing guitar and singing at three facilities. Inspired by his mother, who volunteered doing the same work for decades, Andrew sees firsthand how music transforms residents—many with dementia who may be non-verbal.

"When I play an old song everyone knows, like 'You Are My Sunshine,' I look out and see residents who haven't spoken in months start singing," he says. "It's amazing how powerful music can be."

María Clara Ramirez

Sr. Client Project Manager
Bogotá, Colombia

María Clara volunteers twice monthly with a foundation supporting children of recycling workers—families who work through the night collecting recyclables to earn a living. The program brings together psychologists, teachers, and volunteers to provide activities, meals, and mentorship that help children envision a different future.

"We show the children a different world through play and reinforce important values that aren't always cultivated in their homes," María Clara says. "We give them support so they can dream and find a path forward."

Lyn Kwek

Communications and Corporate Affairs Director
Singapore

Lyn volunteers as a massage therapist with hospice care in Singapore, providing comfort and dignity to patients during their final journey. Each session carries profound meaning, knowing it may be the last therapeutic touch a patient receives.

"I strive to give my fullest presence and care into every touch," Lyn says. "Being so close to death reminds me of life's fragility and the importance of treasuring every moment."

Making a difference in our communities

STEM education

As a software development company, ACI has long supported advancing education in science, technology, engineering, and math. In 2024, 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 funding, ACI employees served as virtual volunteers for Girls Who Code in 2024, participating in resume review activities for students and those launching their careers.

Our partnership with Code.org supports the organization's US-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.

Gender parity in payments

We actively participate in industry partnerships and events that promote female representation and support women in the payments industry, including Women in Payments (WIP), PayTech Women, and Money20/20's RiseUp Academy.

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

ACI also sponsors PayTech Women in the US and participates in the organization's events. PayTech Women provides 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 employee participation in professional development programs offered through industry partnerships. In 2024, Krishnapreeya Muraliji, a Principal Technical Support Analyst based in Manama, Bahrain, was selected to participate in Money20/20's 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 nonprofit organization that supports financial inclusion worldwide. 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. More than 85% of those loan recipients are women. These microloans drive financial inclusion by providing capital to the underserved to start businesses, invest in farming equipment, pay tuition, and afford emergency care. When borrowers 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's Krishnapreeya Muraliji, Principal Technical Support Analyst, was selected to participate in the Amplify program at Money20/20 EU 2024 Amsterdam

Making a difference in our communities

Laptop donation program

ACI is dedicated to recycling and reusing technology wherever possible. Through our periodic laptop donation program, employees in several geographies, including South Africa and Romania, coordinate donations of refurbished equipment to local organizations. While our most frequent donations are used laptops with new hard drives, we occasionally donate computer peripherals as well.

In 2024, our Cape Town team donated laptops to two nonprofits: Fisantekraal Centre for Development, which provides skills training to help unemployed adults enter the workforce, and Shiloh Centre of Learning, a school serving students from early childhood through high school. These donations help extend the lifecycle of our equipment while supporting education and economic opportunity in the communities where we operate, live, and work.

ACIers in Cape Town donated used laptops to the community in 2024

Sustaining our business

Embedding responsible governance

ACI's board of directors and its committees are dedicated to sound governance measures that ensure responsible corporate management and alignment of business strategies with stakeholder interests. The board seeks highly qualified candidates for director nominees, considering experience, expertise, skills, geographic location, and other characteristics that strengthen board effectiveness and oversight capabilities. For information about board composition and the nomination process, please see the Corporate Governance section in our most recent **Proxy Statement**.

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.

Board committees

While our board provides overall oversight, its 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 sustainability 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 **Corporate Governance** page of our website.

Embedding responsible governance

Corporate governance highlights

Our approach to board-level management is focused on promoting governance excellence through alignment to industry principles and applicable laws. Highlights include:

- Independent board chairperson
- Seven of eight directors are independent[10]
- 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

[10]See our latest Proxy Statement for information about board composition.

Employees attend a town hall with ACI's board of directors in the Cape Town, S.A. office

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 **Code of Business Conduct and Ethics**, which provides guidelines for responsible business conduct and compliance with laws and regulations worldwide.

To effectively mitigate adverse impacts of misconduct on business, we implement robust internal control processes and provide annual training and reporting channels to ensure all compliance risks or violations are promptly and properly addressed. Governance mechanisms and escalation forums are in place to facilitate compliance with laws and regulations governing the company's operations.

Risk and compliance oversight

ACI's chief risk officer (CRO) is charged with key risk management responsibilities, including guiding and supervising our approaches toward risk-related governance, awareness, monitoring, and oversight. The CRO is a member of our company's ELT and provides oversight for the Enterprise Risk Management (ERM) and Compliance and Global Information Security (GIS) teams.

Our ERM and Compliance team is responsible for managing and ensuring compliance controls and procedures are effectively implemented, maintains, and continuously improved. 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 UK 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.

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 and Compliance 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

Upon hiring, all new team members must acknowledge their compliance with our global and country-specific policies, including the Code of Business Conduct and Ethics, and complete required compliance courses within 30 days.

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
- 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.

2024 annual compliance training

100% employee completion of annual compliance and ethics training

Doing business with integrity

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 submit 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. IA assists our company in accomplishing its key business objectives by bringing a systematic and disciplined approach to evaluating and improving the effectiveness of our governance, risk management, and internal controls.

The IA program is established by the board's 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 activities.

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 **2024 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 US. 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. Emergency and business continuity planning activities in this program include, but are not limited to, business impact analyses, gap analyses, supplier risk assessments, business continuity training, continual incident response, and recovery plan development. All 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 and 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).

Maintaining crisis preparedness and operational resiliency

Recovery strategies

ACI employees in essential operational roles are geographically distributed to ensure our capabilities to provide 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.

Core crisis management team

Legal · Risk Management · Cyber and Physical Security · Human Resources · Facilities and Site Leadership · Global Comms · Corporate IT · Network Ops and Security
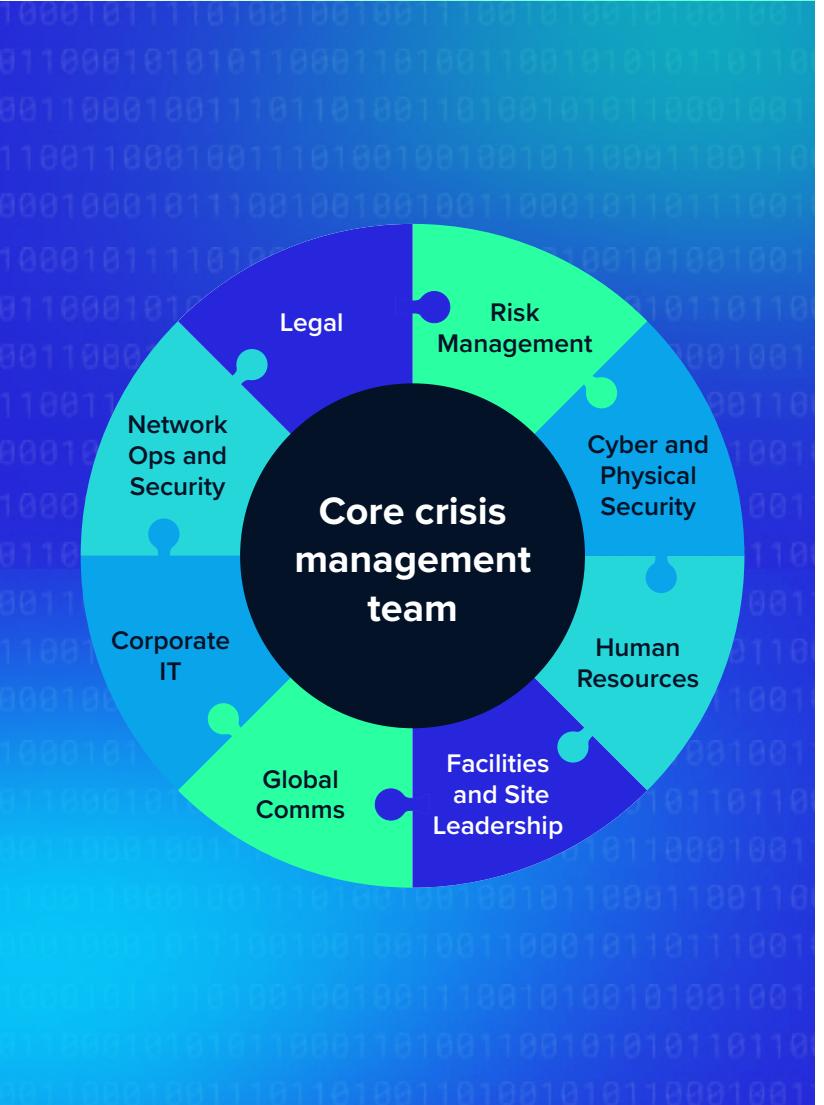
Crisis management

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 our 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. Our crisis management and business continuity capabilities also support alignment with evolving regulatory requirements, including the newly-enacted European Union's Digital Operational Resilience Act (DORA).

Protecting customer data and privacy

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

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.

Protecting customer data and privacy

Our team is built to uphold global information security

Experienced
Comprised of 20+ industry experts with a diverse range of backgrounds and experience

Trained
Involved with internal training exercises, as well as industry events and conferences

Prepared
24/7/365 on-call team and Advanced Security Operations Center support

Guarded
Team dedicated to identifying and communicating the latest security trends and threat intelligence

GIS

Certified
More than 20 active certifications and varying degrees of higher education

Supported
Backed by larger teams of risk and physical security professionals and third-party partnerships

Connected
Active memberships in industry-leading organizations and groups

Tested
Regularly evaluated against compliance and regulatory requirements by both internal and external entities

Protecting customer data and privacy

Team credentials

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

Message from our
President and CEO

About
ACI Worldwide

2024
highlights

Sustainability at
ACI Worldwide

Sustaining
the planet

Sustaining our people
and our communities

**Sustaining
our business**

Moving
forward

Appendices

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Protecting customer data and privacy

Information security policies and standards

ACI's information security framework establishes cybersecurity guidelines and general principles, which are critical to our ability to successfully develop and deliver software solutions. We employ a risk-centric approach to security controls that allows us to maintain information security while still facilitating business. We have adopted the ISO 27001, 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 industry leading best practices and standards. Our solutions are rigorously audited for compliance with the Payment Card Industry Data Security Standard (PCI DSS). To meet PCI DSS compliance requirements, we maintain a secure network, protect cardholder data, execute a vulnerability management program, implement strong access control measures, regularly monitor and examine networks, and follow an information security policy. ACI believes the PCI DSS requirements are critical to keeping payments data safe for our customers and consumers. We make our PCI DSS Attestation of Compliance documentation available to customers upon request.

As a credible payment solutions provider to North American banks and credit unions, ACI also maintains FFIEC compliance. FFIEC compliance evaluates cybersecurity risk management and oversight, threat intelligence and collaboration, cybersecurity controls, external dependency management, and cyber incident management and resilience. By ensuring we have FFIEC-required preventive, detective, and corrective controls in place to protect financial information, we reduce risk for our customers while delivering business opportunity with our mission-critical payment solutions.

Protecting customer data and privacy

Incident response

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.
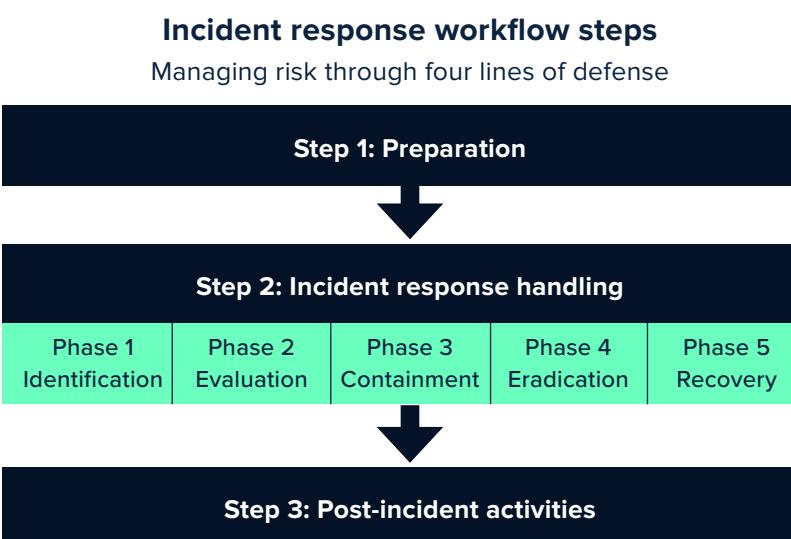
We utilize security information and event management (SIEM) technology that supports security risk detection and incident response through real-time data collection and historical analysis of security events. We define a GIS risk as a finding that has the potential to cause damage or loss to ACI. Identified risks are reviewed by GIS leadership, discussed with stakeholders, and assigned to a designated owner from the appropriate business unit. An appointed owner is required to develop a risk mitigation plan by incorporating a criticality ranking and recommendations and

requirements provided by the GIS team. They also provide weekly updates to GIS leadership. A remediation plan includes elements that define how the owner will mitigate the risk to an acceptable level, as determined by GIS, or will eliminate the risk through the use of milestones, dates, and compensating controls.

Incident response workflow steps
Managing risk through four lines of defense

Step 1: Preparation

↓

Step 2: Incident response handling				
Phase 1 Identification	Phase 2 Evaluation	Phase 3 Containment	Phase 4 Eradication	Phase 5 Recovery

↓

Step 3: Post-incident activities

Governing body/board/audit committee

Senior management

Business unit	Global information security	Internal audit	External audit	Regulator
1st line of defense	2nd line of defense	3rd line of defense	4th line of defense	

Protecting customer data and privacy

Data Loss Prevention and Detection Program

ACI's Data Loss Prevention (DLP) and Detection Program utilizes a defense-in-depth strategy built on twelve key controls:

- **Principle of least privilege (PoLP)**
  Data is restricted to those with a need to know. User access reviews are performed regularly.
- **Removable media restrictions**
  Controls are in place to prevent removable media devices being used to download content without an approved exception or if otherwise permitted by policy based on role.
- **Network access control (NAC)**
  Controls are in place to prevent non-ACI devices from connecting to the internal corporate network.
- **Wireless access control (WAC)**
  Controls are in place to ensure only ACI devices are permitted to connect to the internal corporate network. Personal devices are only permitted to access the guest network, which also has enforced controls.
- **Web content filtering**
  ACI blocks cloud-based storage internet sites and access to personal email accounts.

- **Email controls**
  Email is inspected for sensitive information and compressed files and emails are blocked if a risk is identified. Additional DLP controls are in place for software programs that send emails via ACI's mail servers and for ACI's own hosted applications that leverage mail servers.
- **Encrypted email**
  ACI encrypts sensitive emails. Access to the encryption application is restricted and must be approved.
- **Laptop encryption**
  ACI's laptops are whole-disk encrypted.
- **Access to Office 365 tools**
  Controls ensure secure access to cloud-based Office 365 tools through an ACI device via multi-factor authentication.
- **Data encryption at rest**
  Sensitive data at rest is encrypted utilizing tools appropriate for the at-rest location of data.
- **Microsoft Defender for cloud applications (MDCA)**
  Continuous and automatic scanning of Microsoft and related applications is in place to identify inadvertent storage of personally identifiable information (PII).
- **Asset disposal**
  Secure disposal signoff is performed. A certificate of secure destruction is provided by third-party vendors.

Protecting customer data and privacy

Data loss prevention at the endpoint

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
- Implementing 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
- Executing 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 communications hub and via email help employees understand data risks or incidents and how they should address them.

In addition, ACI's Phishing Testing Program is designed to ensure that our employees are aware of phishing threats and provide guidance for appropriate response and reporting. The ACI Phishing Standard details a progressive remediation program for employees who click on phishing emails that begins with training courses and includes written warnings. We reserve the right to terminate employment of high-risk, repeat offenders.

ACI protects for all endpoint security risks

Endpoint security risks:
- Physical access
- Malicious code
- Device attacks
- Communication interception
- Insider threats
- Decreased productivity
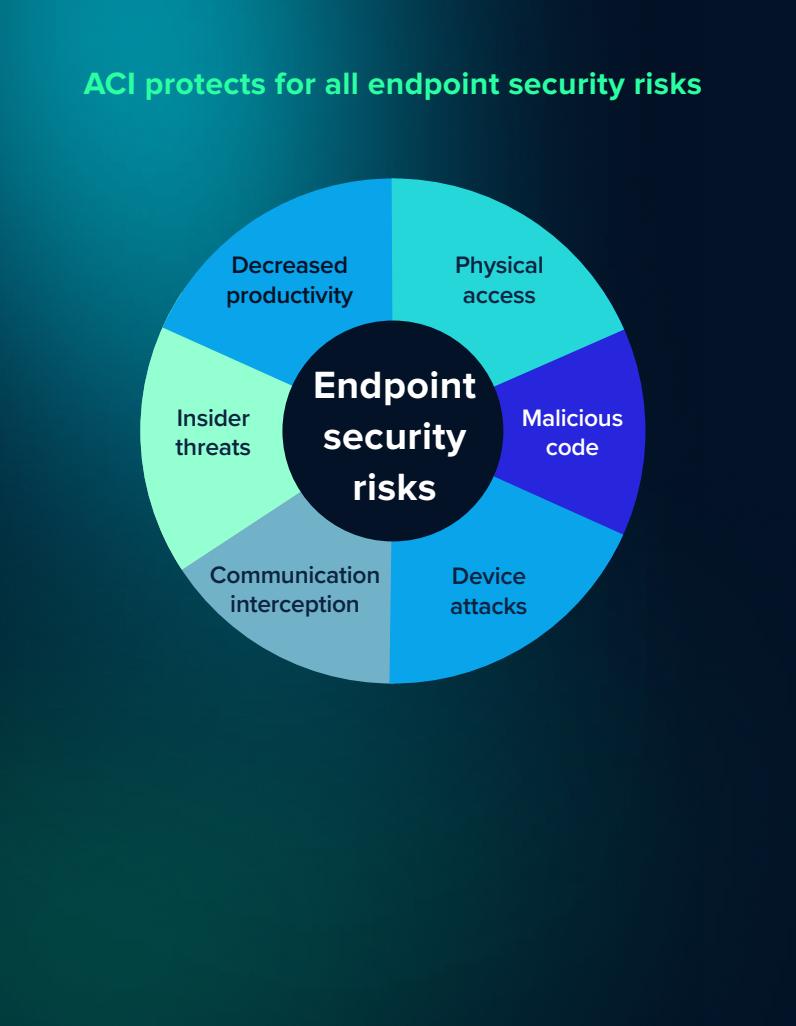
Ensuring product accessibility and quality services

Responsible use of artificial intelligence (AI)

At ACI, AI has been integral to our solutions and operations for many years, particularly as part of our fraud prevention and risk management solutions, where AI-driven technologies have helped protect millions of transactions globally.

Our approach to AI governance emphasizes transparency, accountability, and responsible innovation while ensuring appropriate oversight and risk management frameworks are in place. We have established an Artificial Intelligence Policy to guide responsible AI use and decision-making, which all employees and contractors review and acknowledge. We have also formed an AI Steering Committee, which has been instrumental in terms of determining appropriate AI governance processes for our organization. We continue to evaluate and enhance our AI practices to promote fairness, protect privacy, and maintain the trust our customers and partners place in us.

Building on this foundation of responsible AI governance, we continue to expand our use of AI technologies while maintaining our commitment to ethical development and deployment practices that align with our core values and support our stakeholders' best interests, adhering to all applicable AI rules and regulations.

100%
of employees
sign off on AI policy
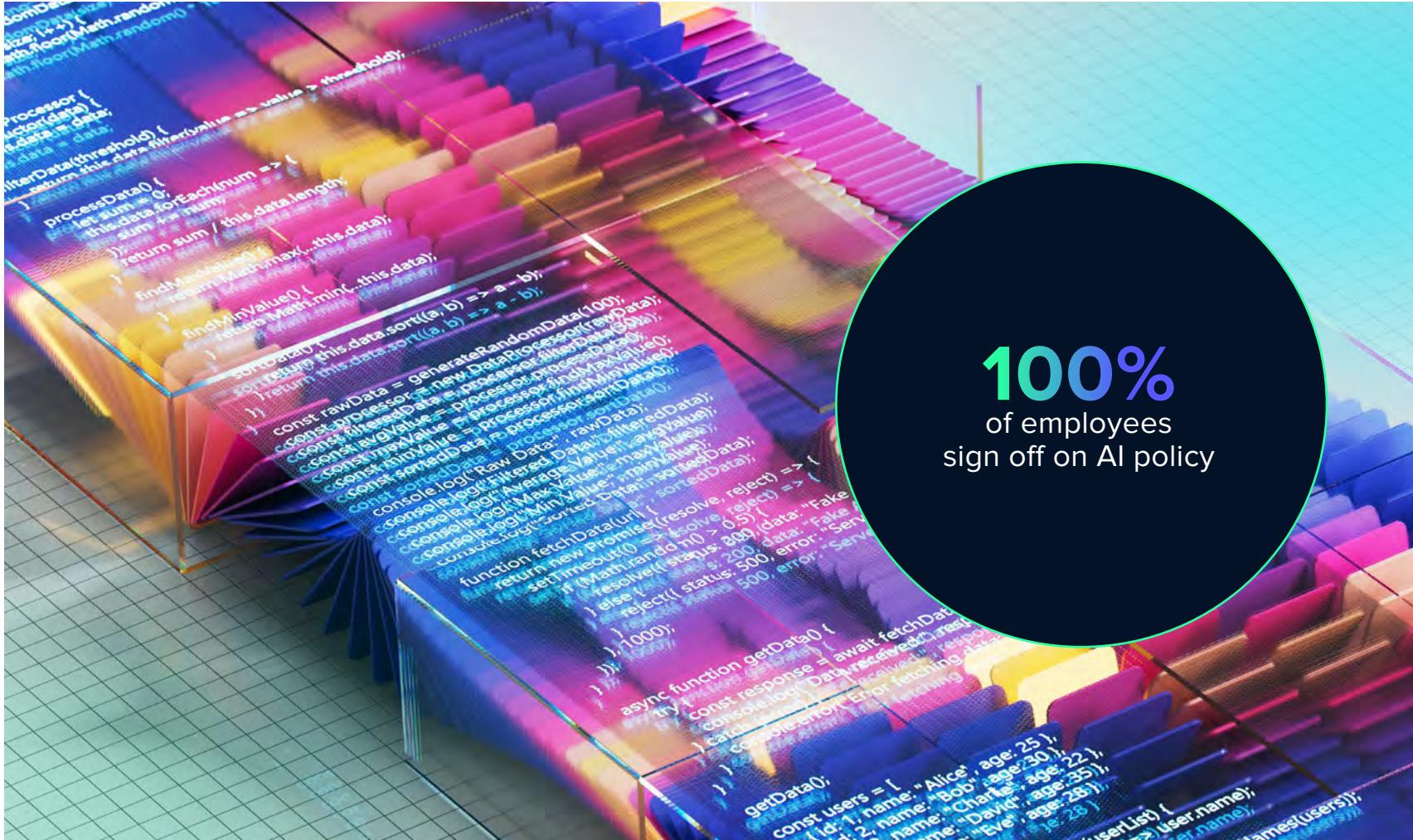
Ensuring product accessibility and quality services

Uptime and accessibility

We are dedicated to delivering safe, accessible, and quality software solutions and services for all. In 2024, we maintained 99.96% average solution uptime.

Our customers, including banks, billers, and merchants, rely on our solutions both directly and as a foundation for building their own accessible solutions for their customers. We ensure product accessibility by adhering to the Americans with Disabilities Act (ADA) Standards for Accessible Design. Our experienced quality assurance team in our Global Technology and Innovation organization ensures our products have minimal bugs, design issues, or unexpected behaviors. When issues do arise, we are committed to rapid resolution, meeting or exceeding the service-level agreement (SLA) standards our customers depend on.

Customer support and satisfaction

We maintain an unwavering commitment to delivering high-quality services and providing comprehensive customer support that ensures optimal product performance. Our teams provide 24/7/365 technical support to keep customers' systems running smoothly. When requested by a customer and granted permission, our product support team remotely accesses customers' systems in real time. During some on-premises installations of our software, our technical experts work on-site at our customers' offices to provide hands-on support, guidance, and training. Our goal is straightforward: make our solutions easy to operate, quickly diagnose and resolve issues, and provide continuous availability for the business-critical payment systems our customers depend on.

Our 2024 Customer Experience (CX) Survey revealed that respondents to the survey gave ACI Worldwide a CX Index score of 76.7 on a scale of 100, which is .4 higher than in 2023. Since 2021, this score has continued to increase. The CX Index score comprises four questions from our survey that, when combined and averaged, provide a measure of overall health of the customer relationship.

The survey also revealed that customer satisfaction with their ACI team is consistently one of the highest-rated categories. Customers also continued to express high satisfaction with the quality of ACI's solutions.

99.96%
average
solution uptime
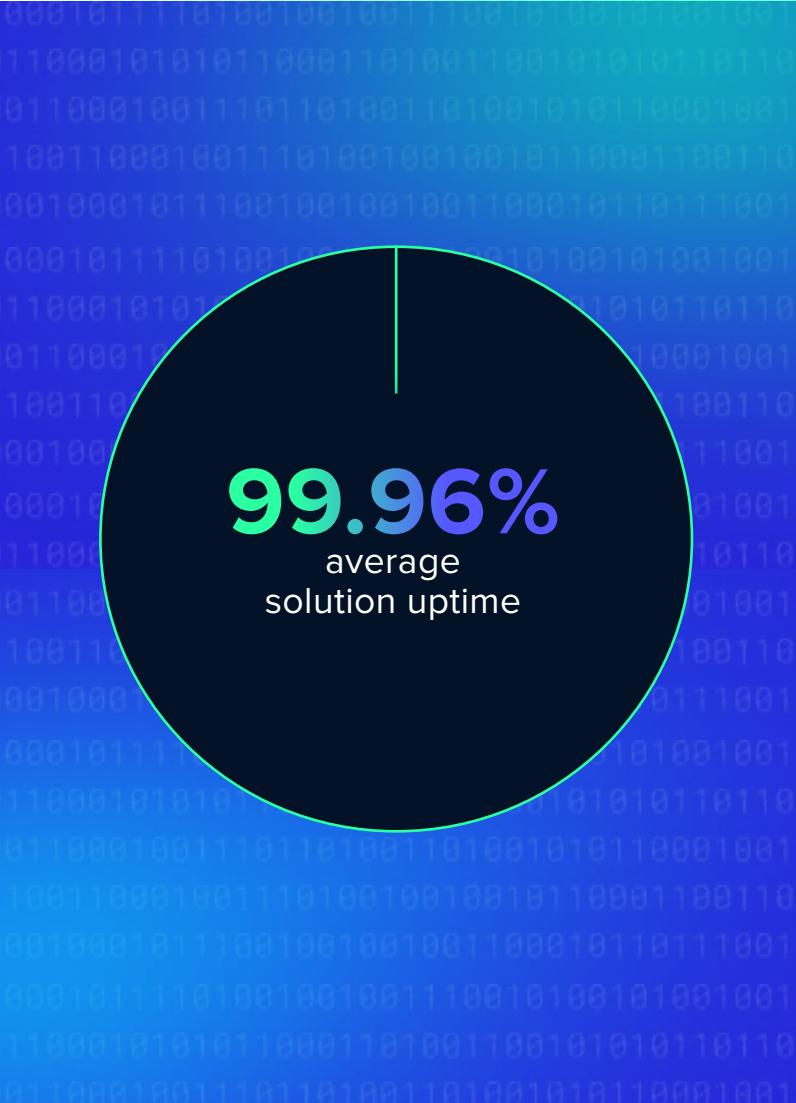
Advancing supply chain sustainability

ACI works with a global supply chain of approximately 4,000 vendors to support our operations. Each year, fewer than 1,000 of these vendors are actively contracted to do work with us or on our behalf. We work to source from diverse suppliers and collaborate closely with them to manage risk and ensure adherence to ethical standards: preventing human rights violations, following environmental regulations, and upholding the laws and regulations governing our business.

Supply chain risk management

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

The TPRM Policy establishes a risk-based framework for managing supplier risk based on the criticality tier of service(s) provided by a vendor. The policy outlines 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 planning and due diligence, we conduct thorough research on prospective suppliers 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. We formalize these expectations through our **Third Party Code of Conduct**, which establishes clear standards for ethical business practices throughout our supply chain. Our Tier 1 vendors and partners formally agree to follow this Code, while other vendors receive and review it as part of our engagement process. We are actively working toward universal agreement to these standards across all vendor relationships.

In supplier contracts, we include 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 maintain policies and adhere to laws and expectations regarding 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.

Advancing supply chain sustainability

Supplier diversity

ACI's procurement strategy includes partnering with small and diverse business that bring specialized capabilities and innovative solutions to our operations. Broadening our supplier base helps us build supply chain resilience and access unique market expertise. Our overall spend with diverse suppliers in 2024 is included below.

2024 US diverse supplier spend

$7.1M
total diverse supplier spend

Woman-owned
$3.9M

Disabled veteran
$851.7K

HUBZone (Historically Underutilized Business Zone)
$23.0K

Minority-owned
$444.7K

Small business
$1.9M

Veteran-owned
<$85.8K

Moving forward

ACI Worldwide®
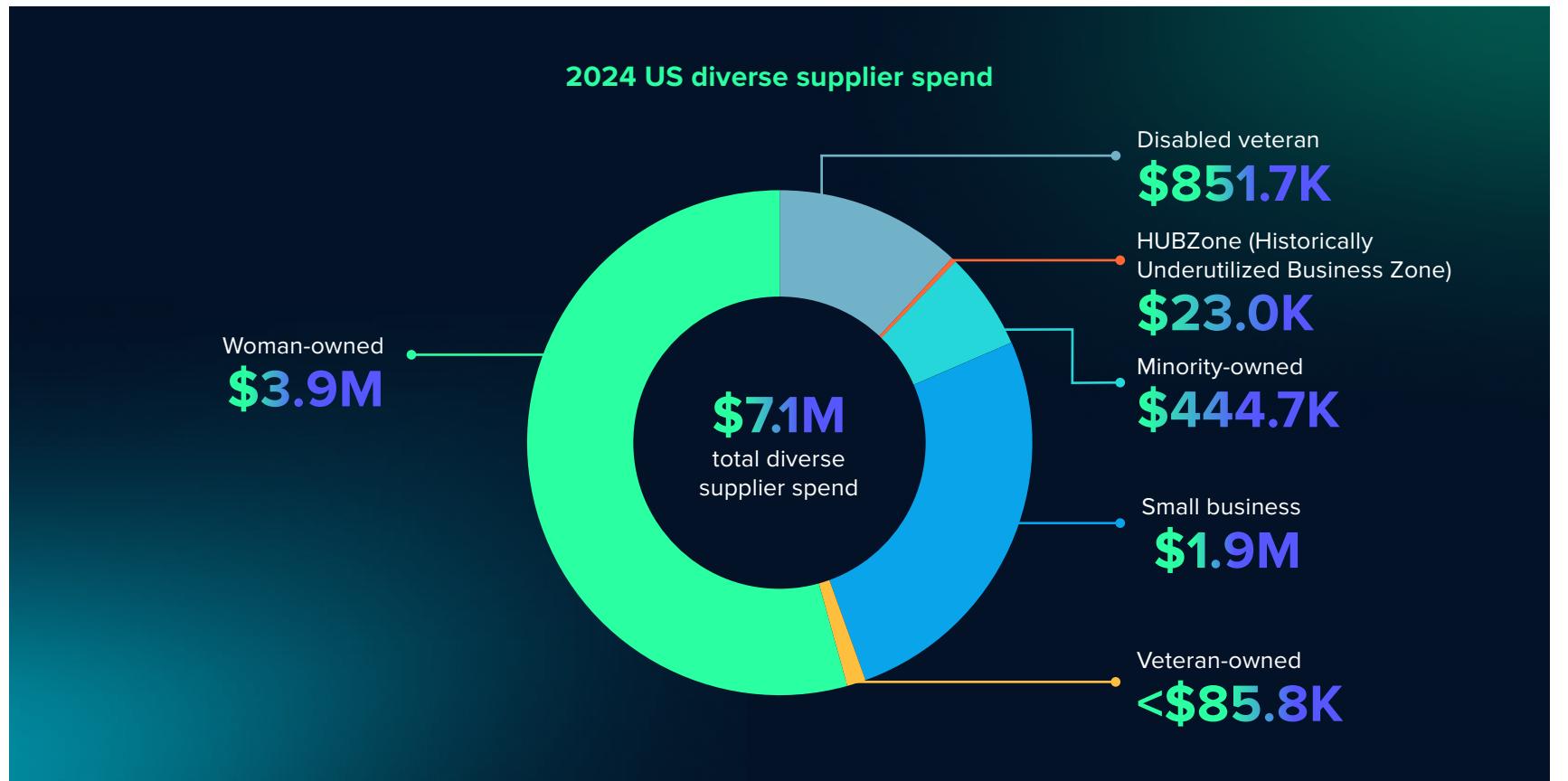
Moving forward

ACI is committed to advancing sustainability through close collaboration with our investors, employees, customers, business partners, and the broader payments community. 2024 marked our third year accounting for our greenhouse gas (GHG) emissions, deepening our understanding of our operational impact. This year, we achieved an important milestone: certifying 100% of the electricity consumption at our European data center as renewable. We continue to pursue opportunities to reduce our energy footprint and emissions in the years ahead.

We also remain committed to advancing the wellbeing of all our stakeholders, including our employees and the communities where they live and work, as we continue to deliver value to our customers through modern, scalable payments solutions and drive growth for our shareholders. We will always conduct business with integrity, ensuring the right policies and programs are in place to safeguard our customers and their consumers. We look forward to continuing to enhance and evolve our sustainability efforts.

Bogota, Colombia ACIers volunteer at a food bank

Appendices

ACI Worldwide®
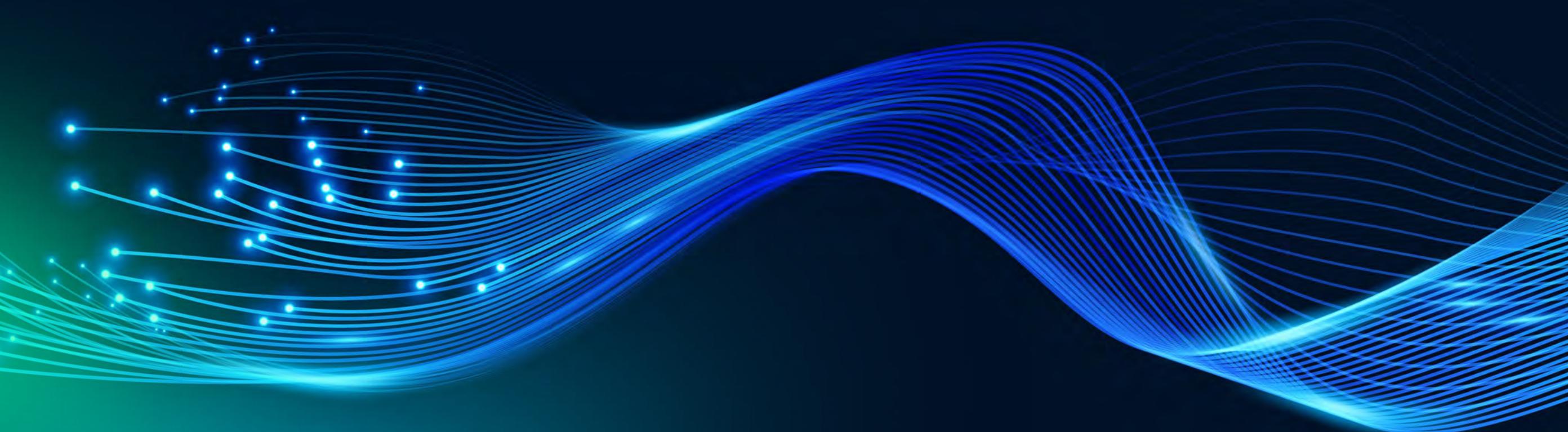
Appendix A: SASB index

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, 2024, unless otherwise noted. For more information on the SASB Standards, visit the **SASB website**.

Topic	Accounting metric	Code	Response	Additional information
Environmental footprint of hardware infrastructure	1. Total amount of energy consumed 2. Percentage grid electricity 3. Percentage renewable	TC-SI-130a.1	1. 61,207 GJ 2. 93.4% 3. 3.3%	Total energy consumption does not include our co-located data center in Europe. Percentage of renewable calculated based on total energy consumption. For more details on energy consumption and intensity see **Sustaining the planet**.
	1. Total water withdrawn 2. Total water consumed, percentage of each in regions with high or extremely high baseline water stress	TC-SI-130a.2	1. Not available 2. 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	**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	

Appendix A: SASB index

Topic	Accounting metric	Code	Response	Additional information
Data privacy and freedom of expression	Description of policies and practices relating to behavioral advertising and user privacy	TC-SI-220a.1	Please see our **Privacy Policy**.	
	Number of users whose information is used for secondary purposes	TC-SI-220a.2	0	We do not sell or rent any personal data or provide lists of our customers to third parties for their direct marketing purposes. We use data in accordance with the terms of our Privacy Policy to deliver products or services. See our **Privacy Policy** for more information.
	Total amount of monetary losses as a result of legal proceedings associated with user privacy	TC-SI-220a.3	None	We disclose any material legal proceedings in our filings with the US Securities and Exchange Commission (SEC).
	1. Number of law enforcement requests for user information 2. Number of users whose information was requested 3. Percentage resulting in disclosure	TC-SI-220a.4	1. 0 2. 0 3. 0	ACI has not received requests for user information. We do respond to subpoena, warrant, or court order requests for account or transaction information with guidance from our Legal and Information Security teams.
	List of countries where core products or services are subject to government-required monitoring, blocking, content filtering, or censoring	TC-SI-220a.5	None	ACI's products and services have not been subject to government-required monitoring, blocking, content filtering, or censoring in any jurisdictions in which we operate. In jurisdictions where we believe governments may, through their own means, gain access to critical data or configurations, ACI has implemented restrictions around which products and services we sell.

Appendix A: SASB index

Topic	Accounting metric	Code	Response	Additional information
Data security	1. Number of data breaches 2. Percentage that are personal data breaches 3. Number of users affected	TC-SI-230a.1	1. 0 2. 0 3. 0	
	Description of approach to identifying and addressing data security risks, including use of third-party cybersecurity standards	TC-SI-230a.2	We employ a risk-centric approach to security controls that allows us to maintain information security while still facilitating business. To accomplish this goal, ACI has adopted the ISO 27001/27017 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 Protecting customer data and privacy.	

Appendix A: SASB index

Topic	Accounting metric	Code	Response	Additional information
Recruiting and managing a global, diverse, and skilled workforce	Percentage of employees that require a work visa	TC-SI-220a.1	1.74%	
	Employee engagement as a percentage	TC-SI-220a.2	76% For more information, please see Supporting employee experience and development.	
	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 Appendix D: 2024 ESG Data Hub, Workforce Demographics.	ACI does not currently provide separate data on exc and non-exc management beyond what is provided in Appendix D and in our annual 10-K and proxy statements.
Intellectual property protection and competitive behavior	Total amount of monetary losses as a result of legal proceedings associated with anti-competitive behavior regulations	TC-SI-520a.1	$0	
Managing systemic risks from technology disruptions	Number of 1. Performance issues 2. Service disruptions 3. Total customer downtime	TC-SI-550a.1	1. Not reported 2. 0 3. 0	In 2024, our average solution uptime was 99.96%. We provide reports of performance issues per customer request.
	Description of business continuity risks related to disruptions of operations	TC-SI-550a.2	Our systems and data centers, and those of our external service providers, could be exposed to damage or interruption from fire, natural disasters, constraints within our workforce due to pandemics such as outbreaks of COVID-19, power loss, telecommunications failure, unauthorized entry, and computer viruses. To reduce material adverse effects on our company, we have taken steps to prevent system failures and installed backup systems and procedures to prevent or reduce disruption. For more information, please see Maintaining crisis preparedness and operational resiliency.	

Appendix A: SASB index

Topic	Accounting metric	Code	Response	Additional information
Activities	1. Number of licenses or subscriptions 2. Percentage cloud-based	TC-SI-000. A	1. Not reported 2. Not reported	We are not able to provide data that is proprietary and/or confidential.
	1. Data processing capacity 2. Percentage outsourced	TC-SI-000. B	1. Not reported 2. Not reported	We are not able to provide data that is proprietary and/or confidential.
	1. Amount of data storage 2. Percentage outsourced	TC-SI-000. C	1. Not reported 2. Not reported	We are not able to provide data that is proprietary and/or confidential.

Appendix B: GRI index

ACI has reported the information cited in this GRI index for the period from January 1 to December 31, 2024, with reference to the **GRI Standards**.

Standard	Disclosure topic	Response
GRI 2: General disclosures 2021		
2-1	Organizational details	2024 Form 10-K, **p. 2**
2-2	Entities included in the organization's sustainability reporting	About this report, **p. 3** 2024 Form 10-K, **p. 1**
2-3	Reporting period, frequency, and contact point	About this report, **p. 3**
2-4	Restatements of information	None
2-5	External assurance	Not currently externally assured
2-6	Activities, value chain and other business relationships	2024 Form 10-K, **pp. 2-5**
2-7	Employees	Appendix D: 2024 ESG data hub, workforce demographics, **p. 79**
2-8	Workers who are not employees	Appendix D: 2024 ESG data hub, workforce demographics, **p. 79**
2-9	Governance structure and composition	Proxy Statement, **pp. 8-14** **ACI Corporate Governance Guidelines**
2-10	Nomination and selection of the highest governance body	Embedding responsible governance, **pp. 47-48** Proxy Statement, **pp. 9-11** **ACI Corporate Governance Guidelines**
2-11	Chair of the highest governance body	2024 Form 10-K, **p. 10** Proxy Statement, **p. 10**
2-12	Role of the highest governance body in overseeing the management of impacts	Sustainability at ACI Worldwide, **pp. 14-15** Proxy Statement, **p. 12**

Appendix B: GRI index

Standard	Disclosure topic	Response
2-13	Delegation of responsibility for managing impacts	Sustainability at ACI Worldwide, pp. 14-15 Proxy Statement, p. 12
2-14	Role of the highest governance body in sustainability reporting	Sustainability at ACI Worldwide, pp. 14-15
2-15	Conflicts of interest	Proxy Statement, pp. 14-15 ACI Code of Business Conduct and Ethics, p. 4
2-16	Communication of critical concerns	Doing business with integrity, pp. 49-51 ACI Code of Business Conduct and Ethics, p. 4, pp. 9-10
2-17	Collective knowledge of the highest governance body	The Board is briefed on sustainability topics by external experts, including experts from leading audit, assurance, and advisory firms with sustainability practices.
2-18	Evaluation of the performance of the highest governance body	Nominating and Corporate Governance Committee Charter Proxy Statement, p. 11
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. 65
2-22	Statement on sustainable development strategy	Message from our president and CEO, p. 4 Sustainability philosophy & Advancing our sustainability strategy, pp. 14-15
2-23	Policy commitments	Proxy Statement, pp. 12-14 ACI Code of Business Conduct and Ethics ACI Anti-Slavery Policy Upholding labor and human rights, p. 32 Advancing supply chain sustainability, pp. 63-64

Appendix B: GRI index

Standard	Disclosure topic	Response
2-24	Embedding policy commitments	Throughout the report
2-25	Processes to remediate negative impacts	Doing business with integrity, pp. 49-51
2-26	Mechanisms for seeking advice and raising concerns	Doing business with integrity, pp. 49-51
2-27	Compliance with laws and regulations	2024 Form 10-K, p. 8, p. 19
2-28	Membership associations	2024 Form 10-K, p. 5
2-29	Approach to stakeholder engagement	2024 Form 10-K, pp. 5-6 Our commitment to stakeholder engagement, pp. 8-9
2-30	Collective bargaining agreements	Upholding labor and human rights, p. 32
GRI 3: Material topics 2021		
3-1	Process to determine material topics	Advancing our sustainability strategy, p. 15 Appendix E: Materiality assessment, p. 83
3-2	List of material topics	Advancing our sustainability strategy, p. 15 Appendix E: Materiality assessment, p. 83
GRI 205: Anti-corruption 2016		
3-3	Management of material topics	Doing business with integrity, pp. 49-51

Appendix B: GRI index

Standard	Disclosure topic	Response
GRI 205: Anti-corruption 2016		
205-1	Operations assessed for risks related to corruption	Doing business with integrity, pp. 49-51
205-2	Communication and training about anti-corruption policies and procedures	Doing business with integrity, pp. 49-51
GRI 302: Energy 2016		
3-3	Management of material topics	Measuring and minimizing our environmental footprint, pp. 17-21 Investing in Energy Improvements, p. 22
302-1	Energy consumption within the organization	Appendix D: 2024 ESG data hub, environmental footprint, p. 81
302-3	Energy intensity	Appendix D: 2024 ESG data hub, environmental footprint, p. 81
GRI 305: Emissions 2016		
305-1	Direct (Scope 1) GHG emissions	Operational GHG Emissions, pp. 18-19
305-2	Energy indirect (Scope 2) GHG emissions	Operational GHG Emissions, pp. 18-19
305-4	GHG emissions intensity	Operational GHG Emissions, pp. 18-19
305.5	Reduction of GHG emissions	Operational GHG Emissions, pp. 18-19 Message from our President and CEO, p. 4
GRI 401: Employment 2016		
3-3	Management of material topics	Promoting employee health, safety, and well-being, pp. 37-40
401-1	New employee hires and employee turnover	Appendix D: 2024 ESG data hub, new hires, and turnover, p. 80

Appendix B: GRI index

Standard	Disclosure topic	Response
GRI 401: Employment 2016		
401-3	Parental leave	Healthcare and insurance benefits, p. 38
GRI 403: Occupational health and safety 2018		
3-3	Management of material topics	Promoting employee health, safety, and well-being, pp. 37-40
403-6	Promotion of worker health	Promoting employee health, safety, and well-being, pp. 37-40
GRI 404: Training and education 2016		
3-3	Management of material topic	Supporting employee experience and development, pp. 33-36
404-2	Programs for upgrading employee skills and transition assistance programs	Supporting employee experience and development, pp. 33-36
404-3	Percentage of employees receiving regular performance and career development reviews	Supporting employee experience and development, pp. 33-36
GRI 405: Diversity and equal opportunity 2016		
3-3	Management of material topics	Ensuring opportunity and recognizing excellence, pp. 29-30
405-1	Diversity of governance bodies and employees	Appendix D: 2024 ESG data hub, workforce demographics, pp. 79-80
GRI 418: Customer privacy 2016		
3-3	Management of material topics	Protecting customer data and privacy, pp. 54-60
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Appendix D: 2024 ESG data hub, information security, p. 82

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	Report reference
1	No poverty	Expanding economic access; Financial inclusion	pp. 25; 44
2	Zero hunger	Expanding economic access; Financial inclusion	pp. 25; 44
3	Good health and well-being	Promoting employee health, safety, and well-being	pp. 37-40
4	Quality education	ACI University; Tuition assistance; STEM education	pp. 34; 39; 44
5	Gender equity	Ensuring opportunity and recognizing excellence; Gender parity in payments; Financial inclusion	pp. 29; 44
6	Clean water and sanitation	Minimizing our impact; The digital effect; Reducing our environmental footprint with DocuSign; Reducing waste and water usage	pp. 21; 23
7	Affordable and clean energy	Minimizing our impact; Saving resources with software; Investing in energy improvements	pp. 20-22
8	Decent work and economic growth	Sustaining our people and communities	pp. 24-45
9	Industry, innovation, and infrastructure	About ACI Worldwide; ACI serves the world; Awards and recognitions; Expanding economic access	pp. 5-7; 12; 25
10	Reduced inequalities	Embracing global diversity and tenure; Ensuring opportunity and recognizing excellence; Gender parity in payments; Financial inclusion	pp. 26; 29-30; 44
11	Sustainable cities and communities	Measuring and minimizing our environmental footprint; Investing in energy improvements; Reducing waste and water usage	pp. 16-23
12	Responsible consumption and production	Measuring and minimizing our environmental footprint; Investing in energy improvements; Reducing waste and water usage	pp. 16-23
15	Life on land	Measuring and minimizing our environmental footprint; Investing in energy improvements; Reducing waste and water usage	pp. 16-23

Appendix D: 2024 ESG data hub

Workforce demographics[11]

Employees by category		Number	Percentage
Total employees	All employees	3,103	
	Contingent workers	1,092	
Women	Management	158	39%
	All employees	1,087	35%
Men	Management	245	61%
	All employees	2,016	65%
Under 30 years old	Management	0	0%
	All employees	328	11%
30 to 50 years old	Management	226	56%
	All employees	1,754	56%
50 years or older	Management	177	44%
	All employees	1,021	33%
By region	North America	1,181	38%
	APAC	887	29%
	EMEA	819	26%
	LATAM	216	7%

Employees by category		Number	Percentage
By ethnicity (US only)	All minorities	314	27%
	White	766	67%
	Not disclosed	70	6%
By tenure	<1 year	203	6%
	1-2 years	277	9%
	2-5 years	624	20%
	5-10 years	770	25%
	>10 years	1,229	40%

[11]*All data reflects a single point in time—December 31, 2024.*

Appendix D: 2024 ESG data hub

New hires and turnover

New hires		Number	Percentage	New hire rate[12]
By age group	Under 30 years old	84	38%	3%
	30 to 50 years old	101	46%	3%
	50 years or older	36	16%	1%
By gender	Women	73	33%	2%
	Men	148	67%	5%
By region	Americas	77	35%	2%
	APAC	35	16%	1%
	EMEA	42	19%	1%
	LATAM	67	30%	2%
Total		221	100%	7%

Attrition		Number	Percentage	Attrition rate[13]
By age group	Under 30 years old	20	13%	6%
	30 to 50 years old	78	51%	4%
	50 years or older	54	36%	5%
By gender	Women	54	36%	5%
	Men	98	64%	5%
By region	North America	57	38%	5%
	APAC	49	32%	6%
	EMEA	34	22%	4%
	LATAM	12	8%	6%
Total		152	100%	5%

[12]New hire rate has been calculated by dividing the number of new hires by the average number of total full-time employees in 2024.
[13]Attrition rate has been calculated by dividing the number of leavers by the average number of total full-time employees in 2024.

Appendix D: 2024 ESG data hub

Human capital management

Performance management	2024
Percentage of employees receiving regular performance evaluations (%)	100%

Environmental footprint

Energy		2024
Energy consumption (MWh)		17,002
Energy intensity (MWh/MM USD revenue)		10.7
Percentage of grid electricity (%)		100%
GHG emissions		**2024**
Scope 1 – Location based (MTCO$_2$e)		114
Scope 2 – Location based (MTCO$_2$e)		6,845
Total scope 1 and 2 – Location based (MTCO$_2$e)		6,959
Scope 1 – Market based (MTCO$_2$e)		114
Scope 2 – Market based (MTCO$_2$e)		7,012
Total scope 1 and 2 – Market based (MTCO$_2$e)		7,126

Appendix D: 2024 ESG data hub

Business ethics and compliance

Compliance training	2024
Percentage of employees completing annual business ethics and compliance training (%)	100%
Anti-corruption	2024
Percentage of operations assessed for risks related to corruption (%)	100%

Information security

Cybersecurity	2024
Number of data breaches	0

US supplier diversity

US diverse supplier spend	2024
Disabled veteran-owned	$851.7K
HUBZone (Historically Underutilized Business Zone)	$23.0K
Minority-owned	$444.7K
Small business	$1.9M
Veteran-owned	$85.8K
Woman-owned	$3.9M
Total	$7.1M

Appendix E: Materiality assessment

In 2022, we launched our sustainability 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.

ACI's ESG materiality matrix

Legend:
- ● Environmental
- ■ Social
- ▲ Governance

Y-axis: Greater importance and relevance / EXTERNAL stakeholder prioritization
X-axis: INTERNAL stakeholder prioritization — Greater importance and relevance

Topics plotted:
- Compliant and ethical business conduct
- Data privacy and information security
- Employee diversity, equity, inclusion, and belonging
- Employee health, safety, and wellness
- Crisis preparedness and operational resiliency
- Employee recruitment and development
- Product quality management
- Labor practices and human rights
- Community engagement and philanthropy
- Audits and assessments
- Stakeholder engagement
- Board composition and structure
- Disclosure transparency and reporting
- Executive and board-level ESG oversight
- Customer accessibility
- Waste management/recycling in operations
- Shareholder rights
- Political contributions and public policy
- Sustainable supply chain management
- Energy efficiency/renewable energy
- Diversity of suppliers
- GHG emissions and carbon reduction
- Climate change resiliency and adaptation
- Water management

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