



ANY PAYMENT,
EVERY POSSIBILITY.

ANALYST DAY 2017

Private Securities Litigation Reform Act of 1995 Safe Harbor For Forward-Looking Statements

- This presentation contains forward-looking statements based on current expectations that involve a number of risks and uncertainties. The forward-looking statements are made pursuant to safe harbor provisions of the Private Securities Litigation Reform Act of 1995. A discussion of these forward-looking statements and risk factors that may affect them is set forth at the end of this presentation. The Company assumes no obligation to update any forward-looking statement in this presentation, except as required by law.



WELCOME

John Kraft

Vice President, Investor Relations and Strategic Analysis

AGENDA

- **CEO Perspective**
- **Financial Update**
- **Any Payment, Every Possibility**
- **Retail Payments Momentum**
- **Real-Time Payments Innovation**
- **Payments Intelligence**
- **Digital Banking Innovation**
- **Q&A**
- **Customer Panel**



CEO PERSPECTIVE

Phil Heasley
President and CEO



OUR VISION

ACI is a highly focused and unified payments software enterprise that enables any-to-any payment transactions to occur regardless of time, location or type, supporting multi-party payments with the notion that the purchaser directs the payments to his/her provider of choice to satisfy the transaction in an efficient and secure environment.



OUR MISSION

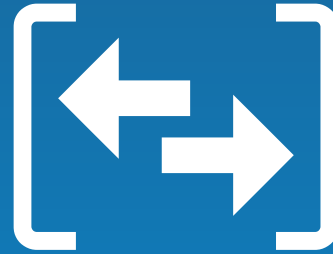
ACI will lead the transformation of the global payments ecosystem to a real-time, any-to-any paradigm built on acclaimed intellectual property and delivered in the cloud by a team of highly dedicated and innovative payment professionals committed to our customers' success.

Key Elements of Our Strategy to Increase Customer Value



Any Payment, Every Possibility

Building services and
endpoints to achieve
orchestration



Non-Functional Requirements (NFRs)

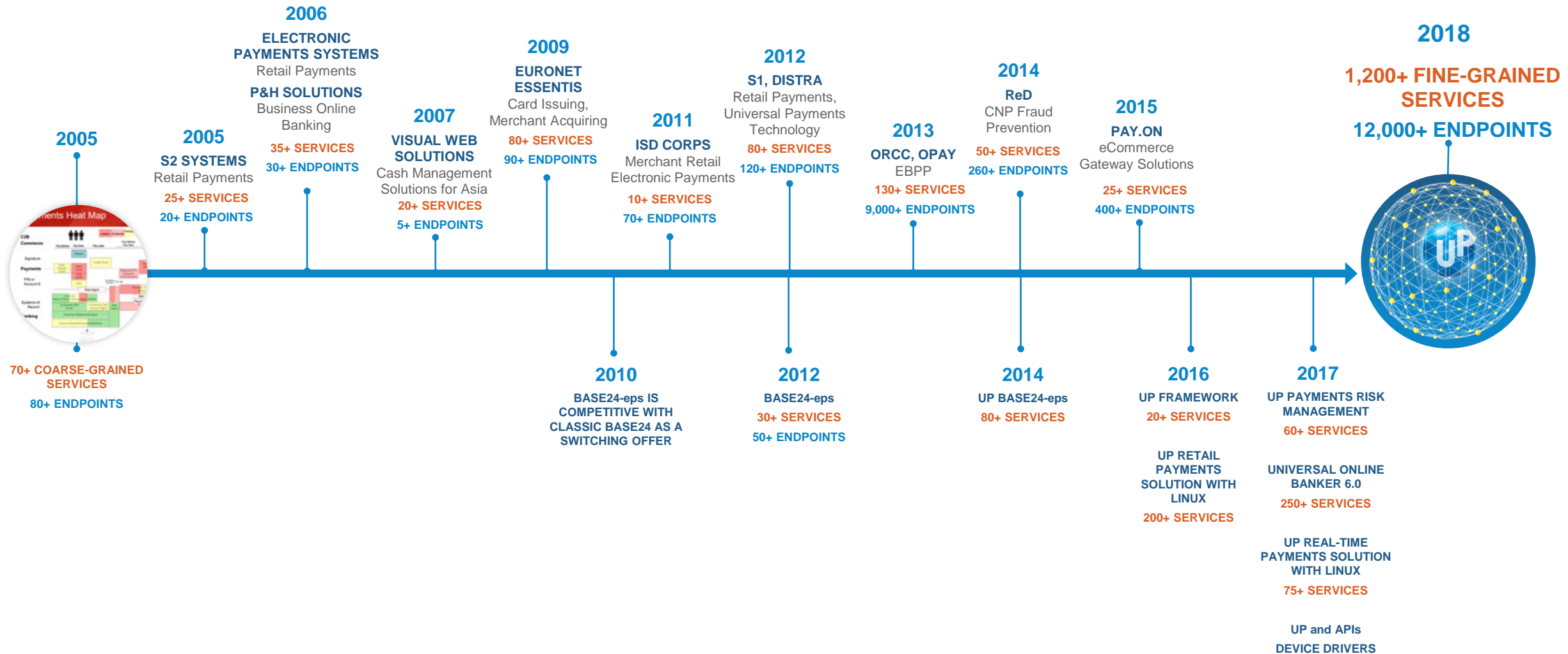
Highest quality,
competitive
differentiator



Linux

Open, modern,
low-cost platform

Building and Acquiring the Capabilities for Orchestration



High Quality, Low Cost Provider

Potential savings when switching to **Linux + PostgreSQL** from alternate platforms and databases*

43% savings vs. Oracle Systems, cTree

66% savings vs. Linux, Oracle

86% savings vs. HPE Non Stop, Enscribe

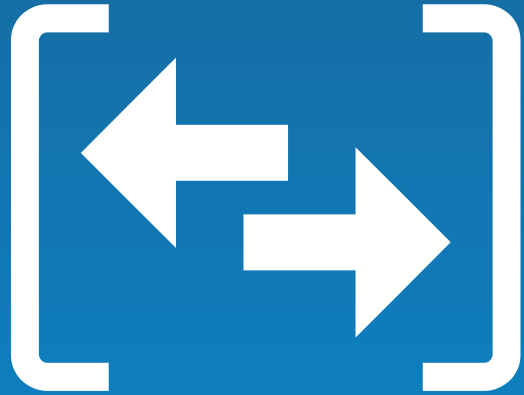
86% savings vs. IBM System-p, cTree

92% savings vs. IBM System-z, DB2

**For large customers (1,000 TPS average)*

Non-Functional Requirements

Differentiate ACI's services, solutions and offerings



Capacity

2000 TPS

Availability

99.999% uptime

Scalability

Best-in-class
operating cost

Serviceability

Automated
deployment
and upgrade

Globality

Support for industry-
leading number of
endpoints to enable
connectivity

Security

Highly
sophisticated
protection from
data breaches and
unauthorized
transactions



FINANCIAL DISCUSSION

Scott Behrens
Chief Financial Officer

2 P&L Financial Model Characteristics



On Premise

- Installed in our customers' data centers globally
- Term software model
- ~ \$600 million of revenue in 2017
- ~ \$300* million of EBITDA in 2017
- 40+ years of experience, long-term customer base with high renewal rates



Cloud

- Installed in our global data centers
- SaaS and Platform model
- ~ \$400 million of revenue in 2017
- ~Negative \$40* million of EBITDA in 2017
- End of heavy investment cycle in infrastructure, cyber-security, acquisition integration and new product releases

Revenue Drivers



On Premise

- Execute UP Retail Payments solution (RPS) bridging customers to UP BASE24-eps
- New UP Real-Time Payments solution (RTPS)
- New bank and financial intermediary logos
- Cross-selling to existing customers
- Secular transaction growth



Cloud

- New product releases with industry-leading non-functional requirements
- Harvest \$2B+ backlog
- Accelerate time to revenue for new logos
- Accelerate ramping and incremental volume from existing customers
- Disciplined transaction-based pricing

Profitability Drivers



On Premise

- Layer on new license and maintenance revenue on top of relatively fixed cost basis
- Increase implementation services productivity
- Improve maintenance margins
- Maintain low attrition



Cloud

- Improve cost to operate cloud solutions
- Improve cost to acquire new logos
- Deliver high incremental margins through combination of scale and lower investment costs
- Target “Rule of 40%” over the 5-year planning horizon

Financial Summary – Five-Year Targets

- **Organic revenue growth**
Mid-to-upper single digits
- **Adjusted EBITDA margin**
100 bps expansion per year
- **Operating free cash flow**
Track adjusted EBITDA growth
- **New bookings growth**
High single digits





**ANY PAYMENT,
EVERY POSSIBILITY.**

Craig Saks
Chief Operating Officer

ANY PAYMENT, EVERY POSSIBILITY.



Any Payment, Every Possibility

More Ways to Pay

More Payment Capabilities

Powerful Payments Orchestration

Highest NFRs



ACI by the Numbers

6

Solutions

4

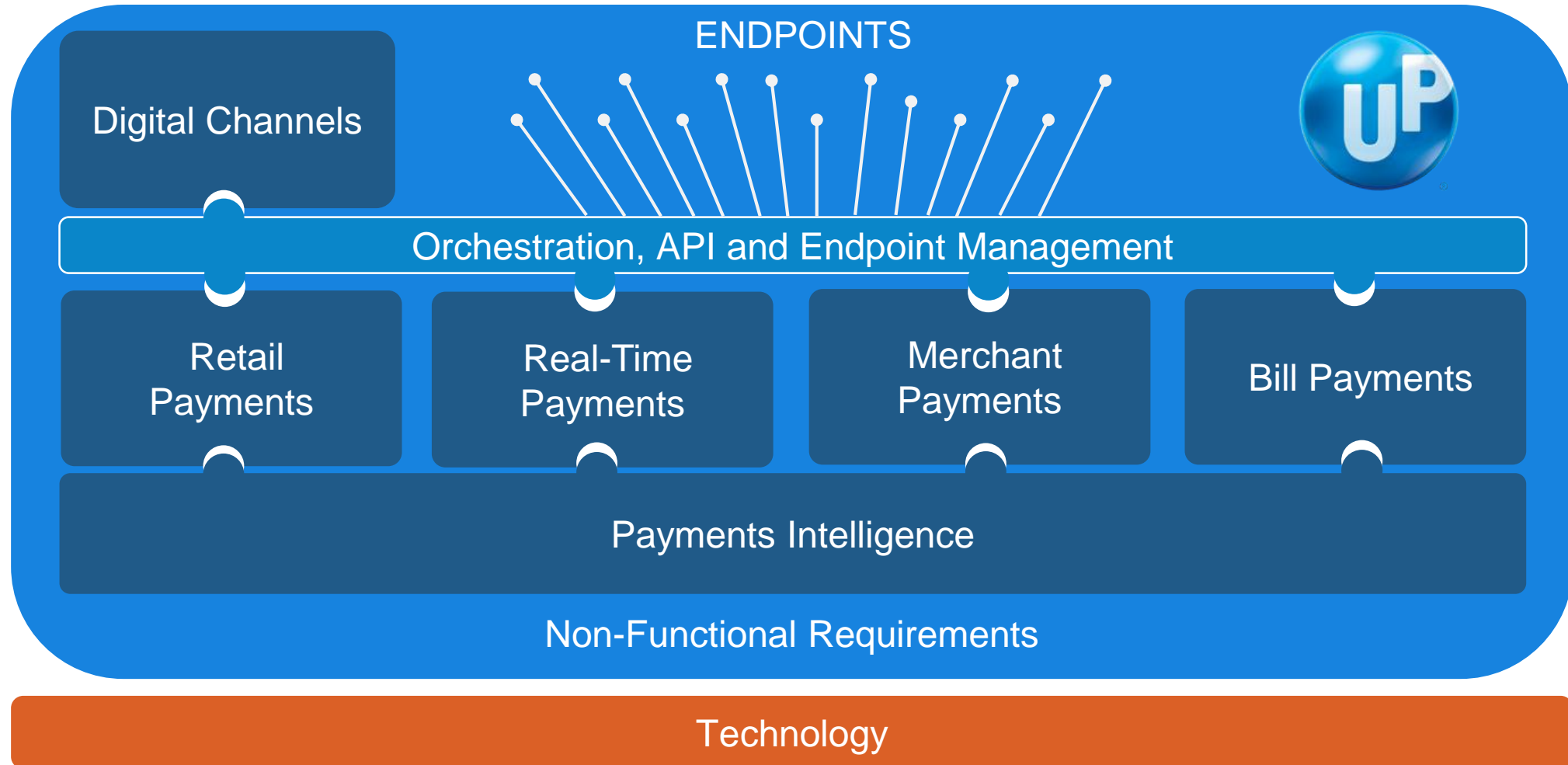
Segments

2

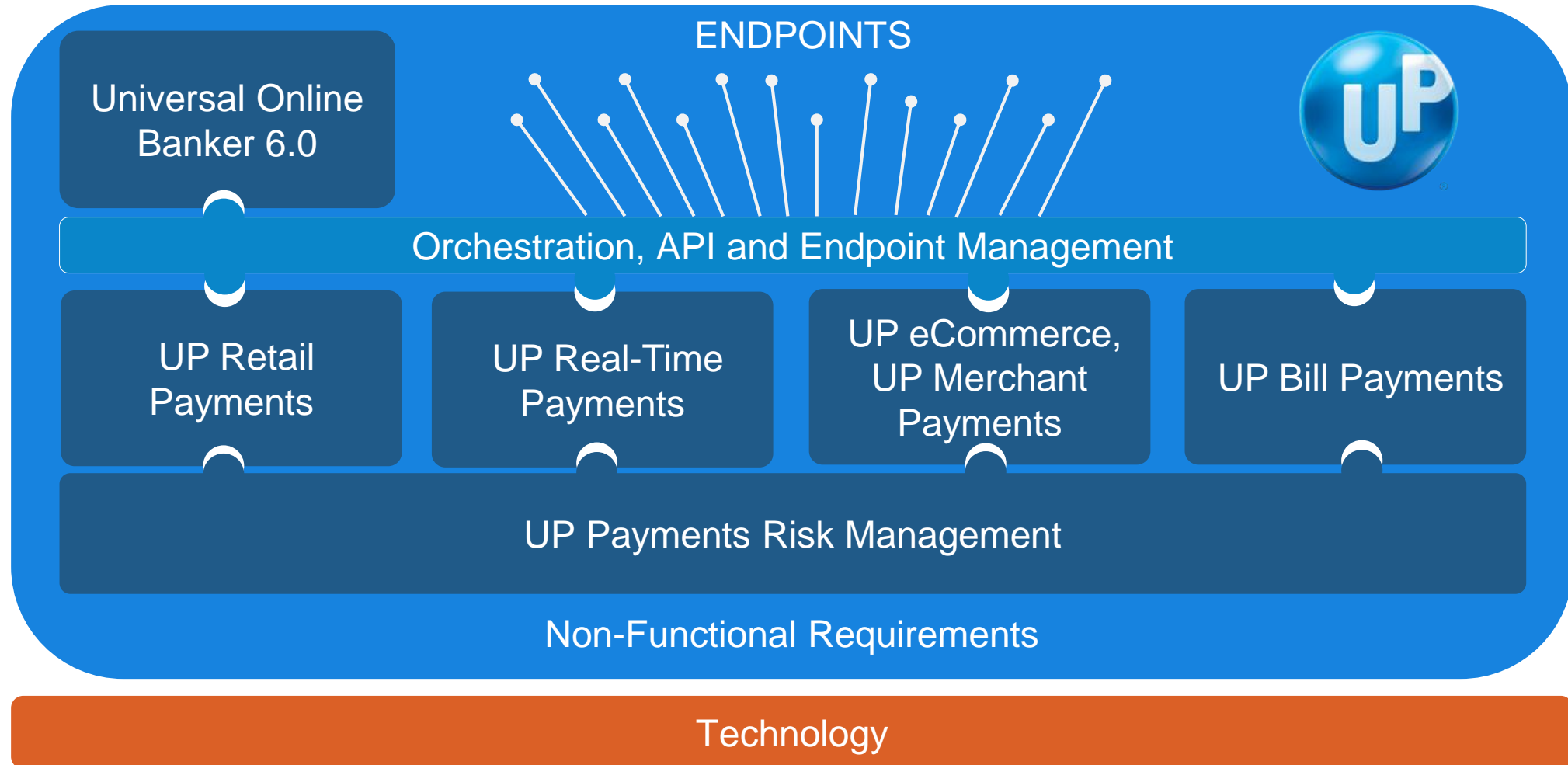
Deployment
Options



6 Solution Areas



6 Solution Areas



4 Segments



Financial
Institutions

313B



Financial
Intermediaries

638B

1.1T

ADDRESSABLE
TRANSACTION
MARKET

2017



Merchants

174B



Billers

6B

4 Segments



Financial
Institutions

500B



Financial
Intermediaries

825B

1.6T

ADDRESSABLE
TRANSACTION
MARKET

2022



Merchants

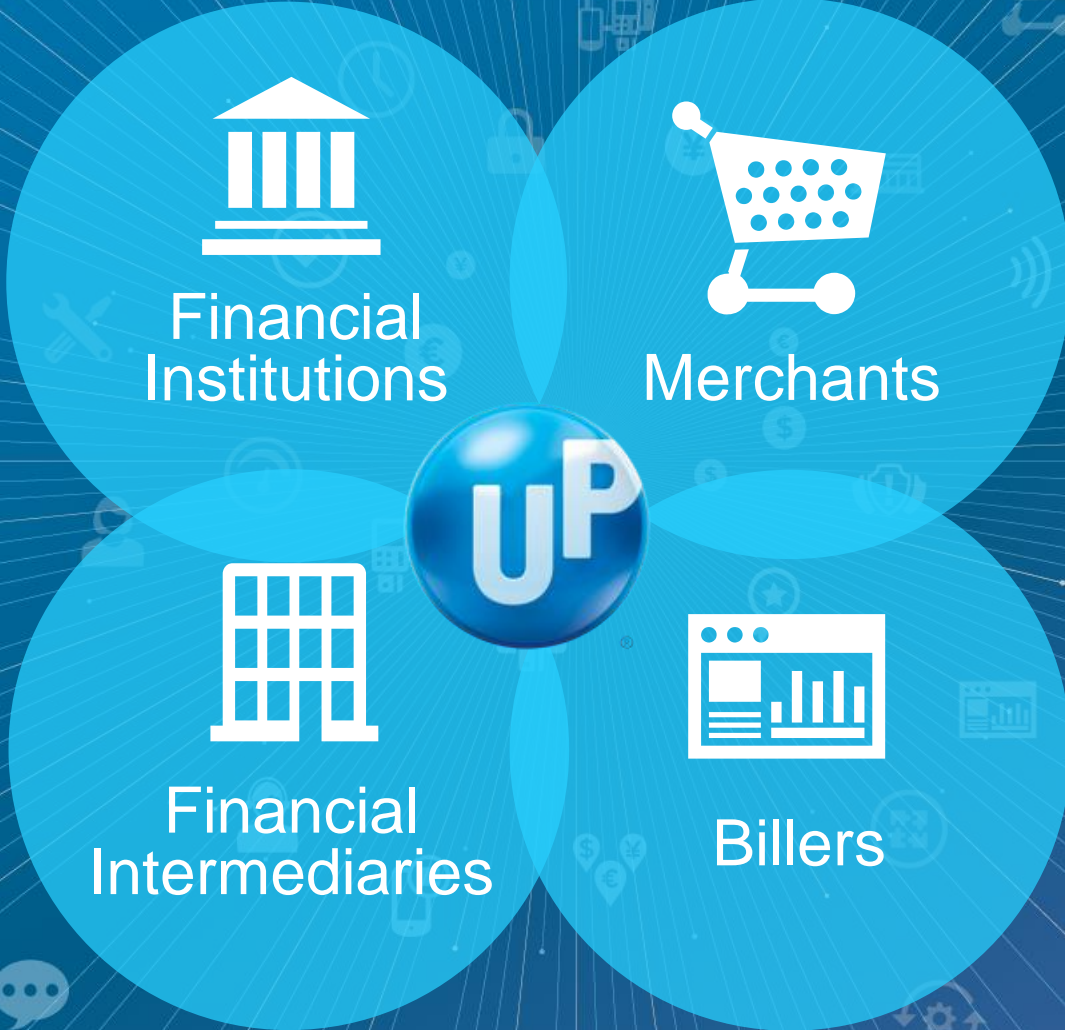
290B



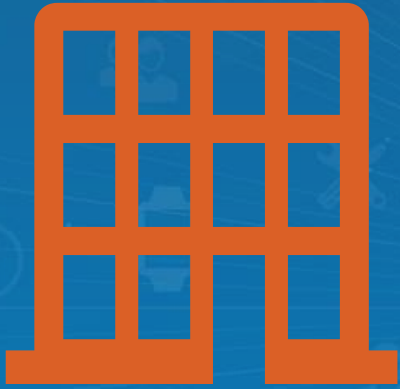
Billers

8B

4 Segments



2 Distribution Options



On Premise



Cloud

1ACI

**1 Intellectual
Property Base**

1 Employee Base

**1 Commitment
to Customers**

ANY PAYMENT, EVERY POSSIBILITY.

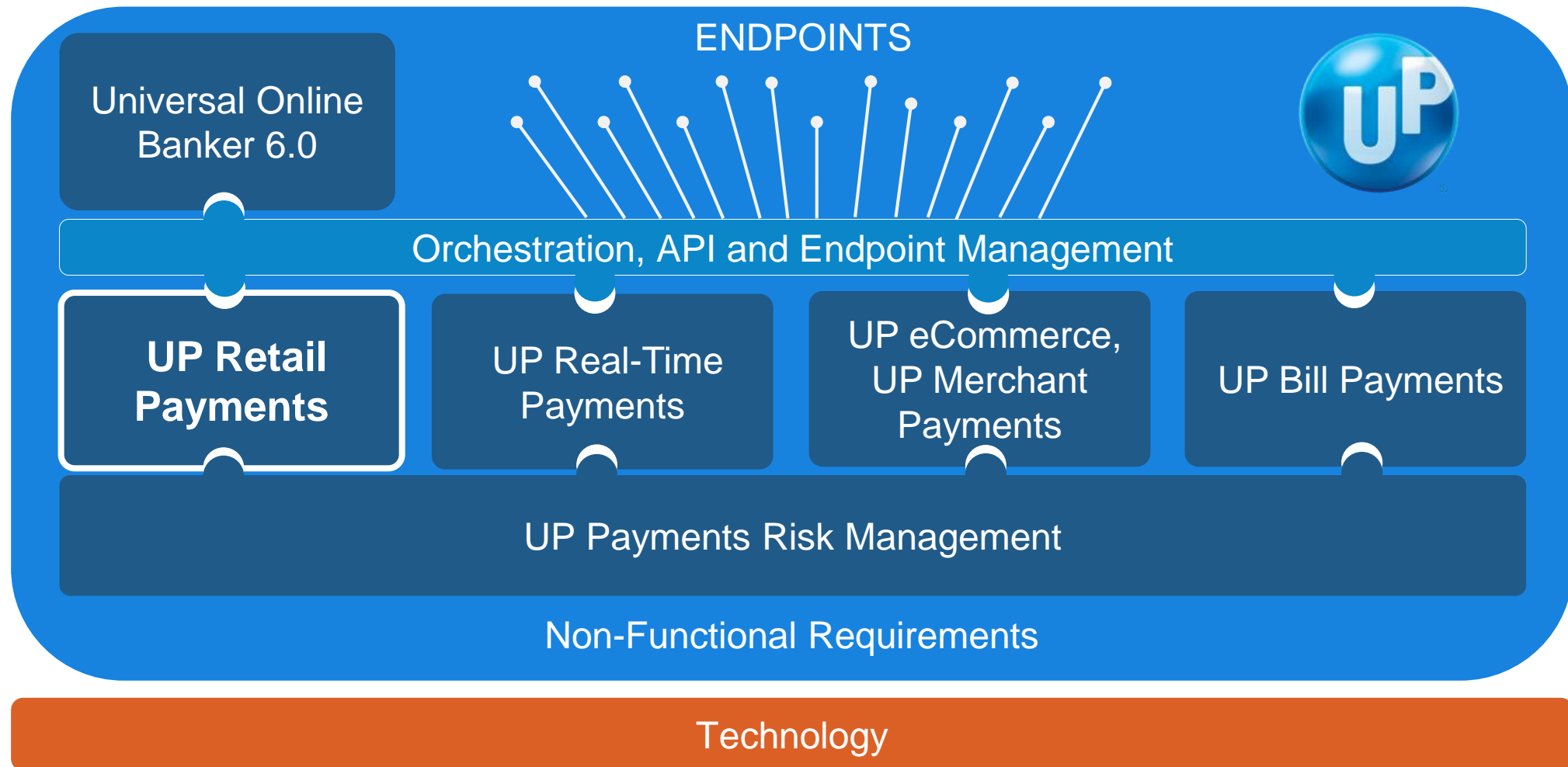




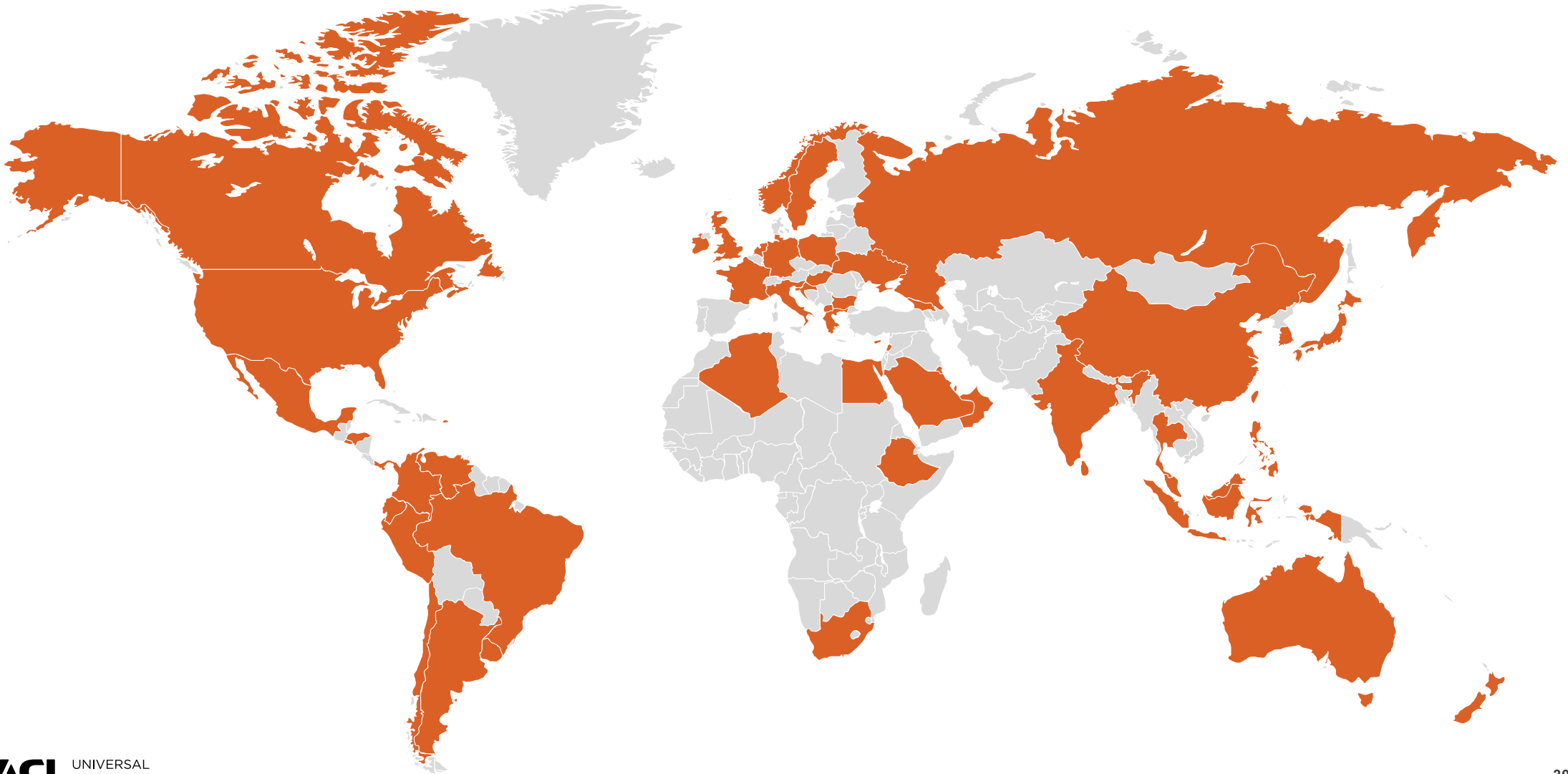
RETAIL PAYMENTS MOMENTUM

Mandy Killam

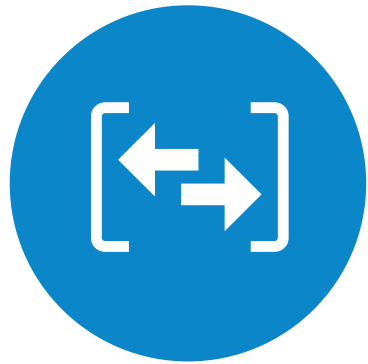
Executive Vice President
ACI On Premise



UP Retail Payments Solution Momentum



UP Retail Payment Solution Key Benefits



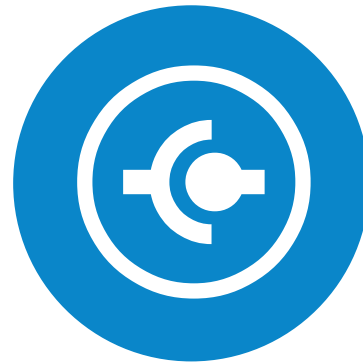
Non-Functional
Requirements

+



Fast

+



Open

=



VALUE

UP Retail Payments Customer Successes

Top 60 global bank

41% of customers acquired digitally



- Offered digital services with FinTech ecosystem
- Connected APIs to deliver new payment offerings
- Standardized common processes across real-time and batch transactions

Top 20 global bank

Acquirer, 800M transactions/year

25+ million regional customers



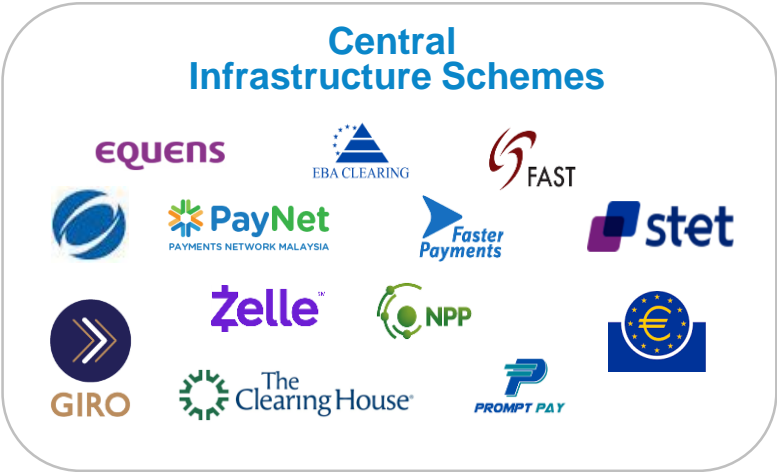
- Expanded its digital offering quickly
- Delivered fast and painless innovation/first-to-market leadership
- Extended connectivity to new devices and networks, quickly and cost effectively

Solution Expands to Include Real-Time Payments



ANY ENDPOINT

DEFINED
TRANSACTION SOURCES



API Management Enables Expansion to Broader Payments Ecosystem



PSPs



Banks



Merchants

ANY ENDPOINT

ANY SOURCE



Developer
community



New financial
services aggregator



API MANAGER

Payment Types



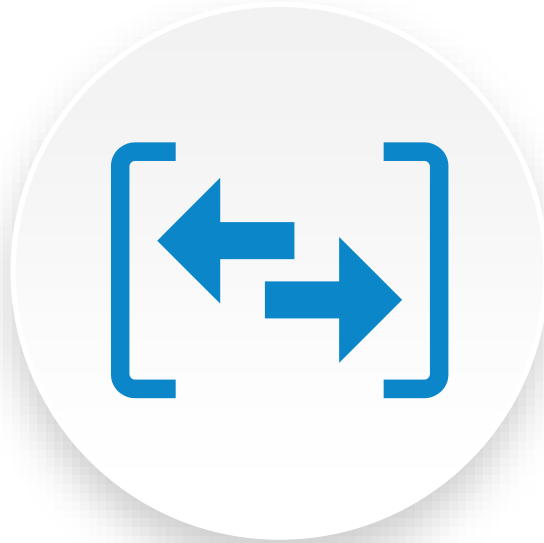
Central Infrastructure Schemes



Increasing Customer Value



**Expansion of
Ecosystem**



**Non-Functional
Requirements
(NFRs)**



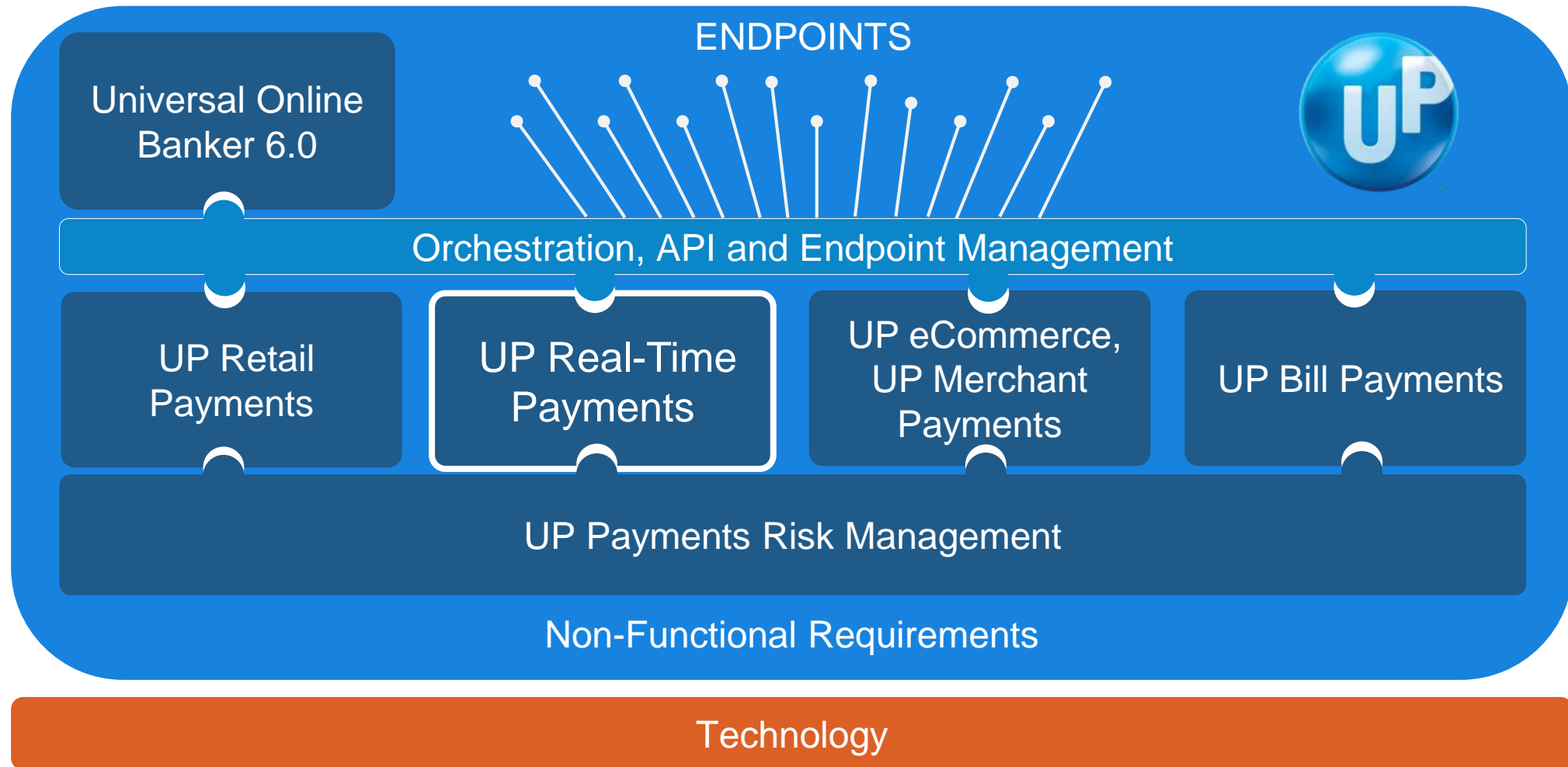
**Modern
Technology**



REAL-TIME PAYMENTS INNOVATION

WA Proctor

Vice President, Product Line Manager
Immediate Payments & Transaction Banking



UP Real-Time Payments Strategy

Four key pillars of our strategy



RTGS plus
immediate
payments



Additional
Central
Infrastructure
endpoints

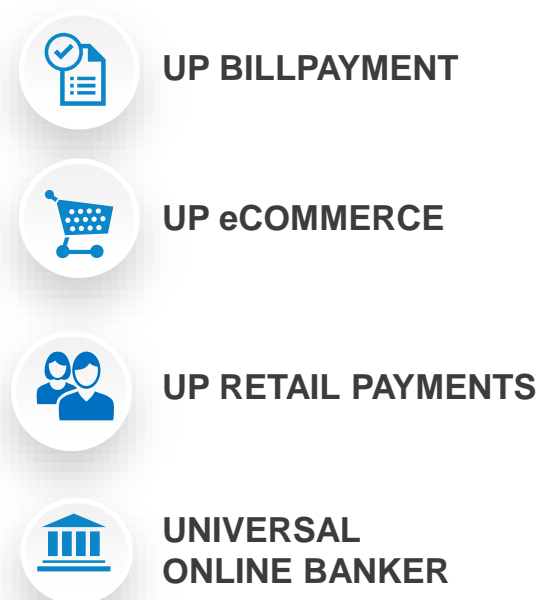


On premise
and cloud
distribution



Expanded
partner
ecosystem








Expansion of Immediate Payments



ORIGINATION AND RECEIPT

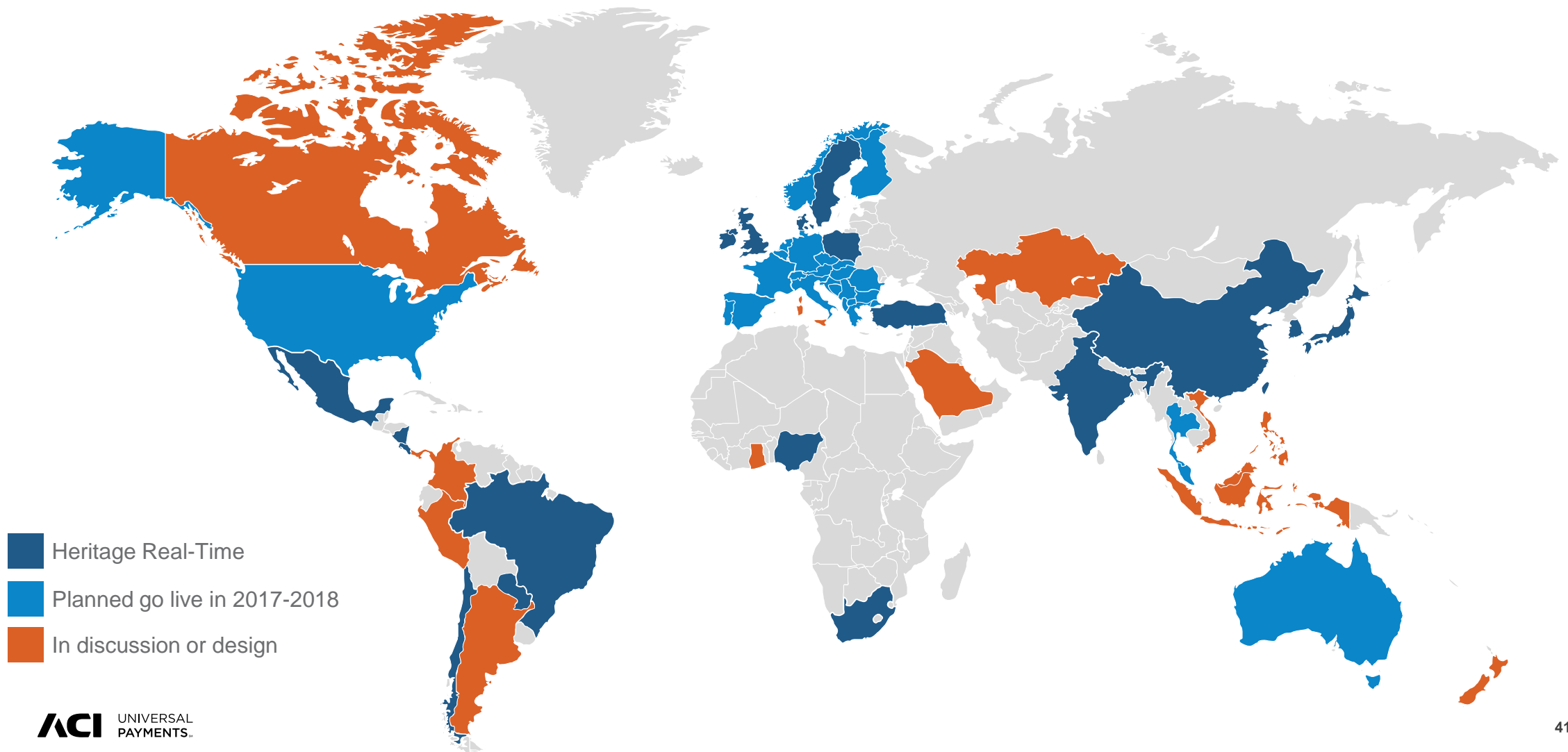


UP Real-Time Payments Solution

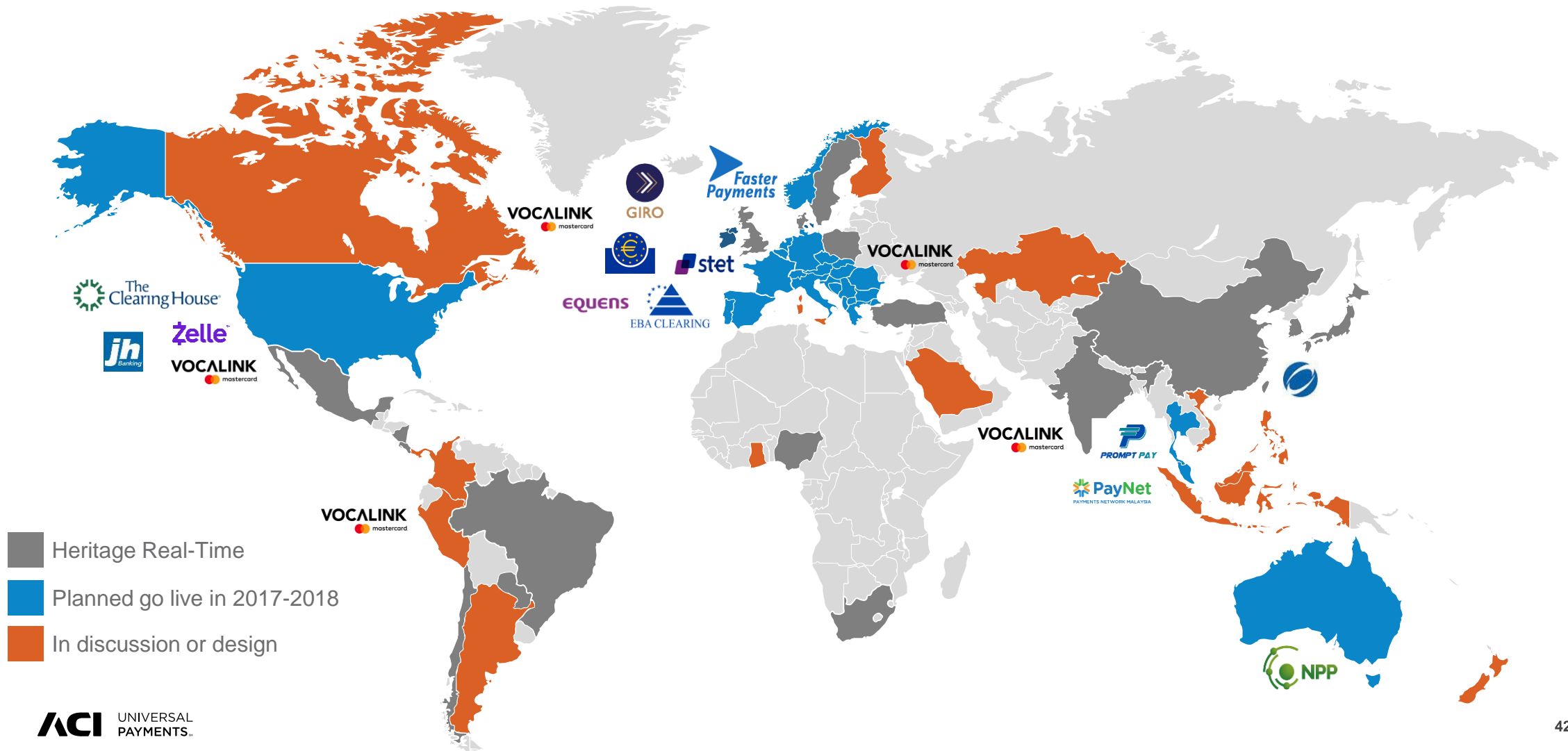
-  UP BILL PAYMENT
-  UP eCOMMERCE
-  UP RETAIL PAYMENTS
-  UNIVERSAL ONLINE BANKER
-  TRADE SYSTEMS
-  TREASURY SYSTEMS
-  CASH MANAGEMENT



Real-Time Payments Around the Globe



Real-Time Payments Around the Globe



Partner Stories



40+ banks in
Malaysia to connect
to scheme, pan
ASEAN strategy for
expansion



300+ banks in France and Belgium –
SWIP to provide pan-EU connections to
ECB TIPS and EBA

ACI WORLDWIDE AND STET TEAM TO DRIVE EUROPEAN IMMEDIATE PAYMENTS ADOPTION

Payments leaders offer PSPs a one-stop-shop for European Immediate Payments capabilities

Thursday, October 12, 2017

Share this:



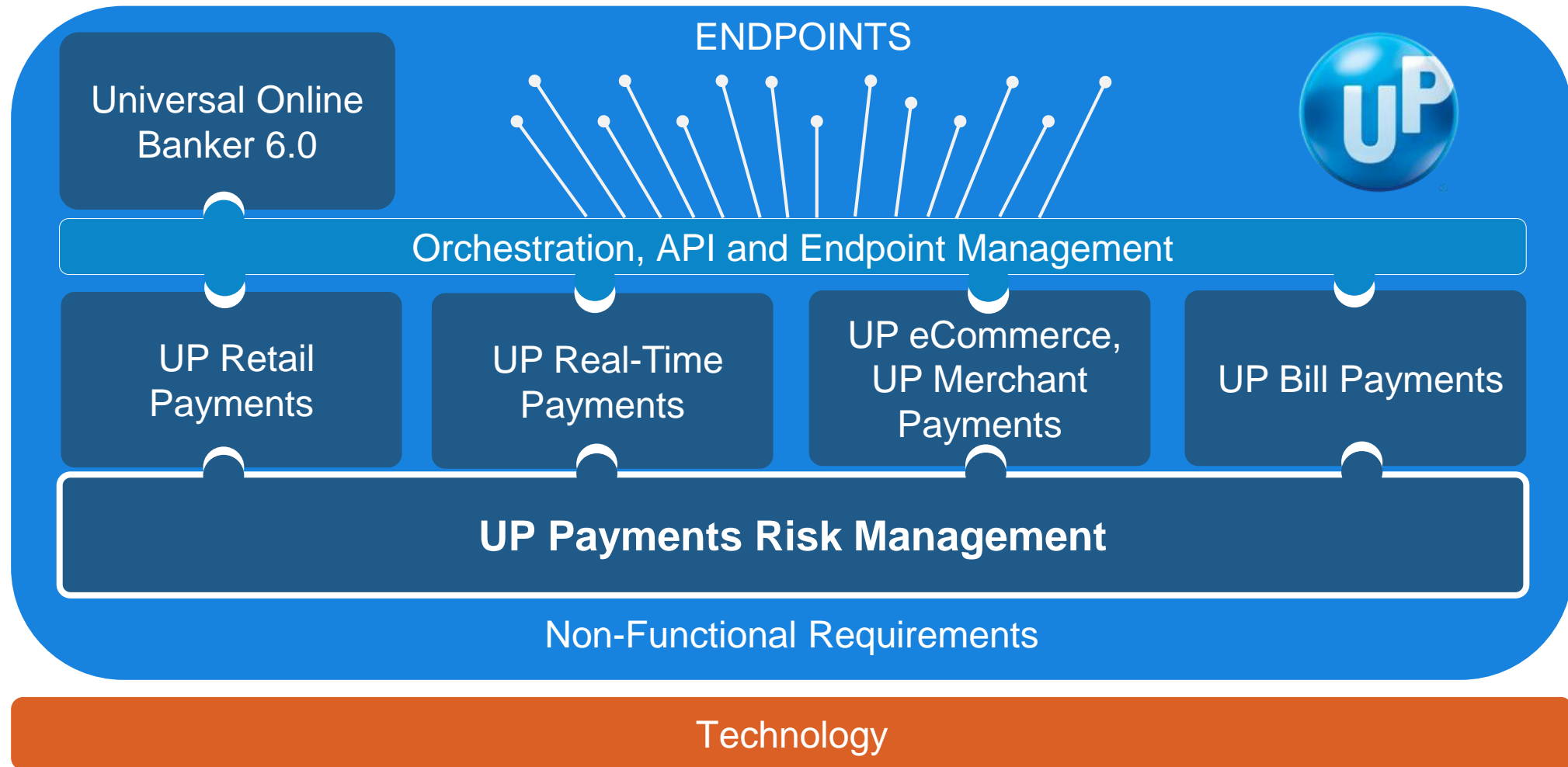
NAPLES, FLA and Paris, France —October 12, 2017—[ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), and [STET](#), one of the leading European clearing and settlement systems (CSM), announced their strategic agreement to deliver an end-to-end real-time payments solution to payment services providers (PSPs) across Europe.



PAYMENTS INTELLIGENCE

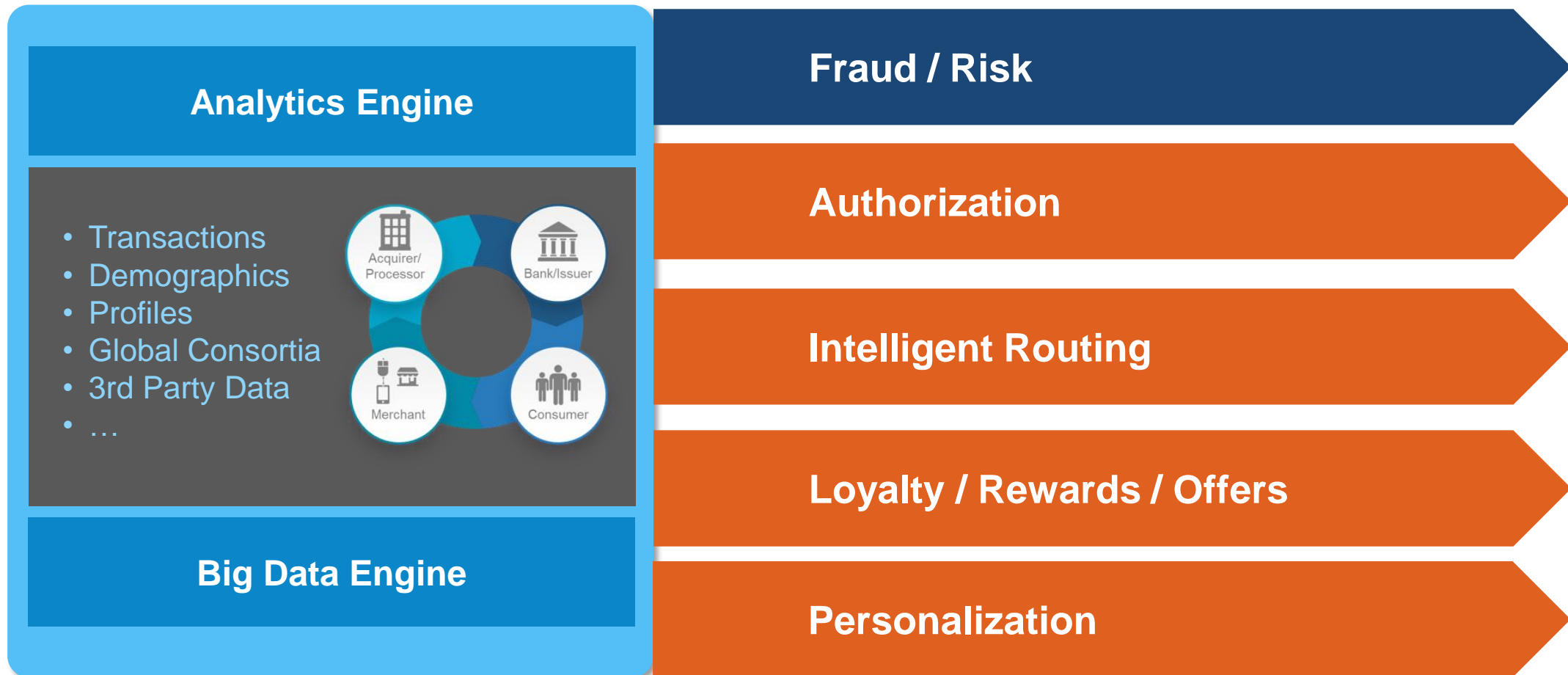
Mike Braatz

Senior Vice President, Business Leader



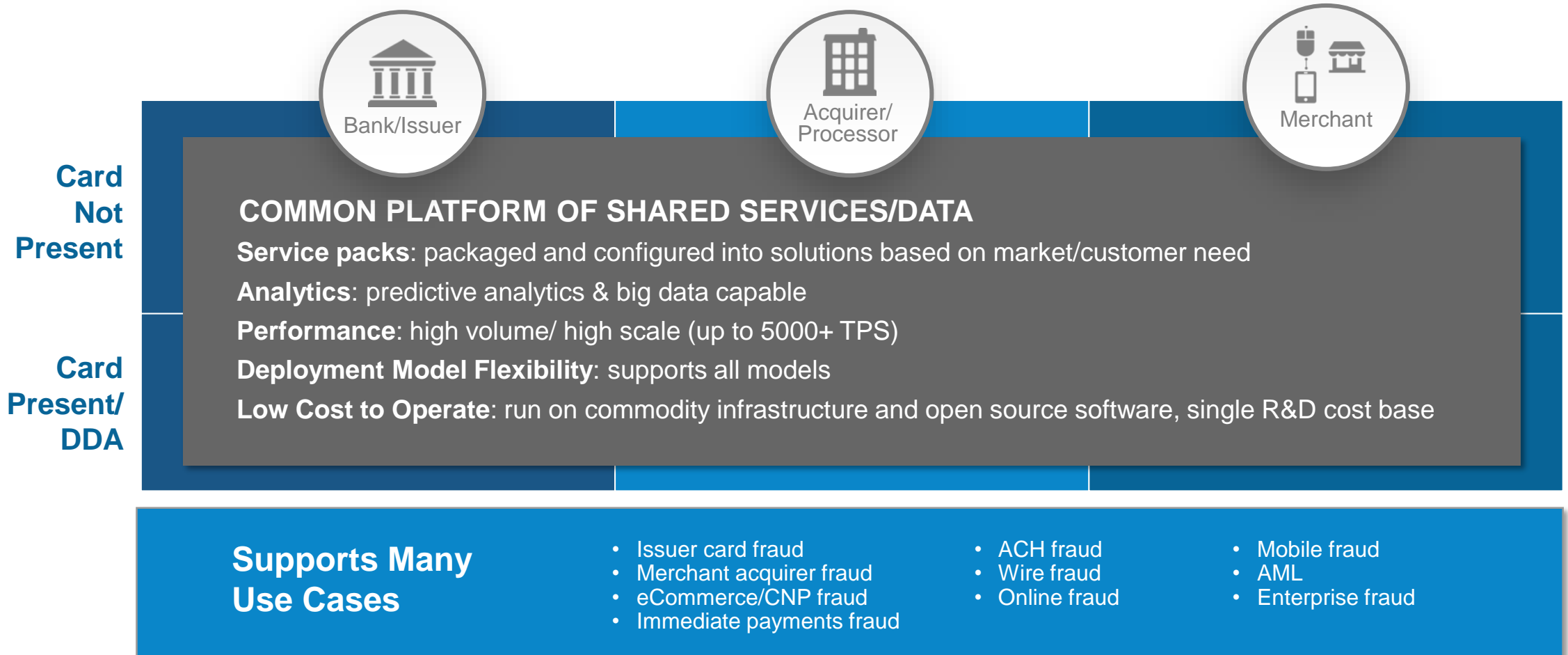
ACI Payments Intelligence

Investing in payments and fraud data for real-time decisions








UP Payments Risk Management Solution

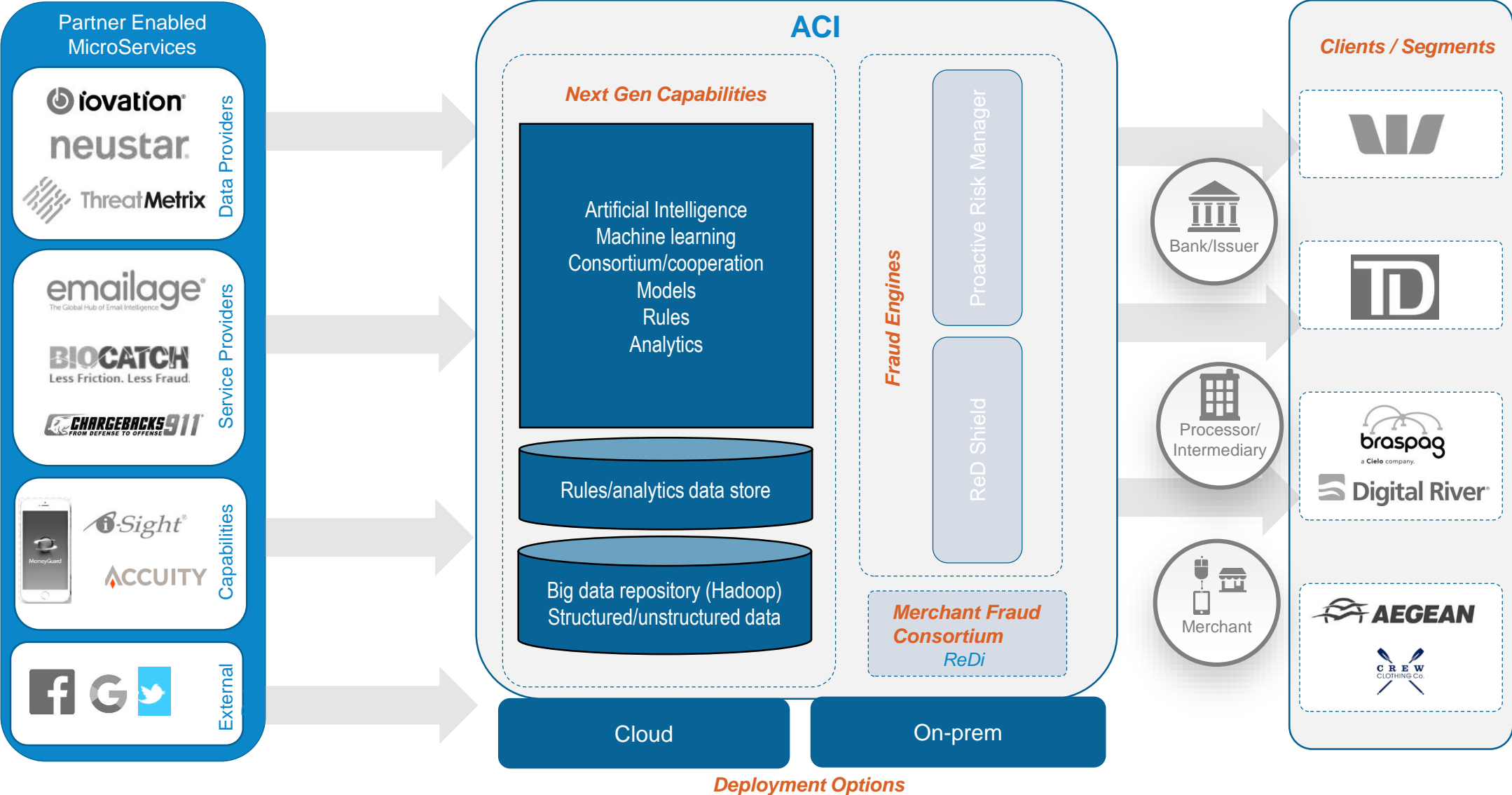
Next-gen real-time fraud prevention



Next-Gen Differentiators

REAL-TIME TRANSACTION PATH	DEPLOYMENT FLEXIBILITY	ANALYTICS & DATA	PAYMENTS INTEGRATION	SHARED INTELLIGENCE		
 <p>Fraud screening in real-time</p>	 <p>On-premise or in the cloud</p>	 <p>AI and adaptive machine learning</p>	 <p>Payments and fraud</p>	 <p>Global fraud insights</p>		
Built upon ACI's Non Functional Requirements						
Security	Scalability	Globality	Customer Experience	Serviceability	Capacity	Availability

ACI Fraud Ecosystem



Investment Value: ACI Business Benefits



**Improved
Margins**



**Shared
Architecture**



**UP Payments
Risk Management
Solution**



**High Volume
Scalability**

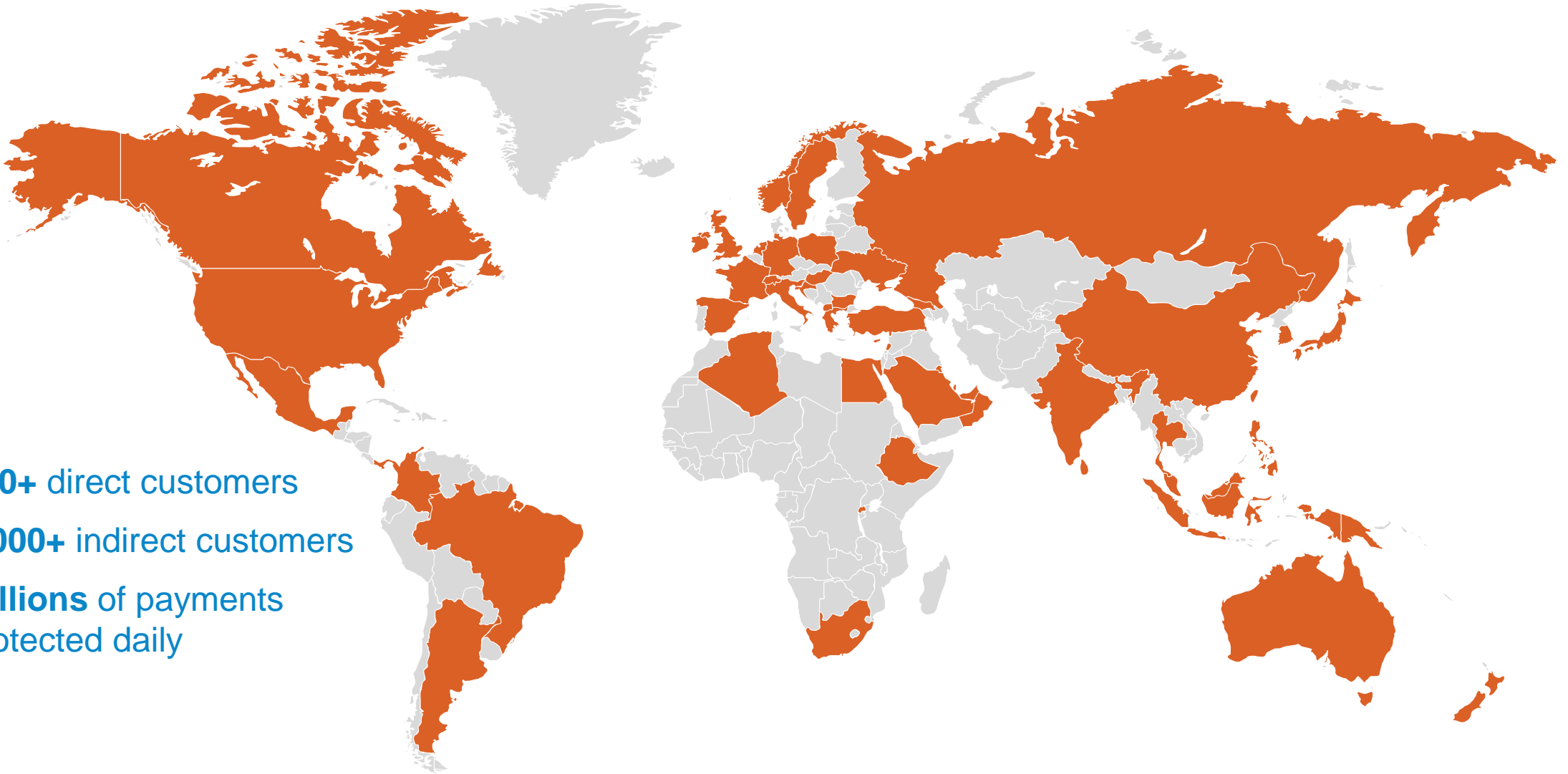


**Fixed
Cost Base**

Investment Value: Customer Benefits Realized



Expanding Global Footprint for Fraud



- **350+** direct customers
- **5,000+** indirect customers
- **Millions** of payments protected daily

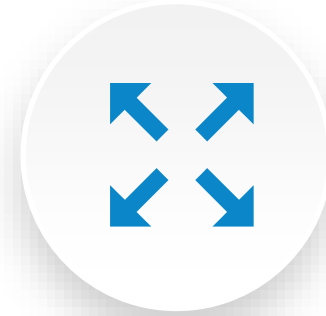
UP Payments Risk Management



Opportunity



Intelligence



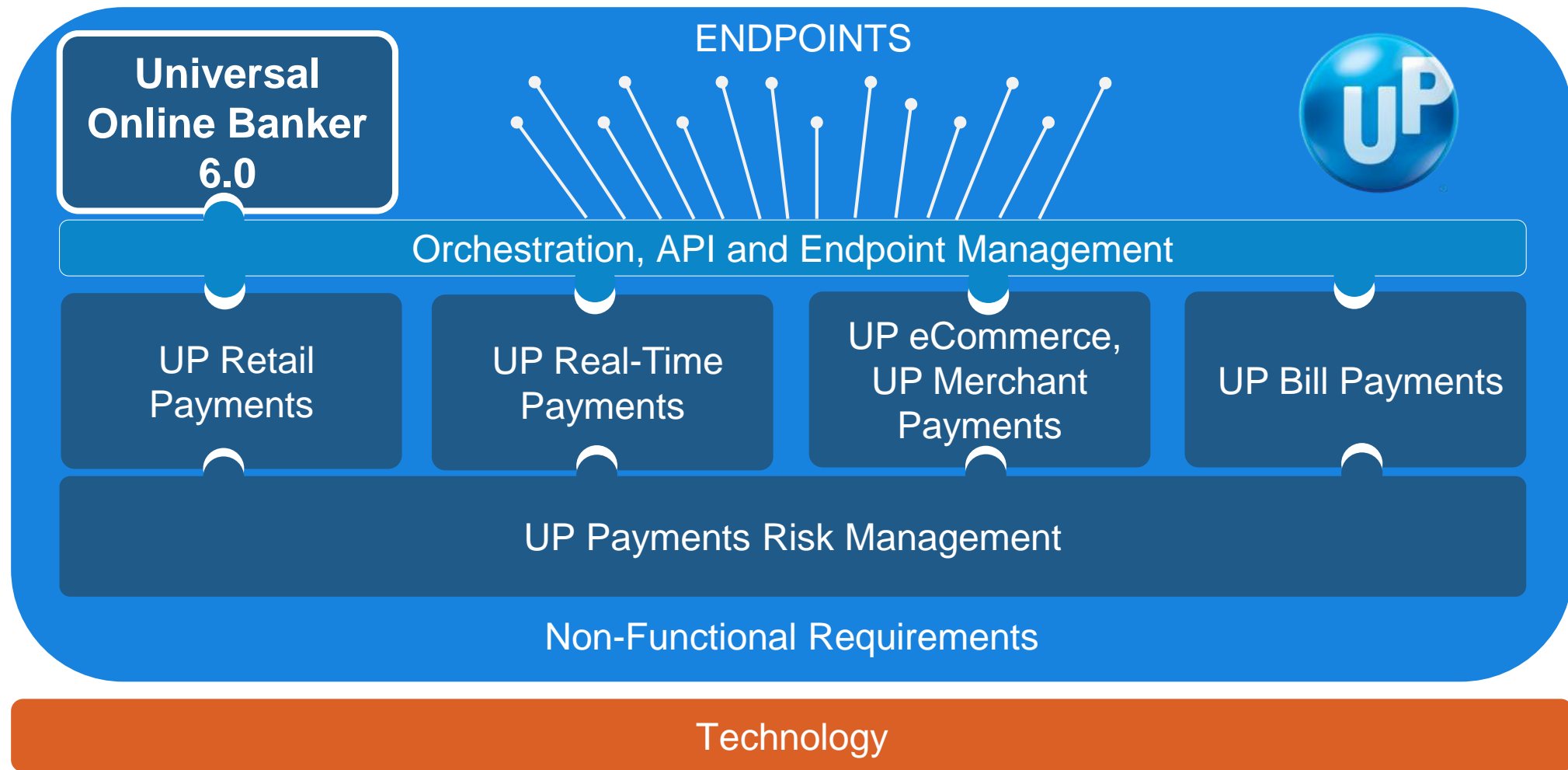
Value



DIGITAL BANKING INNOVATION

Mike Braatz

Senior Vice President, Business Leader



Bank Marketplace Challenges



Banks are facing **increased competition** from FinTech's



Tier 2 and 3 banks want to “**out punch their weight class**” with a best-of-breed solution



Banks are looking to **enhance the customer experience** with a focus on ease of use, modern user interface, holistic digital banking experience



Offering **APIs** to bank's customers presents new sources of **revenue**



Increased scrutiny from regulators and shareholders necessitates that banks operate more efficiently, reduce costs and reduce number of vendor relationships



Small business customers need more **sophisticated functionality**

Universal Online Banker 6.0

Addressing Marketplace Challenges



USER INTERFACE TRANSFORMATION

- Responsive/adaptive web design
- Simplification



API BANKING

- Service enablement of all functionality
- Partner ecosystem



MOBILITY

- Hybrid mobile application
- Leverage capabilities of device



IMMEDIATE PAYMENTS

- Initiation and receipt
- TCH, Zelle, others

U.S. Cash Management Vendor Evaluation Report, 2016

Focus on User Experience



“ UOB clients often praise the solution’s overall usability, its breadth of functionality, and its high levels of customization...another client reference speaks highly of the solution’s wire and ACH navigation, approval levels and ability to help the customer win business away from some of the largest bank in its footprint. ”

AWARDS

Best Payments
Flexibility

Largest Customer Base

Most Open Architecture

Digital Banking Benchmarking Study - 2016

Greenwich Associates



ACI remains at the top rating range among the **Large Banks – North American peer group**

92

ACI's overall rating of 92 **ranks first among the Regional North American peer group** and outperforms the peer group maximum by ten points.



ACI's overall score represents a **three point increase** compared to the 2014 score of 89.

7/9

ACI scores above the top of the peer group range on **seven out of nine** high level factors.



ACI **ranks first** on a number of factors **weighted '5' or most important**, including: Online Help / Support, User Administration/ Entitlements, User Authentication, Fraud Prevention/Monitoring, Connectivity and File Services, Integrated Payments/Workflow, ACH / EFT / Non-urgent Payments, Wire Transfers, Information Reporting, Transaction Search/Item Inquiry

Commercial Banking Leaders Rely On ACI



MB Financial Selects Universal Online Banker

Bank wins ACI Innovation Award

ACI WORLDWIDE ANNOUNCES 2017 INNOVATION AWARD WINNERS, RECOGNIZING GLOBAL PAYMENTS INNOVATION

Auchan Retail International, Everlink, MB Financial, Nicholas Financial, Rabobank Nederland, The Co-operative Group and Westpac New Zealand Limited All Receive Top Honors

Thursday, October 12,

Share this:



NAPLES, FLA—October 12, 2017—ACI Worldwide, a leading global provider of real-time [electronic payment and banking solutions](#), today announced the winners of the 2017 ACI Innovation Award. The award recognizes financial intermediaries for their innovative use of ACI's UP portfolio of payments innovation;

ACI WORLDWIDE POWERS DIGITAL BANKING FOR MB FINANCIAL

Leading commercial bank utilizes ACI's cloud-based Universal Online Banker to meet the needs of corporate banking customers

Tuesday, October 17, 2017

Share this:



NAPLES, FLA—October 17, 2017—ACI Worldwide (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), today announced that MB Financial Bank is utilizing ACI's Universal Online Banker solution for its corporate banking customers.

With approximately \$20 billion in assets, Chicago-based commercial bank MB Financial has been serving the financial needs of businesses for more than 100 years. The bank was looking for both a modern [digital cash management solution](#) to meet the sophisticated needs of its large corporate customers and a proven partner able to

ACI WORLDWIDE STEPS UP TO MARKET'S GROWING OPEN API DEMANDS

ACI launches new API manager capabilities to support financial institutions' open banking strategies

Tuesday, October 17, 2017

Share this:



NAPLES, FLA—October 17, 2017—ACI Worldwide (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), today announced the launch of new API manager capabilities to support financial institutions' open banking strategies.

Financial institutions are increasingly turning to ACI's Universal Online Banker (UOB) solution to meet the growing demand for open banking strategies. The UOB solution provides a secure, scalable, and flexible platform for financial institutions to deliver digital banking services to their customers. The UOB solution is designed to meet the needs of financial institutions in developing and emerging markets, where the regulatory requirements for open banking are often more stringent.

ACI SIMPLIFIES DIGITAL BANKING WITH NEW RESPONSIVE WEB DESIGN, POWERED BY INDUSTRY'S MOST EXTENSIVE API LIBRARY

Universal Online Banker, ACI's next-generation cloud-based solution, delivers FIs integrated, enterprise digital banking with multichannel accessibility and best-in-class UI

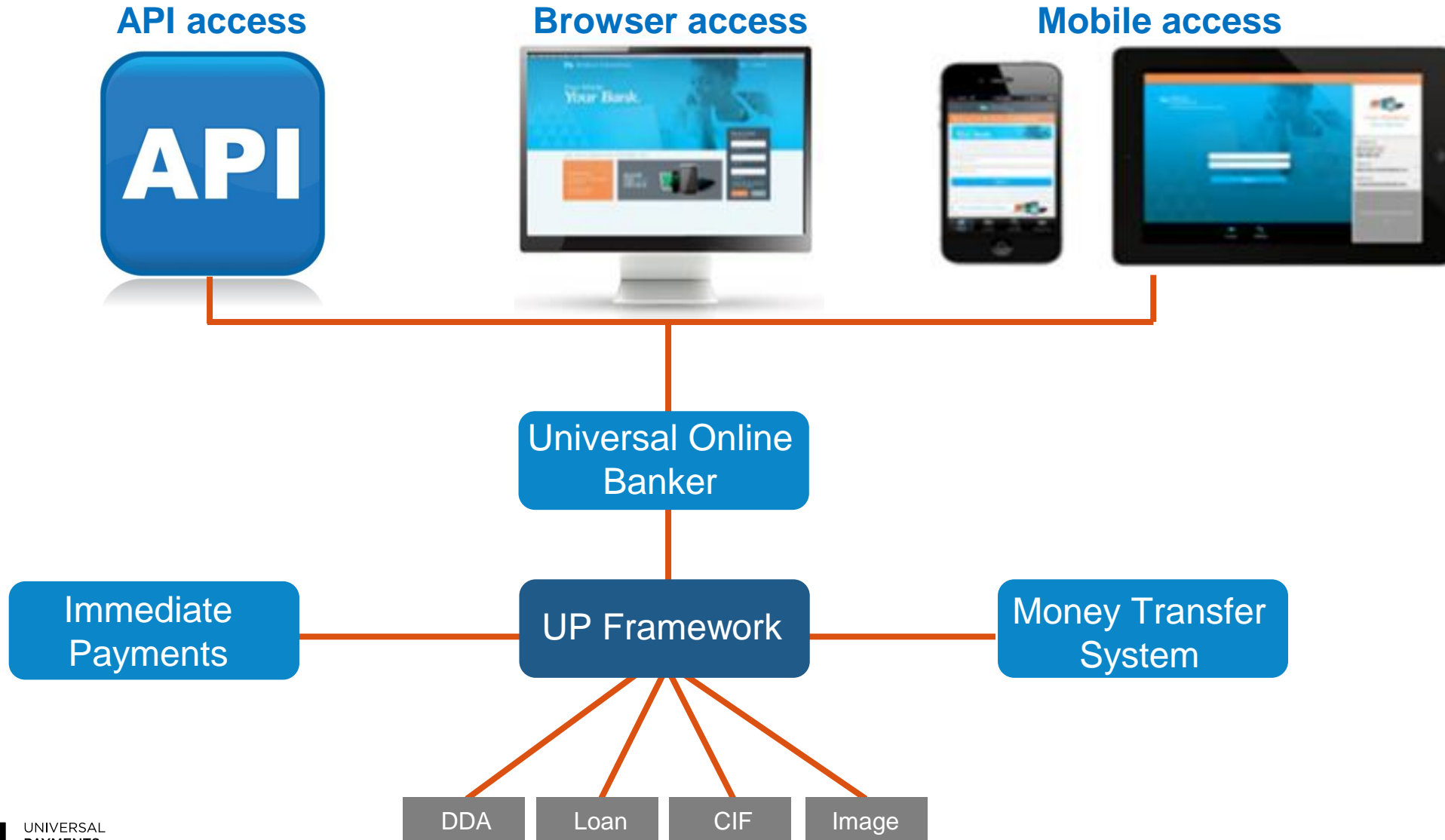
Tuesday, October 17, 2017

Share this:



NAPLES, FLA—October 17, 2017—ACI Worldwide (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), today announced the next generation of its flagship enterprise [digital banking solution](#), Universal Online Banker. Featuring the industry's most extensive API library, the award-winning Universal Online Banker platform enables clients to further their Open API strategies and extend the services of the application to new channels and user interaction

ACI Wholesale Banking Solutions






DEMONSTRATION

Universal Online Banker 6.0

Last Login: 10/06/2016 - 13:42 EST

Alerts 99+ Approvals 20 Messages 11 Log Off



WORLD FINANCIAL

Welcome, Robert Williams ▾

DASHBOARD

ACCOUNTS ▾

PAYMENTS ▾

TRANSFERS ▾


FRAUD CONTROL ▾

CHECK SERVICES ▾

FILE SERVICES ▾

TOOLS ▾

ADMINISTRATION ▾

 DASHBOARD

⊕ Add Widget

↺ Restore

↺ Refresh

? Help

ACCOUNT BALANCES

East Coast ▾ ⚙


Investments ▴	Current Available	Current Ledger	Actions
Money Market	\$76,289.22 As of 02/13/2017 21:47	\$77,779.00 As of 02/13/2017 21:47	▾
Overnight Sweep	\$51,611.36 As of 02/13/2017 21:47	\$51,118.09 As of 02/13/2017 21:47	▾

Checking ▴

Current Available	Current Ledger	Actions	
Operating Account	\$71,836.70 As of 02/13/2017 21:47	\$67,716.34 As of 02/13/2017 21:47	▾
Payroll	\$71,836.70 As of 02/13/2017 21:47	\$67,716.34 As of 02/13/2017 21:47	▾

BALANCES CHART

⚙



26.67% Money Market

25.11% Operating Account

18.04% Overnight Sweep

30.19% Payroll

Universal Online Banker 6.0

The screenshot shows the 'PAYMENT CENTER' interface. At the top, there is a navigation bar with a menu icon, a notification bell with '99+', a checkmark with '20', an envelope icon, and a blue box with '11'. Below this is a header with 'PAYMENT CENTER' and two icons: a plus sign and a question mark. The main area has two tabs: 'ALL' (selected) and 'PENDING'. Below the tabs is a search bar labeled 'Payments' with a magnifying glass icon. The list contains four items, each with a checkbox, a date range, a status, and a description:

Checkbox	Date Range	Status	Description	Action
<input type="checkbox"/>	5/4/2017 - 5/3/2017	Pending Approval	US Fedwire Dell Computer	>
<input type="checkbox"/>	5/3/2017 - 5/2/2017	Pending Approval	CCD 2 Recipients	>
<input type="checkbox"/>	4/28/2017 - 4/27/2017	Pending Approval	US Fedwire Dell Computer	>
<input type="checkbox"/>	4/26/2017 - 4/25/2017	Pending Approval	CCD 2 Recipients	>

At the bottom, there are two buttons: 'Delete' (red) and 'Reports' (blue with a dropdown arrow). Below these are two large buttons: 'Reject' (grey) and 'Approve' (blue).

The screenshot shows the 'TEMPLATE CENTER' interface. At the top, there is a navigation bar with a menu icon, a notification bell with '99+', a checkmark with '20', an envelope icon, and a blue box with '11'. Below this is a header with 'TEMPLATE CENTER' and two icons: a plus sign and a question mark. The main area has a search bar labeled 'Template Name' with a magnifying glass icon. The list contains five items, each with a checkbox, a status, a description, and a dropdown menu:

Checkbox	Status	Description	Action
<input type="checkbox"/>	Approved 1,700 USD	US Wire ACME Corp.	>
<input type="checkbox"/>	Approved 1,000 USD	CCD 2 Recipients	>
<input type="checkbox"/>	Approved 1,700 USD	US Wire ACME Corp.	>
<input type="checkbox"/>	Approved 1,000 USD	CCD 2 Recipients	>
<input type="checkbox"/>	Approved 1,000 USD	CCD 2 Recipients	>

At the bottom, there are two buttons: 'Delete' (red) and 'Create Payment' (blue). Below these are two large buttons: 'Reject' (grey) and 'Approve' (blue). A 'Show 10' dropdown menu is also visible.



Q&A



CUSTOMER PANEL 2017

Moderator

Carolyn Homberger

Group President, Global Sales
ACI Worldwide

Panelists

Keith Gray
Vice President
The Clearing House

Shawn Griffin
Senior Vice President
MB Financial Bank

Diego Manocchio
Chief Information Officer
Red Link

Virginia Sills
Fraud Prevention Analyst
IKEA



ANY PAYMENT,
EVERY POSSIBILITY.

ANALYST DAY 2017

Non-GAAP Financial Measures

To supplement our financial results presented on a GAAP basis, we use the non-GAAP measures indicated in the tables, which exclude significant transaction related expenses, as well as other significant non-cash expenses such as depreciation, amortization, and non-cash compensation, that we believe are helpful in understanding our past financial performance and our future results. The presentation of these non-GAAP financial measures should be considered in addition to our GAAP results and are not intended to be considered in isolation or as a substitute for the financial information prepared and presented in accordance with GAAP. Management generally compensates for limitations in the use of non-GAAP financial measures by relying on comparable GAAP financial measures and providing investors with a reconciliation of non-GAAP financial measures only in addition to and in conjunction with results presented in accordance with GAAP. We believe that these non-GAAP financial measures reflect an additional way to view aspects of our operations that, when viewed with our GAAP results, provide a more complete understanding of factors and trends affecting our business. Certain non-GAAP measures include:

- Adjusted EBITDA: net income (loss) plus income tax expense (benefit), net interest income (expense), net other income (expense), depreciation, amortization, and non-cash compensation, as well as significant transaction related expenses and legal judgment. Adjusted EBITDA should be considered in addition to, rather than as a substitute for, net income (loss).

Forward-Looking Statements

This presentation contains forward-looking statements based on current expectations that involve a number of risks and uncertainties. Generally, forward-looking statements do not relate strictly to historical or current facts and may include words or phrases such as “believes,” “will,” “expects,” “anticipates,” “intends,” and words and phrases of similar impact. The forward-looking statements are made pursuant to safe harbor provisions of the Private Securities Litigation Reform Act of 1995.

Forward-looking statements in this presentation include, but are not limited to, statements regarding:

- Expectations regarding five year targets, including future increases in organic revenue, adjusted EBITDA margin, operating free cash flow, and new bookings.

All of the foregoing forward-looking statements are expressly qualified by the risk factors discussed in our filings with the Securities and Exchange Commission. Such factors include, but are not limited to, increased competition, the success of our Universal Payments strategy, demand for our products, restrictions and other financial covenants in our credit facility, consolidations and failures in the financial services industry, customer reluctance to switch to a new vendor, the accuracy of management’s backlog estimates, the maturity of certain products, our strategy to migrate customers to our next generation products, ratable or deferred recognition of certain revenue associated with customer migrations and the maturity of certain of our products, failure to obtain renewals of customer contracts or to obtain such renewals on favorable terms, delay or cancellation of customer projects or inaccurate project completion estimates, volatility and disruption of the capital and credit markets and adverse changes in the global economy, our existing levels of debt, impairment of our goodwill or intangible assets, litigation, future acquisitions, strategic partnerships and investments, the complexity of our products and services and the risk that they may contain hidden defects or be subjected to security breaches or viruses, compliance of our products with applicable legislation, governmental regulations and industry standards, our ability to protect customer information from security breaches or attacks, our compliance with privacy regulations, the protection of our intellectual property in intellectual property litigation, exposure to credit or operating risks arising from certain payment funding methods, the cyclical nature of our revenue and earnings and the accuracy of forecasts due to the concentration of revenue-generating activity during the final weeks of each quarter, business interruptions or failure of our information technology and communication systems, our offshore software development activities, risks from operating internationally, including fluctuations in currency exchange rates, exposure to unknown tax liabilities, volatility in our stock price, and potential claims associated with our sale and transition of our CFS assets and liabilities. For a detailed discussion of these risk factors, parties that are relying on the forward-looking statements should review our filings with the Securities and Exchange Commission, including our most recently filed Annual Report on Form 10-K and our Quarterly Reports on Form 10-Q.