

**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**  
Washington, D.C. 20549

**FORM 8-K**

**CURRENT REPORT**  
Pursuant to Section 13 OR 15(d) of The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): March 12, 2024

Commission File Number 0-25346

**ACI WORLDWIDE, INC.**

(Exact name of registrant as specified in its charter)

<b>Delaware</b> <small>(State or other jurisdiction of incorporation or organization)</small>	<b>47-0772104</b> <small>(I.R.S. Employer Identification No.)</small>
<b>6060 Coventry Drive Elkhorn, Nebraska</b> <small>(Address of Principal Executive Offices)</small>	<b>68022</b> <small>(Zip Code)</small>
<b>(402) 390-7600</b> <small>(Registrant's telephone number, including area code)</small>	

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

<small>Title of each class</small>	<small>Trading Symbol(s)</small>	<small>Name of each exchange on which registered</small>
<b>Common Stock, \$0.005 par value</b>	<b>ACIW</b>	<b>Nasdaq Global Select Market</b>

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

**Item 7.01. Regulation FD Disclosure.**

On March 12, 2024, ACI Worldwide, Inc. (the "Company") posted investor relations materials on its website (www.aciworldwide.com) to be used in connection with its analyst day. A copy of the presentation materials is attached hereto as Exhibit 99.1 and is incorporated by reference into this Item 7.01. The foregoing information (including the exhibits hereto) is being furnished under "Item 7.01- Regulation FD Disclosure." Such information (including the exhibits hereto) shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, except as shall be expressly set forth by specific reference in such filing.

The filing of this report and the furnishing of this information pursuant to Item 7.01 do not mean that such information is material or that disclosure of such information is required.

**Item 9.01. Financial Statements and Exhibits.**

(d) Exhibits.

<a href="#">99.1</a>	Investor presentation materials dated March 12, 2024
104	Cover Page Interactive Data File (embedded within the Inline XBRL document)

---



ACI Worldwide

**NEW** PATHS  
PAYMENTS  
PARADIGMS

ANALYST DAY 2024

# Welcome

**New Paths. New Payments. New Paradigms.** The theme of ACI Worldwide's 2024 Analyst Day was carefully curated to describe the opportunities presented by the rapidly changing payments ecosystem and how ACI will use our position in the market and our Intelligent Payments Orchestration strategy to take advantage of those opportunities.

Global commerce relies on ACI. Our payment software solutions handle billions of transactions, enabling the movement of trillions of dollars, every day. Our bank, biller, and merchant customers are leaders in their industries. They trust our solutions because we have always offered unparalleled scalability, availability, and security.

Real-time payments and other discontinuities in the market are creating a strategic modernization imperative for these customers. Banks are at the forefront of this imperative, critically examining their payment infrastructures with the future in mind. They are seeking a lower-risk path to modernize complex systems and processes that built up over time.

ACI is the only payments technology provider who can offer this lower-risk path to payments modernization. We'll do it by building a cloud-native, multi-tenant payments hub that drives intelligent payments orchestration, and we'll connect our proven products and our new products to the hub. This will provide customers a straight-forward, lower-risk migration path.

While building the payments hub is our top strategic priority in 2024, it is not our only priority. We are investing in our sales and customer success management functions to bring us even closer to customers and their strategies. We are consolidating our ACI Speedpay® technology platforms to improve service and increase efficiency. We will apply generative AI and other tools to enhance speed and productivity, and we will leverage partners more effectively than we ever have.

We are focused on driving significantly higher growth beginning this year, with 7-9% revenue growth expected in 2024.

This is an exciting time at ACI, and I want to thank you for joining us to learn more about our new paths, new payments, and new paradigms. My leadership team and I look forward to spending time with you today and in the future.



Thomas W. Warsop III  
President and CEO

[aciworldwide.com](https://aciworldwide.com)



## John Kraft

SVP, Head of Strategy & Finance



John Kraft has served as SVP, Head of Strategy & Finance, for ACI since 2013. He joined ACI to lead its investor relations function after more than 12 years as a sell-side research analyst at D.A. Davidson. During his time at D.A. Davidson, he specialized in financial technology including payments, internet banking, and remittance, and was a two-time winner of The Wall Street Journal's "Best on the Street." Earlier in his career, John served as Vice President, Premier Banking at Bank of America from 1993 to 2001.

## Madeline Aufseeser

Global Leader Analyst Relations & Market Intelligence



Madeline K. Aufseeser serves as ACI's Global Leader Analyst Relations & Market Intelligence. Maddy has extensive experience driving market strategies and as a payments industry influencer. She has more than 30 years of service, including time with top 20 banks, a major network, leading payment industry technology providers and as an industry analyst. Maddy excels at identifying and providing key industry insights, and building and delivering on strategic plans for early stage to Fortune 500 institutions that span the payments ecosystem.











































































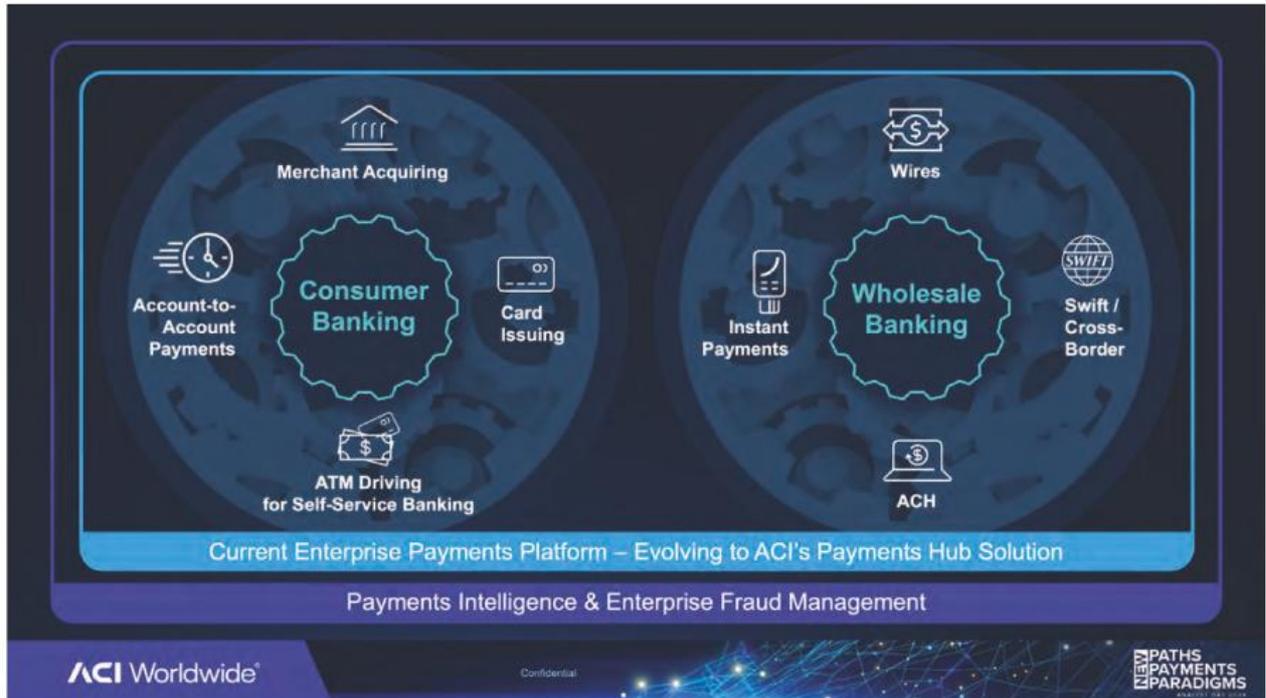












- We focus on Consumer Banking solutions and on Wholesale Banking solutions.
- These are distinct business areas within most banks, but market dynamics are driving change that offers new opportunities.
- ACI provides a common solution for the management and settlement of Instant Payments for Consumer and Wholesale Banking – a solution already live with more than 100 financial institutions.
- Our evolving payments hub is designed to enable banks to run an efficient, modern, cloud-native payments environment fit for the years and challenges to come.
- We deliver a differentiated enterprise fraud management solution across our consumer and wholesale banking solutions.

**Notes:**

---



---



---



---



---



---



---



---



---



---



---



---



---



---



---



---



---



---



---



---



---



---







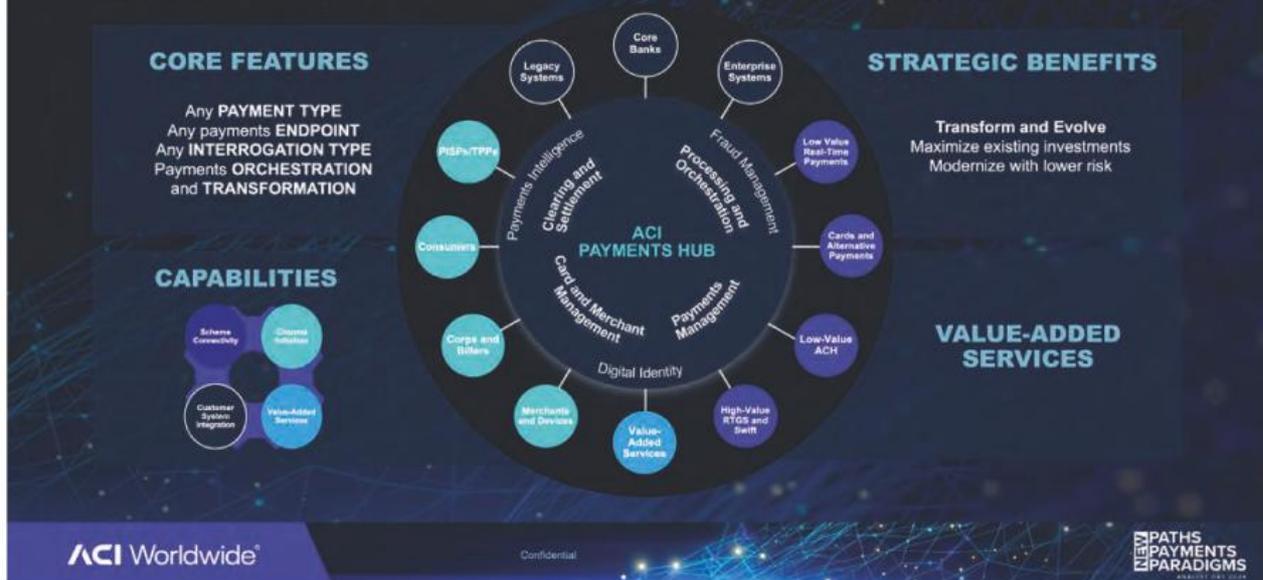








# ACI Creates a New Standard in Payment Hubs



- ACI is of the opinion that a modern payments hub brings process optimization and automation by modernizing payments by design.
- Associated enhancements include keeping up with regulatory and compliance requirements and improving customer experience.
- ACI's payments hub will include consumer payments for Card Issuing, Merchant Acquiring and ATM driving for self-service banking, particularly spanning authorization, capture, clearing, and settlement.
- It will embed our rich and differentiated payments intelligence and enterprise fraud management solution in the payments hub as combatting fraud is an integral capability.
- Our payments hub solution offers services that each area of the bank can access – but from a common technology platform, offering unique opportunities for banks to modernize while addressing total cost of ownership challenges, they face today.
- Our payments hub features a robust partner ecosystem that will expand value-added services and fintech engagement across our hub – opening paths for new monetization opportunities.

## Notes:

---



---



---



---



---



---



---



---



---



---



---



---



---



---



---



---





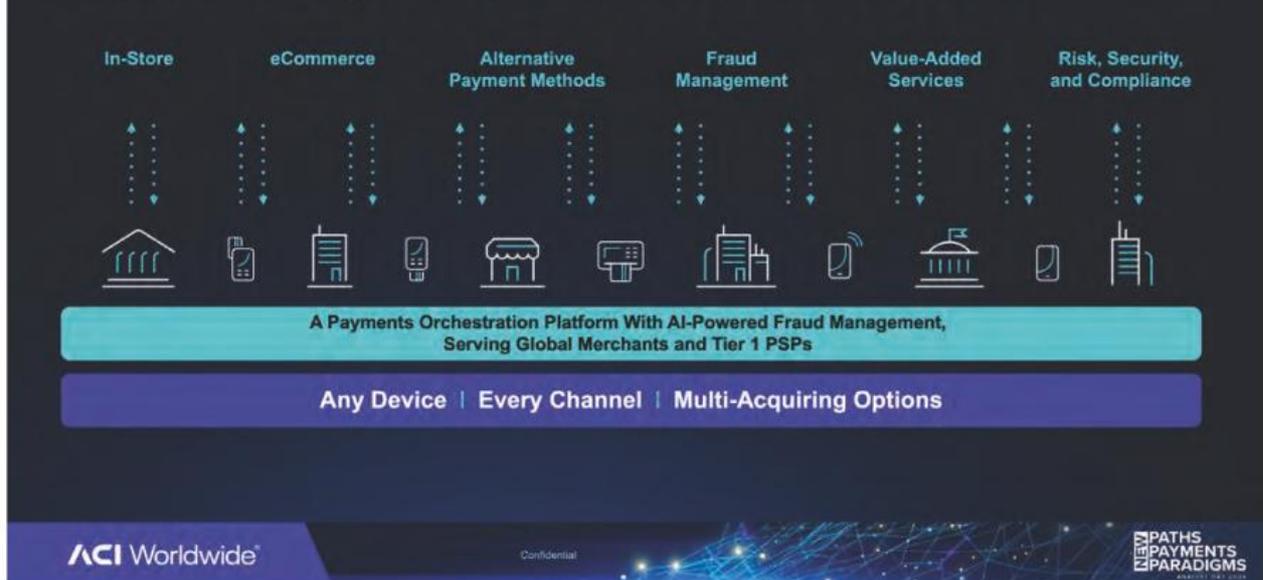








# Merchant Payments Orchestration Platform



- ACI provides independent intelligent orchestration platform solutions to large, sophisticated merchants that want to own and manage their customers' omnichannel experiences.
- By offering payments orchestration that can deliver multiple acquiring routes, ACI can help merchants best manage cost, but also can differentiate from competitors that are individual acquirers who bundle their standard solutions for their customers.
- Merchants are focused on making decisions to improve transaction authorizations, which drive positive customer experiences and – equally important – bring revenue into their businesses.
- Our solutions span global e-commerce payment orchestration, merchant fraud detection and prevention, and omni-channel payment orchestration.

## Notes:

---



---



---



---



---



---



---



---



---



---



---



---



---



---



---



---



---



---



---



---



---



---

















































# Insurance Case Study



	BEFORE	AFTER
<b>Pricing</b>	2.30% Credit/Debit Absorbed by Biller	2.40% Service Fee Paid by Consumer - Credit 2.40% Absorbed by Biller - Debit
<b>ACI Speedpay</b>	Net Margin <b>(0%)</b>	Net Margin <b>20%</b>
<b>Biller</b>	Expense \$2.2M	Expense \$2.0M

ACI Worldwide

Confidential



- ACI Speedpay had an insurance client that was not profitable for ACI.
- ACI worked with the client to adjust pricing for bill payments: Consumers were charged a 2.4% convenience fee for credit card usage while Debit and ACH payments remained fee-free.
- The new pricing model influenced consumer behavior, many consumers switched from credit cards to lower-cost debit and ACH options.
- ACI Speedpay's margins improved significantly, rising above 20%. By aligning fees with payment methods, ACI achieved profitability.

## Notes:

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---































































