

ACI Worldwide (NASDAQ: ACIW) makes fast, simple and secure payments possible around the world by connecting more ways to pay with more payment capabilities than any other provider. Our 4,100+ employees across 31 countries power electronic payments and banking for more than 5,100 organizations around the world. We have more than 40 years of payments expertise and customers in 80+ countries, including:



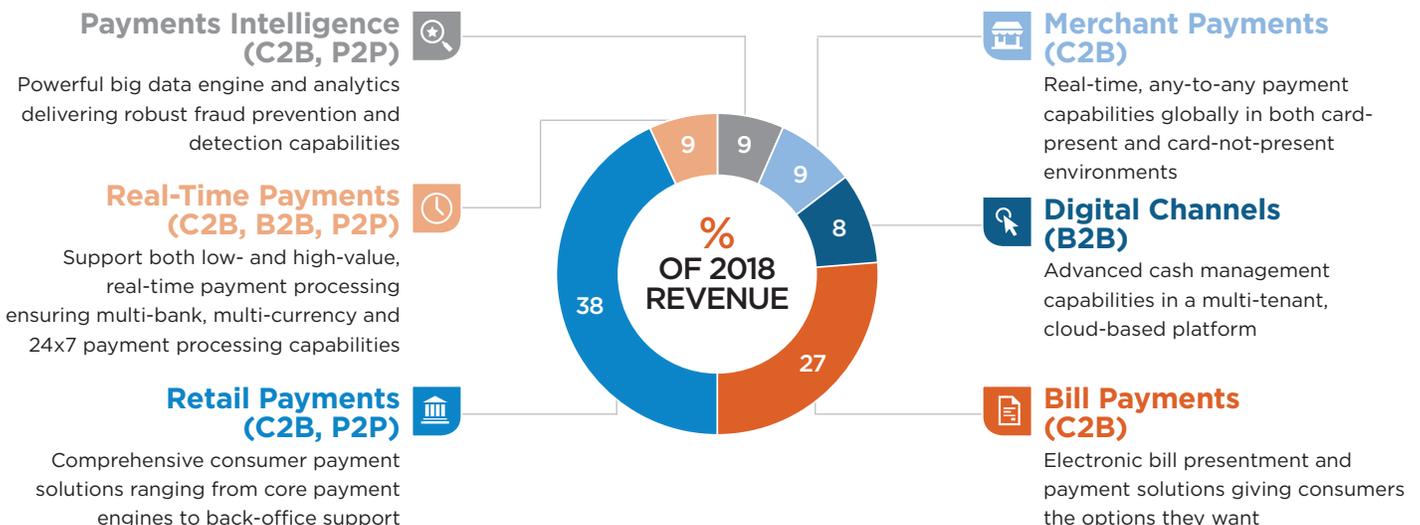
 **\$1.010B**  
2018 TOTAL REVENUE

 **\$251M**  
2018 ADJUSTED EBITDA

 **22%**  
2018 NEW BOOKINGS  
GROWTH

 **65%**  
RECURRING REVENUE  
(72% under ASC 605)

 **\$4.2B**  
60-MONTH BACKLOG  
(As of December 31, 2018)



# GLOBAL TRANSACTION OPPORTUNITY WITHIN ACI'S CURRENT SOLUTION SET AND FOUR-SEGMENT FOCUS



ACI current share:  
High teens to low 20s

Corporates	8 B
Merchants	137 B
Intermediaries	598 B
Banks	560 B



ACI target share:  
Low-to-mid 20s

Corporates	10 B
Merchants	210 B
Intermediaries	1,050 B
Banks	865 B

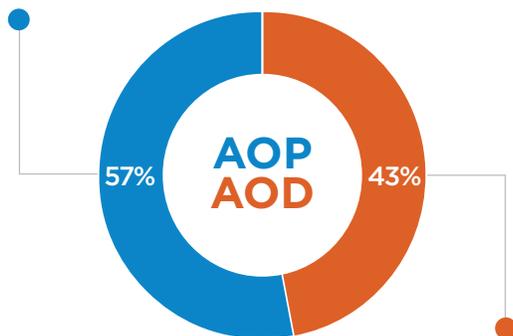
## OUR TWO DEPLOYMENT MODELS

### ACI On Premise™

**\$577M 2018 revenue**

High-margin maintenance and term license model

*Net adjusted EBITDA margin: 56%*



### ACI On Demand™

**\$433M 2018 revenue**

Cloud delivery will see improving profitability with scale

*Adjusted EBITDA margin: 5%*

## ACI LONG-TERM TARGETS

**New bookings growth:** High single digits

**Organic revenue growth:** Mid-to-upper single digits

**2020 Adjusted EBITDA target:** \$335-\$350 million

**Operating free cash flow:** Track adjusted EBITDA growth

**Target leverage ratio:** 2.5x EBITDA

## INVESTMENT HIGHLIGHTS

Long-term, blue-chip, geographically diverse customer base with **low customer concentration** and **strong renewal rates**

**Large contractual backlog** provides revenue and earnings visibility

**Transaction-based** software contracts drive **high-quality, recurring revenue**

**High-margin software** and platform delivery will see improving profitability with scale

### LEARN MORE

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