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

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**FORM 8-K**

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**CURRENT REPORT**  
Pursuant To Section 13 or 15(d)  
of the Securities Exchange Act of 1934

**Date of Report (Date of earliest event reported): November 14, 2017 (November 14, 2017)**

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**ACI WORLDWIDE, INC.**  
(Exact name of registrant as specified in its charter)

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**Delaware**  
(State or other jurisdiction  
of incorporation)

**0-25346**  
(Commission  
File Number)

**47-0772104**  
(IRS Employer  
Identification No.)

**3520 Kraft Rd, Suite 300**  
**Naples, FL 34105**  
(Address of principal executive offices) (Zip Code)

**Registrant's Telephone Number, Including Area Code: (239) 403-4600**  
(Former Name or Former Address, if Changed Since Last Report)

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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))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 under the Securities Act (17 CFR 230.405) or Rule 12b-2 under the Exchange Act (17 CFR 240.12b-2).

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.

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**Item 7.01. Regulation FD Disclosure**

On November 14, 2017, ACI Worldwide, Inc. posted investor relations materials on its website (www.aciworldwide.com) to be used in connection with investor conferences. 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.**

99.1 [Investor Presentation Materials dated November 14, 2017](#)

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

ACI WORLDWIDE, INC.

/s/ Scott W. Behrens

Scott W. Behrens, Senior Executive Vice President, Chief Financial Officer, and Chief Accounting Officer

Date: November 14, 2017

**ACI** UNIVERSAL  
PAYMENTS™

# 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**

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ANALYST DAY 2017



# 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

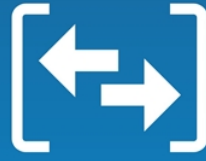
ACI will lead the transformation of the global payments ecosystem to a real-time, any-to-any paradigm built on acclaimed intellectual property and delivered in the cloud by a team of highly dedicated and innovative payment professionals committed to our customers' success.

# Key Elements of Our Strategy to Increase Customer Value



## Any Payment, Every Possibility

Building services and  
endpoints to achieve  
orchestration



## Non-Functional Requirements (NFRs)

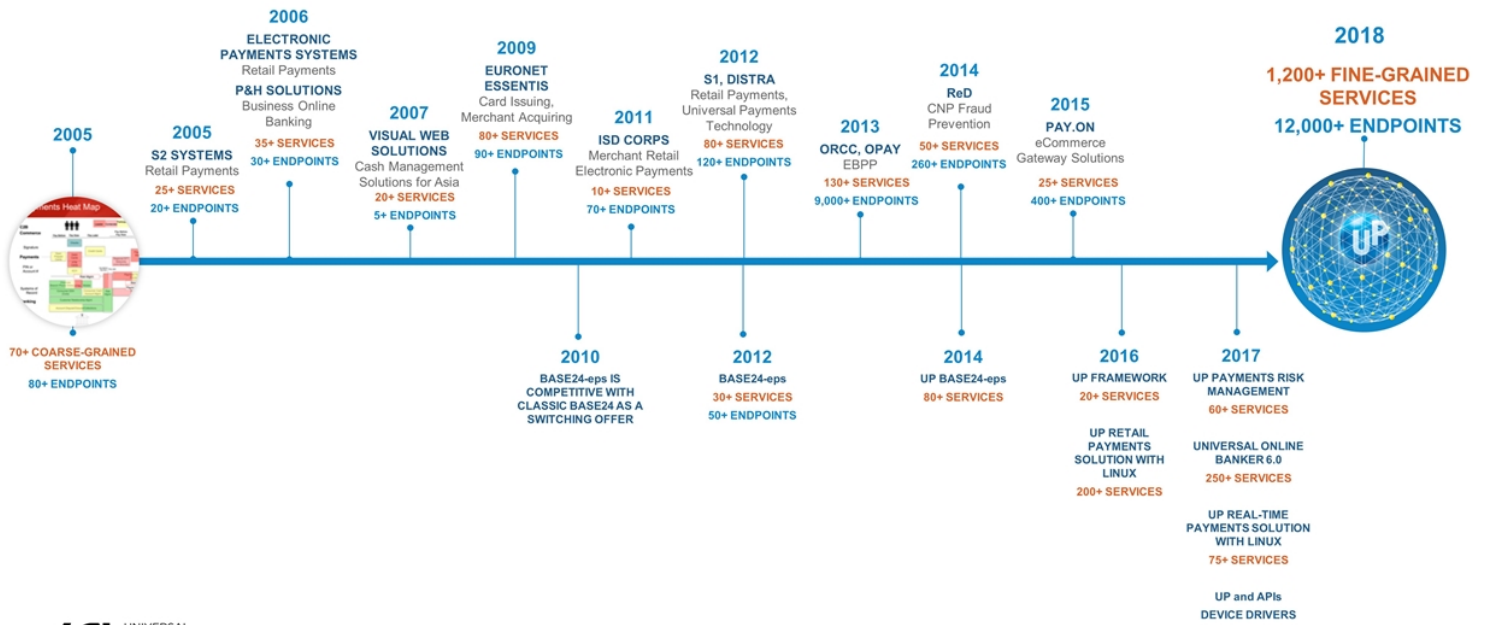
Highest quality,  
competitive  
differentiator



## Linux

Open, modern,  
low-cost platform

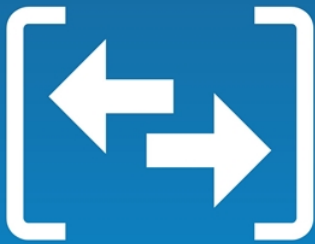
# Building and Acquiring the Capabilities for Orchestration





# 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

## 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)*

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**EVERY POSSIBILITY.**

ANALYST DAY 2017



# 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

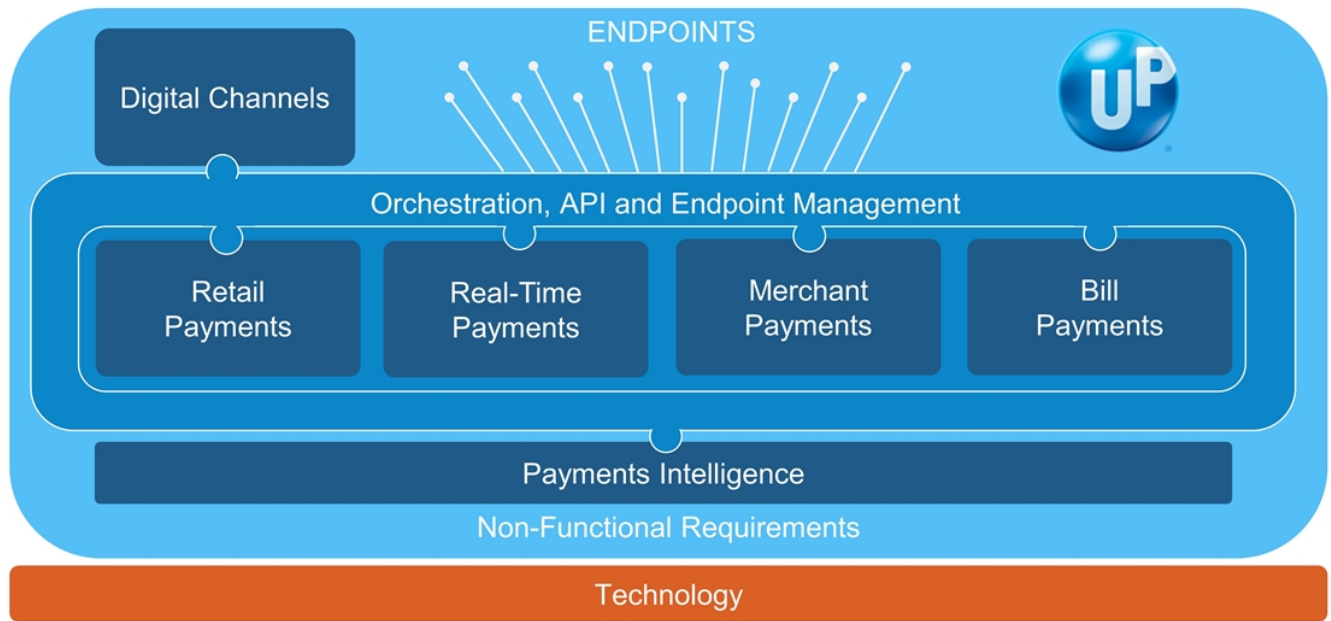
Segments

2

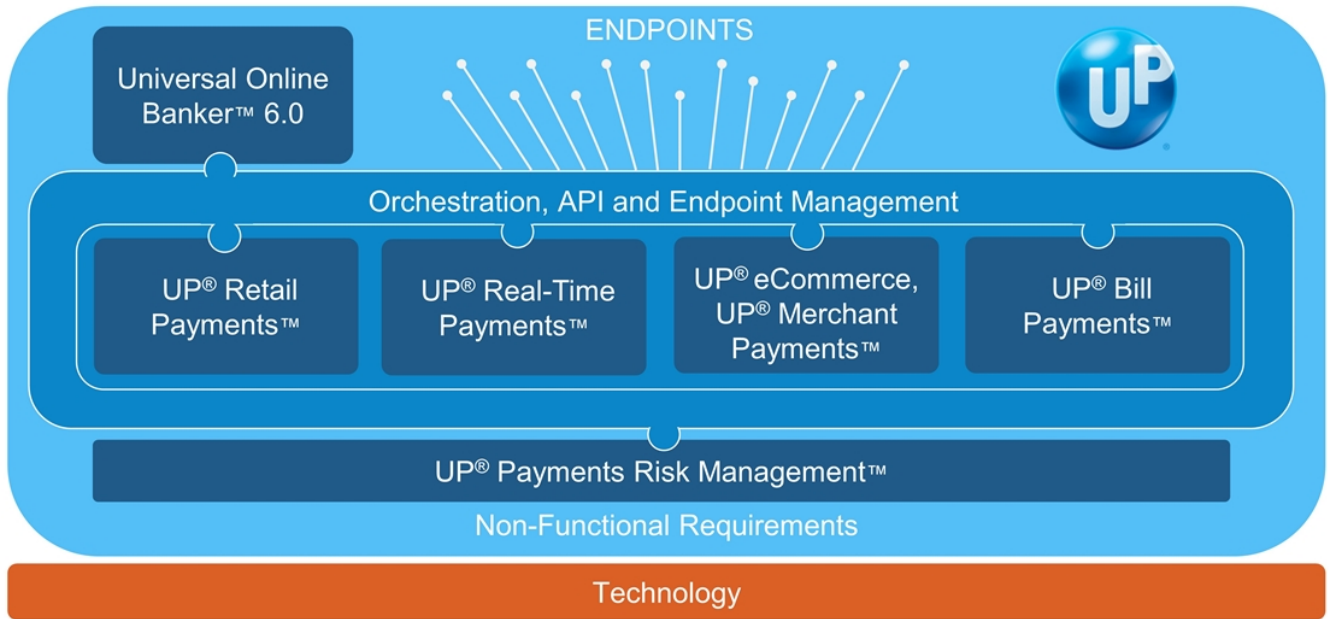
Deployment  
Options



## 6 Solution Areas



# 6 Solution Areas





## 4 Segments



Financial  
Institutions

313B



Merchants

174B



Financial  
Intermediaries

638B



Billers

6B

# 1.1T

ADDRESSABLE  
TRANSACTION  
MARKET

2017

## 4 Segments



Financial  
Institutions

500B



Merchants

290B



Financial  
Intermediaries

825B



Billers

8B

# 1.6T

ADDRESSABLE  
TRANSACTION  
MARKET

2022



# 4 Segments



## 2 Distribution Options



**On Premise**



**Cloud**

# 1ACI

**1 Intellectual  
Property Base**

**1 Employee Base**

**1 Commitment  
to Customers**

# ANY PAYMENT, EVERY POSSIBILITY.



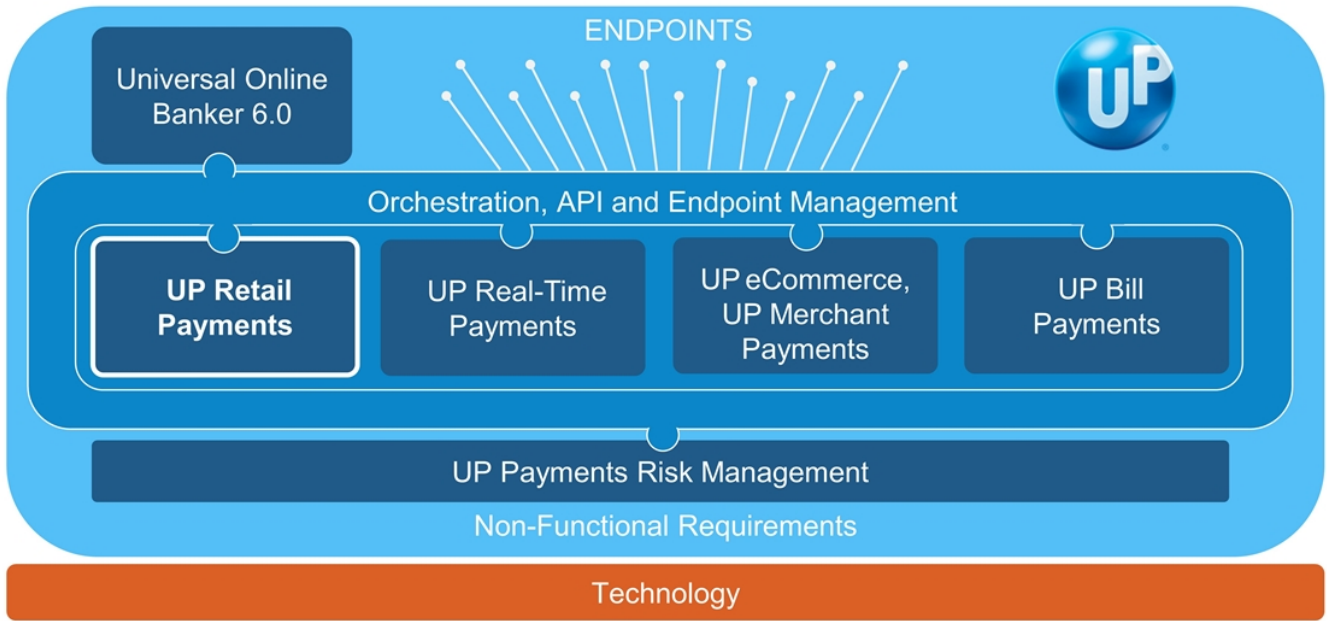


# RETAIL PAYMENTS MOMENTUM

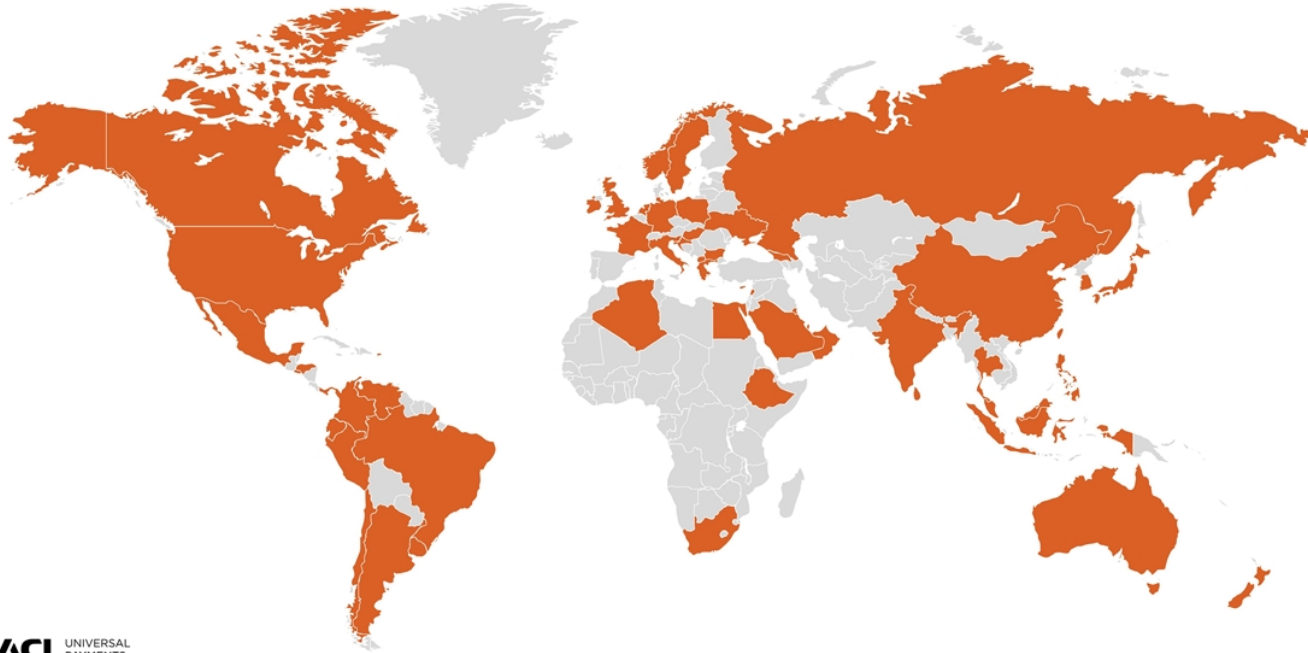
**Mandy Killam**

Executive Vice President  
ACI On Premise





# UP Retail Payments Solution Momentum



**ACI** UNIVERSAL PAYMENTS.

# 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



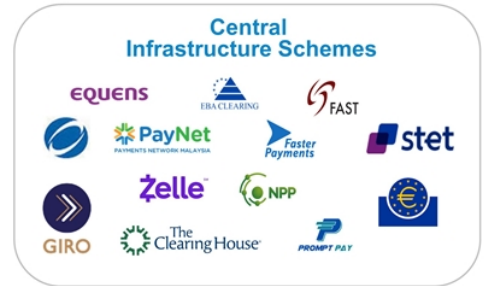
- Expanded its digital offering quickly
- Delivered fast and painless innovation/first-to-market leadership
- Extended connectivity to new devices and networks, quickly and cost effectively

# Solution Expands to Include Real-Time Payments



ANY ENDPOINT

DEFINED TRANSACTION SOURCES

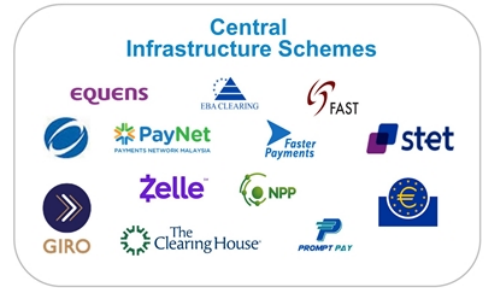


# API Management Enables Expansion to Broader Payments Ecosystem



ANY ENDPOINT

ANY SOURCE



# Increasing Customer Value



**Expansion of Ecosystem**



**Non-Functional Requirements (NFRs)**



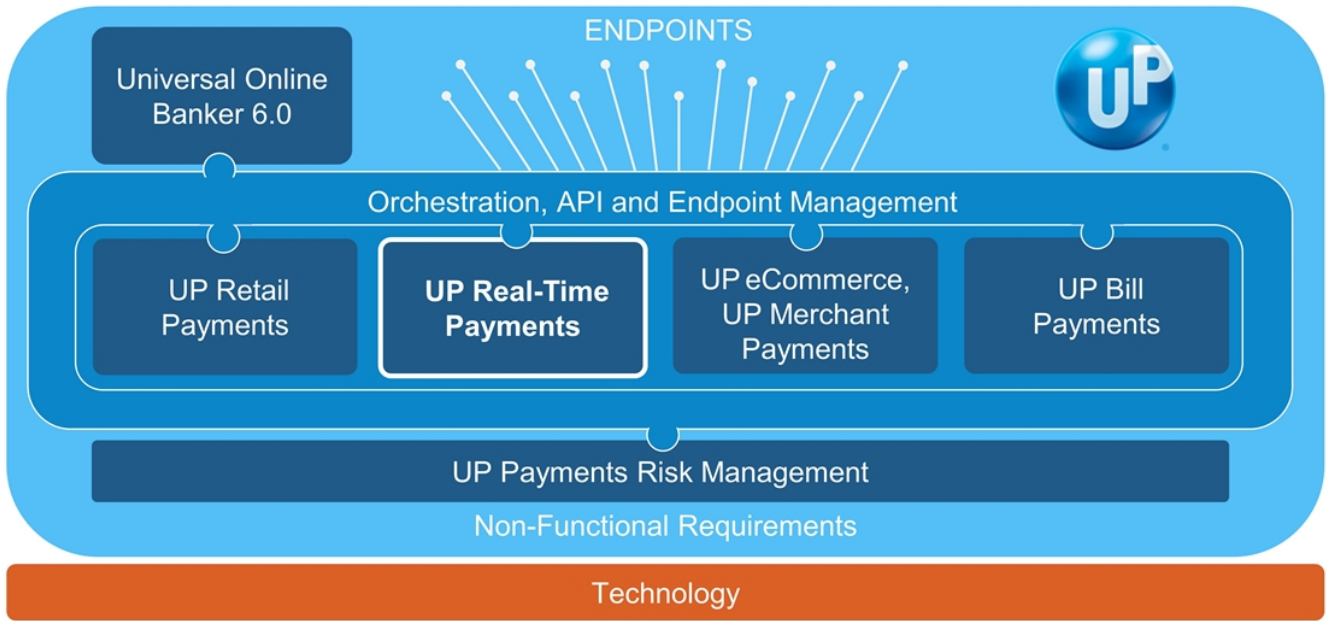
**Modern Technology**



# 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

-  UP BILLPAYMENT
-  UP eCOMMERCE
-  UP RETAIL PAYMENTS
-  UNIVERSAL ONLINE BANKER

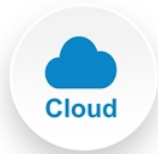
ORIGINATION AND RECEIPT



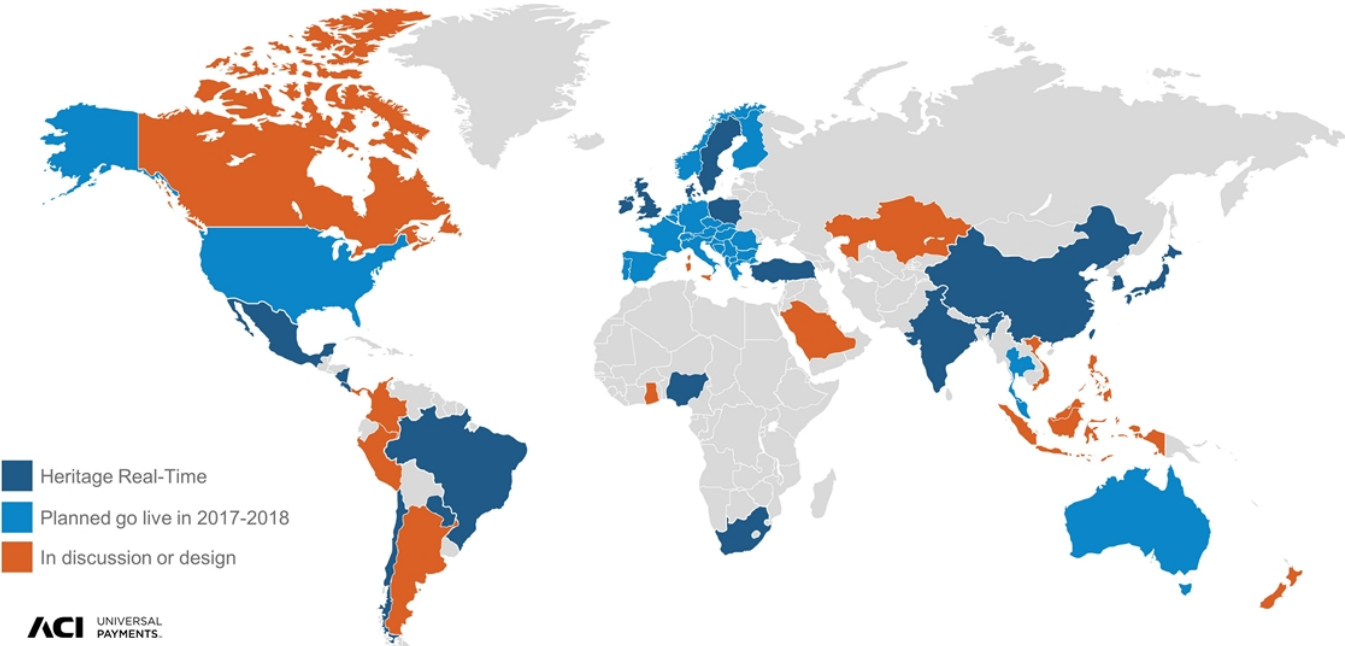
# UP Real-Time Payments Solution

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

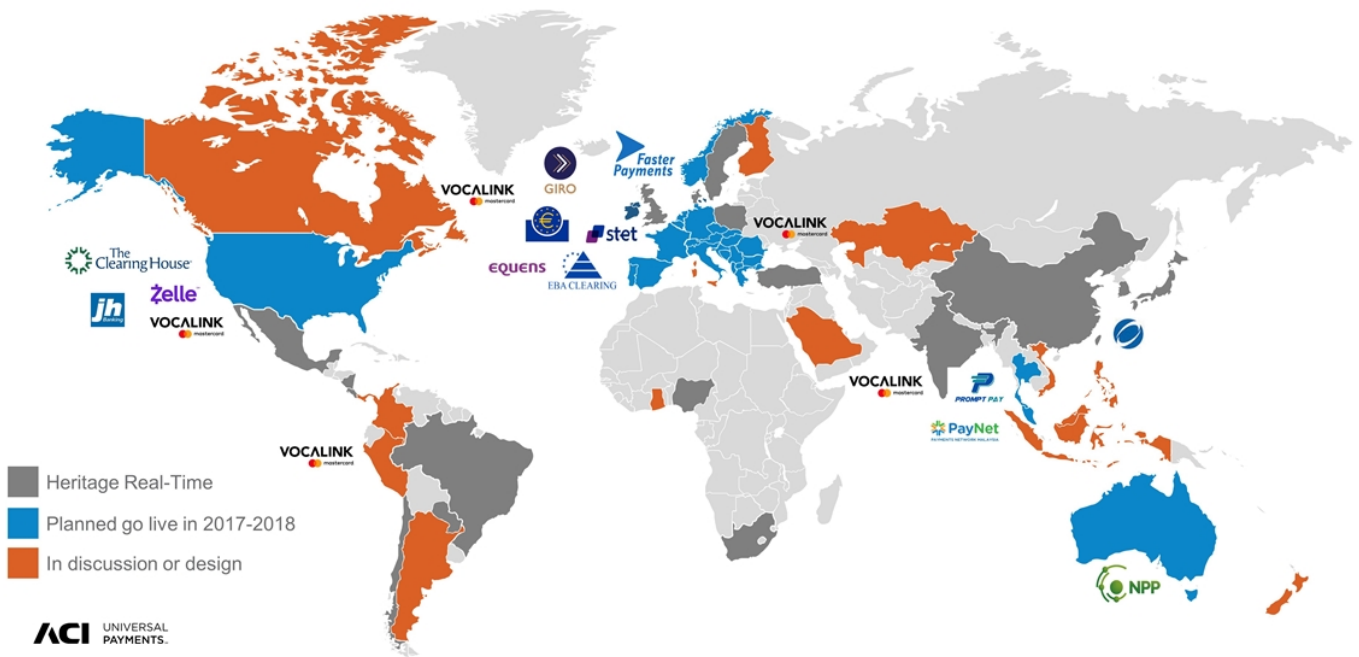
**ACI** UNIVERSAL PAYMENTS.



# 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:



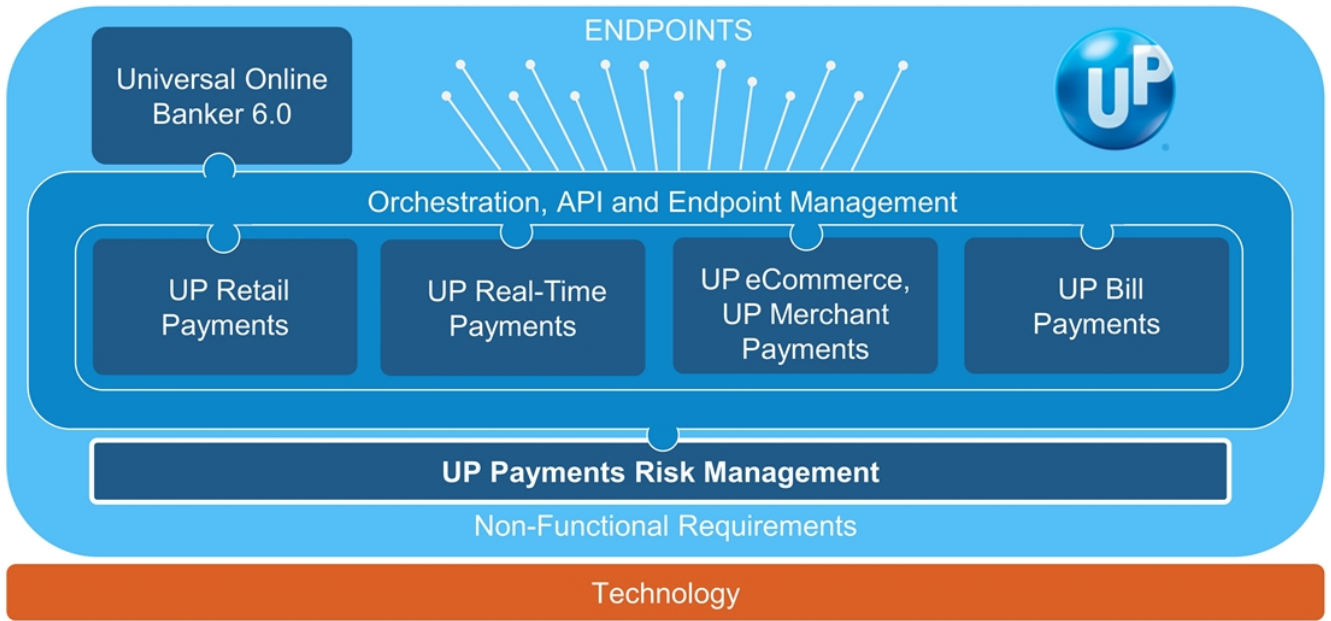
NAPLES, FLA and Paris, France—October 12, 2017—ACI Worldwide (NASDAQ: ACIW), a leading global provider of real-time electronic payment and banking solutions, and STET, one of the leading European clearing and settlement systems (CSM), announced their strategic agreement to deliver an end-to-end real-time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



# PAYMENTS INTELLIGENCE

**Mike Braatz**

Senior Vice President, Business Leader





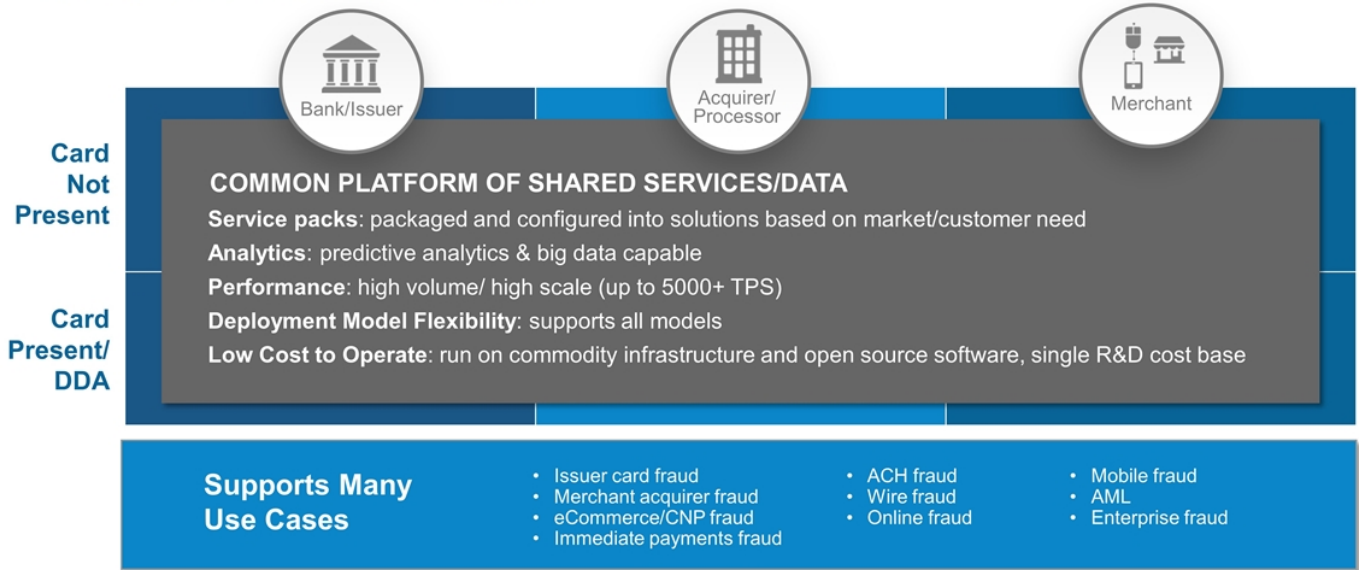
# ACI Payments Intelligence

Investing in payments and fraud data for real-time decisions








# UP Payments Risk Management Solution

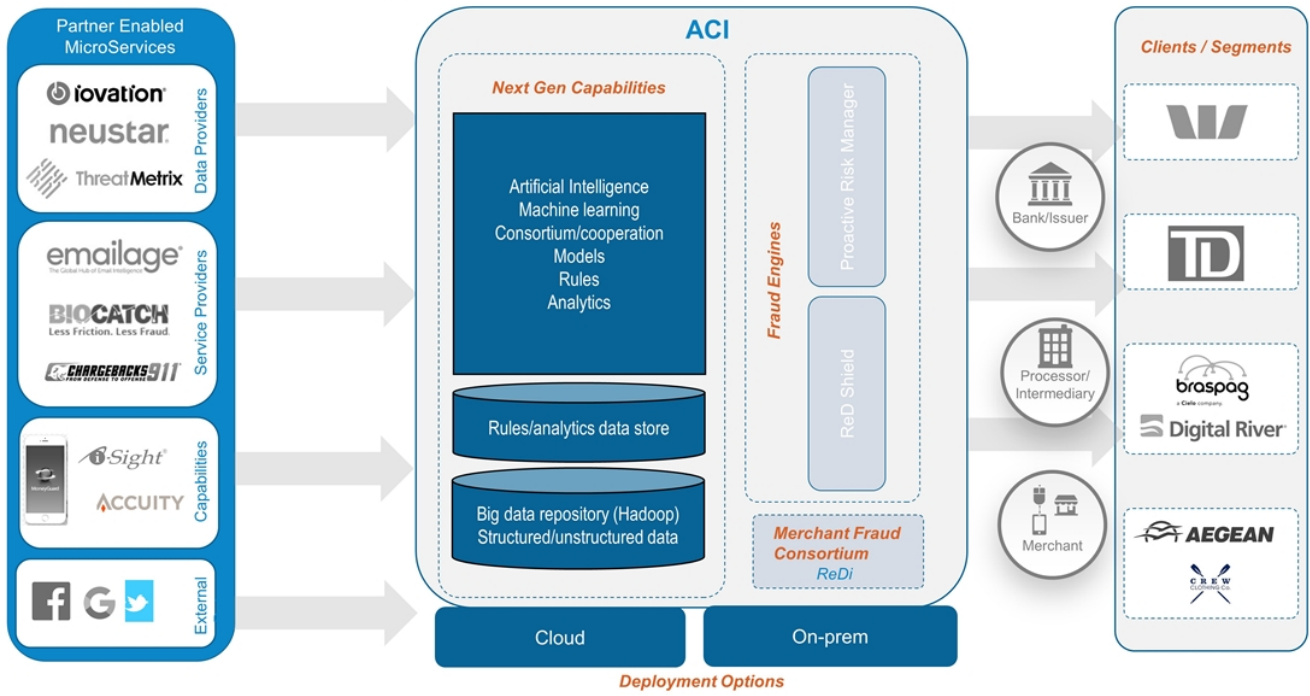
Next-gen real-time fraud prevention



# Next-Gen Differentiators

REAL-TIME TRANSACTION PATH	DEPLOYMENT FLEXIBILITY	ANALYTICS & DATA	PAYMENTS INTEGRATION	SHARED INTELLIGENCE		
 <p data-bbox="164 539 352 600">Fraud screening in real-time</p>	 <p data-bbox="443 539 612 600">On-premise or in the cloud</p>	 <p data-bbox="703 539 903 600">AI and adaptive machine learning</p>	 <p data-bbox="1011 539 1181 600">Payments and fraud</p>	 <p data-bbox="1294 539 1437 600">Global fraud insights</p>		
<b>Built upon ACI's Non-Functional Requirements</b>						
Security	Scalability	Globality	Customer Experience	Serviceability	Capacity	Availability

# ACI Fraud Ecosystem



# Investment Value: ACI Business Benefits



# Investment Value: Customer Benefits Realized



Doubling of  
TPS capacity



Accelerating shift from  
rules to analytics



50% improvement in  
response time

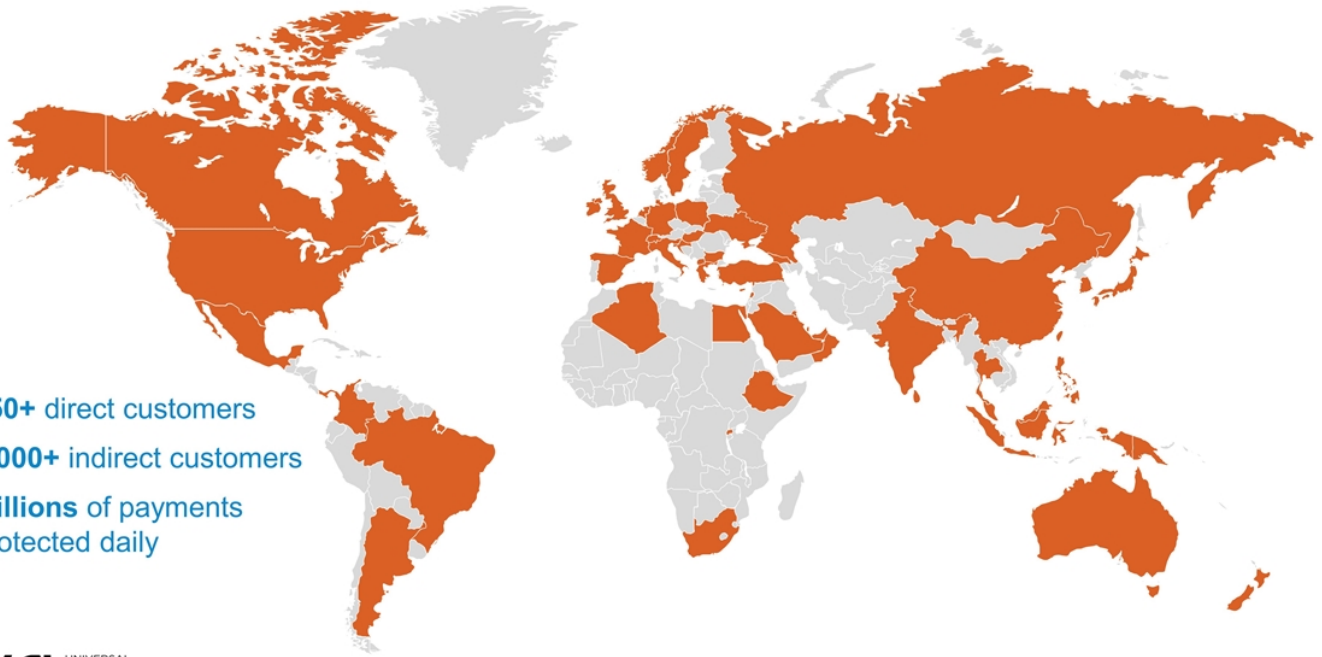


Latency improvement  
by 100%

# Expanding Global Footprint for Fraud

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

**ACI** UNIVERSAL  
PAYMENTS.





# UP Payments Risk Management



**Opportunity**



**Intelligence**



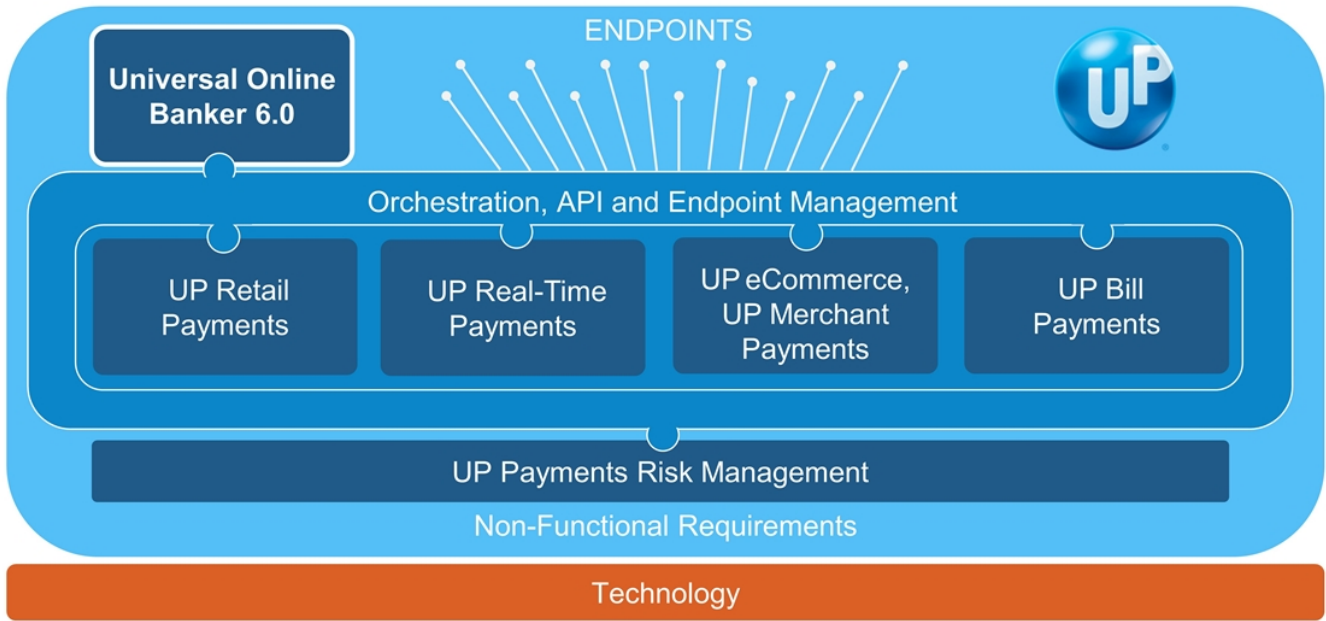
**Value**



# 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

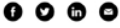
Bank wins ACI Innovation Award

## 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 (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.

## 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 that MB Financial Bank is utilizing ACI's Universal Online Banker solution for its corporate banking customers.

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.

## 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

# DEMONSTRATION

## **Eve Aretakis**

Executive Vice President, Product Development

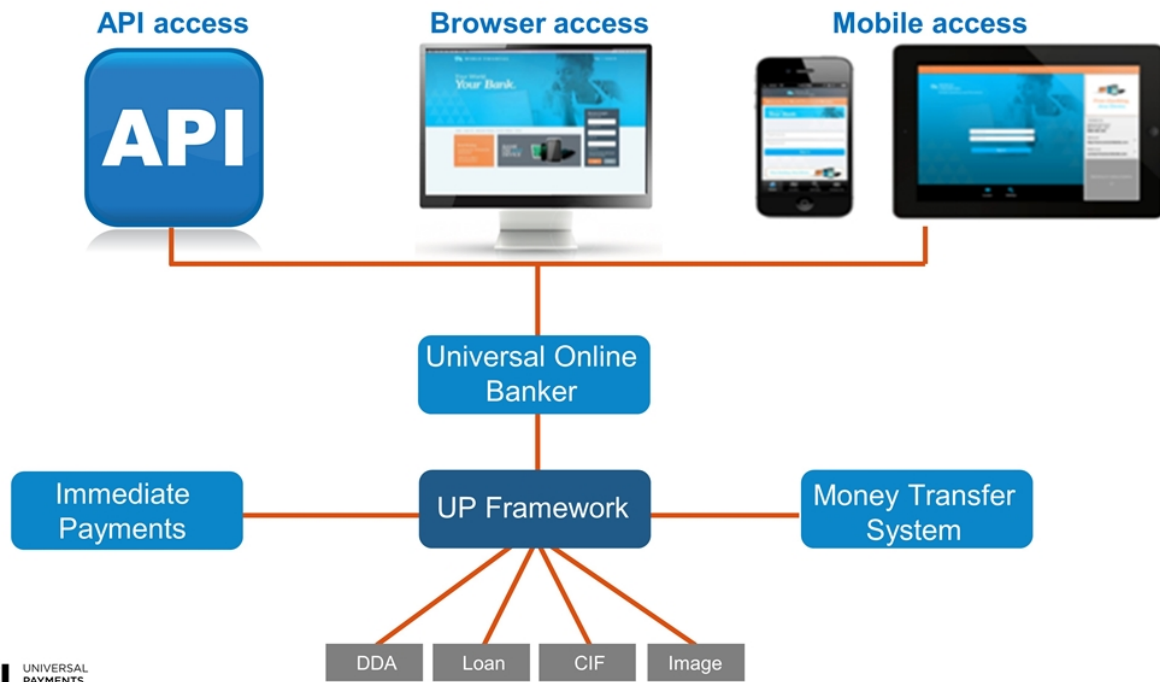
## **Mike Braatz**

Senior Vice President, Business Leader

## **Raj Vaidyanathan**

Vice President, Product Development

# ACI Wholesale Banking Solutions



# Universal Online Banker 6.0



Welcome, Robert Williams

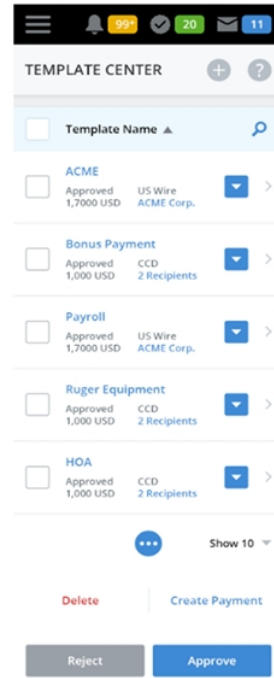
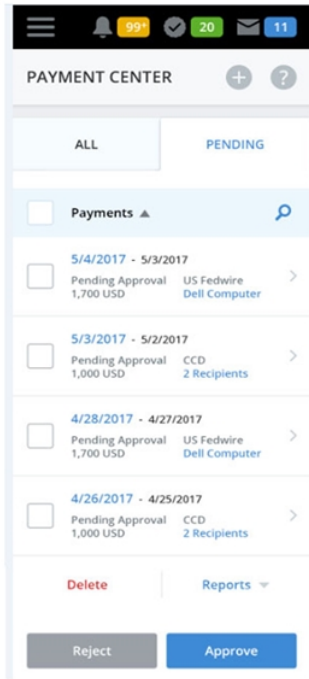
- DASHBOARD
- ACCOUNTS
- PAYMENTS
- TRANSFERS
- FRAUD CONTROL
- CHECK SERVICES
- FILE SERVICES
- TOOLS
- ADMINISTRATION

**DASHBOARD** Lorem ipsum dolor sit amet, consectetur adipiscing. + Add Widget ↺ Restore ↻ Refresh ? Help

ACCOUNT BALANCES <span>East Coast</span>			
Investments	Current Available	Current Ledger	Actions
Money Market	\$76,289.22 <small>As of 02/13/2017 21:47</small>	\$77,779.00 <small>As of 02/13/2017 21:47</small>	⌵
Overnight Sweep	\$51,611.36 <small>As of 02/13/2017 21:47</small>	\$51,118.09 <small>As of 02/13/2017 21:47</small>	⌵
Checking	Current Available	Current Ledger	Actions
Operating Account	\$71,836.70 <small>As of 02/13/2017 21:47</small>	\$67,716.34 <small>As of 02/13/2017 21:47</small>	⌵
Payroll	\$71,836.70 <small>As of 02/13/2017 21:47</small>	\$67,716.34 <small>As of 02/13/2017 21:47</small>	⌵



# Universal Online Banker 6.0





**Phil Heasley**  
President and CEO

# Q&A

**Scott Behrens**  
Chief Financial Officer

**Craig Saks**  
Chief Operating Officer





# 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

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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.