

**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): May 21, 2019 (May 21, 2019)

ACI WORLDWIDE, INC.

(Exact name of registrant as specified in its charter)

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)

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 or to be registered pursuant to Section 12(b) of the Act.

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

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.

Item 7.01. Regulation FD Disclosure

On May 21, 2019, ACI Worldwide, Inc. posted investor relations materials on its website (www.aciworldwide.com) to be used in connection with investor events. 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 May 21, 2019](#)

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: May 21, 2019



DRIVING THE REAL-TIME DIGITAL PAYMENTS EXPERIENCE

ANALYST BRIEFING

MAY 21, 2019

ANY PAYMENT,
EVERY POSSIBILITY.™

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

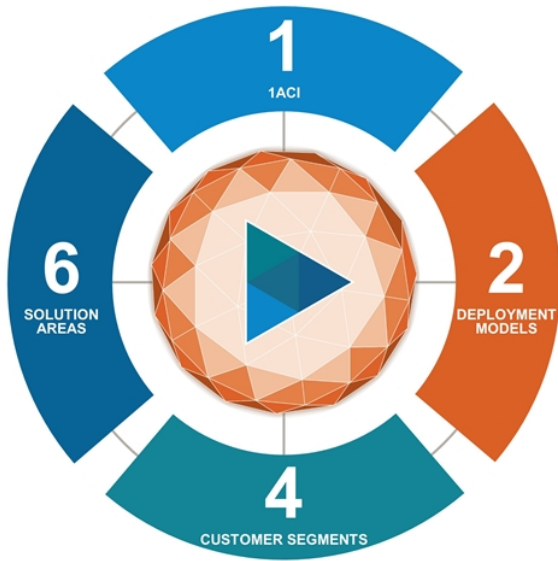
Vice President, Investor Relations and Strategic Analysis

ANALYST BRIEFING

Mike Braatz

Chief Product & Marketing Officer

Any Payment, Every Possibility



\$1.315 – 1.345 Billion
FY 2019 Revenue⁽¹⁾

~260 Billion
Transactions Processed Annually

\$360 - \$380 Million
FY 2019 Adjusted EBITDA⁽¹⁾

5,300+
Customers Globally

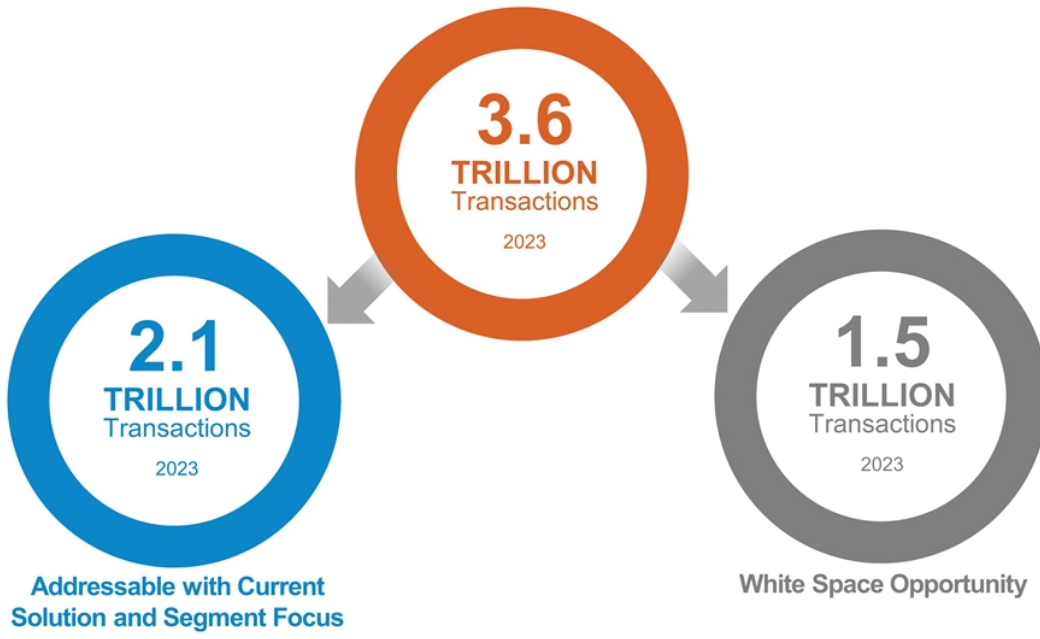


Universal Payments Software

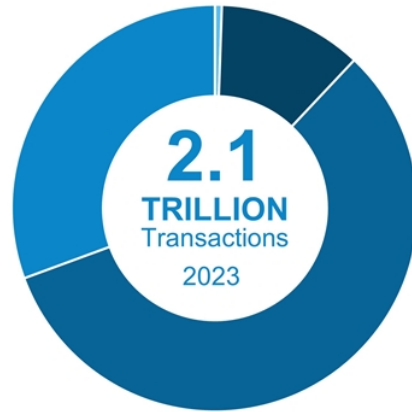
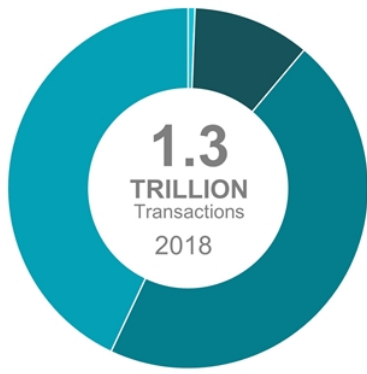
4,000+
Employees in 39 Countries

Note (1): 2019 Revenue and Adj. EBITDA are Guidance metrics. Adjusted EBITDA is a non-GAAP measures. Adjusted EBITDA excludes significant transaction-related expenses. Speedpay results included for the period May 9 through December 31, 2019.

2023 Addressable Transaction Opportunity



ACI's Addressable Transaction Opportunity by Segment



ACI % share: High teens to low 20s

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

ACI % share: Low-to-mid 20s

■	Corporates	10 B
■	Merchants	210 B
■	Intermediaries	1050 B
■	Banks	865 B

Growth Trends Transforming Transaction Opportunity



Cloud/Open Source



Digital Transformation



Democratization of Payments



Real-Time
Non-Card Payments







Internet of Things



Payments Intelligence

Monetizing the Transaction Opportunity

	 Corporates	 Merchants	 Intermediaries	 Banks
Type	C2B end-to-end hosted payment processing	C2B payment at merchant POS or via eCommerce	Wide range of payment services	Payment access to funds
Current Price per transaction	\$0.2-\$1.0	\$0.01-\$0.07	Full range, depending on value derived	<\$0.01 (Volume discount price curve applied)

Value-Based Pricing Approach



Opportunity to grow price per transaction by providing additional value-added services



The cloud and open source infrastructure software are key to efficiency gains

2 Deployment Models



ACI ON PREMISE

- Licensed software model
- Migrate customers to modernized IP
 - UP Retail Payments Solution (RPS)
 - New UP Real-Time Payments Solution (RTPS)
- Cross-selling to existing customers
- Secular transaction growth
- Maintain low attrition



ACI ON DEMAND

- ACI's platform for payments
- Consumption-based business model
- Double digit growth opportunity
- Ramp incremental volume from existing customers
- Disciplined transaction-based pricing
- Winding down of heavy investment cycle
- Targeting Rule of 40*

*Sum of percentage revenue growth and net adjusted EBITDA margin of at least 40%

The Combined Opportunity

ACI UNIVERSAL
PAYMENTS™

+

Sp speedpay™
an ACI Worldwide company



Market leadership in biller direct, and 3,700+ customers



Speedpay brings immediate scale to ACI On Demand



Updating 2019 guidance



Unifies two leading platforms and brings together top talent



Accelerates technical innovation through increased R&D and shared enhancements



Accelerates convergence of Merchant and Bill Pay

Unified Bill Payment Solution



Real-time bill payment platform

Any Payment

Control of end-to-end experience

Distinctive digital user experience

Vertical integrations

Strong scalability, security and availability



WALLETRON

an ACI Worldwide company



Enables consumers to view bills and initiate payments on iOS and Android smartphones with Apple Wallet or Google Pay



Customers can link consumers to more products and services directly from bills

Focus on Specific Verticals for Traditional Billing



Consumer Finance



Education



Insurance



Utilities



Government

Vertical-specific features are built onto the platform

Partnerships with leading ERP providers in target verticals

ACI Merchant Payments Platform



Real-time, omni-channel merchant payments platform

Any Payment

Modern digital payment experience

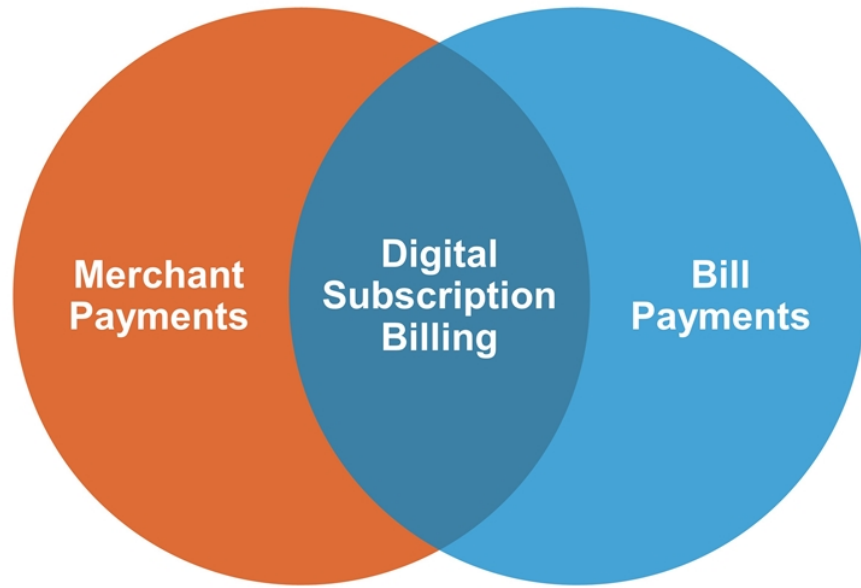
Integrated payments intelligence

Scalability, security, availability


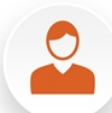
Delivering Global Payments Coverage

CARDS	ALTERNATIVE PAYMENTS
<p>DISCOVER CREDIT Diners Club INTERNATIONALE</p> <p>VISA mastercard AMERICAN EXPRESS UnionPay JCB</p> <p>argencard cencosud hipercard CARAL metapago</p>	<p>DIRECT DEBIT</p> <p>ACH SEPA</p> <p>ONLINE TRANSFER entercash Przelewy24 giropay Trustly TrustPay sofort SOFORT SOFORT ÜBERWEISUNG Skrill Direct WebMoney d-local POLi paydirekt</p>
<p>DEBIT</p> <p>moestro VISA Electron PAY DK CB Bancontact Wolter Cash</p> <p>UnionPay merc elo PostFinance</p>	<p>INSTALLMENTS</p> <p>Klarna Slice it. PAYOLUTION</p> <p>WALLET G Pay MasterPass Apple Pay 支付宝 ALIPAY PayPal cashU necard Skrill QIWI Wallet WeChat Pay 财付通 Яндекс NETELLER iPara</p>
<p>PRE-PAID</p> <p>MoneySafe paysafecard Mangir Kart</p> <p>elo</p>	<p>INVOICE</p> <p>AfterPay Klarna Pay later. PAYOLUTION</p> <p>PREPAYMENT</p> <p>SERVIPAG Boleto OXXO 7 ELEVEN LINK PAGO MB MULTIBANCO reapagos Provinda NET rapipago</p>
<p>MOBILE</p> <p>DAO PAY Kanzaroo point paybox.</p>	<p>OTHERS</p> <p>Miles & More Lufthansa bitcoin d-local</p>

Merchant and Biller Needs Are Converging

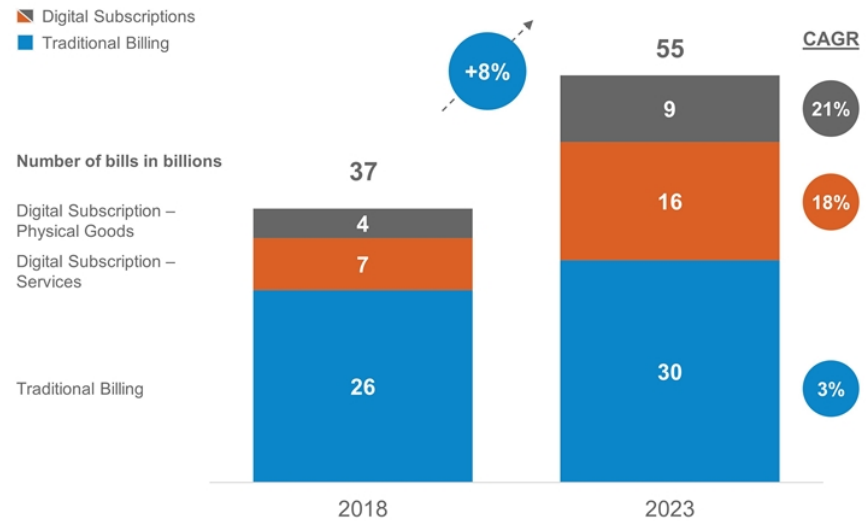


Subscription Billing Segments


	Verticals		Examples	
 <p>Digital Subscription Services</p>	<ul style="list-style-type: none"> • Music • Video/other media • Video games • Education 	<ul style="list-style-type: none"> • Finance • News • Dating • Healthcare/wellness 	<ul style="list-style-type: none"> • Spotify, Pandora • Netflix, ESPN • PS4, Xbox • Coursera, edX 	<ul style="list-style-type: none"> • Mint, Lemonade • WSJ, The Economist • Match.com, Bumble • Iora
 <p>Physical Goods</p>	<ul style="list-style-type: none"> • Health/fitness • Restaurant delivery • Grocery delivery • Fashion 	<ul style="list-style-type: none"> • Personal care • Automotive 	<ul style="list-style-type: none"> • Peloton, Equinox • Doordash, Uber Eats • Blue Apron, Hello Fresh • Stitch Fix, Trunk Club 	<ul style="list-style-type: none"> • Dollar Shave Club, Lola • BMW, Zipcar

Strong Digital Subscription Growth

Number of bills in billions



Growth driven by:

-  **Digital native billers**
-  **Traditional players adopting subscription models**

Digital Subscription Pain Points



High payment acceptance costs



High churn



Lack of end-to-end solutions



Missing vertical specific capabilities



Limited customer engagement experience

ACI Solution Strategy

Unified Bill Payment Solution



Omni-Channel Merchant Payments Platform



ACI Real-Time Digital Payments Platform



Combines the best of commerce + billing capabilities

Any Payment

Modern digital payment experience

Global coverage

Scalability, security, availability

ACI Value Proposition for Merchants and Billers



Higher acceptance rates



Reduced payments costs



Stronger customer engagement



Payments intelligence to reduce fraud and drive new revenue streams



Global



Any Payment

**ANY PAYMENT,
EVERY POSSIBILITY.®**

Q&A

Philip Heasley
President and CEO

Scott Behrens
Chief Financial Officer

Mike Braatz
Chief Product & Marketing Officer

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 that Speedpay brings immediate scale, significantly boosting recurring revenue and materially improving net adjusted EBITDA margin;
- Expectations regarding our leadership position, talent and technical innovation ;
- Expectations regarding the convergence of Merchant and Bill Pay; and
- 2019 financial guidance related to revenue and adjusted EBITDA.

Forward-Looking Statements

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, 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, our ability to adequately defend our intellectual property, 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.