

2021

Sustainability Report

A Review of ACI'S Environmental,
Social and Governance Efforts

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Letter From Our CEO

Today's world is markedly different from the world we lived in when ACI published its first Sustainability Report in October 2019. The COVID-19 pandemic has had a profound effect on societies globally, changing the trajectory of history. While the impact of the virus remains significant, I'm encouraged that many regions have begun to contain its spread, resulting in improved social and economic conditions in those areas.

Not only has the pandemic affected our everyday lives, it has also influenced the course of many businesses around the world, including ACI. The report that follows serves as a brief update on our Environmental, Social and Governance (ESG) efforts during this period of global instability and transformation. We look forward to diving deeper into this topic in the future.

While much change is still underway, one truth is already clear: Businesses have an increasingly important mandate to operate responsibly. For ACI and its peers in the digital payments space, the pandemic has heightened awareness of and accelerated widespread acceptance of the essential role digital payment systems play in our modern economy. In decades past, as world populations grew, the importance of physical infrastructures also grew. Today, as our world transforms, digital infrastructure platforms and connectivity and equitable access to them are becoming just as important—maybe more so—to human life, health and success.

Digital infrastructure, including digital payments powered by ACI's software, constructs and maintains cross-border bonds in ways that are inherently financially and environmentally sustainable. Further, digital systems are opening up life's possibilities to everyone, including people historically disadvantaged by location, education, disability, race, gender, ethnicity, wealth or circumstance. ACI strives to operate in ways that promote diversity, inclusion and equity internally and also externally through our core products and services, which can help ensure inclusive and equitable access to the digital economy. Our core offerings help support many of the goals included in common ESG metrics and scores. In addition, we support customers in nearly 100 countries around the world, which means this support is wide reaching.

Our overall strategy includes a focus on long-term financial sustainability achieved through responsible operations. By embedding sustainability into our strategy, we are embodying our commitment, not simply checking a box.

Our ESG strengths are frequently recognized: We consistently receive very high governance grades from ISS, an AA from MSCI and a 30th percentile global rank from Sustainalytics. More importantly, our shareholders care both about our long-term performance and how it is achieved. We are honored and humbled by your trust in us.

I invite you to read the pages that follow and encourage you to share your thoughts with us. We believe in casting a wide net for information, especially from shareholders and stakeholders who take a direct interest in ACI. In our space, a steady feed of new and challenging ideas, principles and standards is a must have, not a nice to have.

Odilon Almeida
President and CEO

Our overall strategy includes a focus on long-term financial stability achieved through responsible operations. By embedding sustainability into our strategy, we are embodying our commitment, not simply checking a box.



Our Purpose: To Create Global Prosperity Through Real-Time Payments

ACI Worldwide is a global software company that provides mission-critical real-time payment solutions to corporations. Customers use our proven, scalable and secure solutions to process and manage digital payments, enable omni-commerce payments, present and process bill payments and manage fraud and risk. We combine our global footprint with local presence to drive the real-time digital transformation of payments and commerce.

FY 2020 Revenue

\$1.29B

FY 2020 Adjusted EBITDA

\$359M

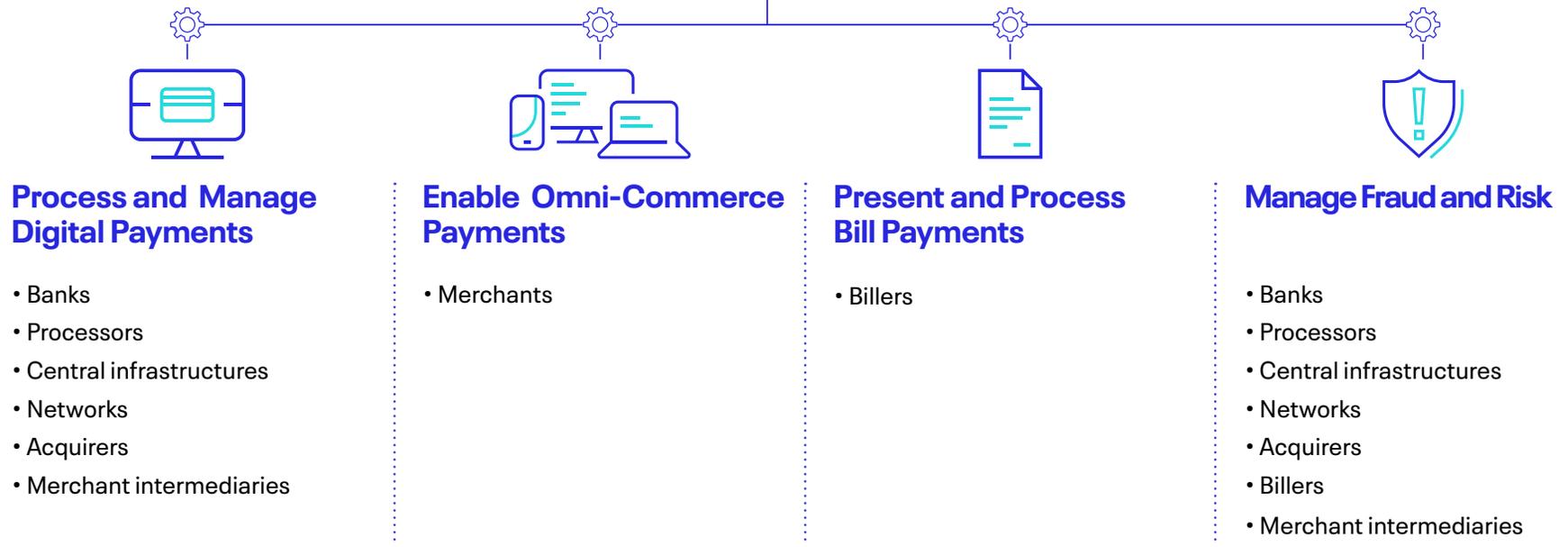
FY 2020 Recurring Revenue

\$981M

Note: Adjusted EBITDA and 60-month backlog are non-GAAP measures. Adjusted EBITDA excludes significant transaction-related expenses.

Mission-Critical Software Solutions Address Customer Needs

What We Do





Our Competitive Differences Set Us Apart



Software-led Solutions

ACI provides mission-critical, software-led real-time payment solutions. With a 45+ year history, we combine proven experience with innovation to deliver scalable, secure and compliant software solutions in a highly regulated market.



Brand

With the broadest real-time experience of any payments provider, ACI is trusted by Tier 1 organizations around the world. More customers are aware of and prefer the ACI brand for real-time payment solutions than any other provider.



Global Reach

Serving customers in 80+ countries, we combine our global footprint with local presence to drive the real-time digital transformation of payments and commerce.



Cloud-readiness

ACI's cloud-ready solutions give customers the flexibility to run our solutions in the public cloud, private cloud or hybrid models.



Expertise

Our global team of experts, located on all continents, are thought leaders and innovators across the payments value chain.

Our Sustainability Framework

Corporate social responsibility has long been an integral part of our business and corporate culture. Environmental, social and governance (ESG) initiatives have been woven into our culture since our inception. As sustainability best practices evolve over time, so too will our ESG initiatives and respective disclosures.

In 2019, we created a Sustainability Working Group consisting of internal resources and external advisors to improve our long-term performance utilizing ESG factors material to our business. Our framework was informed by performing a materiality assessment to identify relevant ESG factors for evaluation and disclosure. The materiality assessment included potential opportunities and risks for our business, views of our shareholders and leading ESG ratings agencies and reporting frameworks. Among the ESG reporting frameworks, we primarily utilized the Sustainability Accounting Standard Board's (SASB) Sustainability Accounting Standards relevant for our industry (SASB industry classification: Software & IT Services). We determined that many of these standards represent trends and uncertainties that may materially impact our operational performance or financial condition.

Additionally, we considered the ESG perspectives and feedback from our many stakeholders, including but not limited to our employees, customers and the communities in which we operate.

Our sustainability disclosures will evolve over time as our business continues to grow. At this time, our Board of Directors, management and Sustainability Working Group identified the following high-level topics for disclosure:



Environmental
Energy use and waste control

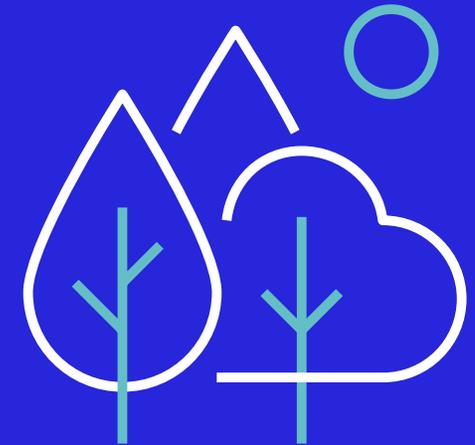


Social
Employee development, diversity and inclusion, community engagement, cybersecurity, and data privacy



Governance
Corporate governance and Board structure

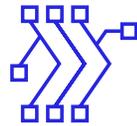
Environmental Initiatives





Reducing Our Environmental Footprint; Helping Others Do the Same

Ensuring the ongoing sustainability of our planet is a priority for ACI. We are committed to minimizing the operational impact of our business on the environment, and we help our customers and the millions of people they serve do the same through our software solutions.



The Digital Effect

For decades, ACI's digital payments software has been part of a broader paper-saving revolution. Our solutions eliminate the need for paper-based bills and payments, saving trees the world needs to provide oxygen, improve air quality, conserve water, support wildlife and mitigate climate change.



Minimizing Our Impact

While our solutions save trees, our operations, like the operations of any business, do impact the environment. We are working to minimize this impact by reducing energy consumption, greenhouse gas (GHG) emissions and solid waste. These efforts are detailed on the following pages.



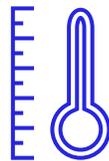
Energy Improvements Are Making an Immediate Impact

Efficient energy use is important to ACI and our customers as it impacts our business costs as well as our carbon footprint. We recently began tracking electricity usage in our data centers and will analyze this data to see how we can be more efficient. In addition, in 2020, we completed an office optimization initiative that reduced our global office footprint by approximately 20%. Conservation is a management priority, and we have already made important steps to improve efficiency and expect to provide more details on our progress in future disclosures.



1/2 Lighting Electrical Load

ACI recently converted its U.S. and Indian offices from fluorescent and T-8/T-12 to LED lighting. The switch to LED lighting has already produced positive energy savings and will continue to do so in the future. By converting to LED lighting, ACI cut its lighting electrical load roughly in half.

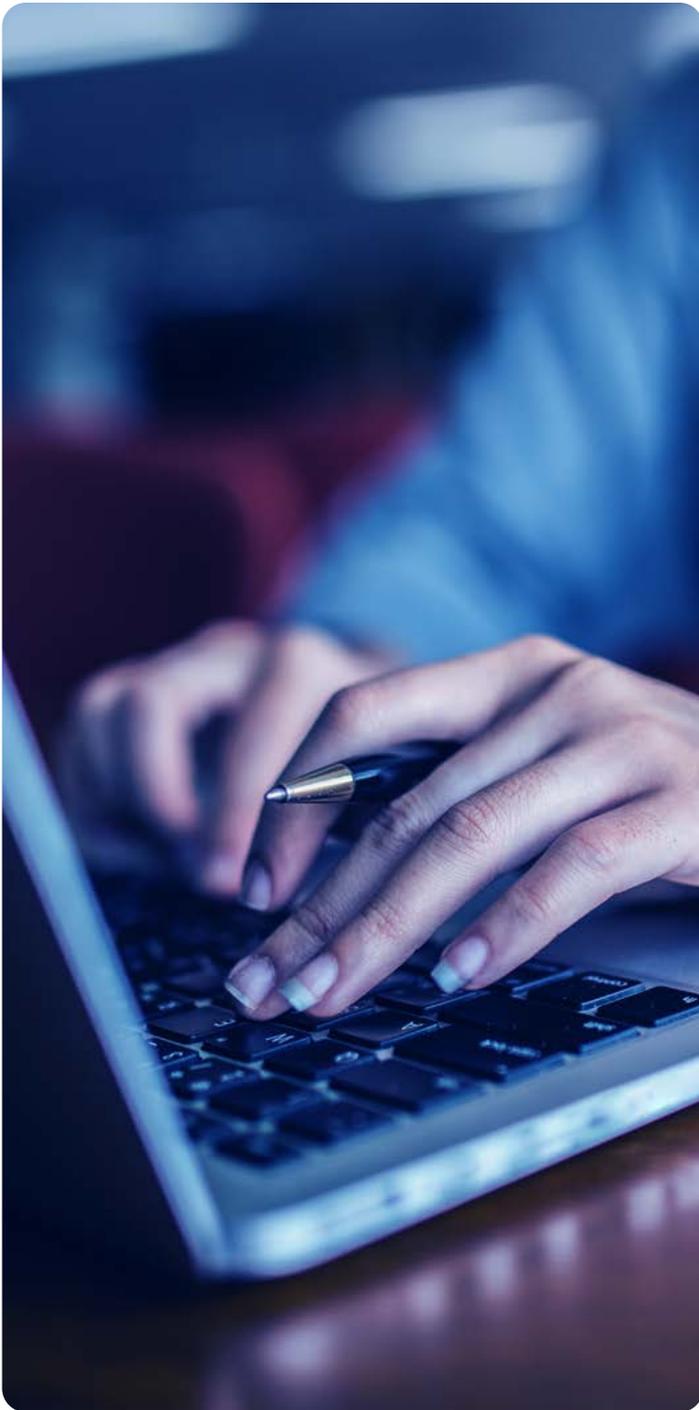


Lower HVAC Energy Costs

ACI utilizes building management systems to control HVAC where possible. We have limited the usage of air conditioning, depending on the occupancy of a particular office area. These efforts resulted in both decreased energy consumption and lower energy costs. HVAC efficiency initiatives in our Pune, India office alone resulted in annual energy savings of approximately \$27,000 USD.

Climate Resiliency Strategy

ACI Worldwide has data centers dispersed globally that help mitigate risks such as those associated with natural disasters. Our infrastructure is positioned operationally to minimize concentration risk.



DocuSign Reduces Our Carbon Footprint

ACI utilizes DocuSign for several administrative purposes. DocuSign enables ACI Worldwide to replace printing, faxing, scanning and overnighting paper documents while also providing environmental benefits.



3,524 Pounds of Wood

Trees provide habitats for animals, convert climate-changing CO2 to oxygen and help clean our water.



10,376 Gallons of Water

The paper-making process requires more than three gallons of water per single sheet.



8,271 Pounds of Carbon

Paper manufacturing produces greenhouse gas emissions, including Carbon.



573 Pounds of Waste

Limiting paper usage¹ also eliminates significant paper waste.

¹The above environmental impact data (the "Data") is an estimate only and is based on ACI Worldwide Corp.'s ("ACI") account use as of March 4, 2021. The Data is based on the Environmental Paper Network Paper Calculator Version 4.0 (www.papercalculator.org) and is calculated using envelope, page count and recipient information. The Data is provided solely for informational purposes and should not be relied on as an accurate representation of the environmental benefits of or impact derived from using DocuSign products. DocuSign is not responsible for any loss, damage, cost or expense incurred by or arising from the use or reliance on the Data.



Reducing Waste by Streamlining Processes



One Container for Recycling

ACI utilizes the Single Stream Recycling Program in its U.S. offices provided by Waste Management Inc. Single-stream recycling allows ACI the ease and convenience of placing all acceptable recyclable materials into a single cart (customers also have a cart for their garbage).

This enhanced recycling program decreases the amount of waste generated and increases the diversion/recycling rate. At ACI, we attempt to recycle all:

- Waste paper
- Toner and inkjet cartridges
- Light fittings
- Plastic, aluminum cans and cardboard



Decreased Paper Cup Consumption

In our U.S. offices, we only use recycled, compostable paper cups. Globally, we also encourage the substitution of reusable, ceramic mugs wherever possible.

Social Initiatives



ACI's Values

Our Values of Integrity, Accountability, Diversity and Customer Centricity are the foundation of who we are and how we do business.



Integrity

We are transparent and do the right thing for the right reasons.



Accountability

We take ownership of outcomes and deliver on our commitments.



Diversity

We seek out and leverage differences and unique perspectives.

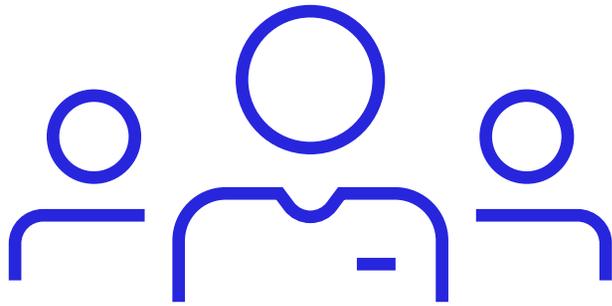


Customer Centricity

We start with the customer in everything we do.

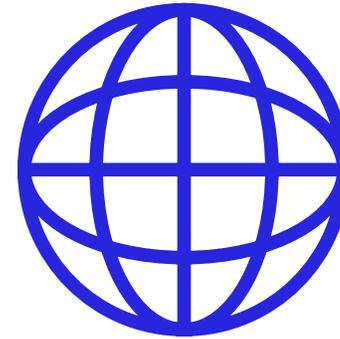
Truly Global Footprint

We strive to provide an environment and support system at all locations that ensure team members can perform their best and feel connected to and part of the ACI team.



3,500+

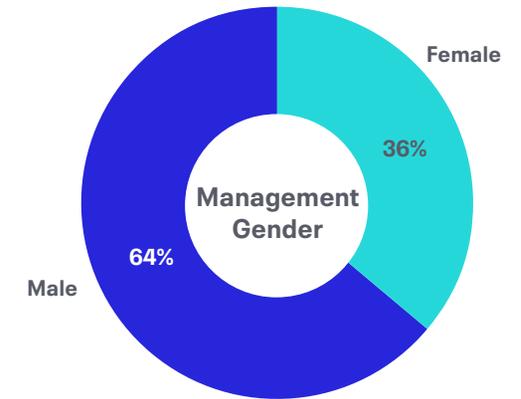
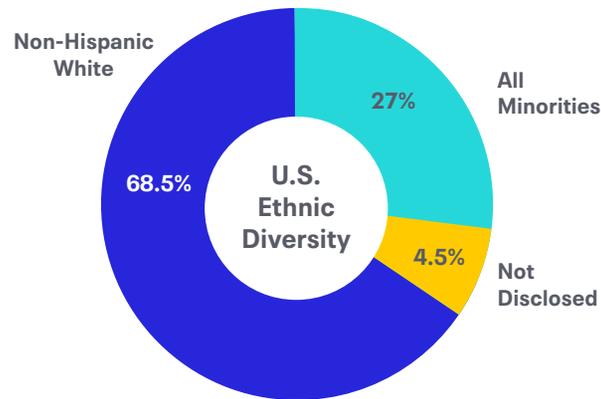
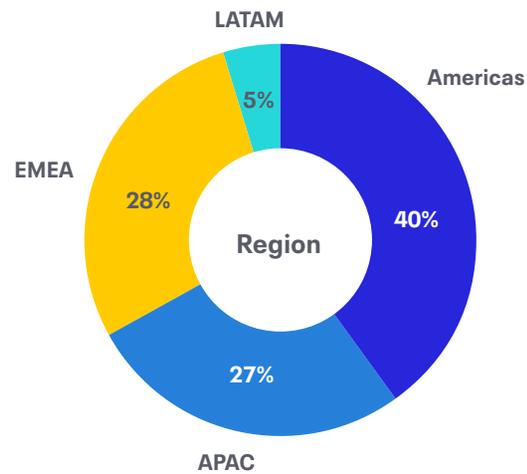
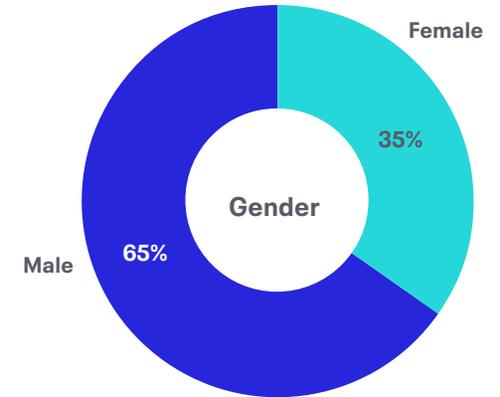
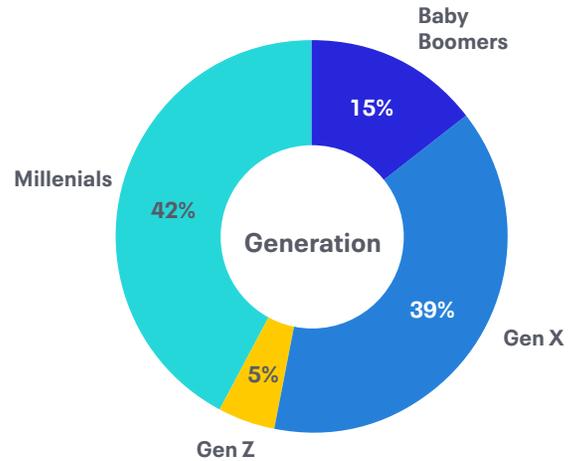
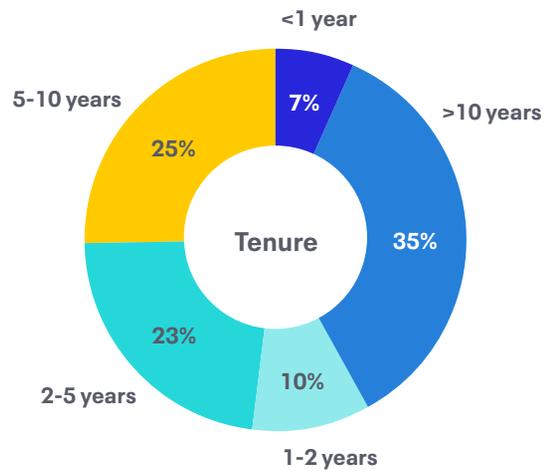
employees in 45+
countries

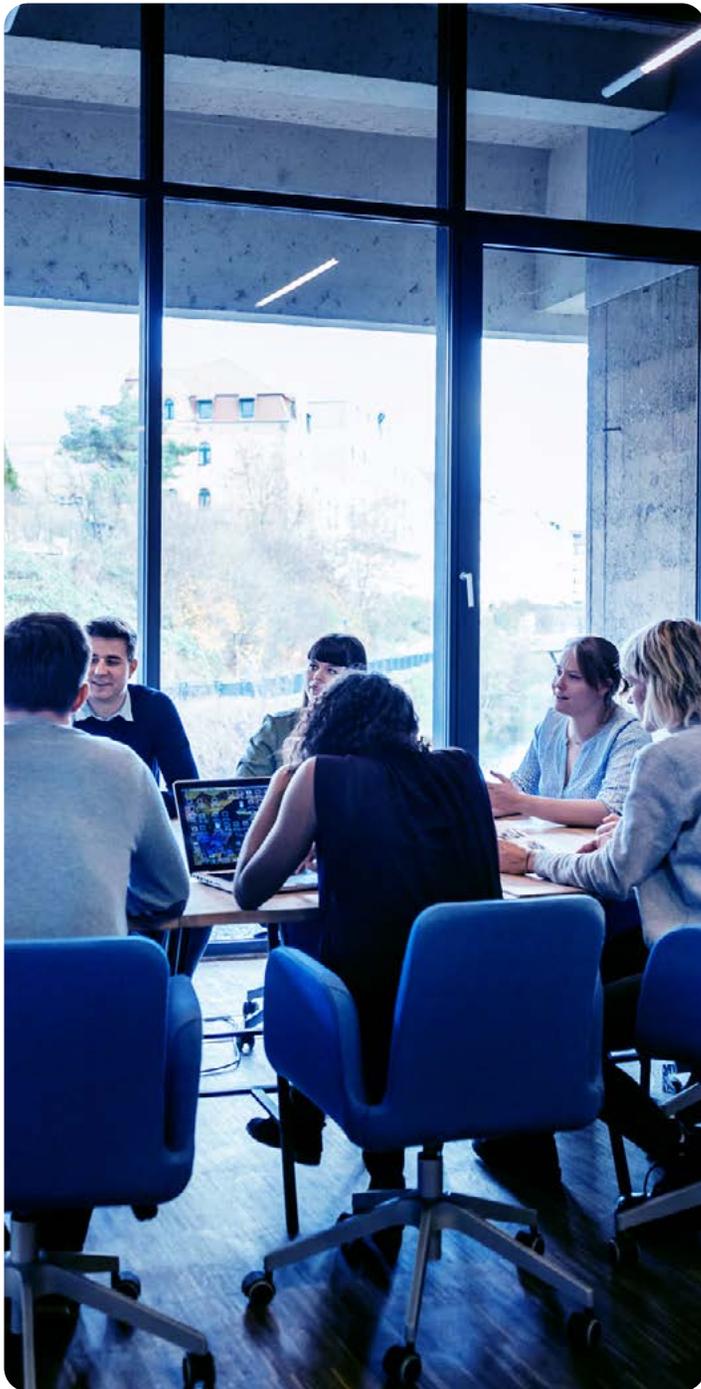


37

sites in 28 countries,
each with a local and
senior site leader

2021 Diversity Demographics





Employee Development and Engagement

ACI University

ACI places a high priority on learning, both for an employee's current role and development for career growth. ACI University is our employee resource for learning and development. This is ACI's one-stop-shop learning portal and includes both on-demand and assigned courses and learning plans. ACI University has over 10,000 learning assets consisting of content developed internally and by leading content providers. Learning topics are also wide-ranging: product, sales, technical/development, business, professional development, management/leadership and compliance.

Engagement

ACI wants to ensure all employees and offices feel supported and a part of the ACI team. We regularly solicit feedback, such as in our comprehensive employee experience surveys and special-purpose surveys on specific topics. This feedback provides actionable insights into both our strengths and opportunities for improvement. In 2021, ACI administered an Employee Engagement Survey with 80% participation and an overall engagement index score of 75%.

Code of Ethics and Compliance

ACI builds and maintains positive business relationships with our customers by adhering to a highly ethical set of standards that comply with laws and regulations worldwide. These relationships are enhanced by our employees' knowledge and professionalism, which create a bond of trust with our customers that is essential to ACI's continued growth and success.

100% of ACI employees complete compliance programs annually, including:

- Anti-Money Laundering Policy Training
- Code of Business Conduct and Ethics Policy Training
- Global Information Security Awareness Training
- Insider Trading and Anti-Corruption Policy Training
- Operational Risk Event Policy Training
- Privacy, Data Protection and Business Continuity Awareness Policy Training
- Workplace Harassment Prevention for Employees
- Workplace Violence Prevention and Response Training



Employee Health and Well-Being

Healthcare and Insurance Benefits

In the U.S., ACI offers a benefits package for regular employees that includes comprehensive medical, prescription, dental and vision coverage. In addition to covering doctor visits, diagnostic services, surgery and therapeutic treatments, emergency care, and emergency transport, our medical plans also cover preventive/well child care, mental health services and virtual healthcare visits. ACI helps employees pay for future health care expenses by supporting Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs). Employees also have access to life insurance coverage for themselves and their dependents as well as voluntary coverage for disabilities, accidents, hospital stays, critical illnesses, legal assistance, home and auto damage and liability, identity protection, and pet health.

ACI also offers health care benefits, supplemental health care benefits and life insurance to our employees in other countries, in alignment with local practices.

All employees globally have access to our Employee Assistance Program (EAP), which provides support for personal, legal and financial issues.

ACI offers paid time off, paid volunteer hours and paid holidays, with policies that vary in alignment with local practices. We also provide paid maternity, paternity and adoption leave.

Wellness Programs

ACI offers wellness programs to employees located around the world. In the U.S., our wellness program allows employees to earn an incentive reduction to their insurance premium by completing a health assessment and participating in other healthy lifestyle activities. In other countries, wellness programs include access to exercise benefits and services. In some locations, including Omaha, Nebraska, we offer on-site exercise facilities and services.



Employee Health and Well-Being

Retirement and Financial Benefits

ACI believes in helping employees save for the future. Our Employee Stock Purchase Plan (ESPP) is available globally, with a few country exceptions, and is accessible no matter the employee's level in the company. Employees can elect to deduct 1 to 10 percent of eligible compensation to purchase ESPP shares at a discounted price.

In the U.S., we offer a 401(k) retirement savings plan to full-time, part-time and temporary employees. Employees can elect to contribute 1 to 75 percent of eligible compensation to their 401(k). ACI matches 100% of the first 4% an employee contributes and matches 50% of the next 4% an employee contributes, up to a cap of \$5,000.

In the U.K., we offer a pension plan and perk program. The latter offers discounts on retail purchases and leisure activities.

COVID-19 Benefits

In 2021, in response to the COVID-19 crisis in India, ACI took extraordinary action to boost benefits for India employees. New hires in the country gained advance access to their entire annual leave balance. All India employees were permitted to use their volunteer hours to care for loved ones impacted by COVID. ACI added bereavement leave to existing India benefits, offering three days paid leave for those who experience the loss of a family member. India team members who exhaust their leave balance due to COVID can also receive a grant of additional leave. In addition, ACI made Employee Hardship Assistance available to India employees and their immediate family members who have been hospitalized due to COVID-19 and have exceeded the sum insured under our insurance policy.



Making a Difference in Our Communities

ACI Worldwide and its employees take part in many philanthropic endeavors. ACI is proud to offer four hours of volunteer time off each month to allow our employees to support causes important in their local communities. Our offices in 30 countries around the world are also empowered to provide additional opportunities for groups of employees to give back at a local level. In this section, we have highlighted a few of our global efforts.

STEM Education

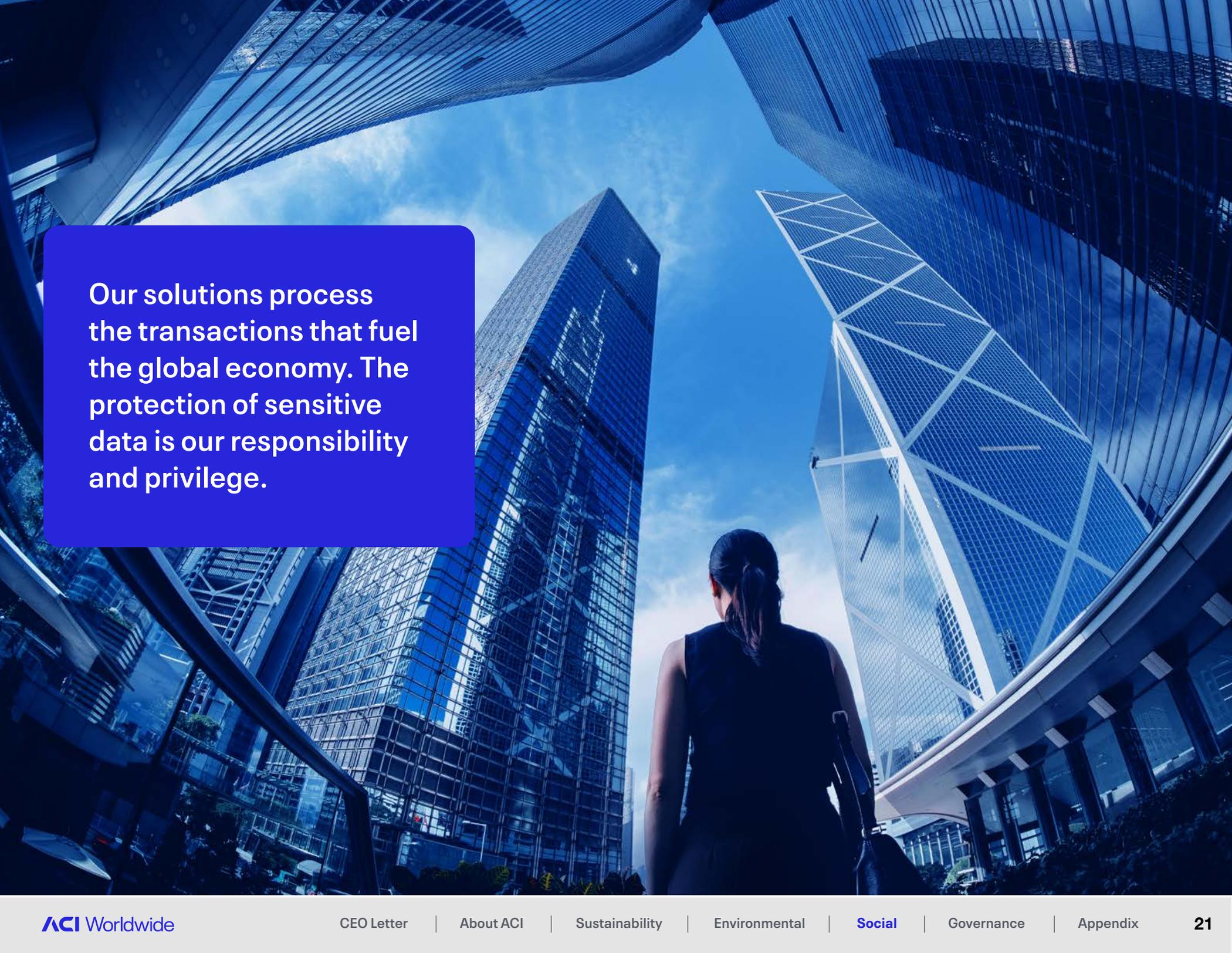
ACI employees in Naples, Florida; Omaha, Nebraska; and Watford, U.K., have hosted several Coding for Girls day-camps and introduced hundreds of middle school-aged girls to the world of technology and payments. Our teams develop the content and facilitate the workshops by leading lectures and discussions throughout the events. Similarly, ACI employees in Cape Town, South Africa, host a more in-depth, four-day IT workshop to provide approximately 20 local high school students a glimpse into what it is like to work for a leading global payments software company.

Gender Parity in Payments

ACI is a global sponsor of Women in Payments (WIP) and supports the organization's drive to connect and empower women striving for gender parity across the payments ecosystem. ACI employees have participated as panelists and speakers at WIP Symposium program events in the U.S., Europe and Asia.

Financial Inclusion

In alignment with ACI's Purpose to create global prosperity through real-time payments, ACI supports Kiva's microfinance lending mission. Kiva uses donations from companies like ACI and individuals to facilitate small loans to low-income entrepreneurs and students in 77 countries around the world. These loans drive financial inclusion by ensuring more of the underserved have capital to start businesses, invest in farming equipment and pay tuition. When these individuals repay the loans ACI funds, we reinvest that money with Kiva to help more individuals access the capital they need to improve their lives.



Our solutions process the transactions that fuel the global economy. The protection of sensitive data is our responsibility and privilege.



Protecting Customer Data and Privacy Is Our #1 Accountability

At ACI Worldwide, we believe risk prevention and safeguarding customer information is our responsibility and a privilege.

Board of Directors' Role in Cybersecurity Oversight

ACI's Board of Directors is actively involved in ACI's cybersecurity program. In addition to receiving detailed quarterly updates on project and initiative statuses, the Board approves ACI's Information Security and Acceptable Use policies. They are presented with and approve of modifications to ACI's strategic cybersecurity initiatives, and are critical participants in the notification and response structure for security incidents. The Board receives regular updates on the maturity of ACI's cybersecurity program (as evaluated by third parties), is included in the Global Information Security (GIS) "phishing testing" exercises and reviews the results of annual Security Breach tabletop exercises. More details on these programs are included in the following pages.

Global Information Security

The mission of GIS is to design, implement and maintain an information security program that protects ACI's and our customers' systems, services and data against unauthorized use, disclosure, modification, damage and loss.

Our risk-centric approach to security controls allows us to ensure a secure posture while still facilitating business. To accomplish this goal, ACI has adopted the International Standards Organization (ISO) 27001/27002 and the NIST cybersecurity frameworks as the foundations for security controls.

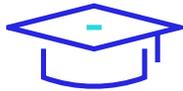
Our Team Is Built to Uphold Global Information Security

Experienced
Comprised of 20+ industry experts with a diverse range of backgrounds and experience



Certified
More than 20 active certifications and varying degrees of higher education

Trained
Involved with internal training exercises as well as industry events and conferences



Supported
Backed by larger teams of risk and physical security professionals and third-party partnerships

Prepared
24/7/365 on-call team and Advanced Security Operations Center support



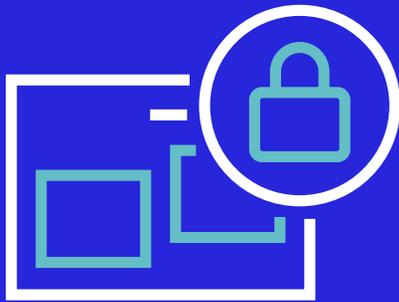
Connected
Active memberships in industry-leading organizations and groups

Guarded
Team dedicated to identifying and communicating the latest security trends and threat intelligence



Tested
Regularly evaluated against compliance and regulatory requirements by both internal and external entities





Information Security Policies and Standards

- ACI's Information Security Policy Framework establishes guidelines and general principles for initiating, implementing, maintaining and improving information security management. ACI has implemented the RSA Archer Governance, Risk and Compliance (GRC) tool to manage the lifecycle of our control standards.
- Policies are reviewed annually and approved by ACI's Board of Directors.
- Standards are reviewed annually and approved by the standard owners, risk's compliance officer and the chief security officer.
- All ACI control standards related to Information Security and Privacy are based on NIST 800-53 (Rev 4), PCI (Version 3), ISO 27001, HIPAA, GLBA and FFIEC regulatory requirements.
- ACI considers feedback from auditors, customers and regulators.
- All policies and standards are reviewed annually by stakeholders and communicated to employees.
- All policies and standards are available to employees via ACI's intranet.



Data Loss Prevention and Detection Program

The ACI Data Loss Prevention (DLP) and Detection program, which is part of the overall risk management program, aims to monitor and identify data loss risks to ACI's business, assets, client data and employees.

The DLP program supports the following requirements:

- Protect confidential and restricted ACI and ACI client data
- Ensure least privilege and need-to-know access to data
- Ensure that DLP controls are in place to protect ACI users, assets and client assets
- Meet regulatory compliance requirements (GLBA, HIPAA, FFIEC)
- Meet contractual compliance requirements (client contracts, PCI)
- Identify new security control opportunities
- Identify security awareness needs
- Reduce risk to acceptable levels

ACI has an Information Security policy that governs security requirements and expectations to ensure that ACI protects information at rest, in-transit and being processed.

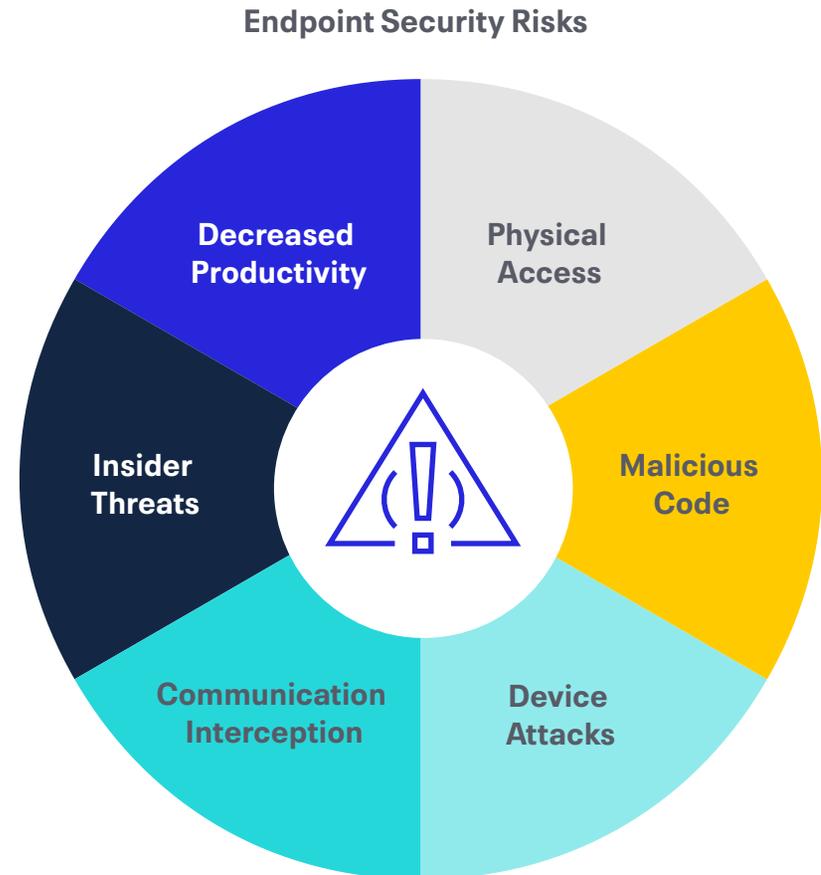
DLP Control Standards

- Data Classification classifies data and communicates control requirements for public, private, confidential and restricted information.
- Data Encryption communicates encryption requirements based on data classifications.
- Data Retention Policy communicates data retention requirements.

Data Loss Prevention at the Endpoint

ACI mitigates or prevents viruses and malware by:

- Utilizing industry standard anti-virus software for desktop, laptop and server virus prevention and detection
- Providing email virus and spam scanning to detect and block malicious attachments in email
- Employing controls that prevent writing to removable media such as USB, CD or DVD drives
- Reviewing controls and exceptions at minimum quarterly
- Encrypting personal phones for authorized users
- Instituting password protection on personal phones for authorized users
- Ensuring any company-related data is containerized (segregated) and can be easily removed from personal devices
- Restricting and limiting VPN access to remote employees, including the requirement for multi-factor authentication
- Conducting compliance inspections of personal devices connecting to VPN



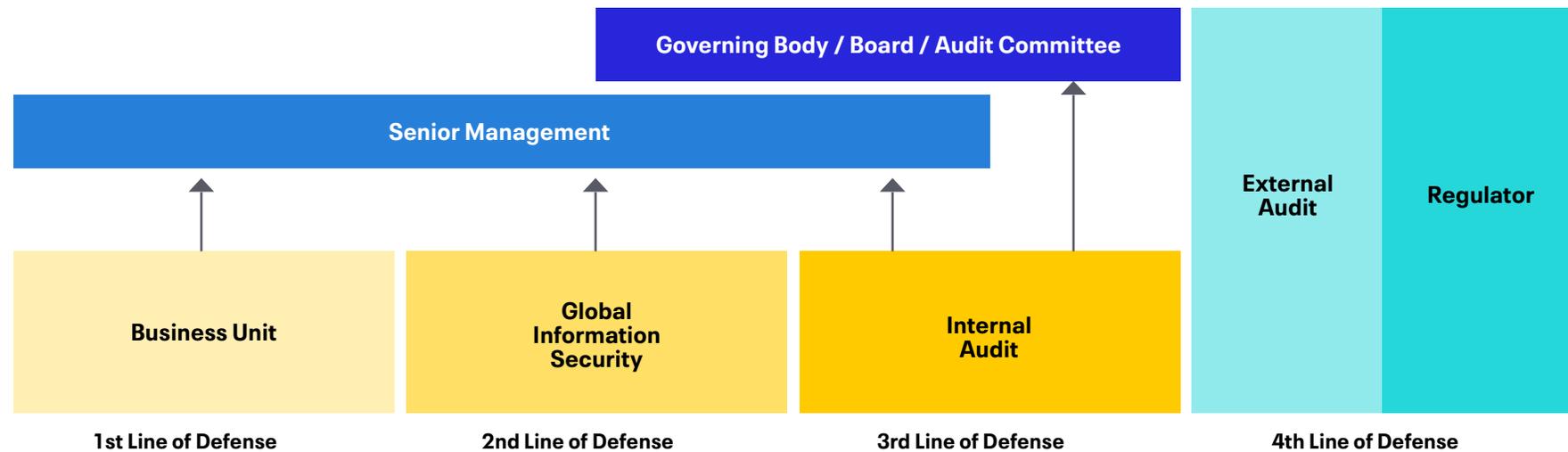
Managing Risk Issues Through Four Lines of Defense

A GIS risk issue is a finding that has been identified to have the potential to cause damage or loss to ACI. Issues are drafted, approved by GIS leadership, discussed with stakeholders and assigned to a designated owner from the appropriate business unit.

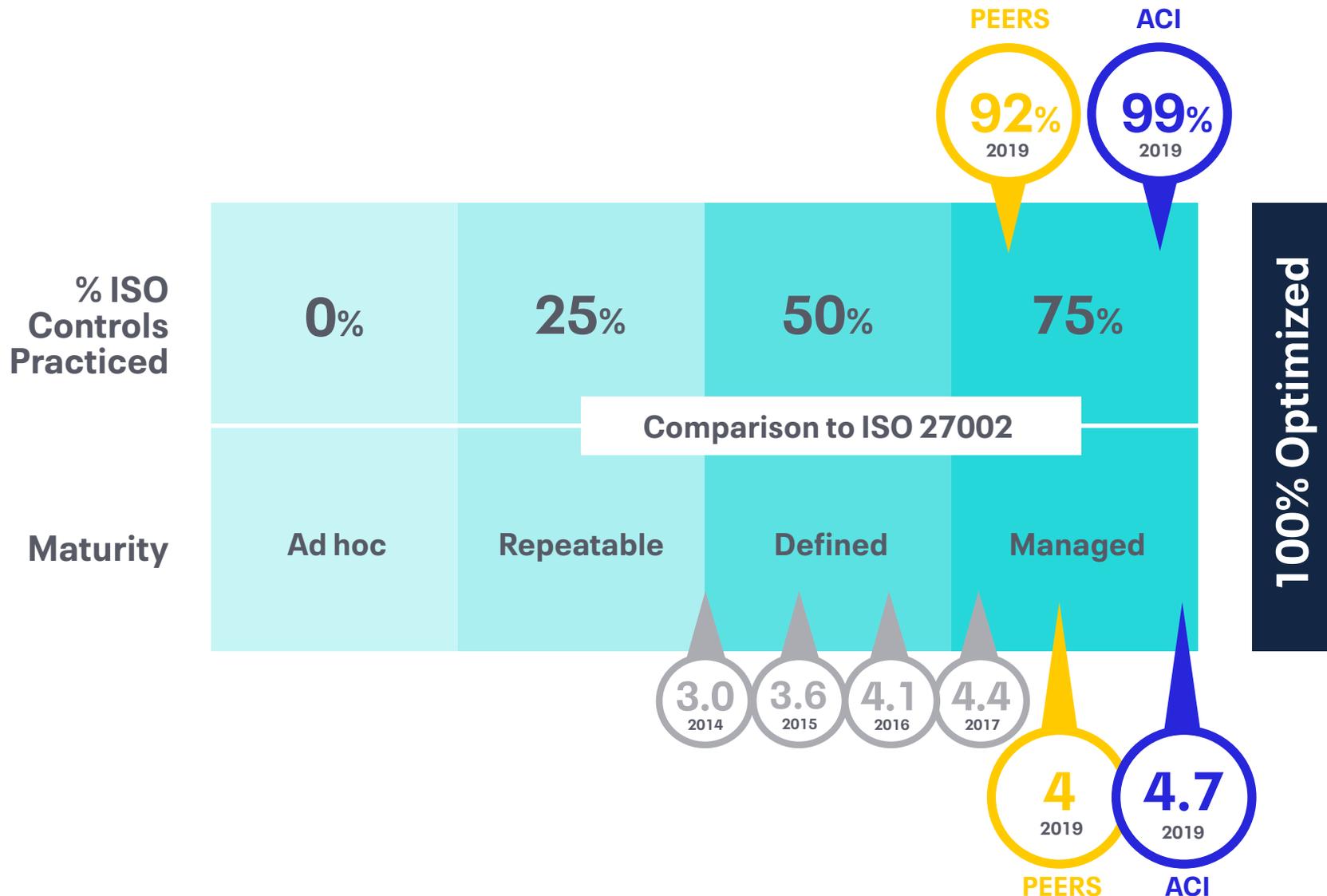
GIS will provide associated risks, the risk ranking, recommendations and requirements to the issue owner to incorporate into their risk remediation plan.

The issue owner will compile and share a risk remediation plan that will define how the owner will mitigate the issue to an acceptable level of risk as determined by GIS or will eliminate the risk completely through the use of milestones, dates and compensating controls.

The issue owner is required to provide GIS leadership updates on the issue every week until the level of risk has been reduced to an acceptable level or all associated risks are eliminated.



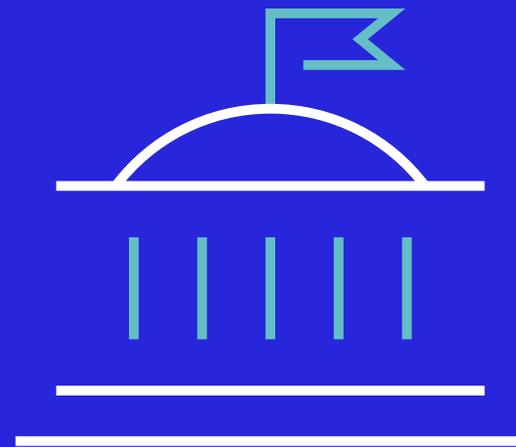
Year-Over-Year Growth and Performance Above Peer Group



Certifications, Memberships and Affiliations



Governance Initiatives





Diverse Board with Defined Roles

Consistent with its proactive evaluation of director performance, skills and attributes, the ACI Board of Directors is committed to a policy of inclusiveness and actively seeks out highly qualified, diverse candidates to include in the pool from which director nominees are chosen. In addition to considering diversity characteristics like race, gender and ethnicity, we also look for diversity in experience, expertise, geographic location and other characteristics unique to individuals. The composition of our director nominees reflects these efforts.

Promoting Excellence

- Annual elections of directors
- Annual Board and committee evaluations
- All committee members are independent
- Conditional director resignation required in the event of excess withheld votes in an uncontested election

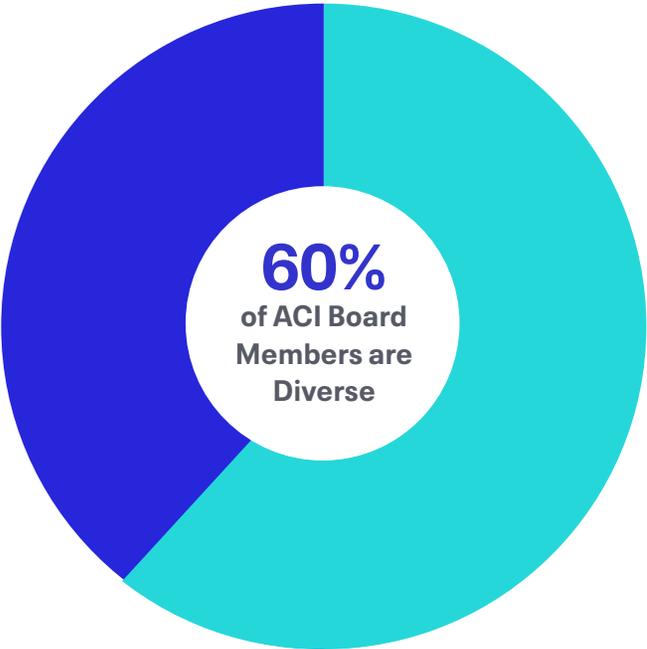
Ensuring Alignment with Stockholders

- Proactive engagement with our stockholders
- Adoption of proxy access to make it easier for stockholders to nominate director candidates
- Prohibition of short sales, transactions in deliveries, and hedging and pledging of ACI stock by our directors and executive officers
- Robust stock ownership guidelines for our CEO, executive officers and directors

Diversity of Representation and Thought

The diversity of ACI's 10-person Board includes characteristics like race, gender and ethnicity as well as attributes like experience, expertise, geographic location and background.

Board Diversity



Board Experience

Skills and Attributes	By # of Director Nominees (out of 10)
Payments Industry Knowledge	8
Financial Services Industry Experience	8
Financial Expert	8
Executive Leadership of a Complex Business	10
Technology and Innovation Experience	10
Risk and Regulatory Experience	8
International Experience	7

Experienced Leadership with Dedicated Roles

ACI's independent directors bring a wealth of knowledge and experience to their roles on our four governing committees.

Name	Audit	Compensation and Leadership Development	Nominating and Corporate Governance	Independent	Tenure ²	# of Other Public Company Boards
Odilon Almeida				N	1	1
Charles K. Bobrinsky (Chairman)				Y	0	0
Janet O. Estep	M		M	Y	5	0
James C. Hale III	M	M		Y	5	2
Mary P. Harman		M	M	Y	0	0
Didier R. Lamouche		M		Y	0	3
Charles E. Peters, Jr.	C			Y	6	0
Adalio T. Sanchez		C	M	Y	6	1
Thomas W. Warsop III	M		C	Y	6	0
Samir M. Zabaneh	M			Y	0	0

C Chairperson **M** Member

²Full years of service as of the latest annual meeting date.

Note: Two directors will not stand for re-election in 2021. Please see proxy statement filed in April 2021 for more information.



Board's Role in Risk Oversight

Risk is inherent with every business, and we face a number of risks, including strategic, financial, operational, legal/compliance, governance and reputational risks. Our Board of Directors as a whole is responsible for overseeing enterprise risk management and provides broad oversight of ACI's risk management programs. In this oversight role, our Board considers the effectiveness of ACI's risk management processes, assessing management's tolerance for risk and determining what constitutes an appropriate level of risk for ACI.

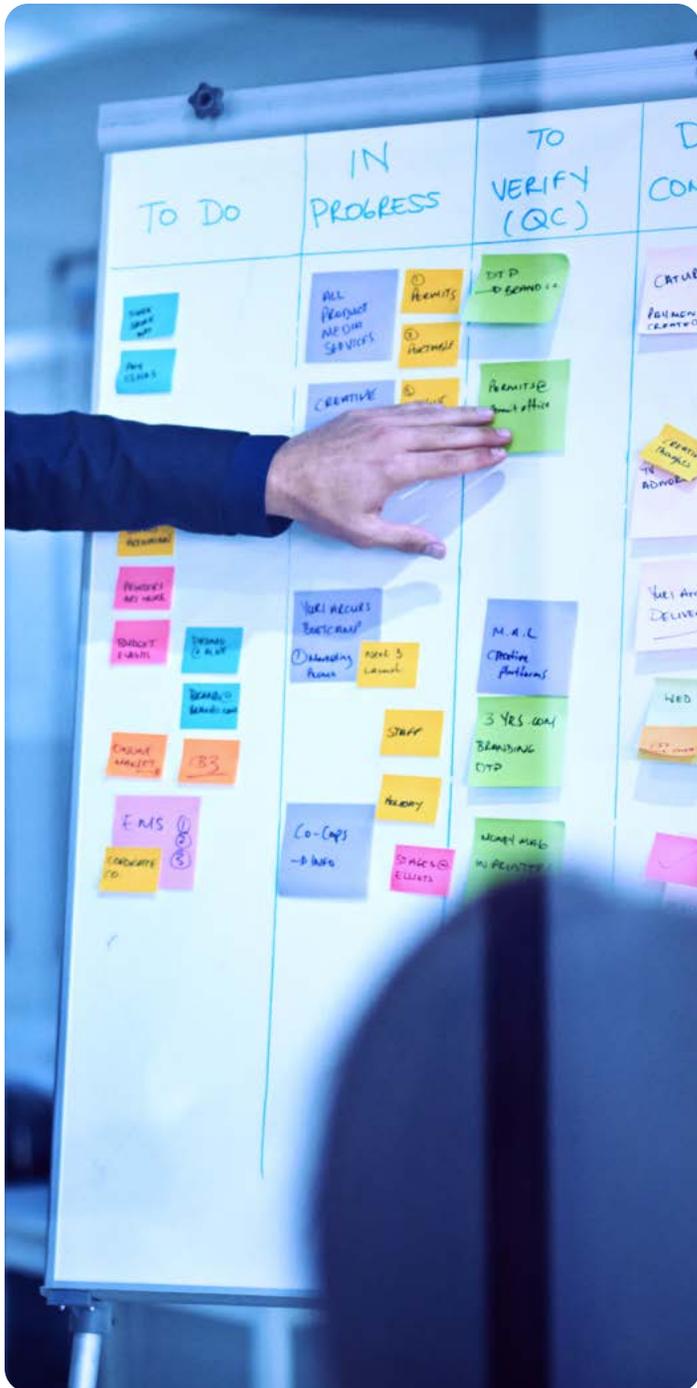
While our Board provides broad oversight, various committees of the Board oversee risk management in their respective areas and regularly report on their activities to the entire Board. The Audit Committee focuses on assessing and mitigating financial risk, including internal controls, and receives an annual risk assessment report from ACI's internal auditors. As part of its annual audit, ACI's independent registered accounting firm, Deloitte & Touche LLP, also provides the Audit Committee with a risk assessment that identifies risks of material misstatements and related controls. The Audit Committee reviews these and other reports at its meetings throughout the year.

The Compensation Committee reviews and oversees the management of potential material risks related to ACI's compensation policies and practices. Compensia, the independent compensation consultant retained by the Compensation Committee, provides an annual assessment of these risks. The Compensation Committee reviews this annual assessment and evaluates these risks as it considers compensation and benefits matters throughout the year.

The oversight roles of the Board and the committees are supported by management reporting processes that are designed to provide the Board and the committees with visibility into the identification, assessment and management of critical risks.

Political Spending

ACI Worldwide does not make any material political and/or lobbying contributions.



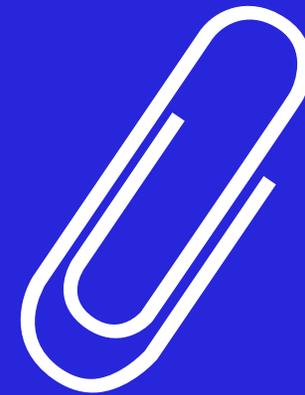
A Clear Plan of Action

Succession Planning

ACI's management and Board have developed a process for identifying and developing internal employees with the potential to fill key business leadership positions in the company. ACI's succession planning increases the availability of experienced and capable employees that are prepared to assume these roles as they become vacant.

1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
February Leaders review/update Development Plans for Key Talent	May-June Operating and Corporate Units assess Key Talent and Succession Needs/Risks	July-August Executive Leadership Team assesses Key Talent and Succession Needs/Risks	September Board of Directors reviews Key Talent Assessment and Succession Plans
	June Leaders review/update Development Plans for Key Talent	September Leaders review/update Development Plans for Key Talent	December Leaders review/update Development Plans for Key Talent

Appendix



ACI Sustainability Approach Alignment to UN Sustainable Development Goals (SDGs)

The United Nations developed 17 Sustainable Development Goals as a global call to action “to achieve a better and more sustainable future for all” by 2030. The following table highlights ACI’s alignment with these economic, social and environmental goals.



SDG #	SDG Name	Aligned ACI Sustainability Effort	Sustainability Report Reference
1	No Poverty	Financial Inclusion	20
2	Zero Hunger	Financial Inclusion	20
3	Good Health and Well-Being	Employee Health and Well-Being	18, 19
4	Quality Education	ACI University; STEM Education	17, 20
5	Gender Equality	Gender Parity in Payments; Financial Inclusion	20
6	Clean Water and Sanitation	The Digital Effect; Reduction of Carbon Footprint; Reduction of Waste	9, 11, 12
7	Affordable and Clean Energy	Energy Improvements; Reduction of Carbon Footprint	10, 11
8	Decent Work and Economic Growth	Global Footprint; Financial Inclusion	15, 20
9	Industry, Innovation and Infrastructure	Mission-Critical Software; Competitive Differences; The Digital Effect, Information Security Performance	5, 6, 9, 28
10	Reduced Inequalities	Global Footprint; Gender Parity in Payments; Financial Inclusion	15, 20
11	Sustainable Cities and Communities	Energy Improvements; Reduction of Carbon Footprint; Reduction of Waste	10, 11, 12
12	Responsible Consumption and Production	Energy Improvements; Reduction of Carbon Footprint; Reduction of Waste	10, 11, 12
15	Life on Land	Reduction of Carbon Footprint	11





If you have additional questions, please contact our corporate responsibility team:

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