ACI UNIVERSAL PAYMENTS℠

SUSTAINABILITY REPORT

A REVIEW OF ACI'S ENVIRONMENTAL, SOCIAL AND GOVERNANCE EFFORTS

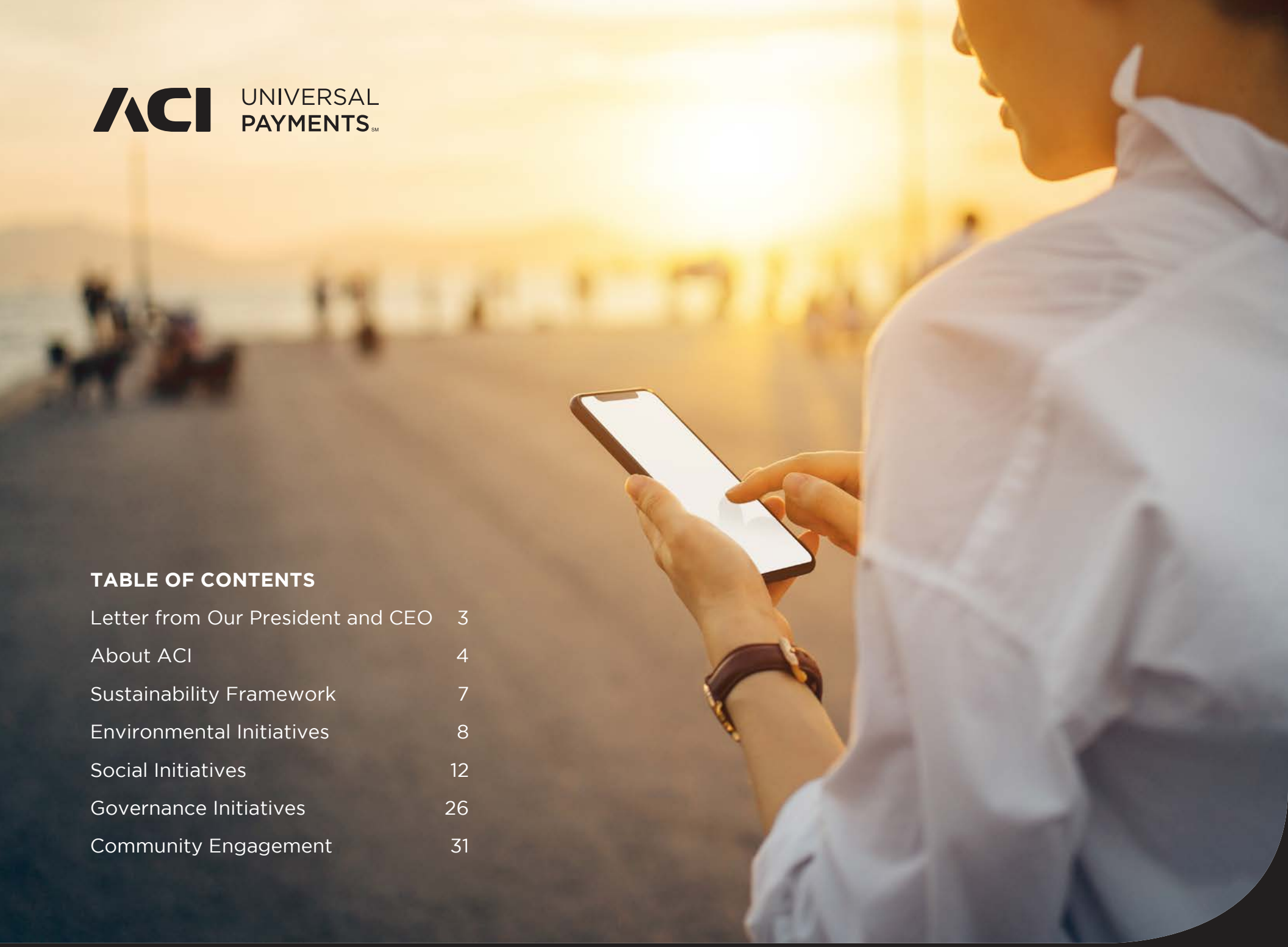


TABLE OF CONTENTS

Letter from Our President and CEO	3
About ACI	4
Sustainability Framework	7
Environmental Initiatives	8
Social Initiatives	12
Governance Initiatives	26
Community Engagement	31

LETTER FROM OUR CEO

Payment transactions continue to reach new heights as more people and devices initiate electronic payments. Propelled by the digitization of cash, the Internet of Things, the rapid growth of eCommerce and the adoption of real-time payments, the number of transactions will continue to rise dramatically around the world. ACI's unique ability to make fast, simple and secure payments possible around the world by connecting more ways to pay with more payment capabilities than any other provider positions us well to seize an increasing share of this exciting, accelerating market opportunity.

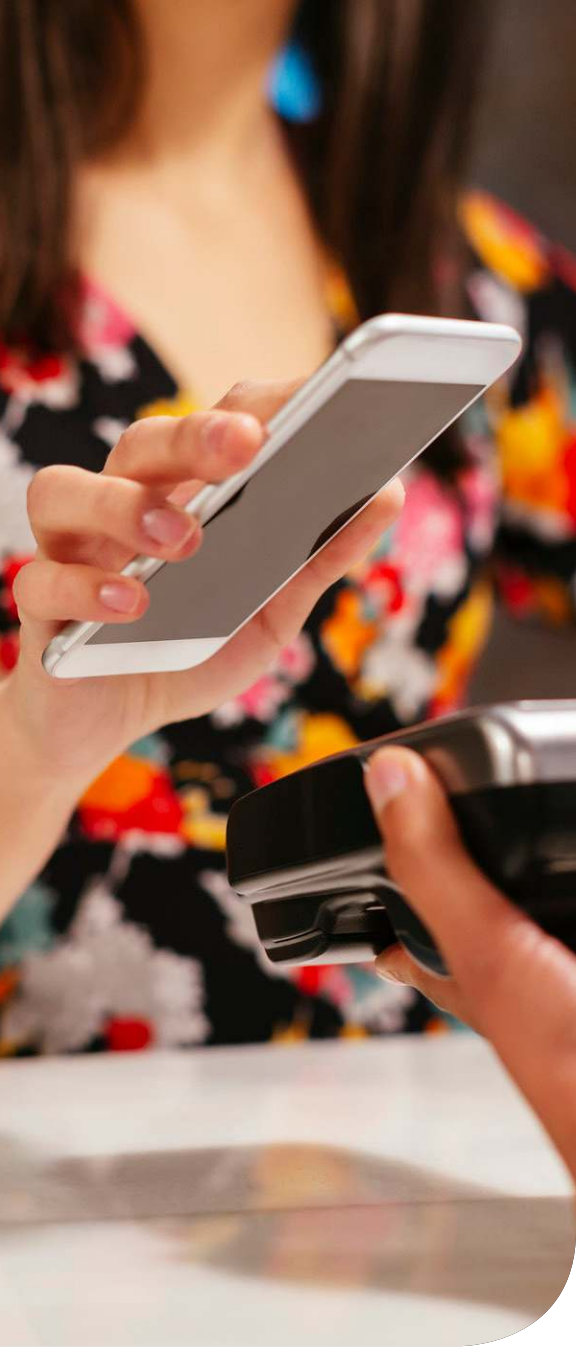
As the market and our business evolves, so too must ACI's commitment to protecting our environment, developing and retaining our people, serving our customers, including the security and privacy of their data, and contributing to our communities.

OUR VALUES INFORM AND GUIDE OUR CONDUCT AND PLAY A KEY ROLE IN DEFINING THE 1ACI WAY OF WORKING THAT WILL DRIVE OUR LONG-TERM GROWTH.

Our six 1ACI Values — Customer-centricity, Teamwork, Creativity, Agility, Determination, and Respect — were carefully selected as the pillars of our culture. In addition to fully embedding our values into the execution of our business, these six values will also drive our sustainability efforts.

The following pages highlight our commitment to Environmental, Social and Governance (ESG) initiatives. I'm looking forward to continuing our efforts to contribute in substantial and innovative ways to build a more inclusive and sustainable future. I invite you to learn more about ACI's strategic approach to managing ESG risks and opportunities as we continue on our critical path forward.

Philip G. Heasley
President and Chief Executive Officer



ANY-TO-ANY PAYMENTS SOFTWARE

ACI is a highly focused software enterprise that enables real-time, any-to-any payment transactions to occur regardless of time, location or type. ACI allows the purchaser to direct the payment to his/her provider of choice, satisfying the transaction in an efficient and secure environment.

6
SOFTWARE-BASED PAYMENT SOLUTIONS

4
SEGMENTS SERVED

2
DEPLOYMENT MODELS

1ACI
GLOBAL TEAM

$1.33B
FY 2019 REVENUE[1]

$370M
FY 2019 ADJUSTED EBITDA[1]

$5.7B
60-MONTH BACKLOG
(6.30.19)

Note: Adjusted EBITDA and 60-month backlog are non-GAAP measures. Adjusted EBITDA excludes significant transaction-related expenses.
[1]Represents mid-point of FY 2019 Guidance.

SIX SOFTWARE-BASED SOLUTIONS WITH UNMATCHED PAYMENT CAPABILITIES

RETAIL PAYMENTS (C2B, P2P)

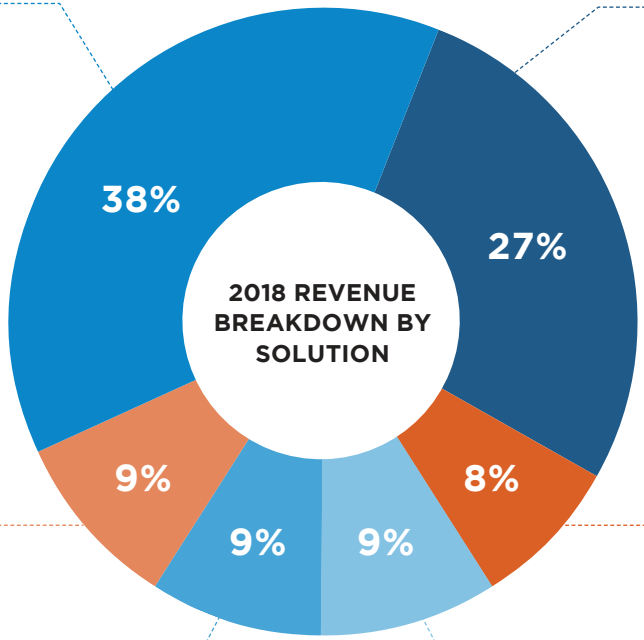
Comprehensive consumer payment solutions that range from core payment engines to back-office support

REAL-TIME PAYMENTS (C2B, B2B, P2P)

Support for both low- and high-value, real-time payment processing, ensuring multi-bank, multi-currency and 24x7 payment processing capabilities

MERCHANT PAYMENTS (C2B)

Real-time, any-to-any payment capabilities available globally in both card-present and card-not-present environments



BILL PAYMENTS (C2B)

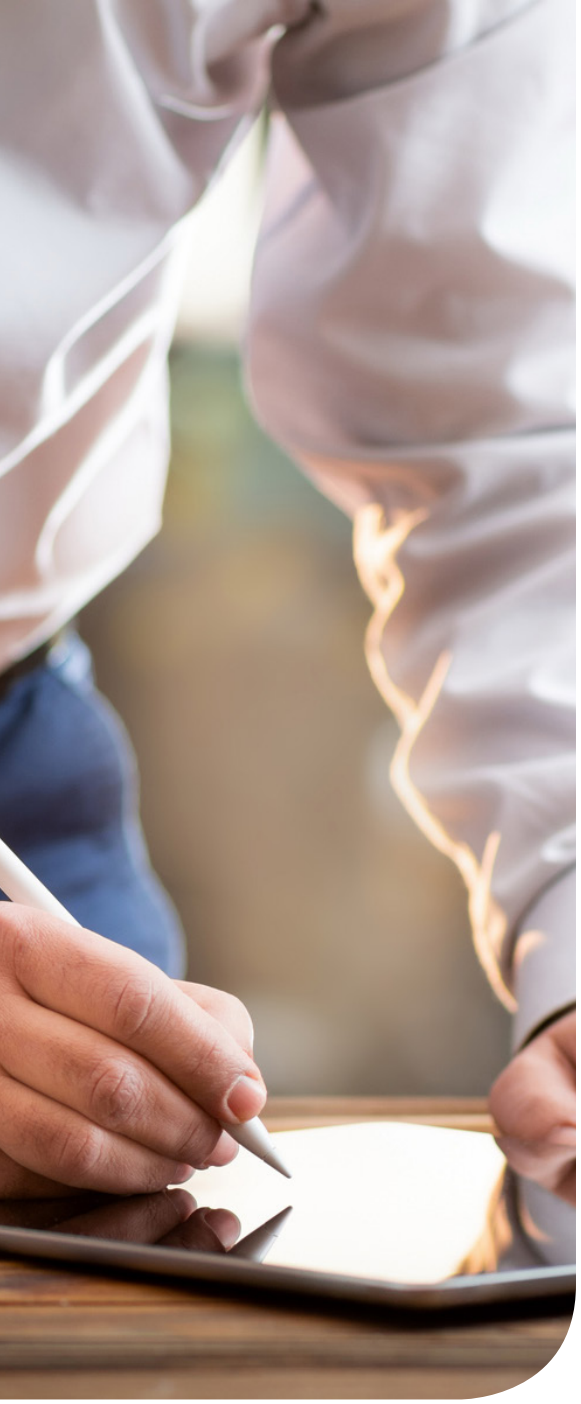
Electronic bill presentment and payment solutions that give consumers the options they want

DIGITAL CHANNELS (B2B)

Advanced cash management capabilities in a multi-tenant, cloud-based platform

PAYMENTS INTELLIGENCE (C2B, P2P)

Powerful big data engine and analytics that deliver robust fraud prevention and detection capabilities



OUR COMPETITIVE DIFFERENCES SET US APART

PROVEN BRAND

With a 40+ year heritage of powering mission-critical transactions, ACI is trusted to deliver secure, risk-compliant solutions in a highly regulated payments environment.

UNMATCHED SOFTWARE

ACI's UP® solutions connect more ways to pay with more payment capabilities than any other provider, while superior non-functional requirements ensure unmatched scalability and reliability in any deployment model, whether on premise or cloud.

SCALABLE MODEL

The breadth of our solutions enables ACI to process a quarter of the world's transactions today, with scalability to capitalize on the "billions not millions" opportunity.

GLOBAL REACH

ACI is a global payments powerhouse with local expertise, serving customers in 90+ countries. Broad payments reach secures global eCommerce expansion; payments intelligence combats worldwide fraud.

24/7 SUPPORT

Global team of payment experts, strategically organized to deliver 24/7/365 support.

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, 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, cybersecurity and data privacy

GOVERNANCE

Corporate governance and board structure

More details and sub-categories will be provided in the following pages, including our Community Engagement efforts.

ENVIRONMENTAL INITIATIVES

ACI'S ELECTRONIC PAYMENTS SOFTWARE HELPS CUSTOMERS SAVE TREES THROUGH THE ELIMINATION OF PAPER-BASED BILLS AND PAYMENTS

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. As conservation is a management priority, 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, producing $30,000[2] in estimated annual energy savings.

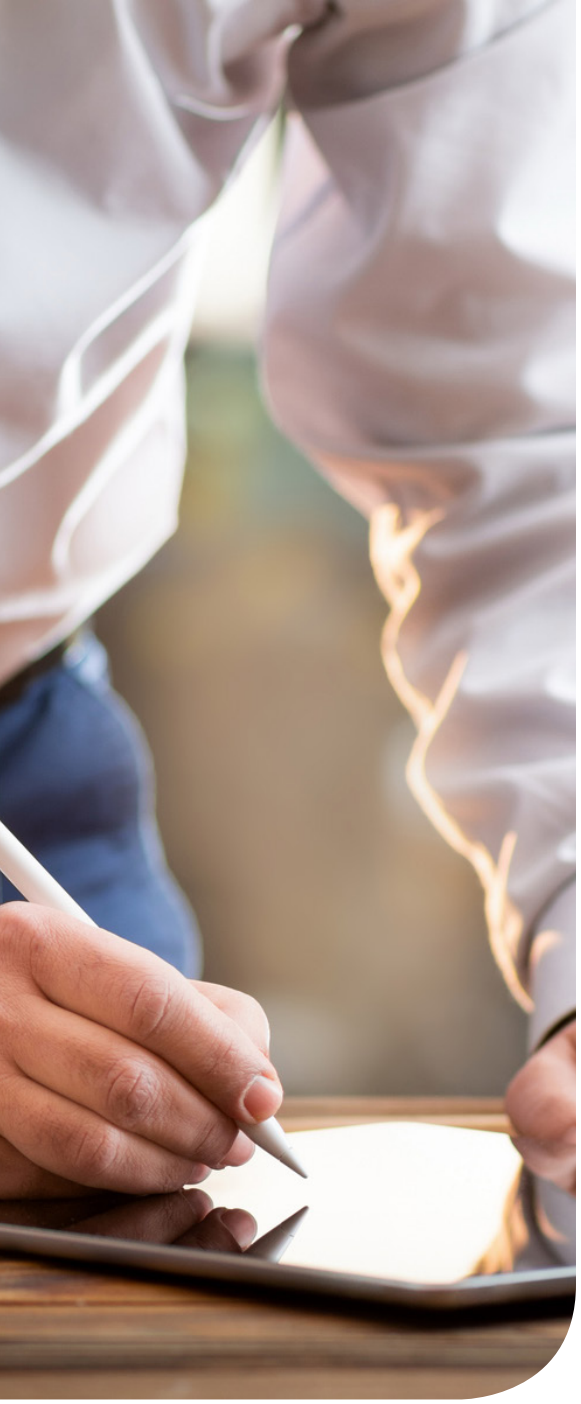
LOWER HVAC ENERGY COSTS

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.

[2] Based on approximately $0.03 of energy savings per square feet



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.

2,631 LB. OF WOOD
Trees provide habitats for animals, convert climate-changing CO2 to oxygen and help clean our water.

7,037 GAL. OF WATER
The paper-making process requires more than three gallons of water per single sheet.

5,919 LB. OF CO2
Paper manufacturing produces greenhouse gas emissions, including CO2.

388 LB. OF WASTE
Limiting paper usage[3] also eliminates significant paper waste.

[3] The above environmental impact data (the "Data") is an estimate only and is based on ACI Worldwide Corp.'s ("ACI") account use as of August 2019. 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

1 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

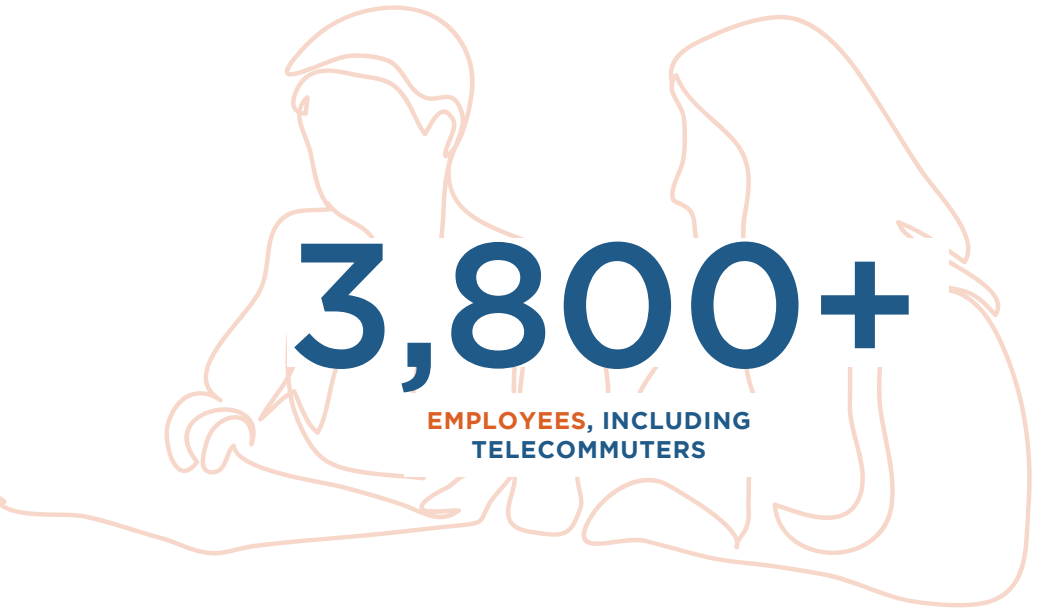
DECREASED PAPER CUP CONSUMPTION

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

TRULY GLOBAL FOOTPRINT ENHANCED BY A SITE LEADER MODEL

Our mission is 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 1ACI team.



3,800+

EMPLOYEES, INCLUDING TELECOMMUTERS

50+

SITES IN 30+ COUNTRIES, EACH WITH 1 SENIOR SITE LEADER AND 1 LOCAL SITE LEADER

ONE SET OF MOTIVATING PRINCIPLES

WE'RE A
CUSTOMER-CENTRIC BUSINESS

ENERGIZED BY
TEAMWORK

INSPIRED BY
CREATIVITY

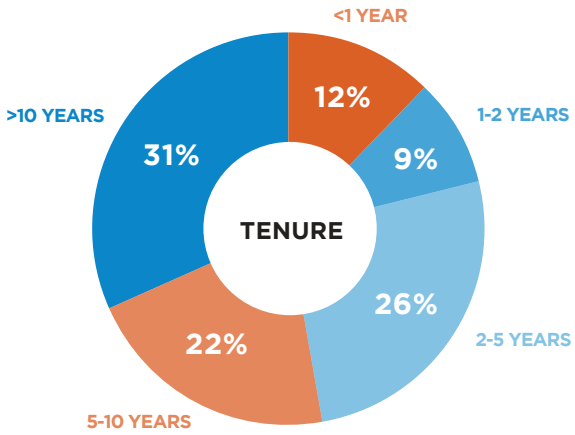
DRIVEN BY
DETERMINATION

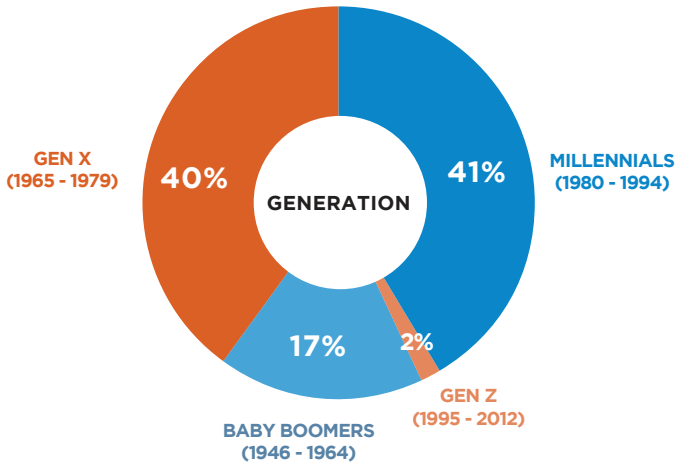
MOBILIZED BY
AGILITY

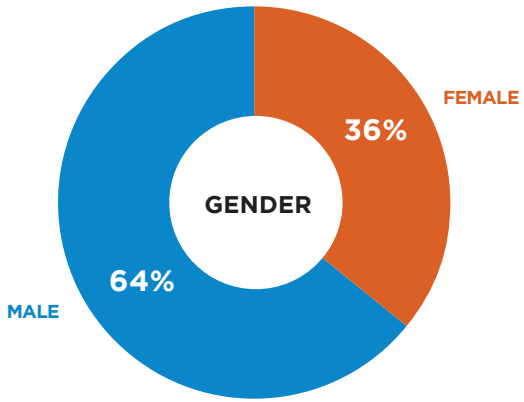
UNITED BY
RESPECT

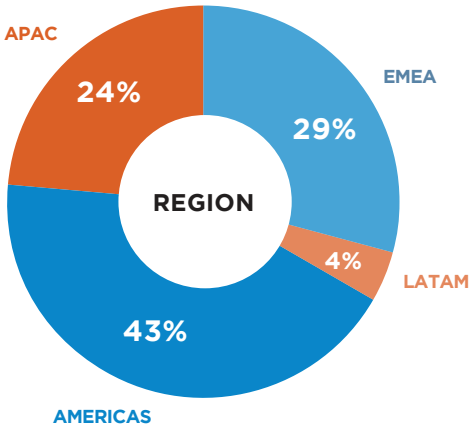
MANY FACETS OF DIVERSITY ARE CRITICAL TO ACI

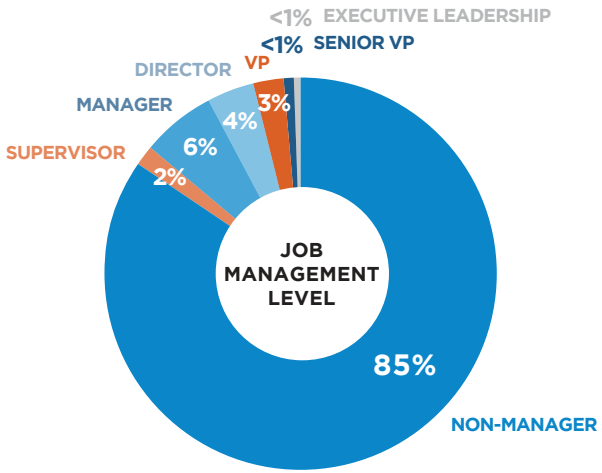
Data as of 12/31/18

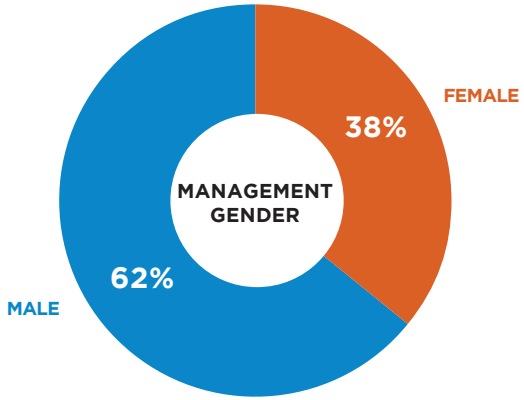












(627 EMPLOYEES)

EMPLOYEE DEVELOPMENT AND ENGAGEMENT

TUITION ASSISTANCE AND ACI UNIVERSITY

ACI University (ACIU) is our employee resource for learning and development. This is ACI's one-stop-shop learning portal and includes both assigned and on-demand courses and learning plans.

ACI's tuition assistance policy supports ACI's desire to develop employees through various educational opportunities. ACI encourages career development by providing tuition assistance for approved college/university-level coursework. All regular, full- and part-time employees are eligible to participate in the tuition assistance program six months after their start date.

ENGAGEMENT

ACI wants to ensure all employees and offices feel supported and a part of our 1ACI team. We routinely solicit feedback, such as in our culture or employee experience surveys. This feedback provides actionable insights into both our strengths and opportunities for improvement.

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

SERVING OUR CUSTOMERS AND PROTECTING THEIR DATA AND PRIVACY IS OUR #1 PRIORITY.

WE ACHIEVE OUR CYBERSECURITY GOALS BY DEVELOPING OUR #1 ASSET: OUR EMPLOYEES.

PROTECTING CUSTOMER DATA AND PRIVACY IS OUR #1 PRIORITY

At ACI Worldwide, we believe risk prevention and safeguarding customer information is paramount.

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 structure for security incidents. The Board receives regular updates on the maturity of ACI's cybersecurity program (as evaluated by third parties), are included in the Global Information Security (GIS) "phishing testing" exercises and review the results of annual Security Breach tabletop exercises. More details on these programs will be provided 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 background experience.

TRAINED
Involved with internal training exercises as well as industry events and conferences.

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

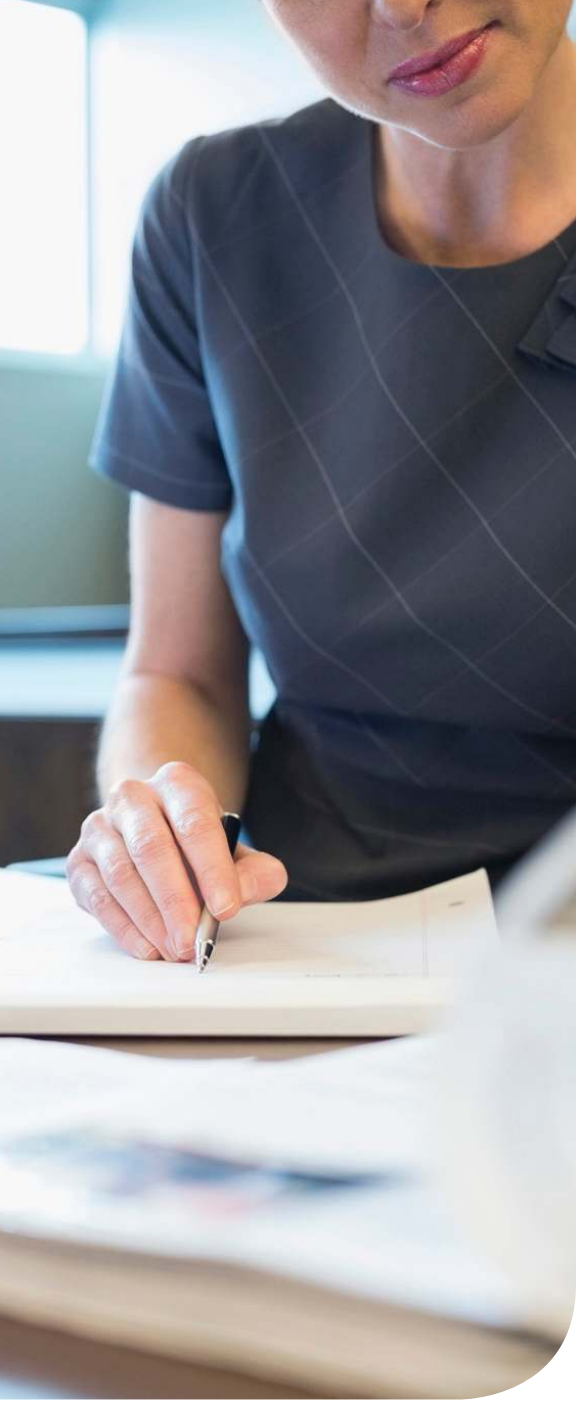
GUARDED
Team dedicated to identifying and communicating the latest security trends and threat intelligence.

CERTIFIED
Over 20 active certifications and varying degrees of higher education.

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

CONNECTED
Active memberships in industry-leading organizations and groups.

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, implementation, 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 Information Security Stakeholder Committee, risk's compliance officer and the chief information 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 every year by stakeholders and communicated to employees.

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
- 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

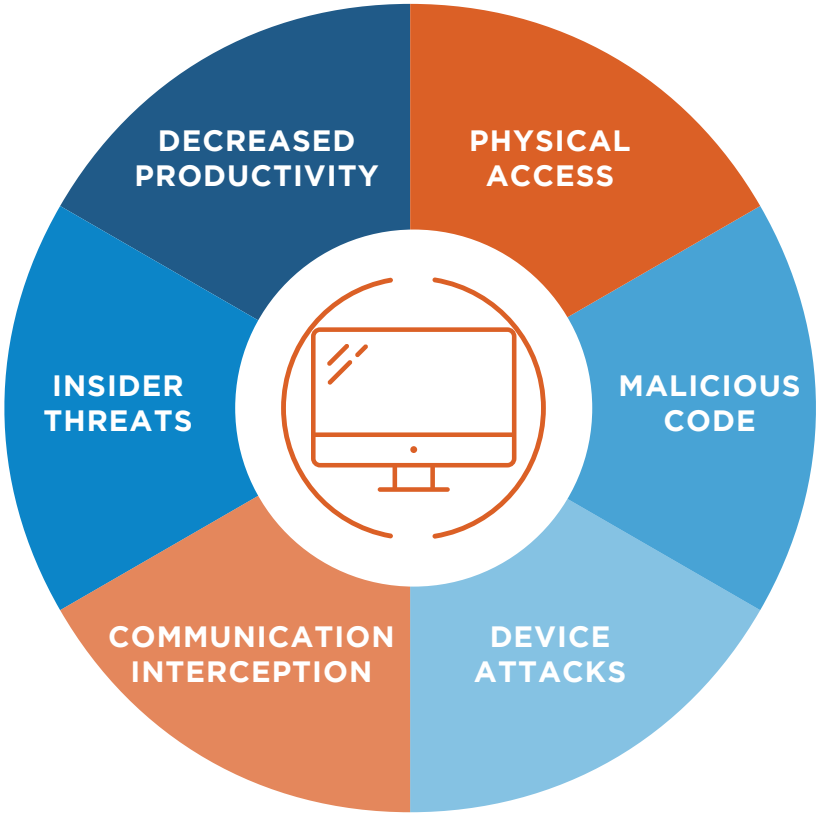
- Data Classification classifies data and communicates control requirements for public, private, confidential and restricted information
- Data Encryption communicates encryption requirements based on data classifications
- Data Retention Policy communicates data retention requirements

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 authorized users' ability to wipe lost personal phones
- Restricting and limiting VPN access to remote employees
- Conducting compliance inspections of personal devices connecting to VPN

ENDPOINT SECURITY RISKS



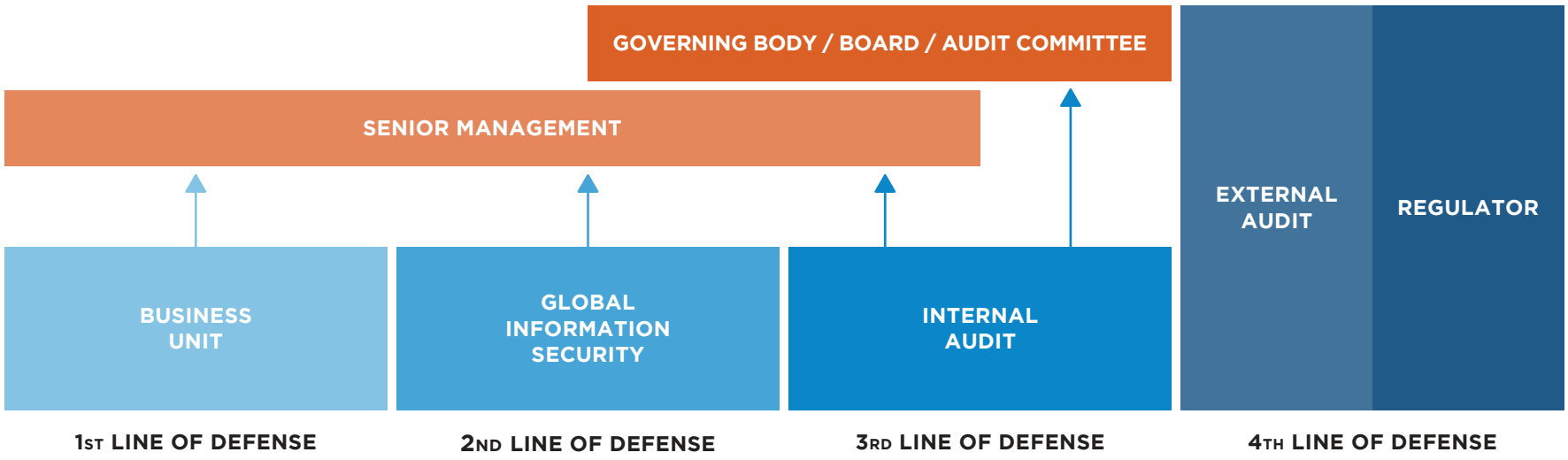
MANAGING RISK ISSUES THROUGH FOUR LINES OF DEFENSE

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.

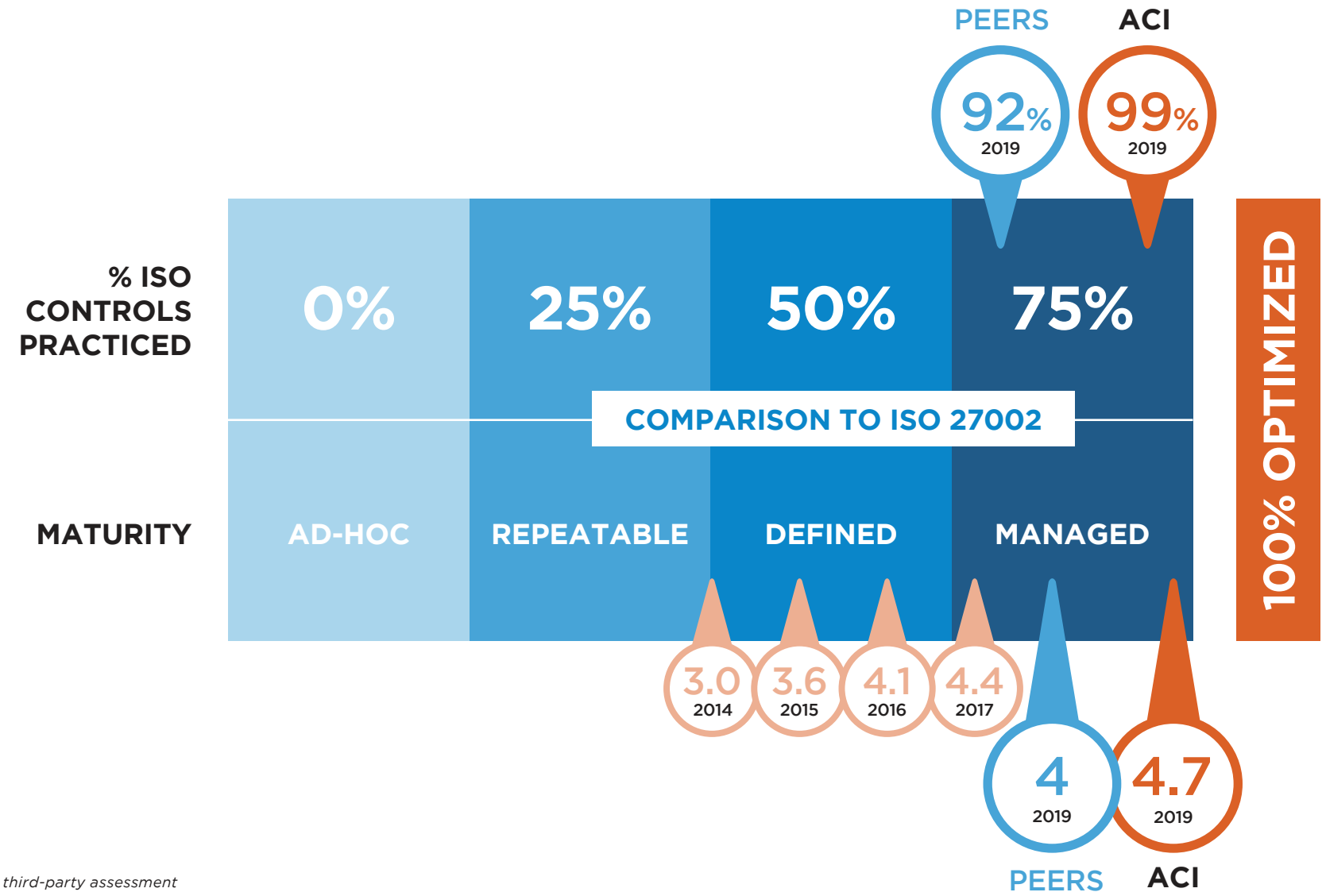
GIS will provide associated risks, the risk ranking, recommendations and requirements to the issue owner to incorporate into their risk remediation plan.

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. PERFORMANCE ABOVE PEER GROUP.



Annual third-party assessment

CERTIFICATIONS, MEMBERSHIPS AND AFFILIATIONS

GOVERNANCE INITIATIVES

DIVERSE BOARD WITH DEFINED ROLES

Consistent with its proactive evaluation of director performance, skills and attributes, the Board is committed to a policy of inclusiveness and actively seeks out highly qualified diverse candidates (including race, gender and ethnicity) to include in the pool from which director nominees are chosen. The composition of our director nominees reflects these efforts as well as the importance of differentiating personal characteristics and diversity among our directors.

EXCELLENCE ON OUR BOARD

- 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

STOCKHOLDER ALIGNMENT

- 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

EXPERIENCED LEADERSHIP WITH DEDICATED ROLES

Our Board has four standing committees: the Audit Committee, the Compensation and Leadership Development Committee, the Nominating and Corporate Governance Committee and the Risk Committee. The following table provides membership information for each of the standing Board committees as of April 18, 2019:

	AUDIT	COMPENSATION AND LEADERSHIP DEVELOPMENT	NOMINATING AND CORPORATE GOVERNANCE	RISK	INDEPENDENT	TENURE[4]	# OF OTHER PUBLIC COMPANY BOARDS
Janet O. Estep			C	M	Y	3	0
James C. Hale			M	C	Y	3	3
Philip G. Heasley (CEO)					N	14	0
Pamela H. Patsley	M	M			Y	1	3
Charles E. Peters, Jr.	C	M			Y	4	0
David A. Poe (Chairman)					Y	5	0
Adelio T. Sanchez		C	M		Y	4	1
Thomas W. Warsop III	M			M	Y	4	0

C Chairperson M Member [4]Full years of service as of the annual meeting

	JANET ESTEP	JAMES HALE	PHILIP HEASLEY	PAMELA PATSLEY	CHARLES PETERS	DAVID POE	ADALIO SANCHEZ	THOMAS WARSOP
Payments Industry Knowledge	●	●	●	●		●		●
Financial Services Industry Experience	●	●	●	●		●		●
Financial Expert		●		●	●	●		
Executive Leadership of a Complex Business	●		●	●	●		●	●
Technology and Innovation Experience	●	●	●	●	●	●	●	●
Risk and Regulatory Experience	●	●	●	●		●		
International Experience			●	●	●	●	●	●
Diversity, Race, Ethnicity or Gender	●			●			●	
Age	62	67	69	62	67	70	59	52
Board Tenure (full years of service)	3	3	14	1	4	5	4	4

● Designated audit committee financial expert

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 management is responsible for the day-to-day supervision of the risks that we face. 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. In particular, the Risk Committee focuses on reviewing, evaluating and approving ACI's risk management profile; the committee reviews the extent to which management has established effective enterprise risk management across the organization and discusses with management ACI's most significant potential risks as well as the steps that management has taken to monitor and control those risks.

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 on risks facing ACI 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.

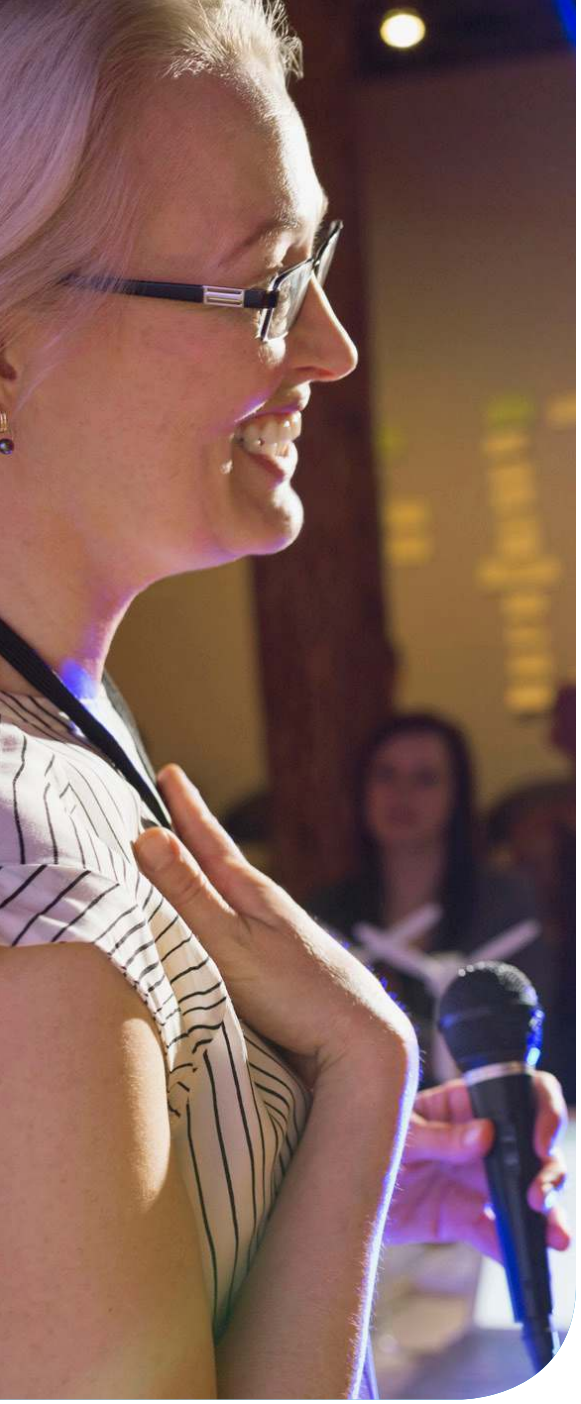
A CLEAR PLAN OF ACTION

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
MARCH Operating Units confirm Leadership Key Talent (pipeline) and enhance IDPs	**MAY** Activate enhanced IDPs for Key Talent	**JULY - AUGUST** Operating Unit and "Shared" Successor Pool Talent Forums	**OCTOBER** ELT Development Meetings with Direct Reports
	JUNE Begin 2018 Talent Forum Cycle	**SEPTEMBER** Global Talent Forum and Succession Management Review	**NOVEMBER** Development Meetings with Key Talent
	JUNE Quarterly Key Talent Check-In	**SEPTEMBER** Quarterly Key Talent Check-In	**DECEMBER** Quarterly Key Talent Check-In

COMMUNITY ENGAGEMENT



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 give back to the causes they support. Our regional offices are 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.

HABITAT FOR HUMANITY

Since 2013, ACI's Habitat for Humanity program has grown from nine U.S.-based locations to nearly 20 ACI locations in eight countries, with more than 400 ACI volunteers participating in home-build events in 2018 alone.

CODING FOR GIRLS

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 have developed content and facilitate workshops and lead lectures and discussions throughout the events. Similarly, ACI employees in Cape Town, South Africa, host a more in-depth four-day IT workshop for approximately 20 local high school students to provide students with a glimpse of what it's like to work for a leading global payments company.

WOMEN 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.

FORWARD-LOOKING STATEMENT

This document 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 document include, but are not limited to, statements regarding expectations regarding revenue and adjusted EBITDA in 2019, which also constitute non-GAAP financial measures, as well as our goals and expectations in respect of sustainability, ESG initiatives, data protection and other matters referred to in this report.

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 debt agreements, 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, 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 and volatility in our stock price. For a detailed discussion of these risk factors and reconciliations of GAAP and non-GAAP financial measures, 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, our Quarterly Reports on Form 10-Q and our Current Reports on Form 8-K relating to financial results.

If you have additional questions, please contact:

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