ACI Worldwide
NEW PATHS PAYMENTS PARADIGMS
ANALYST DAY 2024
Navigating Our Financial Future
Scott Behrens
Chief Financial Officer

Notes:

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NEW PATHS PAYMENTS PARADIGMS

ANALYST DAY 2024

Scott Behrens

Chief Financial Officer

As ACI's Chief Financial Officer, Scott Behrens is responsible for the company's global financial activities, including reporting, investments, and capital structure. Prior to joining ACI in 2007, he served as Senior Vice President, Corporate Controller, and Chief Accounting Officer at SITEL Corporation from January 2005 to June 2007. Earlier in his career, Scott served as Vice President of Financial Reporting at SITEL Corporation and as a senior manager at Deloitte & Touche, LLP. He holds a Bachelor of Science from the University of Nebraska – Lincoln.

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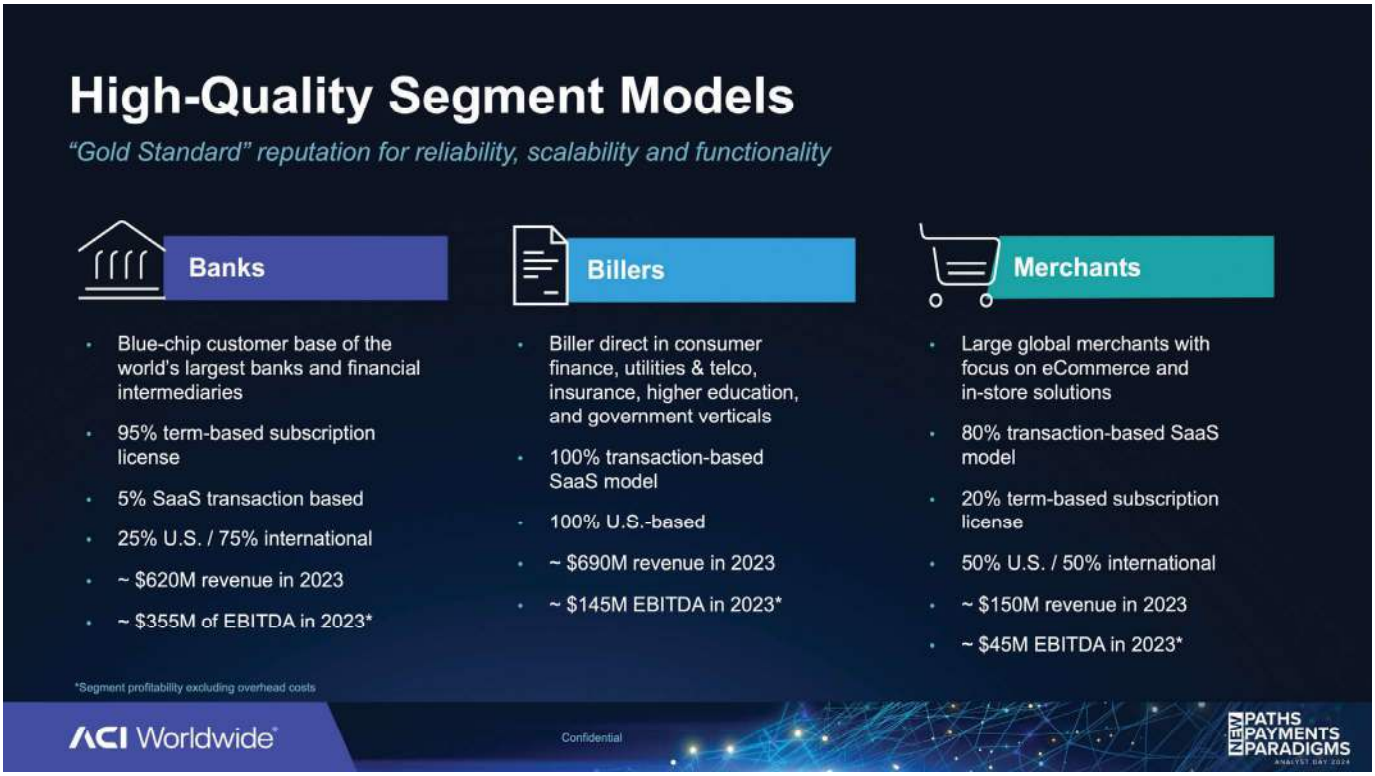

- Banks segment: Serves major banks and financial intermediaries with high-margin licensed software.
- Biller segment: Provides SaaS-based bill payment services in the U.S., leveraging scale for high margins.
- Merchant segment: Offers scalable payment platforms for large merchants, focusing on high growth and recurring revenue.

Notes:

- Illustrates revenue and EBITDA growth over four years, driven by existing customer base expansion and product cross-selling.
- On track to deliver 7-9% revenue growth in 2024.
- Long-term growth outlook focuses on existing customer base expansion and new market penetration.

Notes:

Balanced Use of Cash
Percentages represent actual cash flow usage from total cash flow generated 2021-2023
Growth Investments 10%
Debt Repayments 30%
Share Repurchase 60%
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Notes:

- Growth drivers for banks: Upselling existing products, cross-selling new solutions, and targeting new customers.
- Biller segment growth driven by onboarding contracted customers and increasing electronic bill payments.
- Merchant segment growth fueled by transaction volume increase, new customer acquisition, and value-added services like Buy Now Pay Later.

Notes:

- Revenue growth forecast and budgeting start with the existing customer base, which drives most growth over the next three years.
- Attrition rates are low, offset by growth in electronic payment transaction volumes, CPI uplift provisions, and price increases on renewals.
- Cross-selling to existing customers before targeting new logos contributes to upper single-digit growth.
- Adding new logos opens higher single-digit growth opportunities.
- Profitability and cash flow growth rely on incremental revenue on a scalable software and cost base.

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Notes:

- Outlook for 2024 and medium-to-long-term includes high single-digit organic revenue growth, EBITDA growth tracking revenue, and maintaining leverage around 2.5x.
- EBITDA growth contributes to similar free cash flow growth.
- Cash allocation historically focused on share buy-backs, debt repayments, and growth capex.
- Solid balance sheet with low leverage ratio and increased financial flexibility.

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- Outlook for 2024 and medium-to-long-term includes high single-digit organic revenue growth, EBITDA growth tracking revenue, and maintaining leverage around 2.5x.
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Notes:

- Targeted cash allocation consistent with past year's, with potential for opportunistic M&A.
- Demonstrates financial flexibility with rapid cash deployment for share buy-backs.

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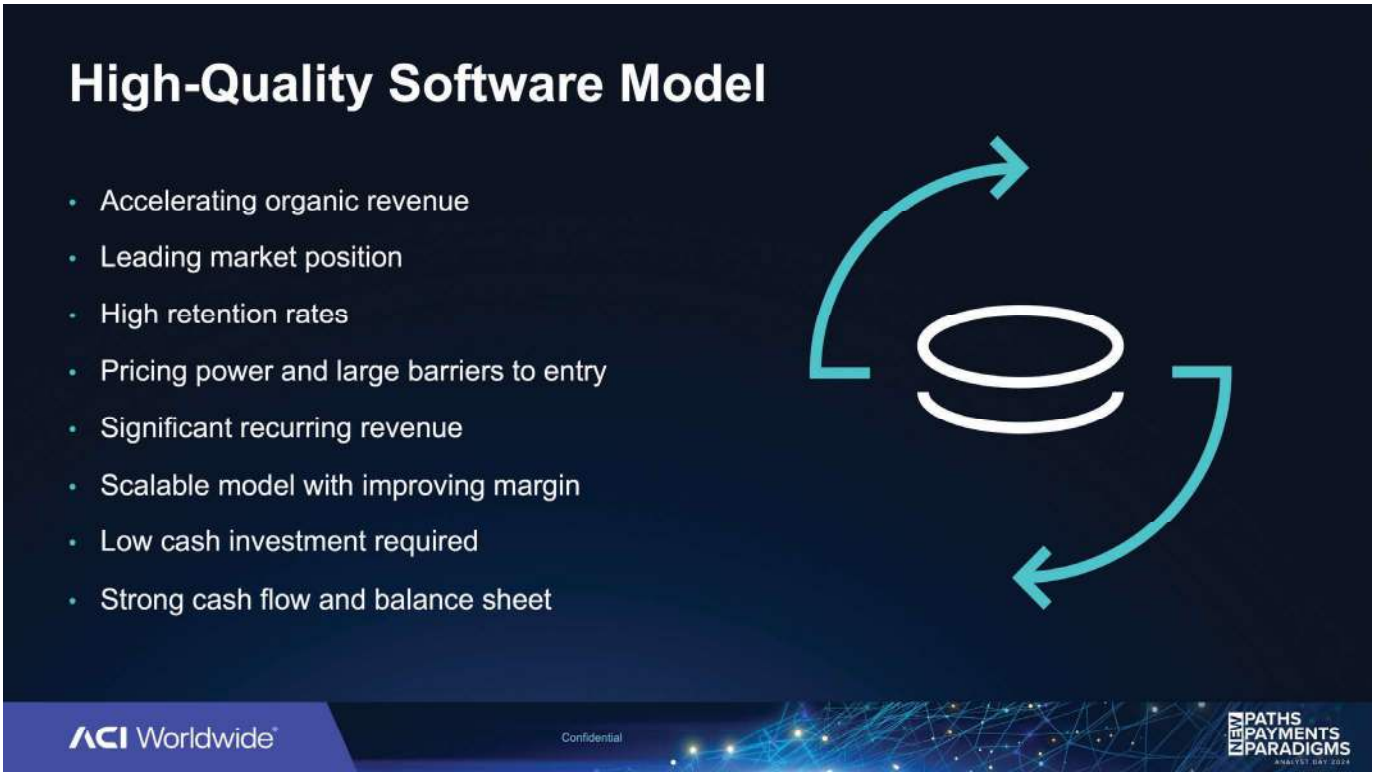

- Summary emphasizes ACI's strong customer base, backlog visibility, and readiness for global payment landscape changes.

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