ACI Worldwide, Inc.

ACIW

Nasdaq; business equipment; SIC 7372, Services-Prepackaged Software; CIK 0000935036

C

middle fifth of 497 graded peers in business equipment

rank 235 of 497; percentile 47.2; sampling error 2.2 points; lower is stronger

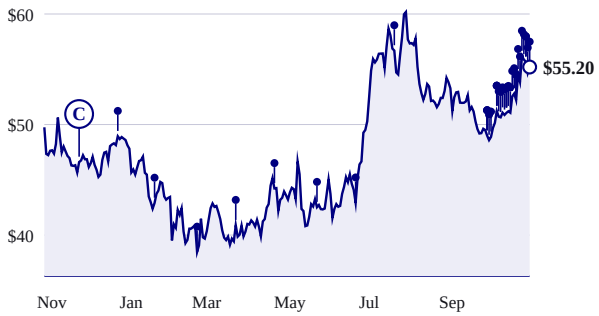
A B C D E

C, the tortoise



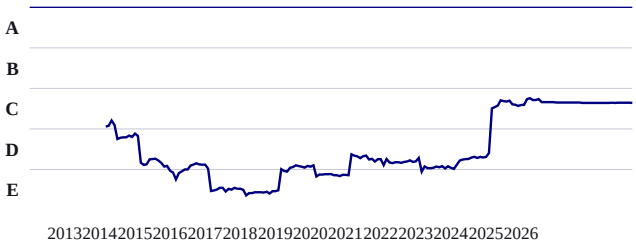
Scoreboard	
Profitability	C percentile 50.2
Solvency	C percentile 48.2
Growth and financing	C percentile 43.8
Reliability	0.94 AUC filers with over $2.67B assets; 95% interval 0.88 to 0.97; 61 events, 2020 to 2025
Peer failure rate	0.52% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	over $2.67B assets total assets $3.1B
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered not computable: distress
Inputs computable	12 of 14
Graded from	filings received through Feb 26, 2026 245 days before the rescan; latest periodic filing 10-Q received Aug 6, 2026
Last close	$55.21 2026-10-28; market equity $5.6B; no price enters the letter

Share price, twelve months to the rescan



Split-adjusted close. Each lollipop is a rescan and carries the letter held then.

Letter at every rescan, 2012 to 2026



Sector percentile at each rescan, stronger toward the top; facts filed by each date only.

Business, in the company's words

opening of Item 1 of the 10-K received Feb 26, 2026

ACI develops, markets, installs, and supports a broad line of software solutions that deliver intelligent payments orchestration to banks, merchants, and billers. ACI powers the world's payments ecosystem by supporting any channel, any network, and any payment type. Our solutions support the new payment experiences that help power customers' growth and drive innovation. Our intelligent payments orchestration solutions empower customers to modernize their payments infrastructure to support the transactions their businesses need to stay ahead - at scale and without downtime.

The fourteen inputs

lower percentile is stronger; sleeves and inputs within a sleeve carry equal weight

Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability, sleeve percentile 50.2						
Gross profitability	27.8%	28.6%		47.7	555	2025-12-31
Return on invested capital	11.4%	11.2%		48.9	134	2025-12-31
Accruals ratio	(3.1%)	(7.4%)		74.1	618	2025-12-31

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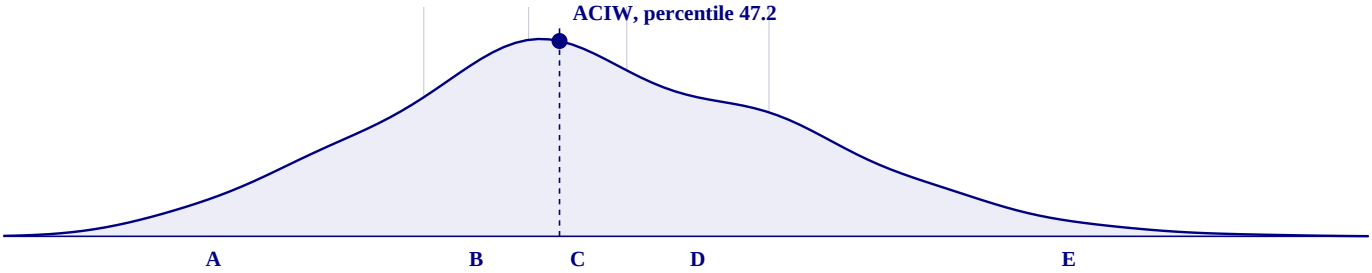
Gross margin stability, five years	1.4 pts	2.3 pts	30.4	426	2025-12-31
Solvency, sleeve percentile 48.2					
Twelve-month failure probability	not computable	0.05%			
latest liabilities, cash plus short-term investments, book equity, and shares are required					
Altman Z double-prime	4.45	2.16	27.5	565	2025-12-31
Net debt to EBITDA	1.46x	1.11x	54.1	147	2025-12-31
Interest coverage	not computable	3.77x			
latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31					
Current ratio	1.54x	2.01x	62.9	662	2025-12-31
Growth and financing, sleeve percentile 43.8					
Revenue growth, three-year compound	7.4%	6.3%	46.6	535	2025-12-31
Free cash flow growth, three-year compound	33.5%	18.0%	28.8	265	2025-12-31
Reinvestment rate	(36.4%)	14.3%	65.0	224	2025-12-31
Asset growth, three years	(1.1%)	5.1%	65.1	560	2025-12-31
Net share issuance, one year	(3.4%)	0.5%	13.5	409	2026-02-23

Among 497 peers

business equipment; letters are fifths of this list



Composite score of every graded peer, smoothed; vertical rules are the letter band edges; stronger to the left.

Rank	Company	Percentile	Letter	Warnings
230	Western Digital Corp. (WDC)	46.2	C	fortress balance sheet
231	Illumina, Inc. (ILMN)	46.4	C	
232	nCino, Inc. (NCNO)	46.6	C	
233	CSP Inc. (CSPI)	46.8	C	
234	Ametek (AME)	47.0	C	
235	ACI Worldwide, Inc. (ACIW)	47.2	C	
236	Hurco Companies Inc. (HURC)	47.4	C	
237	Aviat Networks, Inc. (AVNW)	47.6	C	
238	Audioeye Inc. (AEYE)	47.8	C	
239	SentinelOne, Inc. (S)	48.0	C	
240	Aehr Test Systems (AEHR)	48.2	C	fortress balance sheet

What the price implies

at the 2026-10-28 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	1.0%	2.2%	50
Distance from 52-week high	(8.3%)	(30.5%)	80
EBIT to enterprise value	5.3%	1.5%	81
Free cash flow yield	5.6%	2.8%	72
Book value to price	0.27	0.25	53
Sales to price	0.32	0.31	51
Composite equity issuance, five years	(14.9%)	4.1%	19
Relative strength against the sector, log excess return	(0.27)	(0.26)	50

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Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score 7 of 9, period end 2025-12-31	
Return on assets above zero	pass
Operating cash flow above zero	pass
Return on assets improved	pass
Operating cash flow exceeds net income	pass
Long-term leverage fell	pass
Current ratio improved	fail
No new shares issued	pass
Gross margin improved	fail
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	$167.4M
Operating cash flow, four quarters	$329.8M
Months of runway	not finite
Days since last periodic filing	84 (10-Q received Aug 6, 2026)
Median daily dollar volume, 63 sessions	$39.9M

Sources

every fact behind the inputs; each row links to its filing index on sec.gov

#	Concept	XBRL tag	Value	Period end	Received	Form	Accession
1	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.8B	2025-12-31	2026-02-26	10-K	26-000011
2	cost of revenue	us-gaap:CostOfRevenue	$897.7M	2025-12-31	2026-02-26	10-K	26-000011
3	assets	us-gaap:Assets	$3.1B	2025-12-31	2026-02-26	10-K	26-000011
4	operating income	us-gaap:OperatingIncomeLoss	$329.9M	2025-12-31	2026-02-26	10-K	26-000011
5	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$306.7M	2025-12-31	2026-02-26	10-K	26-000011
6	income tax	us-gaap:IncomeTaxExpenseBenefit	$80.0M	2025-12-31	2026-02-26	10-K	26-000011
7	total debt	us-gaap:LongTermDebt	$817.6M	2025-12-31	2026-02-26	10-K	26-000011
8	book equity	us-gaap:StockholdersEquity	$1.5B	2025-12-31	2026-02-26	10-K	26-000011
9	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$196.5M	2025-12-31	2026-02-26	10-K	26-000011
10	total debt	us-gaap:LongTermDebt	$924.6M	2024-12-31	2026-02-26	10-K	26-000011
11	book equity	us-gaap:StockholdersEquity	$1.4B	2024-12-31	2026-02-26	10-K	26-000011
12	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$216.4M	2024-12-31	2026-02-26	10-K	26-000011
13	net income	us-gaap:NetIncomeLoss	$226.7M	2025-12-31	2026-02-26	10-K	26-000011
14	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$322.8M	2025-12-31	2026-02-26	10-K	26-000011
15	assets	us-gaap:Assets	$3.0B	2024-12-31	2026-02-26	10-K	26-000011
16	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.6B	2024-12-31	2026-02-26	10-K	26-000011
17	cost of revenue	us-gaap:CostOfRevenue	$791.8M	2024-12-31	2026-02-26	10-K	26-000011
18	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.5B	2023-12-31	2026-02-26	10-K	26-000011
19	cost of revenue	us-gaap:CostOfRevenue	$719.2M	2023-12-31	2026-02-26	10-K	26-000011
20	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.4B	2022-12-31	2025-02-27	10-K	25-000006
21	cost of revenue	us-gaap:CostOfRevenue	$696.1M	2022-12-31	2025-02-27	10-K	25-000006
22	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.4B	2021-12-31	2024-02-29	10-K	24-000007
23	cost of revenue	us-gaap:CostOfRevenue	$638.9M	2021-12-31	2024-02-29	10-K	24-000007
24	current assets	us-gaap:AssetsCurrent	$1.1B	2025-12-31	2026-02-26	10-K	26-000011
25	current liabilities	us-gaap:LiabilitiesCurrent	$705.6M	2025-12-31	2026-02-26	10-K	26-000011
26	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	$1.8B	2025-12-31	2026-02-26	10-K	26-000011
27	liabilities	us-gaap:Liabilities	$1.6B	2025-12-31	2026-02-26	10-K	26-000011
28	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$96.9M	2025-12-31	2026-02-26	10-K	26-000011
29	operating income	us-gaap:OperatingIncomeLoss	$220.4M	2023-12-31	2026-02-26	10-K	26-000011
30	interest expense	us-gaap:InterestExpense	$78.5M	2023-12-31	2024-02-29	10-K	24-000007
31	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$12.9M	2025-12-31	2026-02-26	10-K	26-000011

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32	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$358.7M	2024-12-31	2026-02-26	10-K	26-000011
33	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$15.4M	2024-12-31	2026-02-26	10-K	26-000011
34	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$168.5M	2023-12-31	2026-02-26	10-K	26-000011
35	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$8.9M	2023-12-31	2026-02-26	10-K	26-000011
36	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$143.4M	2022-12-31	2025-02-27	10-K	25-000006
37	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$13.1M	2022-12-31	2025-02-27	10-K	25-000006
38	current assets	us-gaap:AssetsCurrent	$990.8M	2024-12-31	2026-02-26	10-K	26-000011
39	current liabilities	us-gaap:LiabilitiesCurrent	$602.6M	2024-12-31	2026-02-26	10-K	26-000011
40	assets	us-gaap:Assets	$3.4B	2023-12-31	2025-02-27	10-K	25-000006
41	assets	us-gaap:Assets	$3.2B	2022-12-31	2024-02-29	10-K	24-000007
42	shares outstanding	dei:EntityCommonStockSharesOutstanding	101,719,981	2026-02-23	2026-02-26	10-K	26-000011
43	shares outstanding	dei:EntityCommonStockSharesOutstanding	105,336,028	2025-02-24	2025-02-27	10-K	25-000006

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