FORM 3

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF **SECURITIES**

OMB APPROVAL OMB Number: Estimated average burden hours per response: 0.5

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934

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	dress of Reporting	M JR	2. Date of Event Requiring Statement (Month/Day/Year) 12/04/2014		3. Issuer Name and Ticker or Trading Symbol ACI WORLDWIDE, INC. [ACIW]					
(Last) (First) (Middle) 3520 KRAFT ROAD					Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner			5. If Amendment, Date of Original Filed (Month/Day/Year)		
SUITE 300					X Officer (give title Other (specify below)		/ [0.1	6. Individual or Joint/Group Filing (Check Applicable Line)		
(Street)					Sr EVP Technology			X Form filed by One Reporting Person		
NAPLES	FL	34105						Form filed b Reporting P	y More than One erson	
(City)	(State)	(Zip)								
Table I - Non-Derivative Securities Beneficially Owned										
1. Title of Security (Instr. 4)					. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5) 4. Nature of Indirect Beneficial Ownership (Instr. 5)				
Common Stock					76,044	D				
Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)										
1. Title of Derivative Security (Instr. 4)			2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		4. Conversion or Exercise	5. Ownership Form:	6. Nature of Indirect Beneficial Ownership (Instr. 5)	
			Date Exercisable	Expiration Date	Title	Amount or Number of Shares	Price of Derivative Security	Direct (D) or Indirect (I) (Instr. 5)		
Non-Qualified Stock Option (right to buy)			(1)	03/17/2020	Common Stock	59,175	6.92	D		
Non-Qualified Stock Option (right to buy)			(2)	12/01/2020	Common Stock	48,285	8.8767	D		
Non-Qualified Stock Option (right to buy)			(3)	12/08/2021	Common Stock	60,150	9.6467	D		
Non-Qualified Stock Option (right to buy)			(4)	12/03/2022	Common Stock	41,643	14.27	D		
Non-Oualified Stock Option (right to buy)			(5)	12/12/2023	Common Stock	39,540	20.5133	D		

Explanation of Responses:

- 1. The options were granted on March 17, 2010 pursuant to the Plan. The options vested in three equal annual installments beginning on the first anniversary of the date of grant.
- 2. The options were granted on December 1, 2010 pursuant the Plan. The options vested in three equal annual installments beginning on the first anniversary of the date of grant.
- 3. The options were granted on December 8, 2011 pursuant the Plan. The options vested in three equal annual installments beginning on the first anniversary of the date of grant.
- 4. The options were granted on December 3, 2012 pursuant the Plan. The options vest in three equal annual installments beginning on the first anniversary of the date of grant.
- 5. The options were granted on December 12, 2013 pursuant the Plan. The options vest in three equal annual installments beginning on the first anniversary of the date of grant.

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

12/29/2014 Anthony M Scotto, Jr. Date

** Signature of Reporting Person

* If the form is filed by more than one reporting person, see Instruction 5 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.