FORM 4

Check this box if no longer subject

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

| Vashington, | D.C. | 20549 |
|-------------|------|-------|
| | | |

| STATEMENT | OF CHANGES | S IN BENEFICIAL | OWNERSHIP |
|------------------|------------|-----------------|------------------|

| | OMB APPROVAL | | | | | | | | | |
|-----|-------------------|-----------|--|--|--|--|--|--|--|--|
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| | Estimated average | burden | | | | | | | | |
| - 1 | hours per respons | o: 0.5 | | | | | | | | |

to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

| Name and Address of Reporting Person* Behrens Scott W | | | | 2. Issuer Name and Ticker or Trading Symbol ACI WORLDWIDE, INC. [ACIW] | | | | | | | | (Chec | k all app Direc | licable) | | Person(s) to Issue 10% Owne Other (spe | | | |
|--|--|---------|----------------------------------|--|---|---|--------|---|---|------------|---------------------------------------|---|--|------------------------------------|--|--|----------------------|---|----|
| (Last) 6060 CO | (Fi | , | Middle) | | 3. Date of Earliest Transaction (Month/Day/Year) 03/01/2024 | | | | | | X | belov | below) | specify | | | | | |
| (Street) ELKHOI | RN NI | E 6 | 8022 | | 4. If <i>i</i> | Amend | ment, | Date o | of Origina | al File | d (Month/Da | y/Year) | | 6. Indi Line) X | Form | filed by On- filed by Mo | e Reporti | ng Pers | on |
| (City) | (St | ate) (2 | Zip) | | Rule 10b5-1(c) Transaction Indication Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10. | | | | | | | | | | | | | | |
| | | Table | I - No | n-Deriva | tive \$ | Secu | rities | Acq | uired | , Dis | posed of | , or B | enefi | cially | / Own | ed | | | |
| Date | | | 2. Transac Date (Month/Day | Exec ny/Year) if any | | A. Deemed xecution Date, any lonth/Day/Year) | | 3. Transaction Code (Instr. 8) 4. Securing Dispose 5) | | Disposed O | ties Acquired (A) of (D) (Instr. 3, 4 | | 4 and Securi Benefi Owned | | ties cially l Following | 6. Owne Form: D (D) or In (I) (Instr. | rect direct 4) | 7. Nature of Indirect Beneficial Ownership | |
| | | | | | | | | Code | v | Amount | (A) c (D) | Prio | e | Transa | Reported Transaction(s) (Instr. 3 and 4) | | | (Instr. 4) | |
| Common Stock 03/0 | | | 03/01/2 | 2024 | | | | D | | 4,951(1) | D | \$3 | 2.13 | 13 422,890 | | D | | | |
| Common | Stock | | | 03/01/2 | 2024 | | | | D | | 6,150(2) | D | \$3 | 2.13 | 41 | 6,740 | D | | |
| Common Stock 03/04/2 | | | 2024 | | | | Α | | 48,528(3) | A | \$ | 0.0 | .0 465,268 | | D | | | | |
| Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities) | | | | | | | | | | | | | | | | | | | |
| 1. Title of Derivative Security (Instr. 3) | tity or Exercise (Month/Day/Year) 3) Price of Derivative Security Execution Date, if any (Month/Day/Year) | | 4. Transa Code (8) | | | | | ate | 7. Title and Amount of Securities Underlying Derivative Security (Inst 3 and 4) Amoun or Numbe of Title Shares | | Der See (Ins | Price of rivative curity str. 5) | 9. Number derivative Securities Beneficially Owned Following Reported Transaction (Instr. 4) | Ow For Dire or I (I) (| nership n: ct (D) ndirect nstr. 4) | 11. Nature of Indirect Beneficial Ownership (Instr. 4) | | | |

Explanation of Responses:

- 1. Represents shares surrendered by the reporting person to pay the tax liability due upon the vesting of 11,009 shares, representing one third of the restricted stock units granted on March 1, 2021.
- 2. Represents shares surrendered by the reporting person to pay the tax liability due upon the vesting of 13,674 shares, representing one third of the restricted stock units granted on March 1, 2022.
- 3. Represents restricted share units awarded pursuant to the Company's 2020 Equity and Performance Incentive Plan, as amended. The restricted share units vest in equal quarterly installments over a three-year period.

Scott W Behrens

03/05/2024

** Signature of Reporting Person

Date

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

- * If the form is filed by more than one reporting person, see Instruction 4 (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.