FORM 4

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

| l | OMB APPRO               | VAL       |
|---|-------------------------|-----------|
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|    | Check this box if no longer subject to |
|----|--|
| ٦. | Section 16. Form 4 or Form 5           |
| J  | 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

| 1. Name and Address of Reporting Person*  Frate Daniel J   |   |  |   |        |   |  |             |       | ker or Tradi  |      |                      | (Che   | eck all applic |         |  |   | (s) to Issuer  10% Owner Other (specify |  |  |
|--|---|--|---|--------|---|--|-------------|-------|---|------|----------------------|--|----------------|---------|--|---|---|--|--|
| (Last)<br>3520 KR<br>SUITE 3                               | AFT ROAI  | irst)                                      |   | Date ( |   | Trans  | saction (Mo | nth/[ | Day/Year)   | - '  | below)               | below)  Group President AC   |                |         | респу  |   |   |  |  |
| (Street)  NAPLES FL 34105  (City) (State) (Zip)            |   |  |   |        | 4.1                                     | 4. If Amendment, Date of Original Filed (Month/Day/Year) |             |       |   |      |                      |  |                |         | ndividual or Joint/Group Filing (Check Applicable 2) X Form filed by One Reporting Person Form filed by More than One Reporting Person |   |   |  |  |
|  |   | Tab  | le I - No   | n-Deri | vativ                                   | e Se   | curities    | s Ac  | quired, I   | Dis  | posed o              | f, or B  | ene            | ficiall | y Owned  |   |   |  |  |
| 1. Title of Security (Instr. 3)  2. Transac Date (Month/Da |   |  |   |        |   | ction 2A. Deeme<br>Execution                             |             |       | 3. 4. Secur<br>Transaction Dispose<br>Code (Instr. 5) |      |                      |  |                |         | es<br>ally<br>Following  | 6. Ownership<br>Form: Direct<br>(D) or Indirect<br>(I) (Instr. 4)   |   | 7. Nature<br>of Indirect<br>Beneficial<br>Ownership                      |  |
|  |   |  |   |        |   |  |             |       |   | v    | Amount               | (A)<br>(D)   | or             | Price   | Reported<br>Transact<br>(Instr. 3 a  | ion(s)  |   |  | (Instr. 4)   |
| Common Stock 02/21/  |   |  |   |        |   |  | 2017        |       |   |      | 6,331                | 1) <b>I</b>  | )              | \$20.12 | 2 153  | 3,379   |   | D  |  |
| Common Stock 02/21/  |   |  |   |        |   |  | 2017        |       | D   |      | 460 <sup>(2)</sup> D |  | )              | \$0.0   | 152  | 152,919   |   | D  |  |
|  |   | -  | Table II -  |        |   |  |             |       | uired, Di<br>, option                                 |      |                      |  |                |         | Owned  |   |   |  |  |
| 1. Title of<br>Derivative<br>Security<br>(Instr. 3)        | 2.<br>Conversion<br>or Exercise<br>Price of<br>Derivative<br>Security | 3. Transaction<br>Date<br>(Month/Day/Year) | 3A. Deemed<br>Execution I<br>if any<br>(Month/Day | Date,  | 4.<br>Transaction<br>Code (Instr.<br>8) |  |             |       | 6. Date Exe<br>Expiration<br>(Month/Day               | Date |                      | 7. Title and Amour<br>of Securities<br>Underlying<br>Derivative Security<br>(Instr. 3 and 4) |                | curity  | 8. Price of<br>Derivative<br>Security<br>(Instr. 5)  | 9. Number<br>derivative<br>Securities<br>Beneficial<br>Owned<br>Following<br>Reported<br>Transactio<br>(Instr. 4) | ve<br>es<br>ally<br>ig<br>d<br>tion(s)  | 10.<br>Ownership<br>Form:<br>Direct (D)<br>or Indirect<br>(I) (Instr. 4) | 11. Nature<br>of Indirect<br>Beneficial<br>Ownership<br>(Instr. 4) |
|  |   |  |   |        | Code                                    | v  | (A)         | (D)   | Date<br>Exercisabl                                    |      | Expiration<br>Date   | Title  | or<br>Ni<br>of | umber   |  |   |   |  |  |
| Non-<br>Qualified<br>Stock<br>Option<br>(right to          | \$20.12   | 02/21/2017                                 |   |        | A                                       |  | 64,000      |       | (3)   | 0    | 2/21/2027            | Commo<br>Stock   | n 64           | 4,000   | \$0.0  | 64,000  | )                                       | D  |  |

## **Explanation of Responses:**

- 1. Represents shares surrendered by the reporting person to pay the tax liability due upon the vesting of their performance-based restricted stock award granted on September 15, 2015.
- $2. \ The performance-based restricted stock referred to in footnote 1 was earned at 98\%. \ These shares reflect the remaining 2\% of the unearned shares.$
- $3. \ The \ options \ were \ granted \ pursuant \ to \ the \ ACI \ Worldwide, Inc. \ 2016 \ Equity \ and \ Performance \ Incentive \ Plan.$

By: Dennis Byrnes, Attorney in Fact For: Daniel J Frate 02/23/2017

\*\* 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.

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