SEC Form 4	
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FORM 4

UNITED STATES S	SECURITIES A	AND EXCHANGE	COMMISSION

Washington, D.C. 20549

obligations may continue. See Instruction 1(b).	
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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

OMB APPROVAL OMB Number: 3235-0287 Estimated average burden hours per response: 0.5

1. Name and Address of Reporting Person [*] Frate Daniel J		Person*	2. Issuer Name and Ticker or Trading Symbol ACI WORLDWIDE, INC. [ACIW]		ationship of Reporting Pe < all applicable) Director	erson(s) to Issuer 10% Owner
p				x	Officer (give title	Other (specify
(Last)	(First)	(Middle)	3. Date of Earliest Transaction (Month/Day/Year)		below)	below)
3520 KRAFT ROAD			01/26/2015		Group President	
SUITE 300						
p			4. If Amendment, Date of Original Filed (Month/Day/Year)		vidual or Joint/Group Fili	ng (Check Applicable
(Street)				Line)	Form filed by One Re	norting Person
NAPLES	FL	34105				
					Form filed by More the Person	an One Reporting
(City)	(State)	(Zip)				

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

	i Denvalive O	counties noqu	in cu,	0156	ispesed of, or Beneficially Owned							
1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	e, Transaction Code (Instr.		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)		5. Amount of Securities Beneficially Owned Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership			
			Code	v	Amount	(A) or (D)	Price	 Reported Transaction(s) (Instr. 3 and 4) 		(Instr. 4)		

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)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transa Code (8)		5. Numb of Derivati Securiti Acquire (A) or Dispose of (D) (II 3, 4 and	ve es d ed nstr.	6. Date Exerc Expiration Da (Month/Day/N	ate	and 7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Non- Qualified Stock Option (right to buy)	\$19.08	01/26/2015		A		62,992		(1)	01/26/2025	Common Stock	62,992	\$0.0	62,992	D	
Non- Qualified Stock Option (right to buy)	\$19.08	01/26/2015		A		10,498		(2)	01/26/2025	Common Stock	10,498	\$0.0	73,490	D	
Non- Qualified Stock Option (right to buy)	\$19.08	01/26/2015		A		10,499		(3)	01/26/2025	Common Stock	10,499	\$0.0	83,989	D	
Non- Qualified Stock Option (right to buy)	\$19.08	01/26/2015		A		10,499		(4)	01/26/2025	Common Stock	10,499	\$0.0	94,488	D	

Explanation of Responses:

1. These options were granted pursuant to the Company's 2005 Equity and Performance Incentive Plan, as amended (the "Plan"). The options vest in equal annual installments over a three year period beginning with the first anniversary of the date of grant.

2. These options were granted pursuant to the Plan and will become exercisable, if at all, upon: (i) the reporting person's continued employment by the registrant as of the third anniversary of the date of grant, and (ii) subject to the reporting person's continued employment on such date, the first date, which must be on or before the fifth anniversary of the date of grant, that the closing price per share of of the registrant's common stock on the NASDAQ Global Select Stock Market has met or exceeded \$25.38 for at least 20 consecutive trading days.

3. These options were granted pursuant to the Plan and will become exercisable, if at all, upon: (i) the reporting person's continued employment by the registrant as of the fourth anniversary of the date of grant, and (ii) subject to the reporting person's continued employment on such date, the first date, which must be on or before the fifth anniversary of the date of grant, that the closing price per share of of the registrant's common stock on the NASDAQ Global Select Stock Market has met or exceeded \$31.87 for at least 20 consecutive trading days.

4. These options were granted pursuant to the Plan and will become exercisable, if at all, upon: (i) the reporting person's continued employment by the registrant as of the fifth anniversary of the date of grant, and (ii) subject to the reporting person's continued employment on such date, the first date, which must be on or before the fifth anniversary of the date of grant, that the closing price per share of of the registrant's common stock on the NASDAQ Global Select Stock Market has met or exceeded \$38.16 for at least 20 consecutive trading days.

By: /s/ Dennis Byrnes, Attorney in Fact For: Daniel Frate

01/28/2015

** 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.