

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

Check this box if no longer subject to  
Section 16. Form 4 or Form 5  
obligations may continue. See  
Instruction 1(b).

1. Name and Address of Reporting Person* <u>Saks Craig S</u>  (Last) (First) (Middle) <u>3520 KRAFT ROAD</u> <u>SUITE 300</u>  (Street) <u>NAPLES</u> <u>FL</u> <u>34105</u>  (City) (State) (Zip)	2. Issuer Name and Ticker or Trading Symbol <u>ACI WORLDWIDE, INC.</u> [ <u>ACIW</u> ]  3. Date of Earliest Transaction (Month/Day/Year) <u>11/11/2020</u>  4. If Amendment, Date of Original Filed (Month/Day/Year)	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)  Director 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) <u>Chief Strategy Officer</u>  6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person Form filed by More than One Reporting Person
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Table I - Non-Derivative Securities Acquired, Disposed 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)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock	11/11/2020		S		648	D	\$34.1284 <sup>(1)</sup>	177,845	D	
Common Stock	11/11/2020		S		4,754	D	\$33.0533 <sup>(2)</sup>	173,091	D	
Common Stock	11/11/2020		M		4,671	A	\$20.5133	177,762	D	
Common Stock	11/11/2020		S		4,671	D	<sup>(3)</sup>	173,091	D	
Common Stock	11/11/2020		M		10,548	A	\$14.27	183,639	D	
Common Stock	11/11/2020		S		10,548	D	<sup>(4)</sup>	173,091	D	
Common Stock	11/12/2020		M		72,333	A	\$17.89	245,424	D	
Common Stock	11/12/2020		S		72,333	D	<sup>(5)</sup>	173,091	D	
Common Stock	11/12/2020		M		48,293	A	\$19.08	221,384	D	
Common Stock	11/12/2020		S		48,293	D	<sup>(6)</sup>	173,091	D	
Common Stock	11/12/2020		M		14,307	A	\$20.5133	187,398	D	
Common Stock	11/12/2020		S		14,307	D	<sup>(7)</sup>	173,091	D	
Common Stock	11/12/2020		M		64,000	A	\$20.12	237,091	D	
Common Stock	11/12/2020		S		64,000	D	<sup>(5)</sup>	173,091	D	
Common Stock	11/13/2020		S		59,748	D	<sup>(8)</sup>	113,343	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)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		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)	\$14.27	11/11/2020		M			10,548	<sup>(9)</sup>	12/03/2022	Common Stock	10,548	\$0.0	0	D	
Non-Qualified Stock Option (right to buy)	\$17.89	11/12/2020		M			72,333	<sup>(9)</sup>	02/23/2026	Common Stock	72,333	\$0.0	0	D	
Non-Qualified Stock Option (right to buy)	\$19.08	11/12/2020		M			48,293	<sup>(9)</sup>	01/26/2025	Common Stock	48,293	\$0.0	0	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)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		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)	\$20.12	11/12/2020		M			64,000	(10)	02/21/2027	Common Stock	64,000	\$0.0	0	D	
Non-Qualified Stock Option (right to buy)	\$20.5133	11/11/2020		M			4,671	(9)	12/12/2023	Common Stock	4,671	\$0.0	14,307	D	
Non-Qualified Stock Option (right to buy)	\$20.5133	11/12/2020		M			14,307	(9)	12/12/2023	Common Stock	14,307	\$0.0	0	D	

Explanation of Responses:

1. The sale price ranged from \$34.01 to \$34.15, with a weighted average sale price of \$34.128395. Upon request, the reporting person hereby undertakes to provide to the SEC staff, the issuer or a security holder of the issuer full information regarding the number of shares and prices at which the transaction was effected.
2. The sale price ranged from \$33.00 to \$33.19, with a weighted average sale price of \$33.053324. Upon request, the reporting person hereby undertakes to provide to the SEC staff, the issuer or a security holder of the issuer full information regarding the number of shares and prices at which the transaction was effected.
3. The sale price ranged from \$33.00 to \$33.27, with a weighted average sale price of \$33.08. Upon request, the reporting person hereby undertakes to provide to the SEC staff, the issuer or a security holder of the issuer full information regarding the number of shares and prices at which the transaction was effected.
4. The sale price ranged from \$33.08 to \$34.07, with a weighted average sale price of \$33.63. Upon request, the reporting person hereby undertakes to provide to the SEC staff, the issuer or a security holder of the issuer full information regarding the number of shares and prices at which the transaction was effected.
5. The sale price ranged from \$31.22 to \$31.83, with a weighted average sale price of \$31.38. Upon request, the reporting person hereby undertakes to provide to the SEC staff, the issuer or a security holder of the issuer full information regarding the number of shares and prices at which the transaction was effected.
6. The sale price ranged from \$31.38 to \$32.14, with a weighted average sale price of \$31.53. Upon request, the reporting person hereby undertakes to provide to the SEC staff, the issuer or a security holder of the issuer full information regarding the number of shares and prices at which the transaction was effected.
7. The sale price ranged from \$32.00 to \$32.60, with a weighted average sale price of \$32.14. Upon request, the reporting person hereby undertakes to provide to the SEC staff, the issuer or a security holder of the issuer full information regarding the number of shares and prices at which the transaction was effected.
8. The sale price ranged from \$31.38 to \$31.88, with a weighted average sale price of \$31.64. Upon request, the reporting person hereby undertakes to provide to the SEC staff, the issuer or a security holder of the issuer full information regarding the number of shares and prices at which the transaction was effected.
9. The options were granted pursuant to the ACI Worldwide, Inc. 2005 Equity and Performance Incentive Plan.
10. The options were granted pursuant to the ACI Worldwide, Inc. 2016 Equity and Performance Incentive Plan.

Craig S Saks

\*\* Signature of Reporting Person

11/13/2020

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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