FORM 3

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

OMB APP	OMB APPROVAL						
OMB Number: 3235-0							
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Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

Aretakis Evanthia			2. Date of Event Requiring Stater Month/Day/Yea 12/09/2019	ment	3. Issuer Name and Ticker or Trading Symbol ACI WORLDWIDE, INC. [ACIW]					
(Last) 3520 KRAF	(First) T ROAD	(Middle)			Relationship of Reporting Person(s) to Issue (Check all applicable) Director 10% Own		r (M	If Amendment, Date of Original Filed Innth/Day/Year)		
SUITE 300				X Officer (give title below) EVP, Group Preside	Other (spe below)	Ap	6. Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person			
(Street) NAPLES	FL	34105			LVI, Gloup Freshoe	int, AOD		-	y More than One	
(City)	(State)	(Zip)								
Table I - Non-Derivative Securities Beneficially Owned										
1. Title of Security (Instr. 4)					. Amount of Securities eneficially Owned (Instr. 4)			. Nature of Indirect Beneficial Ownership nstr. 5)		
Common Stock					34,965	D				
Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)										
E			2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4		4. Conversion or Exercise Price of		6. Nature of Indirect Beneficial Ownership (Instr. 5)	
			Date Exercisable	Expiration Date	Title	Amount or Number of Shares	Derivative Security	or Indirect (I) (Instr. 5)		
Non-Qualifie	d Stock Option	on (right to buy)	(1)	02/21/2027	Common Stock	40,000	20.12	D		

Explanation of Responses:

1. The options were granted pursuant to the ACI Worldwide, Inc. 2016 Equity and Performance Incentive Plan.

By: /s/ Dennis Byrnes,

Attorney in Factg For:

12/11/2019

Evanthia Aretakis

** 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 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.

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