

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP**

Check this box if no longer subject 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

| OMB APPROVAL                                 |           |
|--|-----------|
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|   |  |  |  |  |  |  |
|---|--|--|--|--|--|--|
| 1. Name and Address of Reporting Person*<br><u>CURTIS JOHN D</u><br><hr/> (Last) (First) (Middle)<br><u>120 BROADWAY</u><br><u>SUITE 3350</u><br><hr/> (Street)<br><u>NEW YORK NY 10271</u><br><hr/> (City) (State) (Zip) |  |  | 2. Issuer Name and Ticker or Trading Symbol<br><u>ACI WORLDWIDE, INC. [ ACIW ]</u> |  | 5. Relationship of Reporting Person(s) to Issuer<br>(Check all applicable)<br><input checked="" type="checkbox"/> Director 10% Owner<br>Officer (give title below) Other (specify below) |  |
|   |  |  | 3. Date of Earliest Transaction (Month/Day/Year)<br><u>05/10/2012</u>              |  |  |  |
|   |  |  | 4. If Amendment, Date of Original Filed (Month/Day/Year)                           |  | 6. Individual or Joint/Group Filing (Check Applicable Line)<br><input checked="" type="checkbox"/> Form filed by One Reporting Person<br>Form filed by More than One Reporting Person    |  |

**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                    | 05/10/2012                           |  | M                              |   | 4,000   | A          | \$6.02  | 6,000   | D  |   |
| Common Stock                    | 05/10/2012                           |  | S                              |   | 4,000   | D          | \$38.75 | 2,000   | D  |   |
| Common Stock                    | 05/10/2012                           |  | M                              |   | 4,000   | A          | \$6.02  | 6,000   | D  |   |
| Common Stock                    | 05/10/2012                           |  | S                              |   | 4,000   | D          | \$39.5  | 2,000   | D  |   |
| Common Stock                    | 05/11/2012                           |  | M                              |   | 4,000   | A          | \$6.02  | 6,000   | D  |   |
| Common Stock                    | 05/11/2012                           |  | S                              |   | 4,000   | D          | \$40.1  | 2,000   | D  |   |
| Common Stock                    | 05/11/2012                           |  | M                              |   | 4,000   | A          | \$6.02  | 6,000   | D  |   |
| Common Stock                    | 05/11/2012                           |  | S                              |   | 4,000   | D          | \$40.5  | 2,000   | D  |   |
| Common Stock                    | 05/14/2012                           |  | M                              |   | 600   | A          | \$6.02  | 2,600   | D  |   |
| Common Stock                    | 05/14/2012                           |  | S                              |   | 600   | D          | \$40.5  | 2,000   | 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 |
| Non-Qualified Stock Option (right to buy)  | \$6.02   | 05/10/2012                           |  | M                              |   | 4,000  |     | (I)  | 03/11/2013      | Common Stock  | 4,000                                      | \$0  | 16,000  | D  |       |
| Non-Qualified Stock Option (right to buy)  | \$6.02   | 05/10/2012                           |  | M                              |   | 4,000  |     | (I)  | 03/11/2013      | Common Stock  | 4,000                                      | \$0  | 12,000  | D  |       |
| Non-Qualified Stock Option (right to buy)  | \$6.02   | 05/11/2012                           |  | M                              |   | 4,000  |     | (I)  | 03/11/2013      | Common Stock  | 4,000                                      | \$0  | 8,000   | 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 |
| Non-Qualified Stock Option (right to buy)  | \$6.02   | 05/11/2012                           |  | M                              |   |  | 4,000 | (I)  | 03/11/2013      | Common Stock  | 4,000                                      | \$0  | 4,000   | D  |       |
| Non-Qualified Stock Option (right to buy)  | \$6.02   | 05/14/2012                           |  | M                              |   |  | 600   | (I)  | 03/11/2013      | Common Stock  | 600  | \$0  | 3,400   | D  |       |

**Explanation of Responses:**

1. The options were granted pursuant to the ACI Worldwide, Inc. 2002 Non-Employee Director Stock Option Plan, as amended. The options vested pro rata on an annual basis over a three-year period with the first installment becoming exercisable one year after the grant date. All options that were exercised were vested prior to exercise.

By: /s/ Dennis P. Byrnes,  
Attorney in Fact For: John D. 05/14/2012  
Curtis

\*\* 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.