Instruction 1(b).

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Section 16. Form 4 or Form 5	STATEMENT OF CHANGES IN
obligations may continue. See	

OMB APPROVAL OMB Number: N BENEFICIAL OWNERSHIP

Estimated average burden hours per response: 0.5

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* Behrens Scott W						Susuer Name and Ticker or Trading Symbol ACI WORLDWIDE, INC. [ACIW] 3. Date of Earliest Transaction (Month/Day/Year) 12/10/2019								eck all [ationship of Reporting all applicable) Director Officer (give title			son(s) to Issu 10% Ow Other (s	ner	
(Last) (First) (Middle) 3520 KRAFT ROAD SUITE 300														^ t	below) below) EVP, Chief Financial Officer				peony	
(Street) NAPLES (City)			34105 (Zip)		_ 4.	4. If Amendment, Date of Original Filed (Month/Day/Year)								e) <mark>X</mark> F F	' I					
		Tab	le I - No	n-Deri	vativ	e Se	curit	ties Ac	quired	, Dis	sposed o	f, or Be	neficial	ly Ov	ned					
Date			Date	2. Transaction Date Month/Day/Year)		2A. Deemed Execution Date, if any (Month/Day/Year)		3. Transaction Code (Instr. 8)		4. Securities Acquired (A) o Disposed Of (D) (Instr. 3, 4 a			and 5) Securitie Benefici Owned F		es ally 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 Transact (Instr. 3		tion(s)			(Instr. 4)			
Common Stock 12/10/2)/2019	:019			М		45,375	i A	\$5.50	67	314,745			D			
Common	Stock			12/10)/2019	,			F		23,962(1) D	\$36.1	.8	290,783 D					
		-	Table II								osed of, converti			Owr	ed					
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deem Execution if any (Month/Da	Date,	Code (I		of Deri Sec Acq (A) o Disp of (I	umber evative urities uired or oosed O) (Instr. and 5)	6. Date E Expiratio (Month/D	on Da		7. Title and Amo of Securities Underlying Derivative Secu (Instr. 3 and 4)		Deriv	B. Price of Derivative Security Instr. 5)	9. Number derivative Securities Beneficial Owned Following Reported Transactio (Instr. 4)	ly	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
					Code	v	(A)	(D)	Date Exercisa	ıble	Expiration Date	Title	Amount or Number of Shares							
Non- Qualified Stock Option (right to	\$5.5067	12/10/2019			M			45,375	(2)		12/10/2019	Common Stock	45,375	\$(.0	0		D		

Explanation of Responses:

- 1. The activity reported herein reflects the net settlement of option shares pursuant to the ACI Worldwide, Inc. 2005 Equity and Performance Incentive Plan, as amended. The option shares were granted on December 10, 2009 and would otherwise expire in accordance with their terms on December 10, 2019.
- 2. The options were granted pursuant to the Company's 2005 Equity and Performance Incentive Plan, as amended. The options vest in equal annual installments over a three year period beginning with the first anniversary of the date of grant.

Scott W Behrens 12/12/2019

** 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.