
**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION**
Washington, D.C. 20549

FORM 8-K

**CURRENT REPORT
Pursuant To Section 13 or 15(d)
of the Securities Exchange Act of 1934**

Date of Report (Date of earliest event reported): November 12, 2014 (November 12, 2014)

ACI WORLDWIDE, INC.

(Exact name of registrant as specified in its charter)

Delaware
(State or other jurisdiction
of incorporation)

0-25346
(Commission
File Number)

47-0772104
(IRS Employer
Identification No.)

3520 Kraft Rd, Suite 300
Naples, FL 34105
(Address of principal executive offices) (Zip Code)

Registrant's Telephone Number, Including Area Code: (239) 403-4600
(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
 - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
 - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
 - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
-
-

Item 7.01. Regulation FD Disclosure

On November 12, 2014, ACI Worldwide, Inc. posted investor relations materials on its website (www.aciworldwide.com) to be used in connection with investor conferences. A copy of the presentation materials is attached hereto as Exhibit 99.1 and is incorporated by reference into this Item 7.01. The foregoing information (including the exhibits hereto) is being furnished under "Item 7.01- Regulation FD Disclosure." Such information (including the exhibits hereto) shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, except as shall be expressly set forth by specific reference in such filing.

The filing of this report and the furnishing of this information pursuant to Item 7.01 do not mean that such information is material or that disclosure of such information is required.

Item 9.01. Financial Statements and Exhibits.

99.1 Investor Presentation Materials dated November 12, 2014

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

ACI WORLDWIDE, INC.

/s/ Scott W. Behrens

Scott W. Behrens, Senior Executive Vice President, Chief Financial Officer, and Chief Accounting Officer

Date: November 12, 2014

EXHIBIT INDEX

<u>Exhibit No.</u>	<u>Description</u>
99.1	Investor Presentation Materials dated November 12, 2014



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Analyst Day 2014
Wednesday, November 12, 2014
Naples, Florida

Private Securities Litigation Reform Act of 1995 Safe Harbor For Forward-Looking Statements

This presentation contains forward-looking statements based on current expectations that involve a number of risks and uncertainties. The forward-looking statements are made pursuant to safe harbor provisions of the Private Securities Litigation Reform Act of 1995. A discussion of these forward-looking statements and risk factors that may affect them is set forth at the end of this presentation. The Company assumes no obligation to update any forward-looking statement in this presentation, except as required by law.



ANALYST DAY
NOVEMBER 12, 2014

Confidential

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Agenda

Welcome

Market Scan and Overarching Strategy

ACI Vision

Break

Market and Solutions Strategy

Taking UP to Market

ACI Financials

Q&A

Lunch



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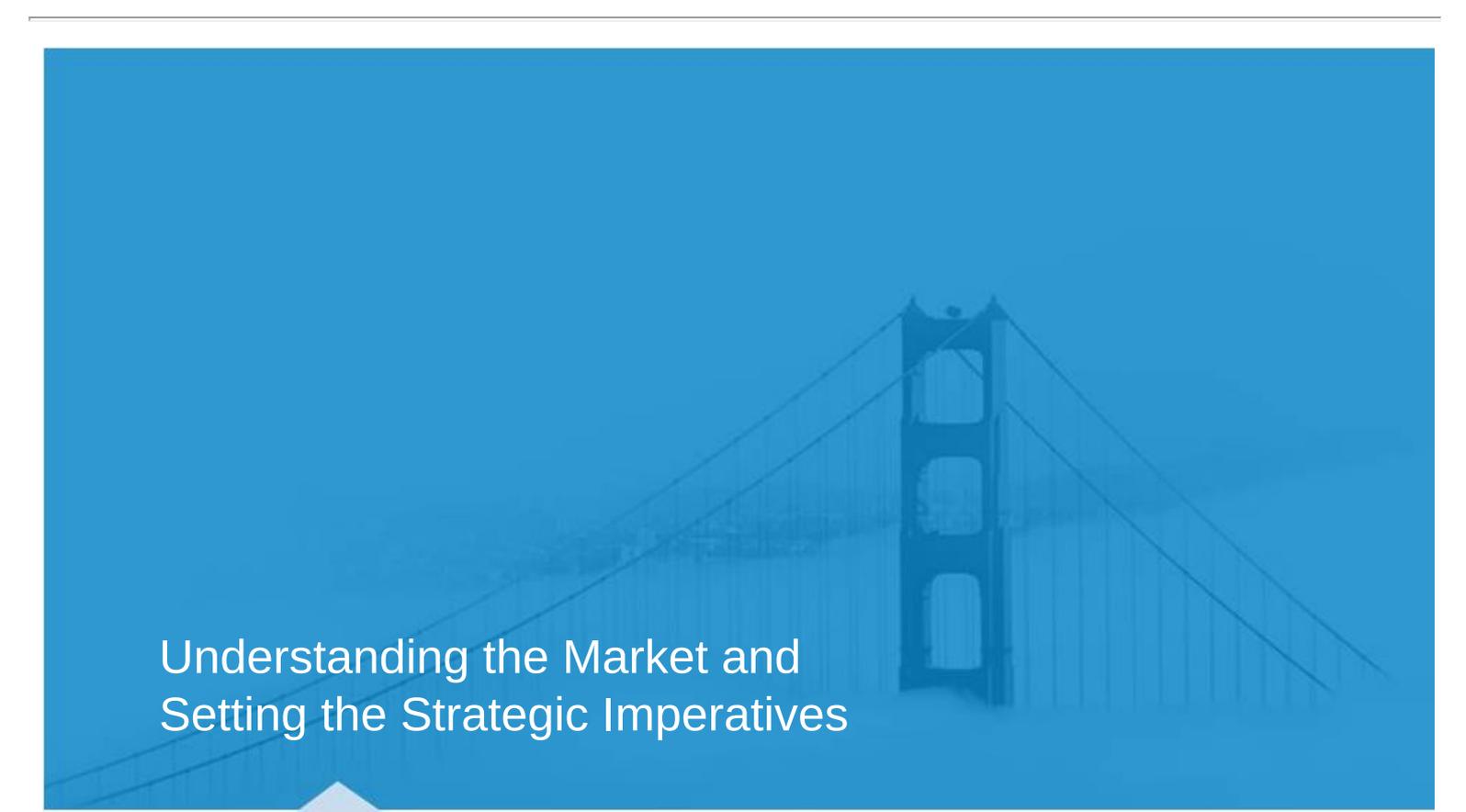
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Market Scan and Overarching Strategy

Carl Gustin
EVP, Chief Marketing Officer

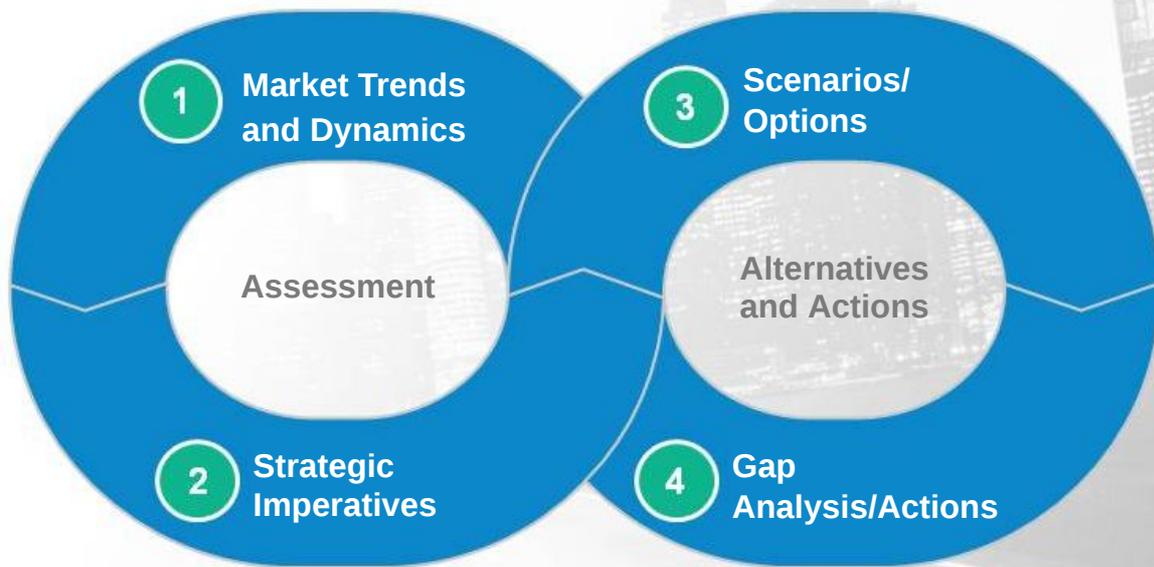


Understanding the Market and Setting the Strategic Imperatives



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Understanding the Market Leads to Strategic Imperatives



Distilling months of research and hundreds of pages of information and data down to 12 strategic imperatives upon which to build our master, overarching strategy.



ACI Strategic Imperatives

1 Online, real-time trumps all other trends.

Online, single message payments represents true ubiquity for customers in terms of both access and real-time decisions and actions. ACI will show customers that a real-time, online strategy is their most compelling business rationalization to move to UP. It transcends other trends: execution of real-time payments encompasses other trends (e.g., mobile).

2 Cloud as a delivery model for payment systems is inevitable.

ACI will have a pervasive and differentiated path to cloud or SaaS solutions that embraces the promise and power of UP (offering UP as a hosted or SaaS-based service could accelerate ACI's opportunity).

3 Value proposition to replace legacy systems must be clear.

In order to leverage online, real-time solutions, ACI will demonstrate compelling business value to upgrade legacy systems while maintaining the security and peace of mind expected in payments. The value proposition and execution will make the migration simple with a strong business value.

4 Technology is key in addressing market pricing pressure.

ACI leads financial institutions back to being price makers, not price takers, through the implementation of network and product solutions unique to ACI. This will address high expenses and stagnant top-line revenue. Similarly, processors with software-centric payment solution strategies are differentiated and sell on value, not cost. This has been proven repeatedly through the consolidation in the processor market through acquisition multiples.



ACI Strategic Imperatives

Customer experience and brand are highly correlated.

5

Customers are prioritizing easy, intuitive, self-driven interactions with the company, and messaging through this channel must be personalized and focused. Best-in-class consumer support experiences are quickly becoming the expectation of B2B customers. Organizations that are not online, transparent, responsive and engaged with their customers will lose out.

Online and brick-and-mortar experience is blurring and retailers must respond.

6

The consumer shopping experience is changing. ACI will help retailers realize the opportunity to leverage mobile technologies and big data and raise the perceived value of payments technology within retailers. Real-time payments and direct connections are the facilitators of the buying cycle disruption.

Rapid growth in emerging markets will change the global payments landscape.

7

By 2020, Asia-Pacific will carry the largest volumes of payments and the make up of the G20 will radically change. ACI will invest in solutions that help capture these markets early to participate in the growth.

Regulation is a pervasive, strategic driver of payments and an opportunity for ACI to lead the market.

8

Global regulation is a key market driver and customer influencer; this impacts our GTM efforts with solutions packages, UP and how our customers upgrade legacy systems.



ACI Strategic Imperatives

Rapidly changing demographics will challenge bank marketing strategies.

9

In the developed markets, there are two forces emerging:

1. Baby boomers, the largest demographic, moving out of the workforce
2. Millennials, youngest and tech-savvy group, moving into the marketplace

Each demographic segment has unique demands, and financial institutions must rise to the challenge to meet them.

Bank account switching will increase without intervention.

10

The barriers to switching bank accounts continue to diminish. ACI will demonstrate how our solutions can decrease account churn and improve consumer loyalty. Financial institutions must improve cross selling by providing more value.

The payments ecosystem is vast and more localized.

11

As the payments ecosystem rapidly evolves, ACI will develop and nurture a broad partner strategy. This is essential to deliver solutions in all geographies, customized to local needs. The revamping of the ACI partner strategy will address tactical implementation partners and technology reviews.

Impact of government-sponsored payment networks is significant.

12

Government-sponsored payment networks in emerging economies will play a critical role in the future of payments. This will erode the power of the international branded networks and dilute market share.



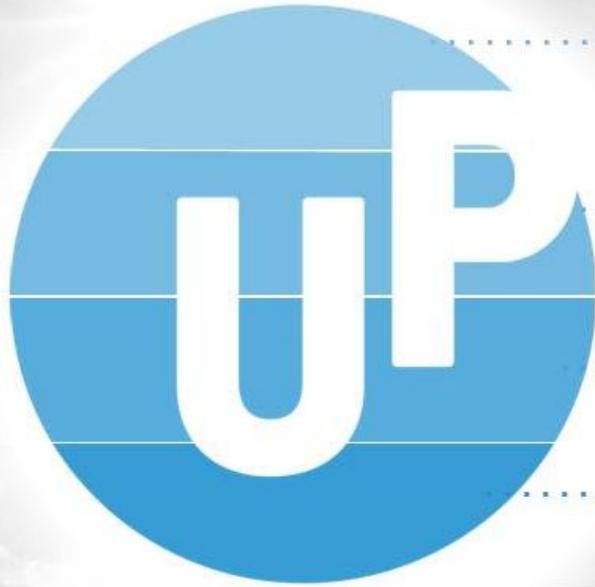


Evolution of Strategy



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UP Is a Pervasive, Multi-year, Multi-layer, Company-wide Initiative That is the Heart of Our Strategy



August 2014: Layer 3

ReD plus UP provides unparalleled (CNP) retail merchant security addressing eCommerce market with a SaaS/omni-channel solution.

March 2014: Layer 2

Building on the UP Framework, BASE24-eps v2 is UP-enabled, bringing to market real-time commerce and any-to-any functionality.

April 2013: Layer 1

The UP Framework and UP Hub concept is launched.

September 2012

Distra acquisition provides tools to make the 2011 Agile Payments vision a reality.

Every year brings new layers to address new issues or opportunities.

Future versions do not obsolete or replace current or previous versions; they build on them.



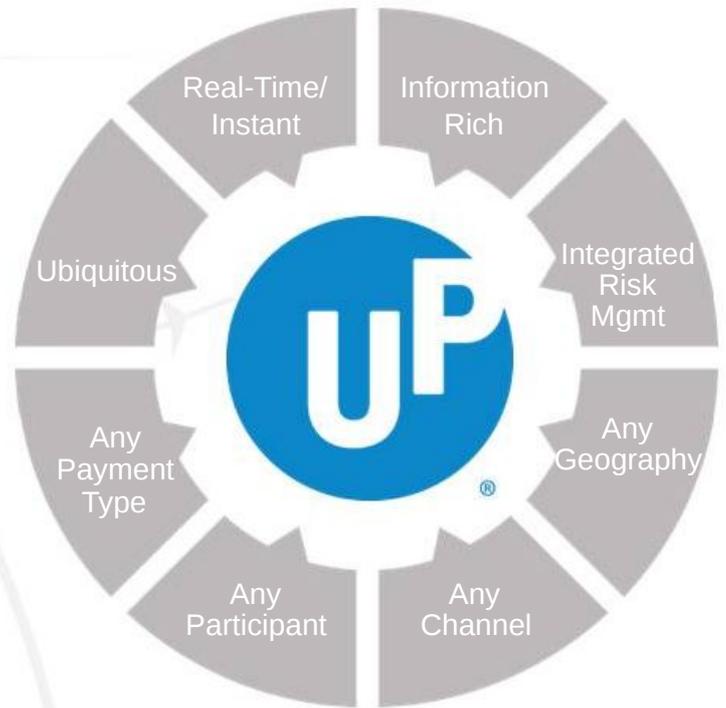
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ACI Universal Payments

Control, choice and flexibility

Over four years ago ACI recognized the market dynamics that would disrupt the category and call for a whole new way of designing and implementing payment systems for real-time commerce in a secure, omni-channel environment. We reinvented ACI then to deliver the UP solution by the beginning of 2013.



ACI created  in response to accelerated change in the payments industry.  empowers customers to quickly leverage and profit from the disruption opportunity.

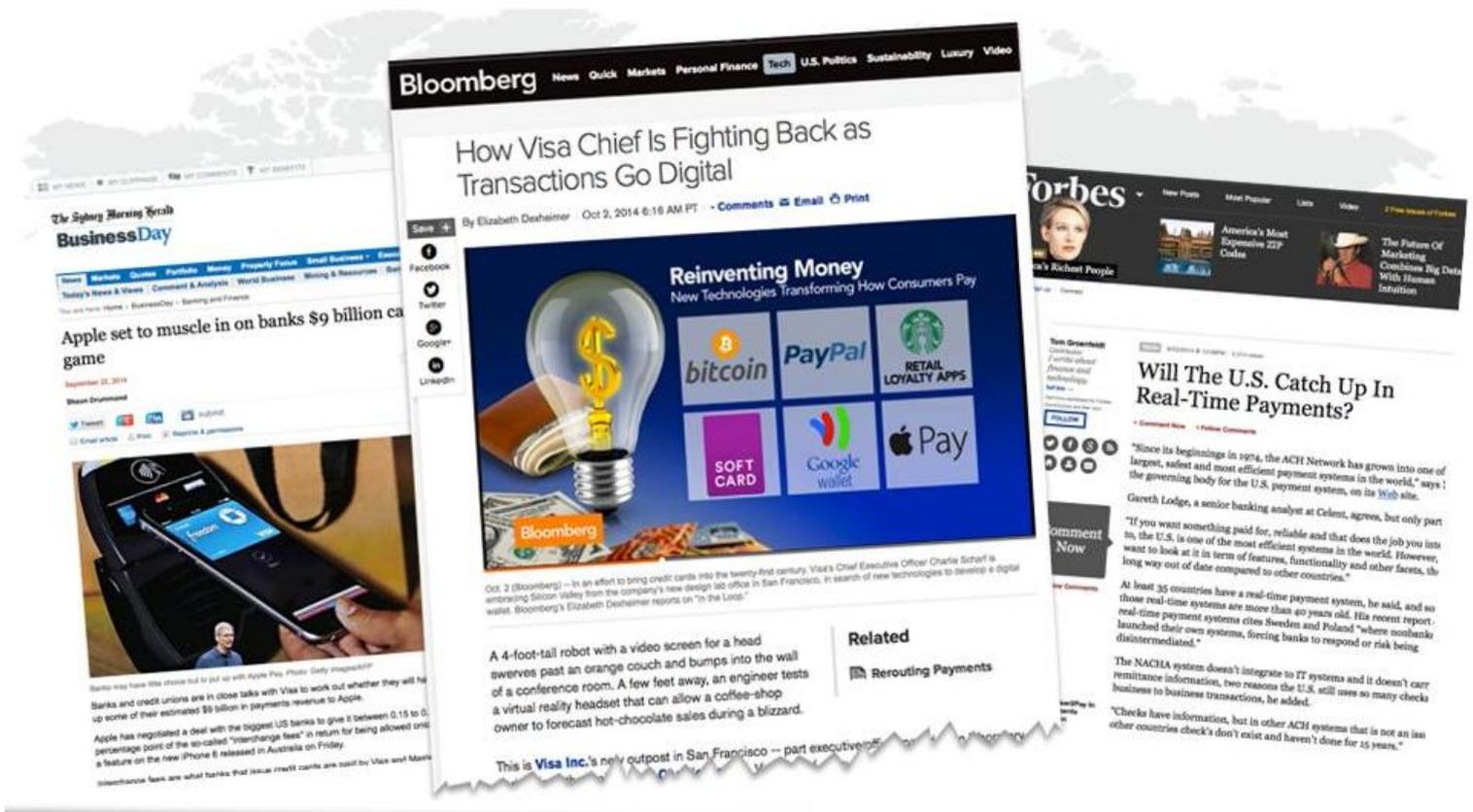


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ACI View Validated in Recent Media

ACI has a multi-year lead in delivering immediate payments solutions today



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CUSTOMER CORE SYSTEMS & ARCHITECTURE

Retail

Wholesale

Channels

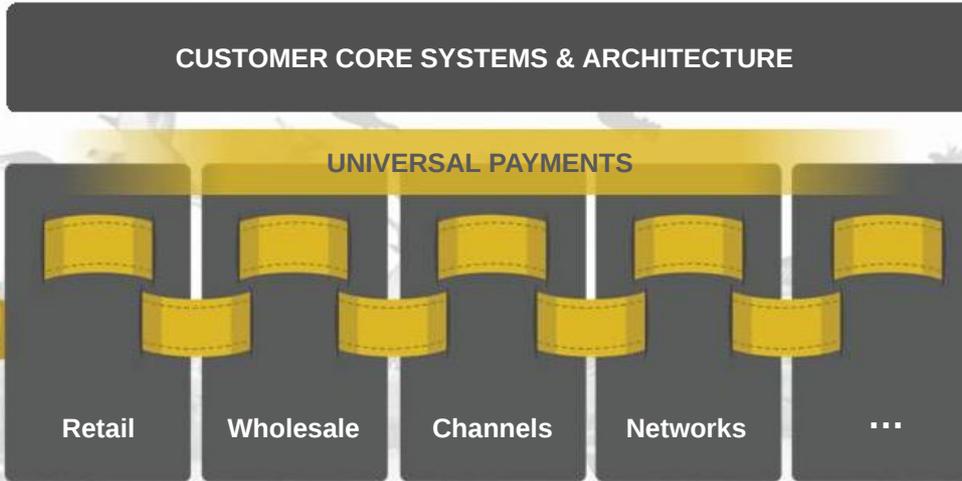
Networks

...

Customers are burdened with difficult integration tasks:

- Massive customization needs
- High cost of maintenance
- Slow time to market
- Trouble achieving differentiation

The Advantage: Layer 1



Universal Payments solves integration issues:

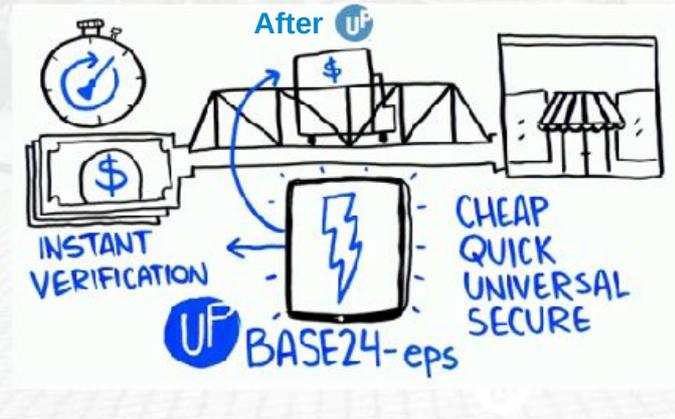
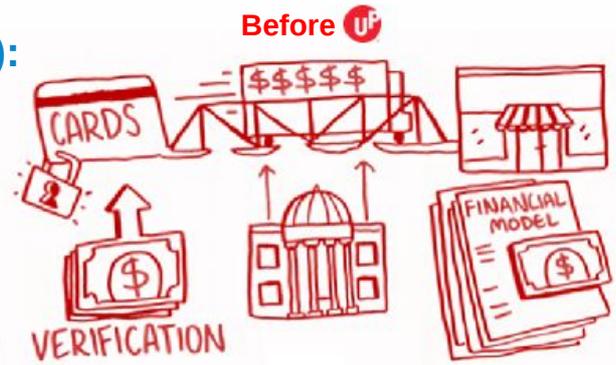
- Lower unit costs
- Speed time to market
- Increase global readiness
- Enable data mining and cross-sell opportunities
- Controlled migration



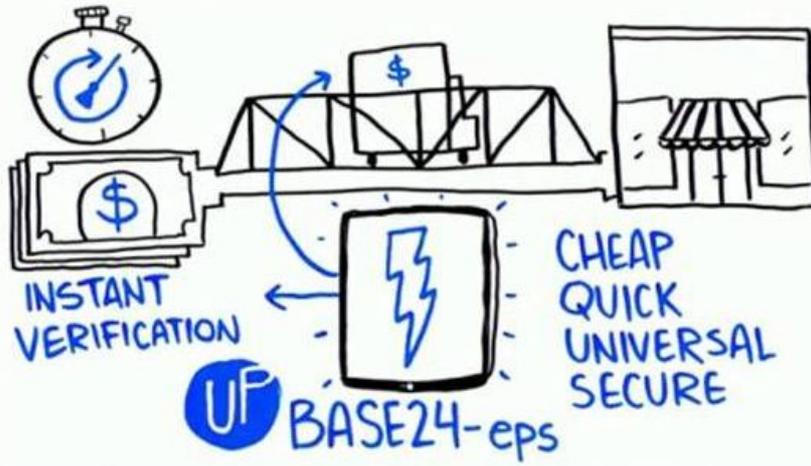
The UP Advantage: Layer 2

Real-Time, A-to-A (Fast Payments):

- Direct connections
- Eliminate toll takers, lower costs
- Greater customer satisfaction
- Maximum control, choice, flexibility



Video Summary





Merchant Retailer Solution

- Enhanced fraud protection – especially CNP transactions exploding with the 20% per year growth of eCommerce
- Compelling omni-channel solution for greater customer satisfaction
- True SaaS implementation



Powerful, Extensible, Scalable

- Restores customer control, choice, flexibility
- Fast, efficient, customized solutions
- Robust tool set to address today's issues as well as issues yet to be known
- Equally effective on-premise or hosted
- Highly differentiated over competition
- Responsive to all strategic imperatives
- Our "secret sauce" competitive advantage





2015-2019 Overarching Strategy



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Key Business Trend



Capital markets' rapid growth and complexity will be increasingly enabled and managed by strong vertical/integration software technology.

- One such vertical will be payments in general.
- The model will be similar to the transformation brought about in the 90's by an integration approach in business management that eventually consolidated with Oracle and SAP. Other examples of similar transformations for consumer businesses include Amazon, Google and Apple.
- In the case of payments, ACI is emerging as the leader in this transformation through the adoption of the UP Framework deployed widely on premise, hosted, SaaS and eventually in secured private clouds.



Key Business Trend



This transformation will stimulate the destruction of the current payments business model and replace it with a more efficient alternative based on real-time, any-to-any infrastructure.

- Services revenue will recede rapidly and be replaced with products/solutions revenue. The market today is 60% services, 40% products and that will invert to 40% services, 60% products within five years. The trend will be even more dramatic in 10 years.
- This could cause a category constriction from \$20B today to possibly \$14B versus a projected growth to \$29B.
- Given ACI's UP approach as a disintermediation and replacement technology, ACI share could double over the same period in which the value of the market decreases.



Key Business Trend



This transformation is stimulated by the pervasive market conditions of ubiquity and the movement of commerce to the cloud.

- The need for businesses and consumers to be able to initiate and complete transactions anywhere, anytime within any device, and do so quickly, calls for the destruction of the current payments model not suitable for single message, real-time, any-to-any transactions.
- The UP Framework not only addresses this transformation, but accelerates it.
- UP enables customers in all segments (financial institutions, retailers, billers, etc.) to leverage this transformation for faster and more profitable growth.



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A New Payments Paradigm Has Emerged

Real-time, any-to-any, immediate payments in an omni-channel environment.



ACI Overarching Strategy

Focus on the  enablement of all market solutions and deploy them on-premise, hosted, as SaaS or in a private cloud for all segments served.

- All solution development and GTM efforts will address real-time commerce, any-to-any transactions and the implementation of “fast payments”.
- Solutions will be developed to answer all emerging needs quickly and efficiently (i.e., eCommerce/fraud, omni-channel) within any targeted segment globally.
- Investment strategies will be refocused to “double down” efforts on key initiatives that support this strategy and harvest or divest those that do not.



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ACI Vision

*Phil Heasley
President and CEO*

Break

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Market and Solutions Strategy

Craig Saks
EVP, Chief Product Officer



What is Universal Payments

The breadth and depth of our solution set

- ACI's solution set and payments capabilities are unrivaled in the market
- Retail to wholesale banking, consumers to the largest corporations, global and proven
- Enables our customers to adopt an enterprise payments approach

Our unique payments technology framework

- The frameworks, designs, tools and infrastructure that underpin flexibility, responsiveness, differentiation and productivity

A future vision

- Realizing the vision of real-time, any-to-any payments



Payments Strategy Key Constructs



The future of payments is real-time

Industry collaboration

Hosted

Integrated payments



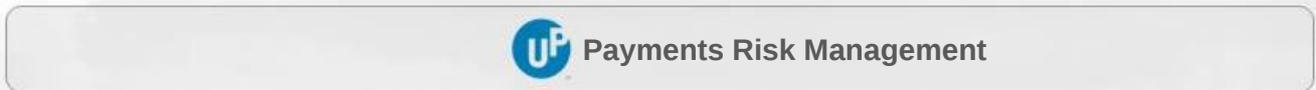
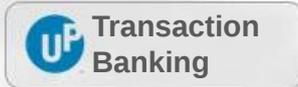
Two Sides of UP Strategy



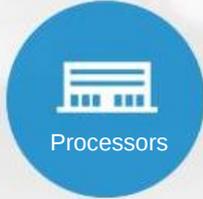
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Solutions Meeting Market Needs Today...



UP Consumer Payments Platform



UP Commercial Payments Platform

Five Year ACI Go-to-Market Overview

Horizon 1

Solution and Platform roadmap

- Deliver new UP-based transaction banking payments engine
- Accelerate implementations
- Enhance retailer omni-channel solution with ReD
- Extract new sources of value from the EBPP asset
- Bring first direct connections customer to market
- Grow ReD Exchange industry consortium

Horizon 2

Solution and Platform roadmap

- Deliver UP Consumer Payments Platform, incorporating:
 - Consumer omni-channel
 - Branch services
 - EBPP
 - Retailer omni-channel
 - Consumer payments
 - UP Hub
 - Payments risk
 - Settlement and reconciliation
- Deploy new offerings utilizing big data in ReD Exchange

Horizon 3

Solution and Platform roadmap

- Deliver UP Commercial Payments Platform, incorporating:
 - Online banking
 - Mobile
 - Trade
 - UP Hub
 - Payments Risk
 - Transaction banking
- Incorporate big payments data as an important part of our value proposition



Five Year ACI Go-to-Market Overview

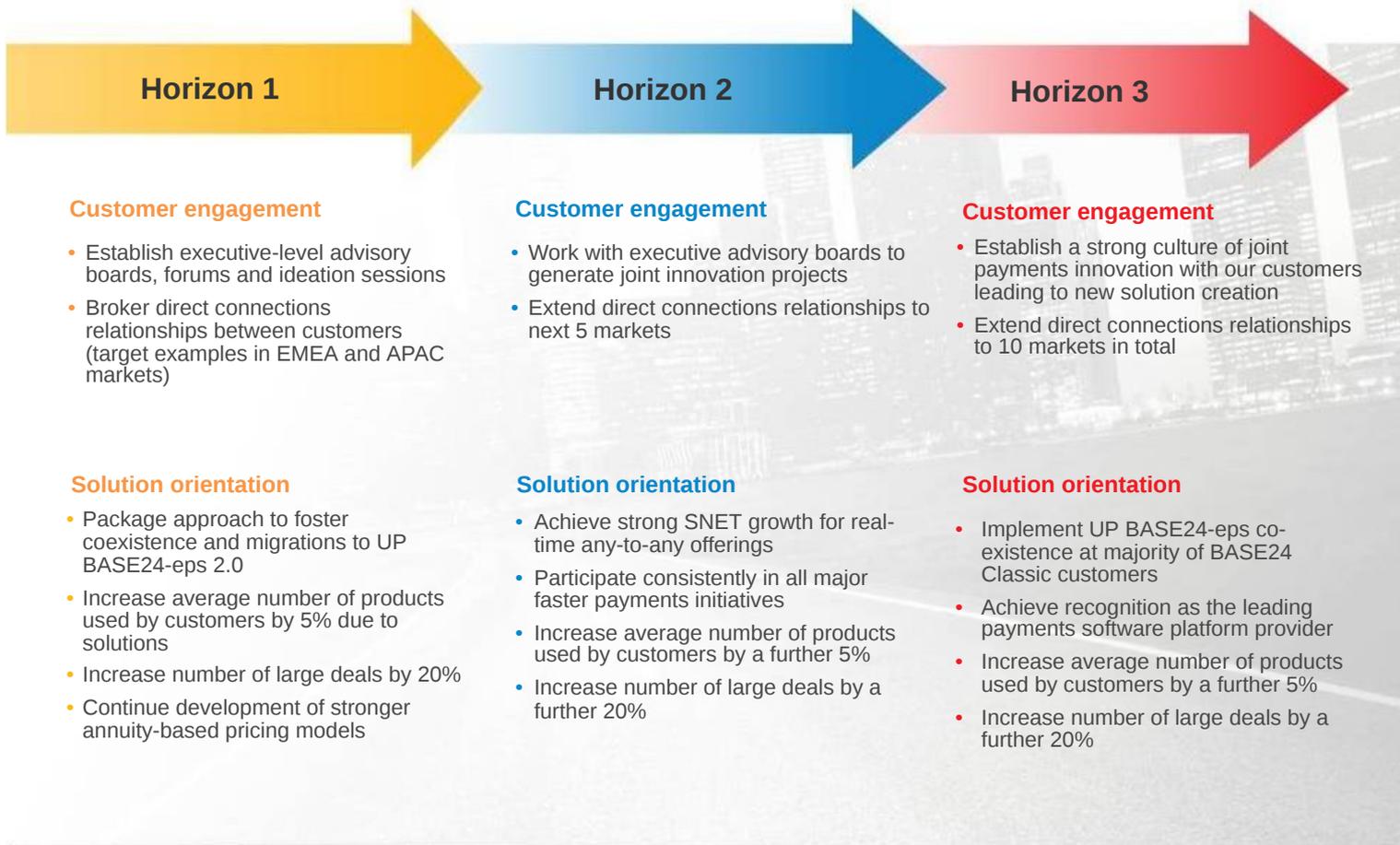


Key UP Framework themes

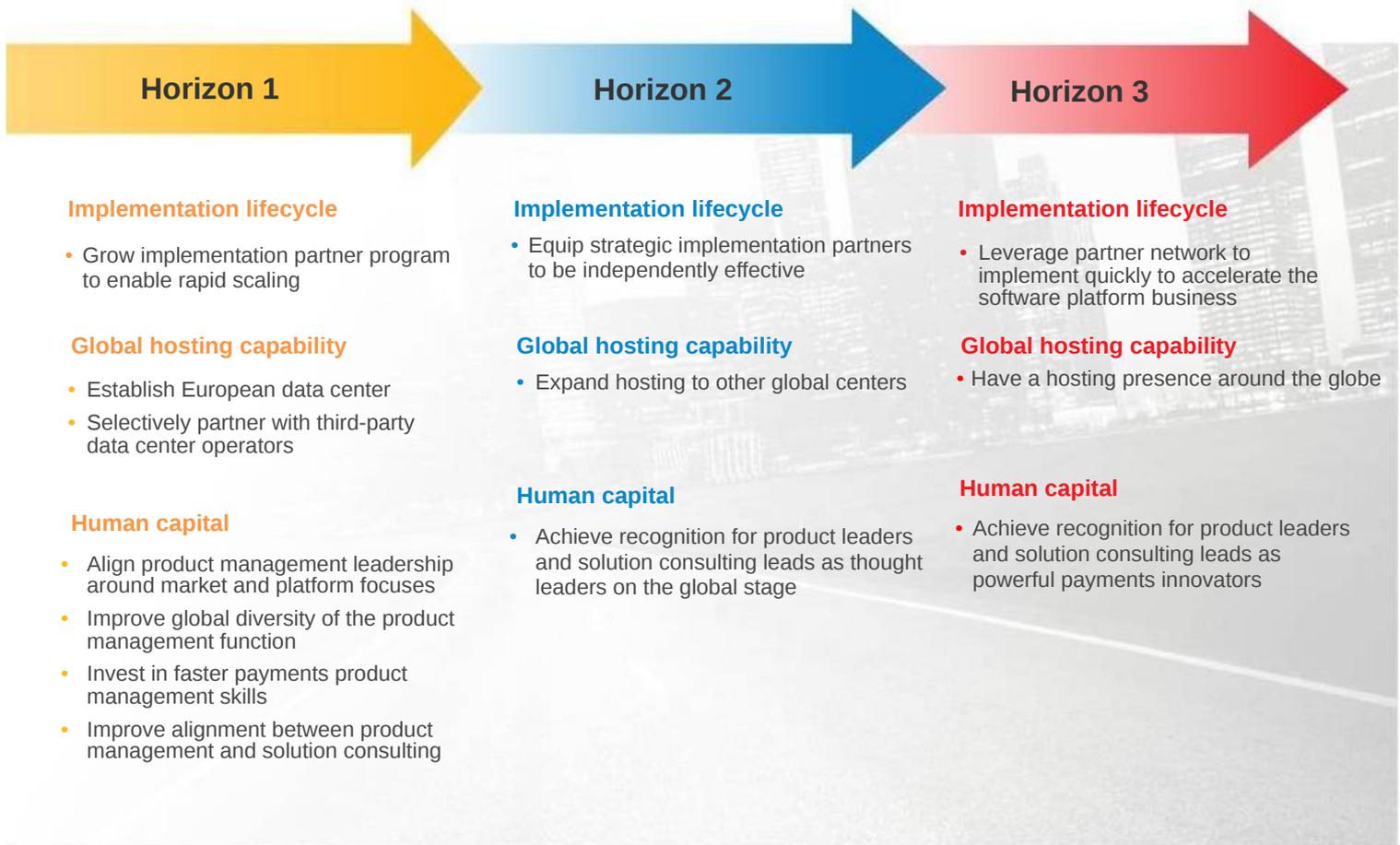
- Standardize on cross product infrastructure and data management architecture
- Deliver cross-channel, responsive UIs
- Enhance common services (security, manageability, entitlements, reporting, tokenization, simulation, testing)
- Continue SDK and API focus for platform extensibility



Five Year ACI Go-to-Market Overview



Five Year ACI Go-to-Market Overview



Real-Time, Any-to-Any Payments Journey



The Advantage

- Market solutions meeting key customer segments today
- Evolution to Consumer and Commercial Payments Platforms
- Vision and roadmap to equip customers for real-time, any-to-any payments



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Taking UP to Market

*Dan Frate
Group President
Strategic Products and Global Markets*

Strategic, Consultative Sales Approach

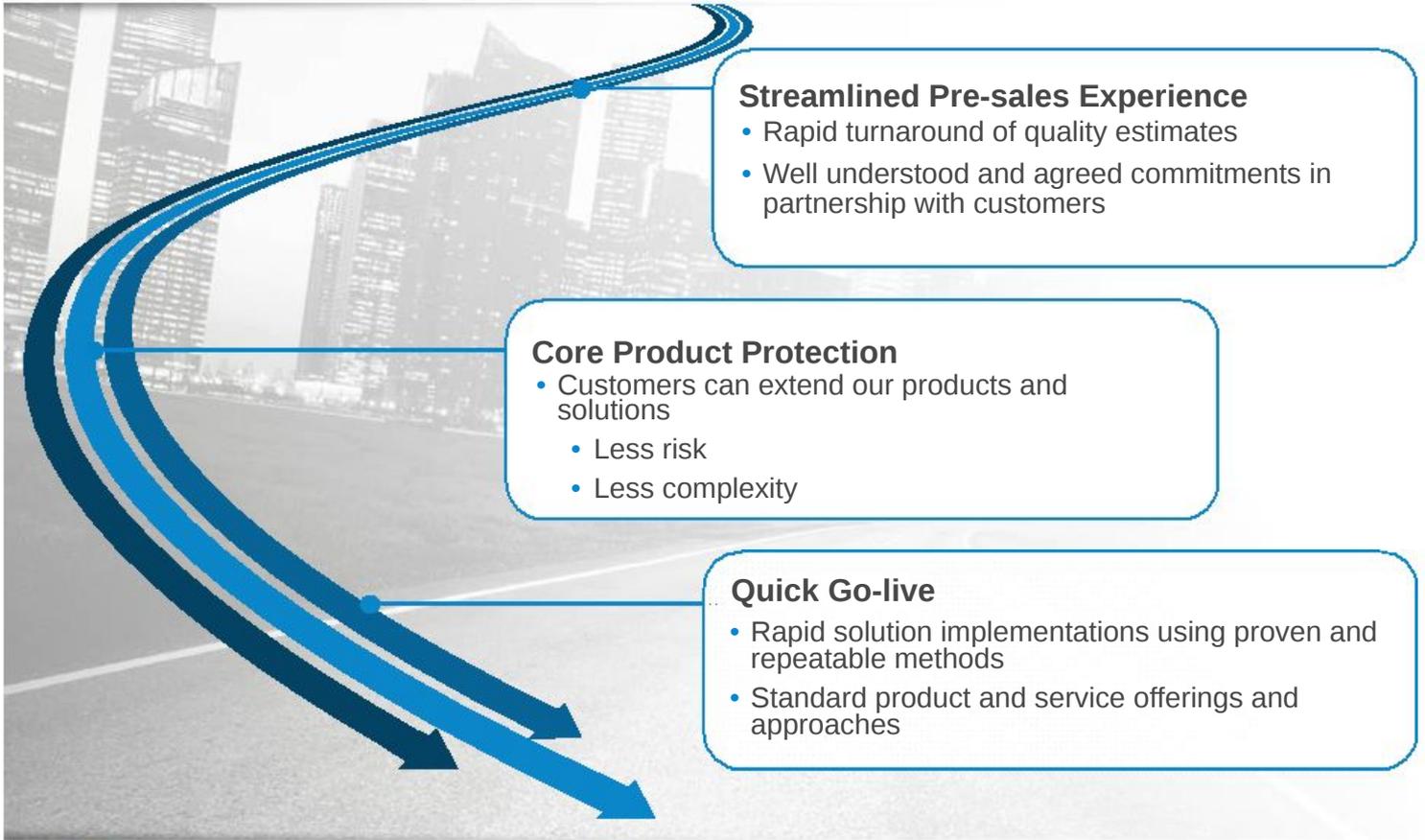


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Overarching Implementation Strategy

Implementation services are critical to the success of ACI



How ACI and Our Customers Benefit

Customer focus and strategic relationships

Customers

- Market leadership
- Competitive advantage
- More funds to innovate
- Reduced payback period
- Improved ROI
- Efficient use of operating dollars

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- Larger, more strategic opportunities
- Improved customer loyalty
- Increased ability to cross-sell
- Faster realization of value and backlog to revenue conversion
- Competitive advantage

ACI is a Software Products Company



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Driving Customer Loyalty and Satisfaction

Customers familiar with Universal Payments see ACI as an innovative, top-tier brand, and they rate ACI products and services higher than those unfamiliar with the UP strategy.



31%

higher brand perception among C-level & executive contacts

18%

higher perception of ACI as one of the best brands in the industry

17%

higher perception of ACI as a knowledge expert in payment processes

16%

higher perception of ACI as a thought leader

9%

higher overall satisfaction

SOURCE: ACI's 2013 Customer Loyalty Study



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Delivering an Omni-channel Customer Experience



for one of the world's
largest banks

CHALLENGE

- Aspirations to be the primary bank of its customers held back by inconsistent experience caused by legacy technology
- Improve cross sell and retention rates

BENEFITS

- Significant operating **cost improvements**
- **New channels** deployed in 4 months instead of 18, reducing deployment costs by 80%
- Payment analytics improves **cross sell and retention**
- **Consistent** payment experience

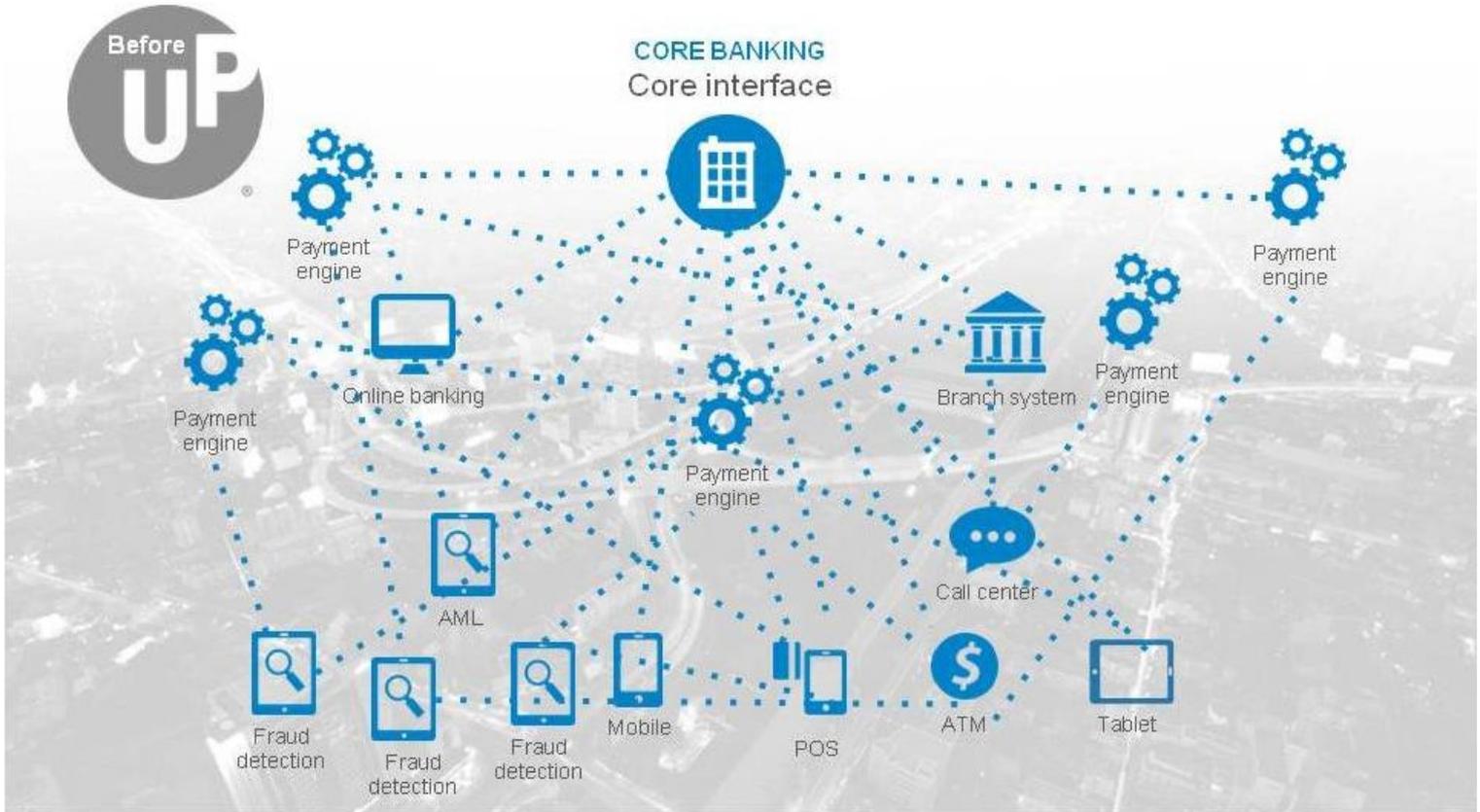


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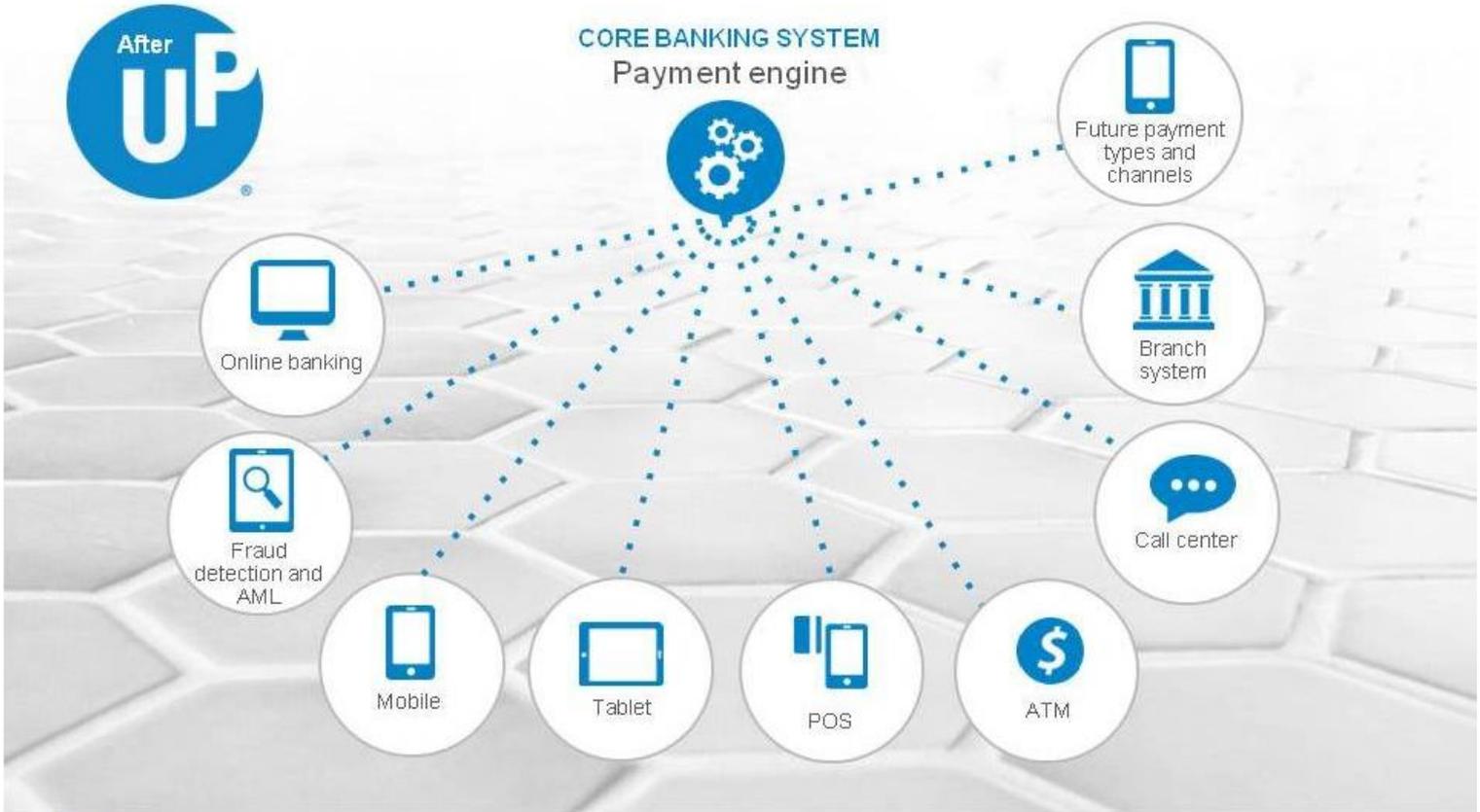
Complex Payments Environment Leads to Inconsistent Customer Experience



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Streamlined, Consistent Omni-channel Experience



Improving Security and Reducing Payments Fraud



for an international
**transportation
company**

CHALLENGE

- Unacceptable security-related risk across multiple systems
- Inefficient, manual chargebacks
- Fragmented and inefficient settlement reporting

BENEFITS

- **Real-time fraud detection** authorized from one system
- **Automated dispute processing**
- **Multiple payment** types processed from one transaction
- **Security risk reduction**, protecting the brand

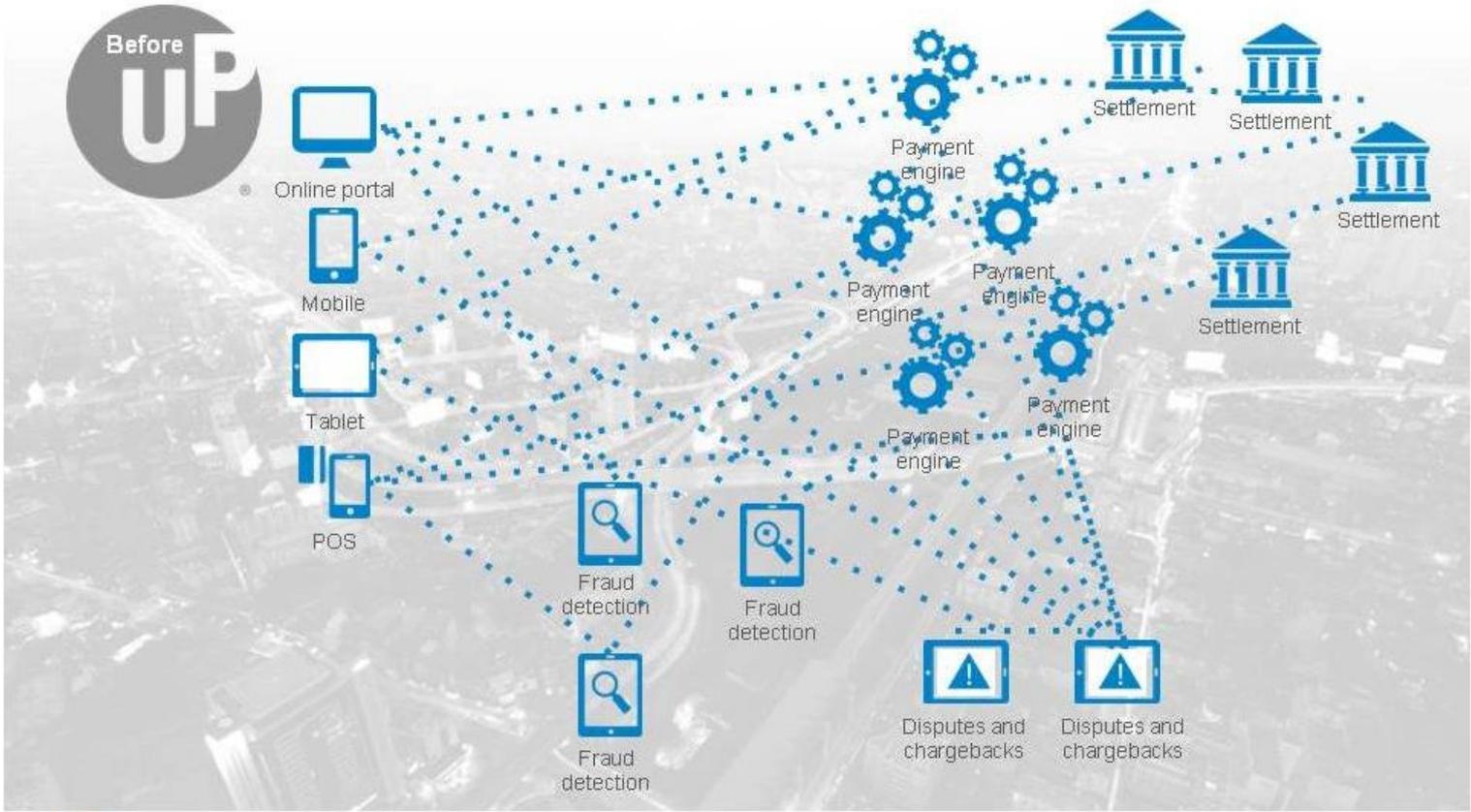


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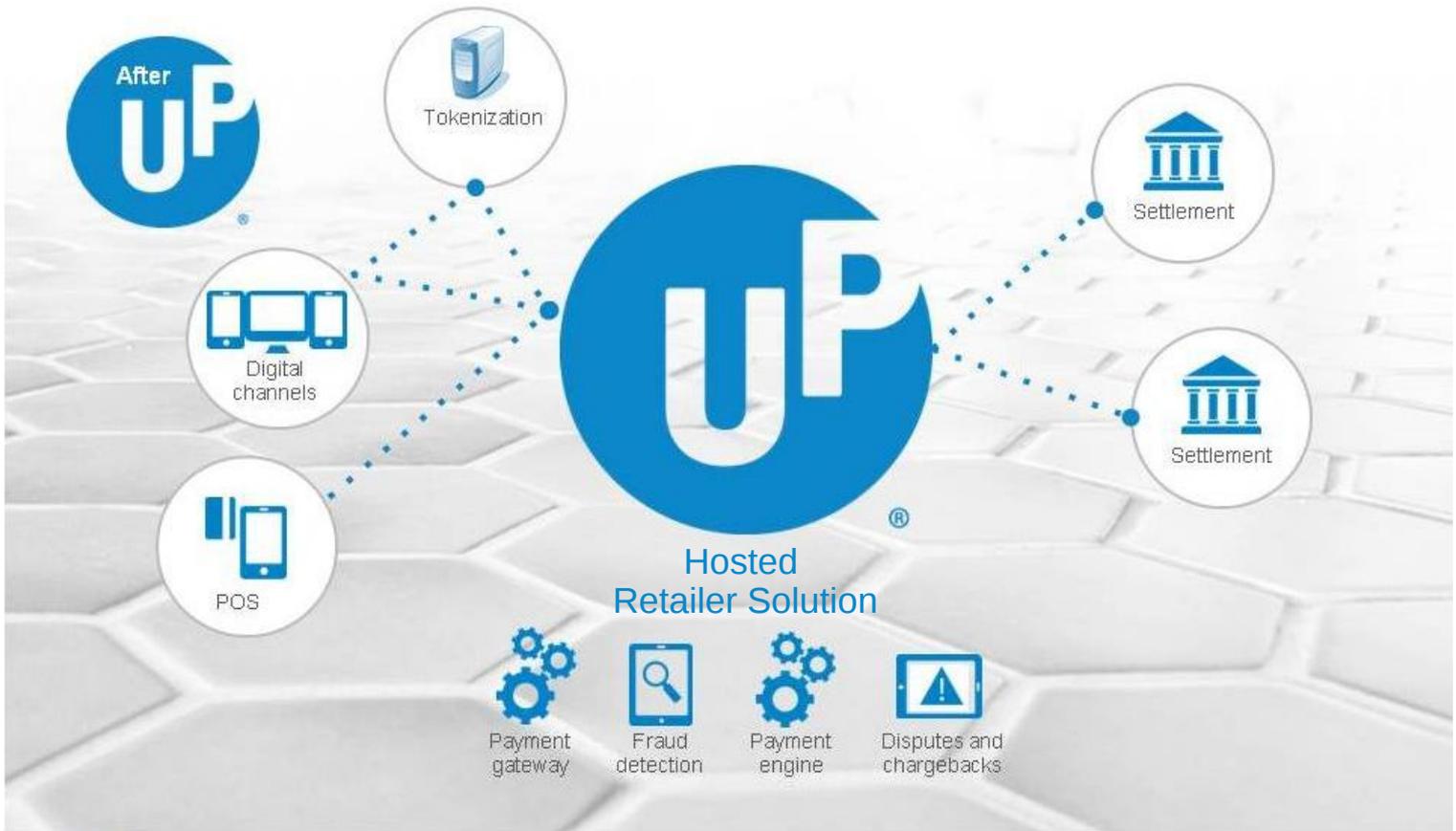
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Multiple and Complex Systems Present Unacceptable Risk



Streamlined, Secure, Hosted Solution



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to attract VCs and
Entrepreneurs

CHALLENGE

- Inflexible product that was extension of core banking solution
- No unique branding options
- Need to add mobility

BENEFITS

- **High touch, high tech digital and mobile experience** wins target customers
- **Brand** protection with proven data center
- **Accelerate** back-office integration by 50%



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Branded, Customizable Business Banking Experience


WORLD FINANCIAL

 Welcome, Missy - Last Login: 10/08/2014 08:47 (Eastern Standard Time)
[Inbox](#) [Log Off](#)
 Alerts 95 Approvals 26 Messages 0

Home

[Accounts](#) [Payments](#) [Transfers](#) [Fraud Control](#) [Check Services](#) [File Services](#) [Tools](#) [Administration](#)

[Refresh Data](#) [Help](#)

Change Layout

Account Balances			US Offices
Checking	Action	Current Available	
Alameda (USD)	▼	USD 30,004.00	
Elkhorn (USD)	▼	USD 50,004.00	
Trenton (USD)	▼	No Information	
Waltham (USD)	▼	USD 40,004.00	
West Hills (USD)	▼	USD 40,004.00	

Balances Chart



Reports

Report Name	Custom
ACH Custom Report	✓
CALIF Companies Recent	✓
CPPY History	✓
John's PD Report	✓
Return Item Rpt	✓
Wire Confirmations	✓

Shortcuts

- [Create Payment](#)
- [Create Transfer](#)
- [View Statement](#)
- [Manage Users](#)
- [View Alerts](#)
- [View Messages](#)
- [Send Message](#)
- [Manage Positive Pay](#)
- [Manage Account Reports](#)
- [Manage ACH Authorizations](#)
- [Manage Issues](#)

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Saving Millions with Integrated e-Billing



for a **Local Utility Co-operative**

CHALLENGE

- High costs associated with manual billing
- Employee and customer satisfaction at risk due to strains caused by system

BENEFITS

- **Saved \$3M** with integrated e-billing
- **40 percentage point drop** in mail-in payments
- **Improved satisfaction**



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- Consultative, solution-led, business-oriented executive relationships
- Focus on customer success, from pre-scales through rapid implementation
- UP driving transformational projects today





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ACI Financials

*Scott Behrens
Senior Executive VP
Chief Financial Officer*

Overview

Software model with growing recurring revenue

Backlog: value of our existing customer base

The high margin reward of a product, not services model

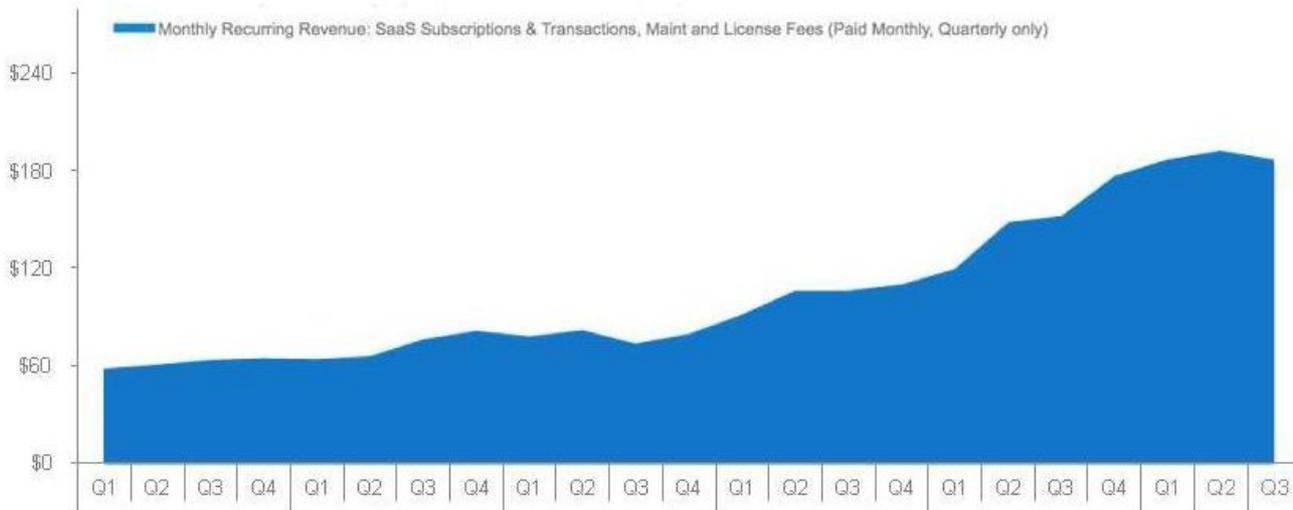


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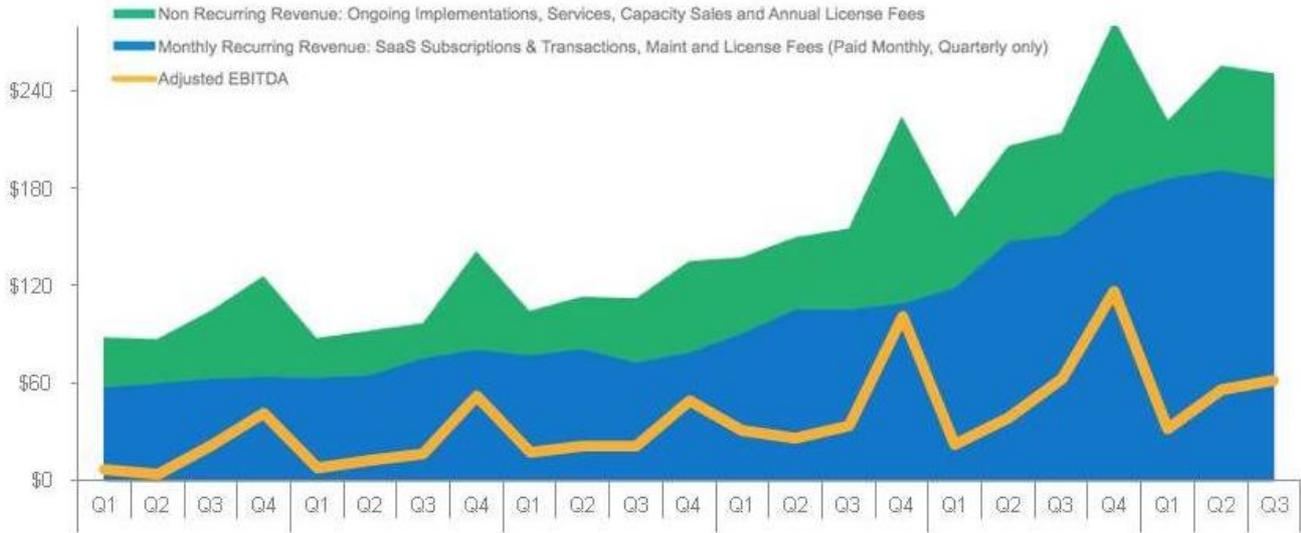
Monthly Recurring Revenue Predictable & Growing



- Monthly recurring revenue now represents >70%



Fixed Costs Provide Leverage in Model



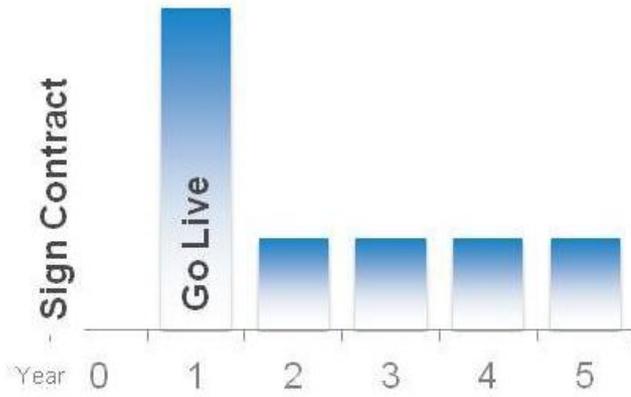
- Fixed cost infrastructure given software, not processing model
- EBITDA margin spikes follow revenue



ACI Revenue Model Shifts with SaaS Adoption

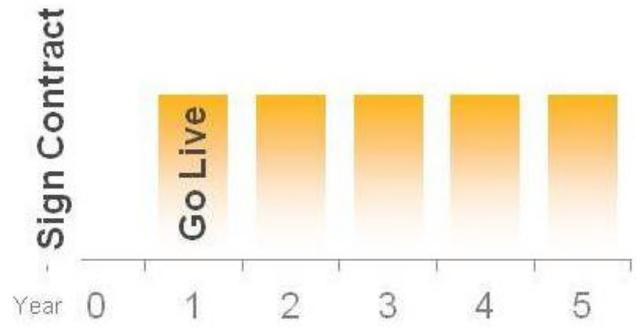
SaaS subscription and transaction revenue now represent >40%, up from 10% in 2009

License Revenue Model



- Higher percentage realized at go-live

SaaS Revenue Model

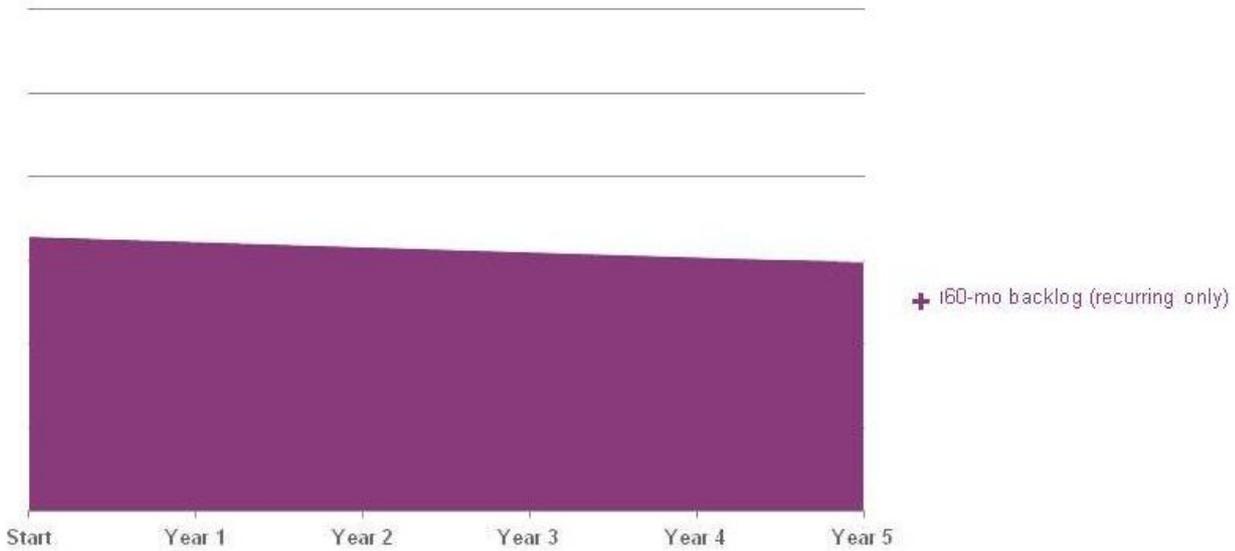


- Steady recurring revenues



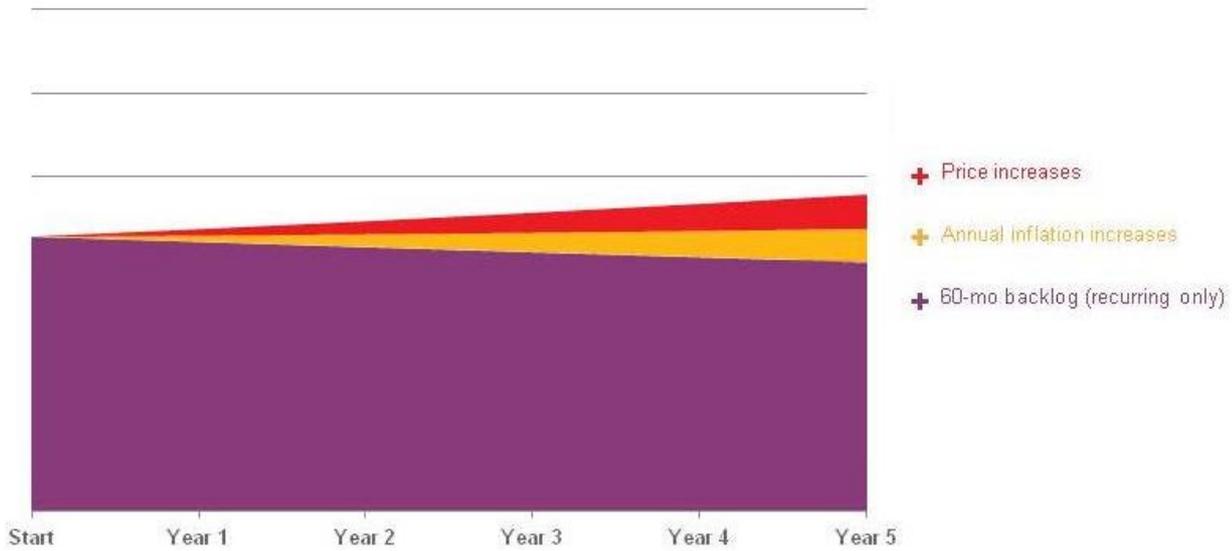
Backlog Provides Strong Foundation for Growth

- 60 month backlog is >\$4 billion
- Existing customer base and low customer attrition provide baseline for future revenue



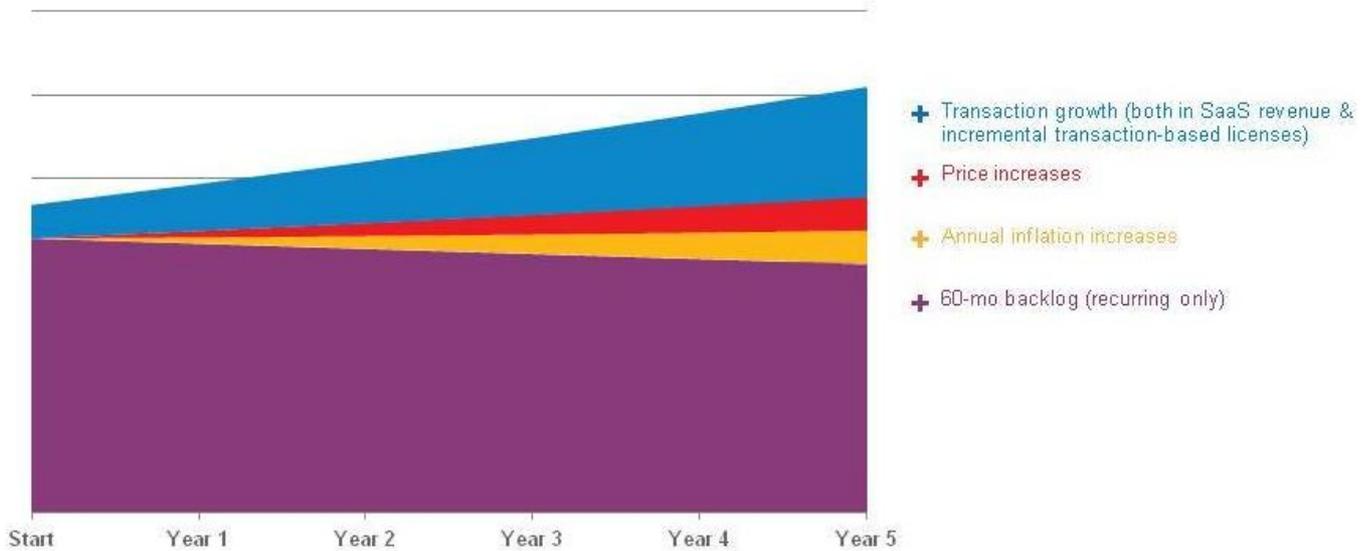
Price Increases Boost Future Value of Backlog

- Competitive positioning provides pricing power
- High R&D spending creates large competitive moat
- Price increases not included in backlog calculation



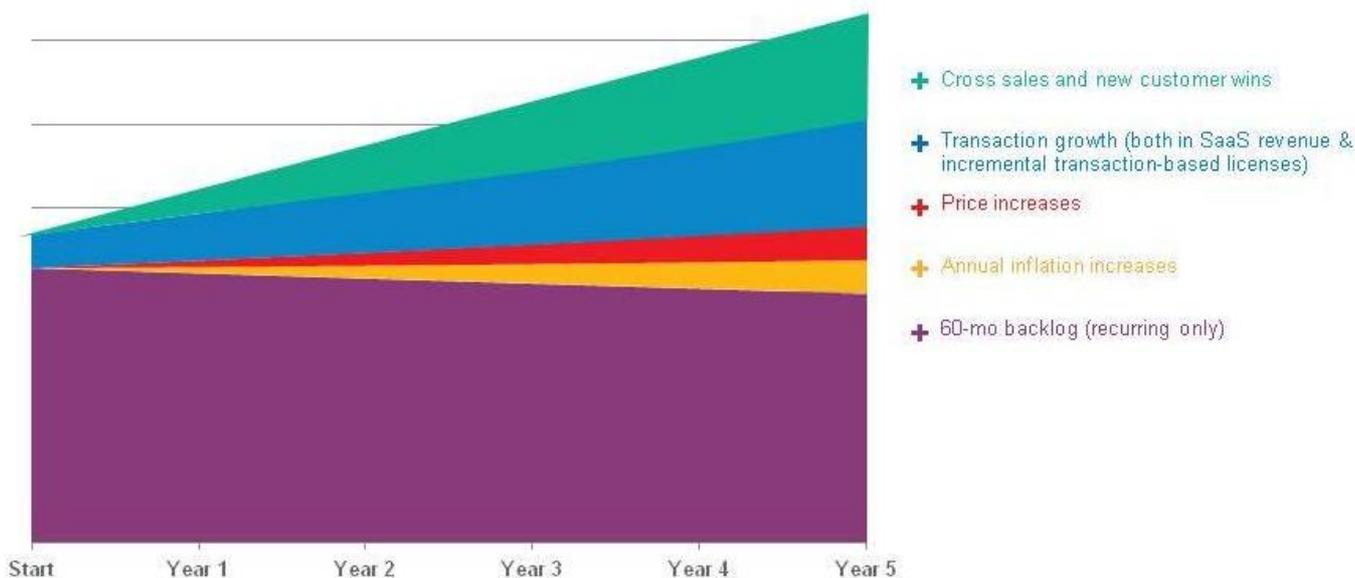
Transaction Growth Provides Incremental Value

- Electronic payment growth at 6-8% CAGR
- Existing license customers typically purchase incremental capacity licenses during term



Cross-selling and Signing New Customers Allows ACI to Achieve Mid-to-upper Single Digit Growth

- Cross sales typically account for 2/3 of net new business
- Average customer uses 2.5 products



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Financial Summary – Five-year Targets

- **Organic revenue growth**
Mid-to-upper single digits
- **Adjusted EBITDA margin**
100 bps expansion per year
- **Operating free cash flow**
Track adjusted EBITDA growth
- **Sales net of term extension growth**
High single digits



High-quality Software Model Drives Superior Performance



- Leading market position
- High retention and renewal rates
- Significant recurring revenue
- Scalable, fixed-cost model with improving margin
- Low cash investment required



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Q&A

ACI Executives

Forward-Looking Statements

This presentation contains forward-looking statements based on current expectations that involve a number of risks and uncertainties. Generally, forward-looking statements do not relate strictly to historical or current facts and may include words or phrases such as “believes,” “will,” “expects,” “anticipates,” “intends,” and words and phrases of similar impact. The forward-looking statements are made pursuant to safe harbor provisions of the Private Securities Litigation Reform Act of 1995.

Forward-looking statements in this presentation include, but are not limited to, statements regarding:

- expectations regarding recurring revenue, electronic payment growth and price increases, future increases in organic revenue and adjusted EBITDA margin, operating free cash flow and sales, net of term extension

All of the foregoing forward-looking statements are expressly qualified by the risk factors discussed in our filings with the Securities and Exchange Commission. Such factors include but are not limited to, increased competition, the performance of our strategic product, BASE24-eps, demand for our products, restrictions and other financial covenants in our credit facility, consolidations and failures in the financial services industry, customer reluctance to switch to a new vendor, the accuracy of management’s backlog estimates, the maturity of certain products, our strategy to migrate customers to our next generation products, ratable or deferred recognition of certain revenue associated with customer migrations and the maturity of certain of our products, failure to obtain renewals of customer contracts or to obtain such renewals on favorable terms, delay or cancellation of customer projects or inaccurate project completion estimates, volatility and disruption of the capital and credit markets and adverse changes in the global economy, our existing levels of debt, impairment of our goodwill or intangible assets, litigation, future acquisitions, strategic partnerships and investments, risks related to the expected benefits to be achieved in the transaction with Online Resources, OPAY and ReD, the complexity of our products and services and the risk that they may contain hidden defects or be subjected to security breaches or viruses, compliance of our products with applicable legislation, governmental regulations and industry standards, our compliance with privacy regulations, the protection of our intellectual property in intellectual property litigation, the cyclical nature of our revenue and earnings and the accuracy of forecasts due to the concentration of revenue generating activity during the final weeks of each quarter, business interruptions or failure of our information technology and communication systems, our offshore software development activities, risks from operating internationally, including fluctuations in currency exchange rates, exposure to unknown tax liabilities, and volatility in our stock price. For a detailed discussion of these risk factors, parties that are relying on the forward-looking statements should review our filings with the Securities and Exchange Commission, including our most recently filed Annual Report on Form 10-K, Registration Statement on Form S-4, and subsequent reports on Forms 10-Q and 8-K.



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