

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

OMB APPROVAL

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Estimated average burden

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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

1. Name and Address of Reporting Person* <u>HOMBERGER CAROLYN B</u> (Last) (First) (Middle) <u>3520 KRAFT ROAD</u> <u>SUITE 300</u> (Street) <u>NAPLES FL 34105</u> (City) (State) (Zip)	2. Date of Event Requiring Statement (Month/Day/Year) 12/09/2019	3. Issuer Name and Ticker or Trading Symbol <u>ACI WORLDWIDE, INC. [ACIW]</u> 4. 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>EVP, Chief Risk Officer</u>	5. If Amendment, Date of Original Filed (Month/Day/Year) 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 Beneficially Owned

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
<u>Common Stock</u>	64,212	D	

Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 4)	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 Derivative Security	5. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			
<u>Non-Qualified Stock Option (right to buy)</u>	(1)	12/08/2021	<u>Common Stock</u>	6,878	9.6467	D	
<u>Non-Qualified Stock Option (right to buy)</u>	(1)	12/03/2022	<u>Common Stock</u>	10,548	14.27	D	
<u>Non-Qualified Stock Option (right to buy)</u>	(1)	02/23/2026	<u>Common Stock</u>	72,333	17.89	D	
<u>Non-Qualified Stock Option (right to buy)</u>	(1)	01/26/2025	<u>Common Stock</u>	94,488	19.08	D	
<u>Non-Qualified Stock Option (right to buy)</u>	(2)	02/21/2027	<u>Common Stock</u>	64,000	20.12	D	
<u>Non-Qualified Stock Option (right to buy)</u>	(1)	12/12/2023	<u>Common Stock</u>	29,655	20.5133	D	
<u>Supplemental Non-Qualified Stock Option (right to buy)</u>	(3)	01/26/2025	<u>Common Stock</u>	15,748	19.08	D	

Explanation of Responses:

1. The options were granted pursuant to the ACI Worldwide, Inc. 2005 Equity and Performance Incentive Plan ("2005 Plan"), as amended.
2. The options were granted pursuant to the ACI Worldwide, Inc. 2016 Equity and Performance Incentive Plan.
3. These options were granted pursuant to the 2005 Plan and will become exercisable, if at all, upon: (i) the reporting person's continued employment by the registrant as of the fifth anniversary of the date of grant, and (ii) subject to the reporting person's continued employment on such date, the first date, which must be on or before the fifth anniversary of the date of grant, that the closing price per share of the registrant's common stock on the NASDAQ Global Select Stock Market has met or exceeded \$38.16 for at least 20 consecutive trading days.

By: /s/ Dennis Byrnes For: 12/13/2019
Carolyn B Homberger

** 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.

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.