



## ACI Worldwide Partners with Affirm to Deliver Pay-Over-Time Option for U.S. Merchants

November 1, 2021

*U.S. merchants using ACI's Secure eCommerce solution can now offer Affirm's payment options at checkout to drive conversion*

MIAMI--(BUSINESS WIRE)--Nov. 1, 2021-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of [real-time digital payment software and solutions](#), today announced a partnership with Affirm, the payment network that empowers consumers and helps merchants drive growth. U.S. merchants using [ACI Secure eCommerce](#) can now seamlessly offer consumers the ability to make purchases with Affirm and pay-over-time without any late or hidden fees.

A recent [Aite-Novarica Group report](#) projects the buy now, pay later (BNPL) market will grow to more than US\$1.2 trillion by 2024. ACI and Affirm's partnership allows merchants to take advantage of this growth with an integrated offering that provides consumers the option to split the total cost of purchases into biweekly or monthly payments with as low as 0% APR. ACI's [Secure eCommerce solution](#) will also give merchants a powerful payments gateway, sophisticated real-time fraud prevention capabilities and advanced business intelligence tools.

"Consumers are demanding flexible payment options at checkout that help them shop in a way that works with their budget," said Geoff Kott, chief revenue officer, Affirm. "Merchants need to offer the right solutions to meet their customers' needs and succeed in today's market environment. Through this partnership, merchants using ACI's Secure eCommerce solution can now easily integrate Affirm's compelling offerings that help turn browsers into buyers while delivering greater flexibility at checkout with no gotchas or late fees."

"With millions of consumers shifting their spending habits and looking for quick and convenient payment methods like buy now, pay later, we are excited to partner with Affirm to help drive conversion for merchants," said Debbie Guerra, head of merchant payments, ACI Worldwide. "Today's consumers want payment alternatives and merchants need to keep up or get left behind. The partnership with ACI and Affirm makes it possible for merchants to meet these consumers where they are."

ACI Secure eCommerce provides merchants with access to an extensive global payments network and the confidence that their customers and transactions are protected against fraud. ACI Secure eCommerce was recently recognized by Juniper Research, winning three awards for innovation in payments, including a Platinum Award – the highest accolade in the category of '[Payments Innovation of the Year](#).' In addition, ACI's fraud management solution recently received full approval on the patent for its [incremental learning technology](#).

### About ACI Worldwide

[ACI Worldwide](#) is a global software company that provides mission-critical [real-time payment solutions](#) to corporations. Customers use our proven, scalable and secure solutions to process and manage [digital payments](#), enable [omni-commerce payments](#), present and process [bill payments](#), and manage [fraud and risk](#). We combine our global footprint with local presence to drive the real-time digital transformation of payments and commerce.

### About Affirm

Affirm's mission is to deliver honest financial products that improve lives. By building a new kind of payment network — one based on trust, transparency and putting people first — we empower millions of consumers to spend and save responsibly, and give thousands of businesses the tools to fuel growth. Unlike credit cards and other pay-over-time options, we show consumers exactly what they will pay up front, never increase that amount, and never charge any late or hidden fees. Follow Affirm on social media: [LinkedIn](#) | [Instagram](#) | [Facebook](#) | [Twitter](#).

*Payment options through Affirm are subject to eligibility and are provided by these lending partners: [affirm.com/lenders](#). CA residents: Loans by Affirm Loan Services, LLC are made or arranged pursuant to California Finance Lender license 60DBO-111681.*

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Source: ACI Worldwide