



## ACI Worldwide Launches Innovative Global BNPL Solution With Access to 70+ BNPL Lenders via Single Integration

February 15, 2022

*Innovative user interface a boon for merchants; provides higher BNPL acceptance rates and opportunity to serve a broader base of customers worldwide*

MIAMI--(BUSINESS WIRE)--Feb. 15, 2022-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of [real-time digital payment software](#), today announced [ACI PayAfter](#)™, a new solution that enables merchants globally to provide their customers with a choice of more than 70 BNPL options through a single integration. The innovative user interface enhances acceptance rates and serves a broader base of customers traditionally overlooked, boosting merchant sales worldwide.

For merchants, ACI PayAfter offers one application and a single contract that reduces the complexity and cost of integration, as well as faster speed to market, and actionable customer intelligence.

ACI PayAfter gives consumers one BNPL option—ACI PayAfter—displayed at checkout, one application form, and a single credit check, all while providing access to multiple financing options that best meet their needs quickly and with a higher probability of approvals. It eliminates the inconvenience of completing multiple loan application forms that garner multiple credit checks by BNPL lenders, which eventually leads to cart abandonment.

[Studies](#) show that 63 percent of Millennial and Gen Z consumers don't own credit cards and [make up 40 percent of all consumers globally](#). At the same time, [42 percent of Gen Z and 69 percent of Millennials](#) are more likely to purchase items if a BNPL option is offered. With ACI PayAfter, merchants can present their customers with multiple financing options and higher approval rates than the market currently provides today.

"With ACI PayAfter, merchants can provide their customers with a more inclusive experience and a wider choice of BNPL options that suit their needs, leading to fewer abandoned carts," said Debbie Guerra, head of merchant payments, ACI Worldwide. "The BNPL market locks out approximately 40 to 50 percent of potential consumers, including the younger generations who aren't interested in owning credit cards and the unbanked and underbanked population, many of whom are credit-worthy customers."

"ACI's single interface further democratizes payments by reducing the barriers to access for consumers who aren't traditionally served by the financial system. With a portfolio of more than 70 BNPL providers, which we expect to expand to hundreds of providers, advances the consumer experience through a simpler checkout process and better approval rates, which leads to higher conversion for merchants," Guerra continued.

ACI PayAfter provides merchants with the flexibility to select the BNPL and financing options that are most relevant for their business and their customers.

"ACI partners with several BNPL players around the world. Being part of the ACI PayAfter network means that BNPL providers can take advantage of the opportunities for growth given ACI's vast global reach," Guerra concluded.

ACI PayAfter will be available to merchants using [ACI Secure eCommerce](#) and [ACI Omni-Commerce](#).

ACI Secure eCommerce is a holistic platform that combines a powerful payments gateway, sophisticated real-time fraud prevention capabilities, In-store POS solutions, and advanced business intelligence tools. 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](#).

ACI Omni-Commerce is a secure omni-channel payment processing platform with the flexibility to support in-store, online and mobile needs, and the scalability to power the purchasing experiences that customers are looking for now and in the future. Support for multiple card payment types, global schemes and alternative payment methods is coupled with access to a global payments network of acquirers and payment providers.

### 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.

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Source: ACI Worldwide