



ACI Worldwide enables Paze for online checkout, advancing speed and convenience for digital commerce

January 12, 2026

Collaboration helps merchants streamline payments and improve conversion

Omaha, Nebraska, NE, January 12, 2026 – [ACI Worldwide](#) (NASDAQ:ACIW), an original innovator in global payments technology and Early Warning Services have announced a new partnership to enable [Paze](#) as a checkout option available to its merchants. Paze is an online checkout solution developed by Early Warning Services that is offered by leading banks and credit unions in the U.S. The convenient Paze checkout experience enables consumers to pay online with their preferred credit and debit cards via added security through tokenization, and streamlined digital authentication.

Leading banks and credit unions enable Paze for their eligible cardholders, and cardholders do not need to sign up or download an additional app to use the checkout option where available. Recent research from ACI Worldwide found that 61% of consumers abandoned a purchase in 2024 because their preferred payment method wasn't offered. Yet 21% of eCommerce sites still accept only one payment method. Shoppers arrive ready to buy and leave because checkout friction stands between intent and transaction.

"As digital commerce continues to accelerate, merchants are under increasing pressure to deliver a checkout experience that is both seamless and secure," said Serge Elkiner, General Manager at Paze. "Through this collaboration with ACI, we're making it simple for merchants to offer more than 150 million credit and debit cardholders an easy way to check out online, backed by the added protection of network-level tokenization."

ACI supports Paze on its global payment orchestration platform. This gives merchants of all sizes seamless enablement of the Paze Wallet across web, mobile and in-app payment experiences. Low-friction checkout can increase conversion rates by reducing the steps and friction to complete a purchase. The integration is expected to help support up to 16 million U.S. ecommerce transactions across ACI's merchant base in 2026.

Join the conversation at NRF 2026

Session Details:

Title: "The New Payment Methods Boosting Checkout Conversion"

Date/Time: Monday, January 13, 2026, 3:15 p.m. to 3:45 p.m.

Location: Expo Stage 3, Level 1

Speakers: Dan Coates, Director of Product Management, ACI Worldwide; Serge Elkiner, General Manager, Paze

Key Takeaways:

- Which payment methods deliver the highest ROI and why three is the magic number
- How payment flexibility correlates directly with conversion rate improvements
- Real-world benchmarks and best practices from retailers winning with payment diversity
- How payment choice reduces cart abandonment and increases customer loyalty

Visit ACI Worldwide at Booth #5151 in the Payment and Check Processing pavilion to explore live demos of payments orchestration solutions and discuss your checkout optimization strategy with experts.

Visit Paze at Booth 4067 for information on the online checkout experience/solution offered by your bank or credit union that makes it easy to make purchases without having to share your actual card numbers with the merchant.

About ACI Worldwide

ACI Worldwide, an original innovator in global payments technology, delivers transformative software solutions that power intelligent payments orchestration in real time so banks, billers, and merchants can drive growth while continuously modernizing their payment infrastructures, simply and securely. With nearly 50 years of trusted payments expertise, we combine our global footprint with a local presence to offer enhanced payment experiences to stay ahead.

Approximately 7,000 organizations globally choose ACI to deliver commerce and payment security for the near one-third of the world's digital payment transactions across more than 70 countries. Our more than 3,000 employees are dedicated to serving customers in 190 countries with localized payment solutions. Visit [ACI Worldwide](#) to learn more.

About Paze

Paze is a reimagined online checkout solution that banks and credit unions offer to consumers and merchants, combining all eligible debit and credit cards into a single wallet and eliminating manual card entry. Solving long-standing challenges in e-commerce, Paze provides an easy experience for consumers and merchants alike. More than 150 million credit and debit cards have been added to the Paze checkout solution. To learn more about Paze, visit [www.paze.com](#). Paze is operated by Early Warning Services, LLC, an innovator in financial and risk management solutions. PazeSM and the PazeSM related marks are wholly owned by Early Warning Services, LLC and are used herein under license.