ACI Worldwide and dLocal Bring Latin America's Leading Local Payment Methods to Global Merchants

July 28, 2026

Merchants can access Pix, PicPay, Mercado Pago, OXXO, SPEI and other leading local payment methods in Brazil and Mexico through a single integration, with four additional markets planned

OMAHA, Neb. & MONTEVIDEO, Uruguay--(BUSINESS WIRE)--Jul. 28, 2026-- [ACI Worldwide](#) (NASDAQ: ACIW), an original innovator in global payments technology, and [dLocal](#) (NASDAQ: DLO), the leading payment platform connecting global merchants to emerging markets, today announced a strategic partnership that gives global merchants immediate and seamless access to leading local payment methods in Brazil and Mexico through the [ACI Payments Orchestration Platform](#), with Argentina, Chile, Colombia and Peru planned for future rollout.

Merchants can onboard and begin processing transactions today using six local payment methods across the two markets, including Pix, PicPay, Mercado Pago and NuPay in Brazil, and Mercado Pago, OXXO and SPEI in Mexico. The partnership enables ACI's enterprise merchants and fintech partners to expand into Latin America through a single integration while maintaining full control over their payment strategy.

It means ACI supports the most popular payment methods used by consumers in Brazil and Mexico, helping merchants reach more customers through the payment instruments they already know and trust. Combined with ACI's industry-leading fraud prevention, payments intelligence and orchestration capabilities, merchants can improve conversion rates, manage risk more effectively and accelerate expansion into Latin America through a quick and streamlined onboarding process.

Despite its rapid growth, Latin America's payments landscape remains highly fragmented. Payment preferences vary significantly across markets, making local payment acceptance essential for merchants seeking to maximize conversion and customer reach. The continent is home to more than 638 million consumers, with internet penetration exceeding 75% and smartphone adoption surpassing 80%, yet consumer payment preferences vary sharply by market. Alternative payment methods, including e-wallets, real-time bank transfers, and instant payment schemes, now account for around 50% of online transactions across the region* and are already dominant in several countries.

Brazil's Pix instant payments system has now more than 170 million users,** while account-to-account transfers play a critical role in e-commerce across markets such as Colombia. For global merchants, this means that relying solely on card payments can limit conversion opportunities in some of the region's fastest-growing digital commerce markets.

Through this partnership, dLocal brings its extensive local payment network and regional expertise into the ACI Payments Orchestration Platform, helping merchants deliver locally relevant payment experiences across Latin America. Launch coverage includes Brazil and Mexico, with Argentina, Chile, Colombia and Peru planned as part of the next phase of expansion. By leveraging dLocal's connectivity to local payment methods through ACI's orchestration platform, global merchants can reduce integration complexity while offering the payment experiences consumers prefer.

Together, ACI and dLocal help merchants improve conversion rates across fragmented payment environments while retaining full visibility and control over how transactions are managed and routed. By combining dLocal's local payments expertise with ACI's orchestration, fraud prevention and payments intelligence capabilities, the partnership removes much of the operational complexity that has traditionally slowed expansion into new markets.

"As merchants expand into high-growth regions like Latin America, the challenge is no longer simply accepting payments, it's managing growing complexity while maintaining performance, flexibility and control," said Vlademir Santos, head of sales Brazil, ACI Worldwide. "Through our partnership with dLocal, merchants can access the payment methods consumers trust in each market while continuing to orchestrate payments on their own terms. That means better customer experiences, stronger conversion rates and a payments strategy that can scale with their business."

"Payments are the front door to Latin America's digital economy, and getting them right requires genuine local expertise, not just connectivity," said Horacio Raviolo, head of commercial partnerships at dLocal. "By combining our deep local payments coverage and regional knowledge with ACI's world-class orchestration infrastructure, we give merchants the best of both: the reach to win locally and the control to scale globally."

The [ACI Payments Orchestration Platform](#) is a cloud-based, acquirer-agnostic solution that connects merchants to multiple payment methods, acquirers, and markets through a single integration. It delivers intelligent transaction routing, fraud prevention, and real-time payments intelligence, helping businesses improve conversion rates, manage risk, and scale across regions while retaining full control of their payments strategy. ACI research shows that [96% of merchants using multiple acquirers report higher revenue](#), and nearly two-thirds cite payment flexibility as a key growth driver.

###

Editor's note:

*All data according to [dlocal.com Emerging Markets Payments Handbook 2025](#)

** Pix user data according to the Central Bank of Brazil: https://www.bcb.gov.br/estabilidadefinanceira/pix-em-numeros-estatisticas

For more information visit: [Winning in LatAm: The local payment methods that maximise conversion](#)

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 more than 50 years of trusted payments expertise, we combine our global footprint with a local presence to offer enhanced payment experiences to stay ahead of constantly changing payment challenges and opportunities.

About dLocal

dLocal builds financial infrastructure for the markets of the future, connecting global enterprises with billions of emerging market consumers across Latin America, Africa, Asia, and the Middle East. Through the “One dLocal” platform (one API, one platform, one contract), companies can accept payments, send payouts, and settle funds globally without managing fragmented integrations or local entities. For more information, visit www.dlocal.com.

Media Contacts

ACI Worldwide
Katrin Boettger | Communications and Corporate Affairs Director | katrin.boettger@aciworldwide.com
Pierce Rohrmann | Head of Communications and Corporate Affairs | pierce.rohrmann@aciworldwide.com

dLocal
Yolanda Valery | Global Head of Corporate Communications | yvalery@dlocal.com

Source: ACI Worldwide