



Credit Cards by ACI Worldwide

Credit Cards User Guide for Shopify Merchants

Document Version History

VERSION	DATE	REASON FOR CHANGE
1.0	2026-04-01	Initial version of the document

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Overview

The **ACI Worldwide Card Payments** App enables Shopify merchants to securely accept card payments directly within the Shopify checkout using ACI's payment processing capabilities. Customers can select the card payment option during checkout and complete their transaction through a secure, embedded card payment experience powered by ACI. Card details are captured and processed securely in compliance with PCI standards, and any required authentication (such as 3D Secure) is handled seamlessly within the checkout flow.

Upon successful authorization, the customer is returned to the Shopify order confirmation page, where the order is finalized. In case of authentication failure or cancellation, the customer remains in checkout and can retry or choose an alternative payment method.

This app allows merchants to integrate robust and secure card processing while maintaining a smooth and consistent checkout experience. It is designed for merchants and PSPs leveraging the **ACI Payments Orchestration Platform (POP)** to centrally manage card configurations, routing, risk controls, authentication flows, and transaction processing across multiple channels.

Features

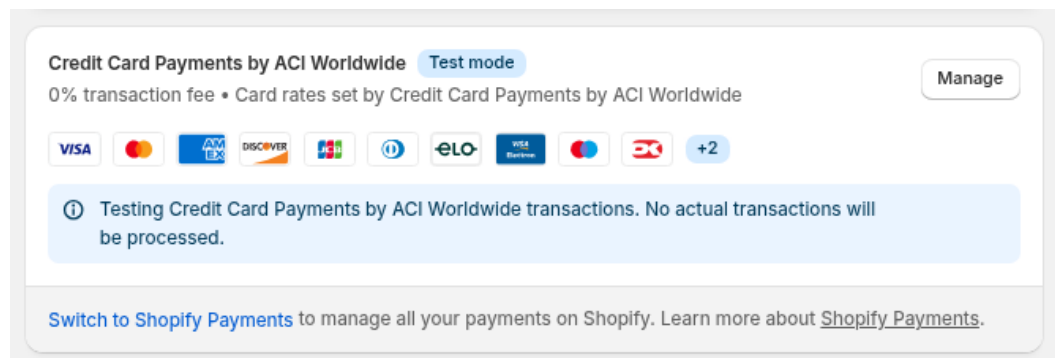
- **Embedded card payment experience:** Customers select the card payment option directly within the Shopify checkout and complete their transaction using a secure, embedded card entry component powered by ACI. Any required authentication (such as 3D Secure) is handled seamlessly within the checkout flow, ensuring a smooth and uninterrupted customer experience.
- **Secure card data processing:** Sensitive cardholder data is captured and processed securely through ACI's PCI-compliant infrastructure. This approach helps reduce PCI scope for the merchant while ensuring compliant handling, encryption, and tokenization of payment credentials.
- **Strong Customer Authentication (SCA) & 3D Secure support:** Supports required card authentication flows, including 3D Secure (e.g., 3DS 2.x), to comply with regional regulatory requirements such as PSD2 SCA in applicable markets. Authentication is dynamically triggered based on issuer and regulatory rules.
- **Centralized configuration:** Merchants and PSPs can manage card brands, credentials, routing logic, risk settings, authentication rules, and processing configurations centrally through the ACI Payments Orchestration Platform (POP) and associated back-office tools.
- **Operational visibility:** Card transactions, authorization results, captures, refunds, chargebacks, and settlement details can be monitored, tracked, and reconciled through ACI reporting and monitoring dashboards, providing complete operational transparency.
- **Scalable and extensible architecture:** Designed to support multi-acquirer setups, intelligent routing, tokenization, recurring payments, and future enhancements, enabling merchants to optimize card acceptance and expand globally as business needs evolve.

User experience

1. Shopper adds items to the cart and proceeds to Shopify Checkout.
2. Shopper selects the **ACI Worldwide Card Payments** method (or the configured card payment option name displayed in Shopify).
3. The secure embedded card payment component powered by ACI loads within the checkout page (no external redirection required).
4. Shopper enters their card details (card number, expiry date, CVV, and cardholder name). If required, Strong Customer Authentication (such as 3D Secure) is triggered and completed within the secure authentication flow.
5. Upon successful authorization, the transaction is confirmed in real time, and Shopify displays the order confirmation (thank-you) page.
6. If the payment fails, authentication is declined, or the shopper cancels during the process, the shopper remains in the Shopify checkout and can retry the card payment or select a different payment method, based on the configured failure handling logic.

Screen Snap













- Navigate to APP - Shopify Admin → Settings → Payments (ACI Payment app enabled), you will find '**Credit Card Payments**'



⚠ Test mode is on

All transactions are simulated and customers can't make real purchases through Credit Card Payments by ACI Worldwide

About Credit Card Payments by ACI Worldwide ▼

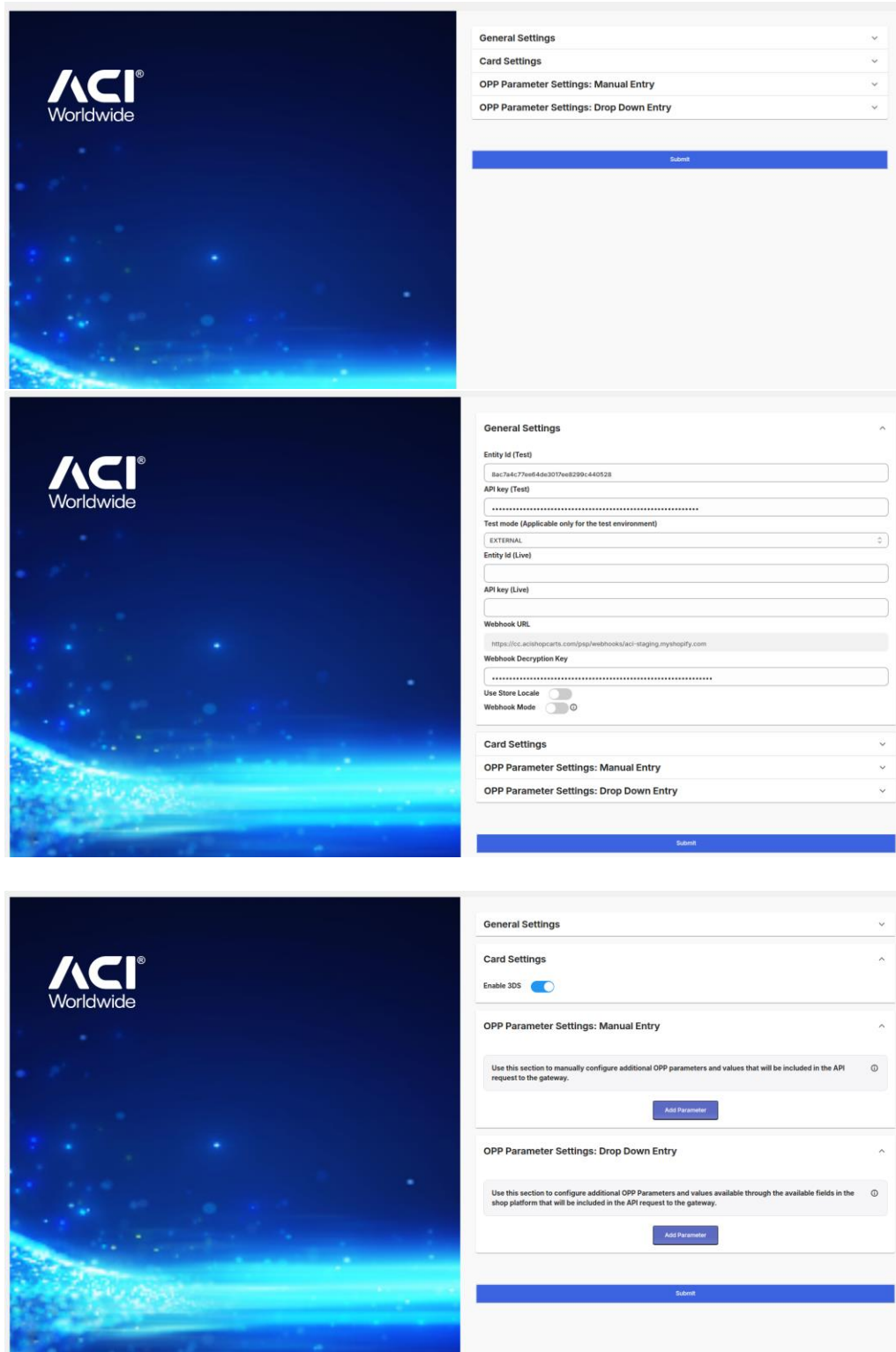
-  Visa
-  Mastercard
-  Maestro
-  American Express
-  JCB
-  Elo
-  Visa Electron
-  Dankort
-  Diners Club
-  Discover
-  UnionPay
-  Cartes Bancaires

Test mode

See how payments and orders work on your store

ⓘ You can place test orders, but no real transactions will be processed

- ACI's payment app configuration screen (credentials/environment)



- Checkout screen showing “Other Payment Methods”

Payment

All transactions are secure and encrypted.

Credit card VISA eLO VISA Electron +9

Card number 🔒

Expiration date (MM / YY) Security code ?

Name on card

Use shipping address as billing address

ACI Secure Payments affirm ↻ nosnt +80

Alternative Payments by ACI Worldwide affirm ↻ a +68

Klarna Klarna

Pay now

Supported payment Networks:

The ACI Worldwide Card Payments App supports a wide range of global and regional card networks provided through the ACI Payments Orchestration Platform (POP). Merchants can configure and enable the required card networks within POP to control acceptance, routing, and processing behaviour.

In this version of the payment app, the following card networks are enabled at the app level to display the corresponding card brand logos at checkout:

- Visa
- Visa Electron

- Mastercard
- Maestro
- American Express (Amex)
- Diners Club
- Discover
- UnionPay
- JCB
- Cartes Bancaires
- Dankort
- Elo

Payment features (if supported by)

- Authorization + Capture (Sale)
- Authorization only (Pre-auth)
- Full Capture
- Partial Capture (if enabled)
- Full Refund
- Partial Refund
- Void (if supported)
- 3DS 2.x authentication

Before you start

Step 1: Create/confirm your ACI account & access

- Ensure you have access to the **ACI Payment Orchestration Platform portal** (UAT/Sandbox for testing, Production for live).
- Ensure you have the correct merchant/PSP credentials and permissions to configure payment settings.
- Configure your merchant account and the connector

Step 2: Obtain app credentials

- Generate or retrieve the required credentials from ACI tooling (e.g., Client ID/Secret, API keys, merchant identifier).
- Store credentials securely.

Step 3: Confirm required data & processing setup

- Confirm which card schemes you will enable.
- Confirm required shopper/order fields needed by your downstream connector/acquirer setup.
- Confirm callback/webhook endpoints and allowed domains (if applicable).

Setup instructions

Step 1: Install the app in your Shopify store

Option A — Shopify App installation

1. Shopify Admin → **Apps**
2. Locate **ACI Worldwide Card Payments**
3. Click **Install**
4. Approve permissions

Option B — Private/Custom distribution

1. Use the installation link/package provided by ACI
2. Install via Shopify Admin → Apps
3. Verify the plugin appears in your payment settings

Step 2: Configure payment settings

In Shopify Admin:

1. **Go to Apps on the left navigation.**
2. Find **ACI Worldwide Card Payments** in the list of installed Apps to be redirected to the Payment Configuration page.
3. Enter:
 - o **Client ID in the Entity ID field (Test/Live)**
 - o **Client Secret / API Key in the API key field (Test/Live)**
 - o Any additional required fields (OPP params, locale, etc.)
 - o Webhook decryption Key (you will get the same when you configure webhooks/notifications in ACI POP merchants' portal)
4. Save
5. On successfully saving the configuration you will see a "Return to Shopify" button on the top of the page. Click it.
6. You will be redirected to the Payment settings page of Shopify. Enable Test mode (if required) and click on the Activate button.

In ACI POP (or your merchant portal):

- Enable payment methods.
- Configure routing/connector mapping (if relevant)
- Configure webhooks/notifications

Step 3: Test a transaction

Recommended test checklist:

- Test successful payment
- Test decline scenario (insufficient funds / invalid card)
- Confirm Shopify order status reflects payment result correctly
- Confirm ACI reporting/transaction logs show expected references

Step 4: Go live

1. Disable **Test mode** in Shopify Payment setting
2. Replace UAT credentials with Production credentials
3. Run a low-value live transaction to validate end-to-end
4. Monitor first transactions in ACI POP reporting

Step 5: Set your store currency

Ensure the Shopify store currency matches the settlement/processing currency configured in ACI POP (and supported by your acquiring setup).

Upgrading the app

- Shopify apps are automatically updated. If there are any change in required permissions in your store, you will be prompted to provide the same on accessing the App Payment configuration page.
- Review release notes here (insert link).
- After upgrade, re-validate:
 - Checkout rendering
 - Order status updates
 - Reporting/settlement behaviour

FAQ's

Get Support

If you need help with installation, configuration, or troubleshooting, contact ACI Support with:

- Shopify store domain
- Environment (UAT/Production)
- Timestamp and transaction reference (Order ID + payment reference)
- Steps to reproduce + screenshots

Payment rejection & Result codes

If a user's payment fails, the merchant can view the details in the abandoned checkout section after some time, including the exact rejection code in the message field.

Checkout details
From Online Store

Gift Card

\$10

\$7.00 × 1

\$7.00

Subtotal	1 item	\$7.00
Estimated tax		\$0.00
Total		\$7.00

To be paid by customer	\$7.00
------------------------	--------

Notes

Add a note to this checkout

Save

Timeline

March 12

- Unable to authorize \$7.00 USD on Alternative Payments.** ^

Error from Alternative Payments - 200.300.404-invalid or missing parameter

10:35 AM

Test

True

Message

Error from Alternative Payments - 200.300.404-invalid or missing parameter

Amount

\$7.00

Gateway

Alternative Payments

Status

failure

Type

authorization

Created

Mar 12, 2026, 10:35 AM

Information from the gateway ^

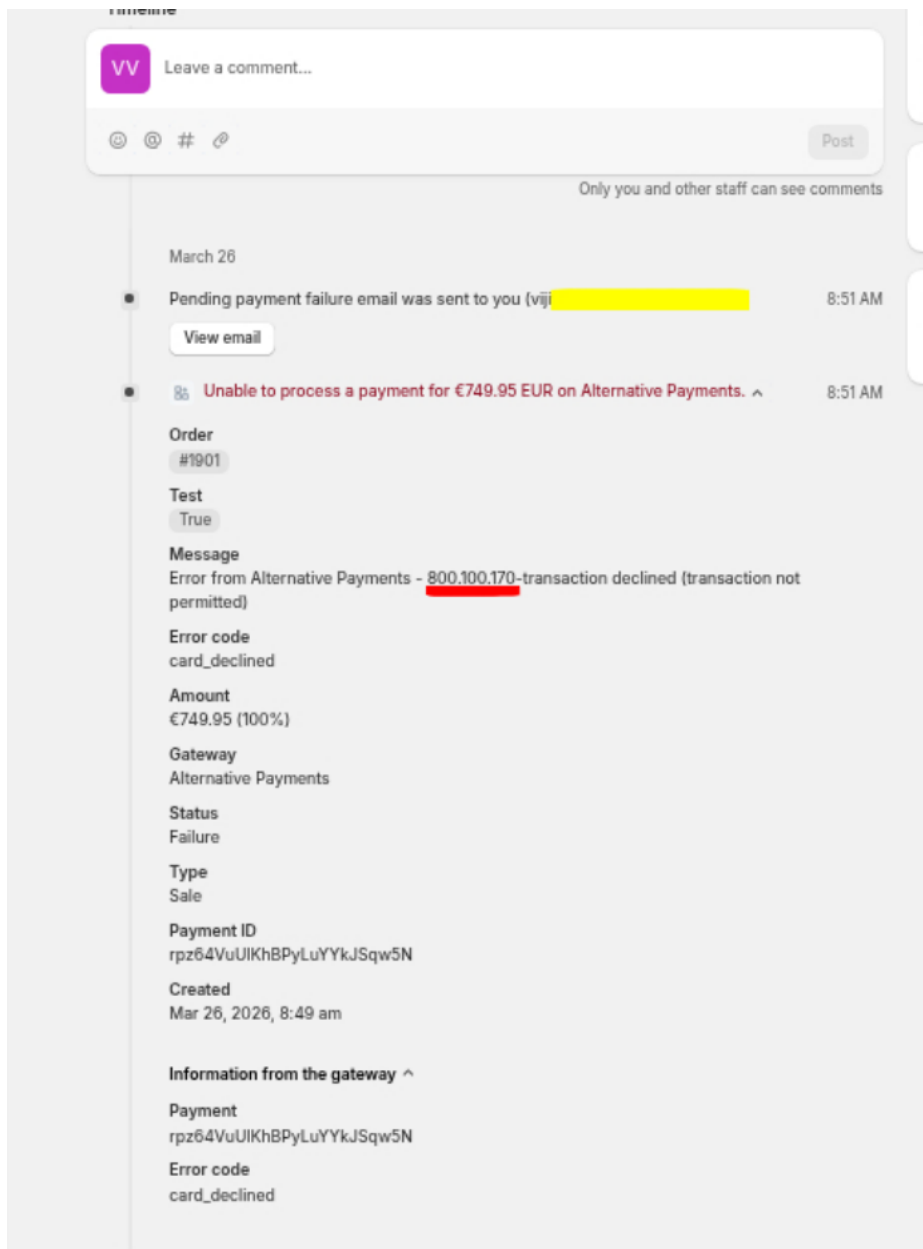
Payment id

rM5eahAulLVtsSSDbnRXKTPdA

Error code

processing_error

Alternatively, you can find the details under the order if it was placed but later expired.



After finding getting the error code, go to <https://docs.aciworldwide.com/reference/resultCodes> page to find the exact error details.