



APM's by ACI Worldwide

Alternative Payment Method's User Guide for Shopify Merchants

Document Version History

VERSION	DATE	REASON FOR CHANGE
1.0	2026-04-01	Initial version of the document
1.1	2026-10-16	Added additional supporting brands and features

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Overview

The APMs by ACI Worldwide App enables Shopify merchants to offer alternative payment methods (APMs) such as Klarna, Twint, WeChat Pay etc. directly on the Shopify checkout page. Customers can select their preferred alternative payment option during checkout and are securely redirected to the respective provider's payment page (for example, Klarna) to complete the transaction. After successfully authorizing and completing the payment on the provider's site, customers are redirected back to Shopify, where the order is finalized. This approach allows merchants to seamlessly integrate multiple alternative payment methods while ensuring secure authentication, regulatory compliance, and a smooth customer checkout experience. The app is designed for merchants and PSPs leveraging the ACI Payments Orchestration Platform (POP) to centrally manage payment methods, routing, configuration, and transaction processing across multiple channels.

Features

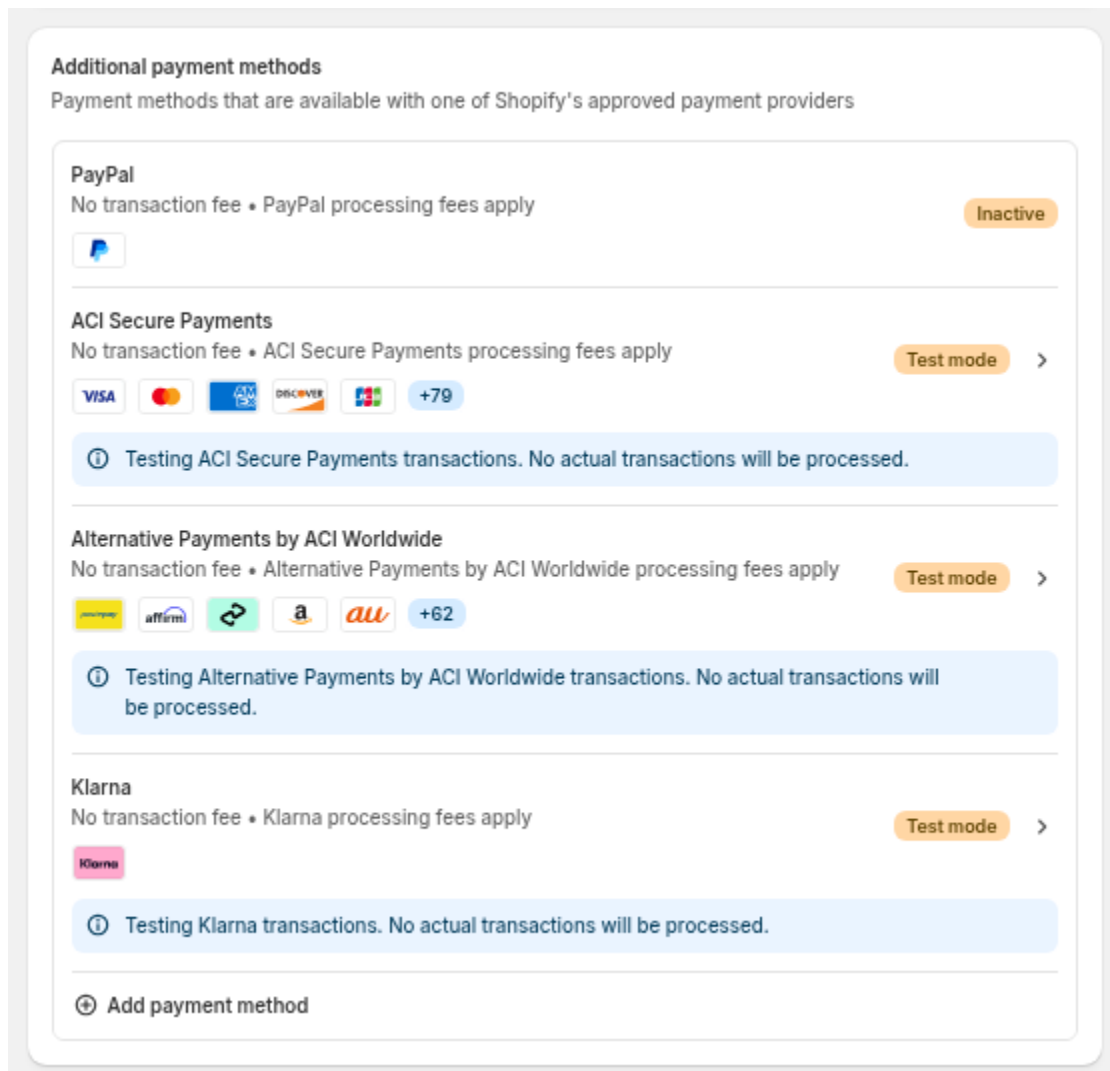
- Embedded alternative payment experience: Customers select their preferred alternative payment method (such as Klarna) directly within the Shopify checkout and are securely redirected to the respective provider's payment page to complete the transaction. After successful authorization, shoppers are seamlessly redirected back to Shopify to finalize their order.
- **Secure payment processing:** Sensitive payment data is collected and processed on the hosted payment page, reducing PCI scope for the merchant and ensuring compliant handling of payment credentials according to the specific APM requirements.
- **APM-specific authentication support:** Supports authentication and authorization flows required by individual alternative payment methods (e.g., bank authentication, wallet authorization, regional regulatory requirements such as SCA where applicable).
- **Centralized configuration:** Merchants and PSPs can manage APM activation, credentials, routing rules, and processing configurations centrally through the ACI Payments Orchestration Platform (POP) and associated back-office tools.
- **Operational visibility:** Transactions, payment statuses, and settlement details can be monitored, tracked, and reconciled through ACI reporting and monitoring dashboards, enabling full operational oversight.
- **Scalable and extensible architecture:** Built to support onboarding of additional alternative payment methods, regional payment options, and optimization features as business requirements evolve.

User experience

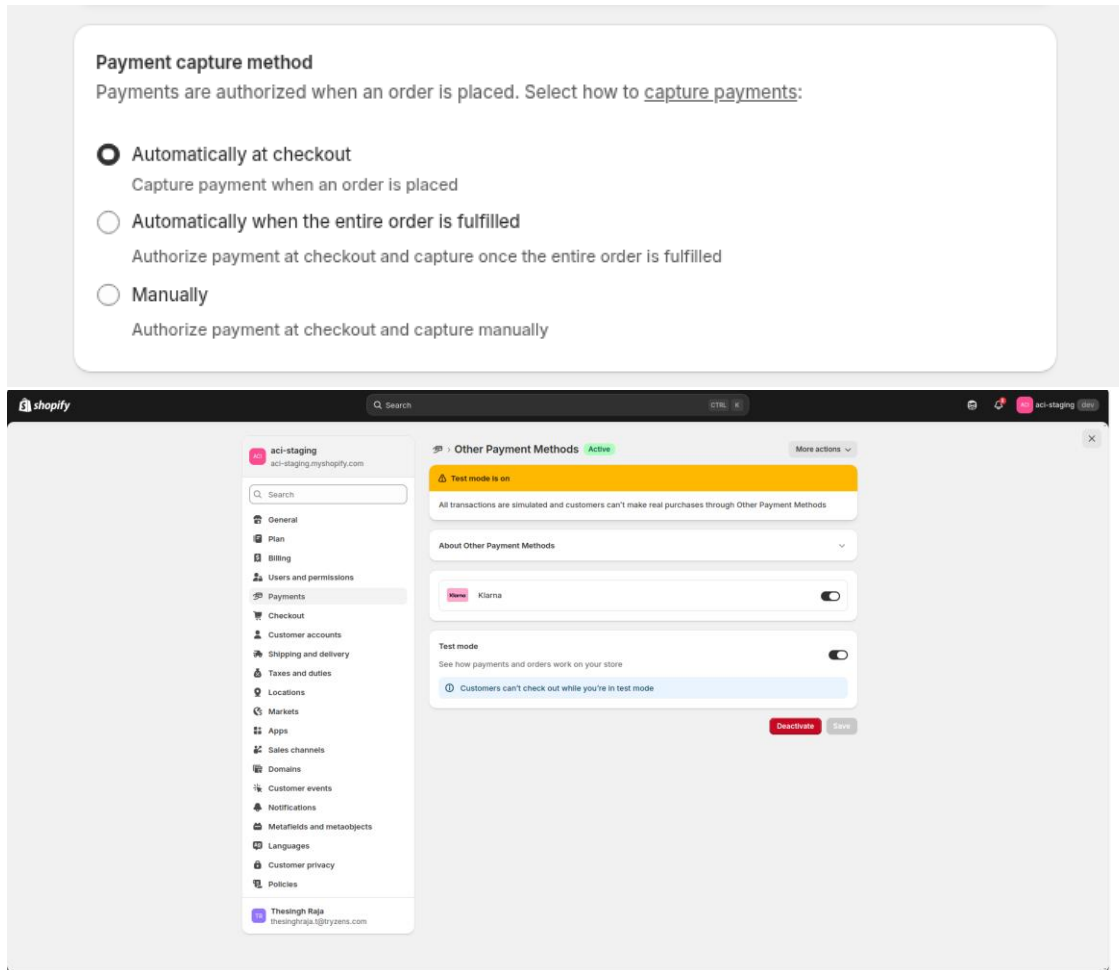
1. Shopper adds items to cart and proceeds to Shopify Checkout.
2. Shopper selects the APMs by ACI Worldwide Payment Method (or the payment option name configured in Shopify).
3. Shopify redirects the shopper to the secure ACI-hosted payment page.
4. Shopper selects or confirms the chosen alternative payment method and completes the required authorization steps (e.g., bank login, wallet approval, OTP, or regulatory authentication such as SCA where applicable).
5. Upon successful payment authorization, the shopper is redirected back to Shopify, the transaction is confirmed, and the order confirmation (thank-you) page is displayed.
6. If the payment fails or the shopper cancels during the process, they are redirected back to Shopify checkout, where they can retry the same method or select an alternative payment option (based on the configured failure handling logic).

Screen Snap

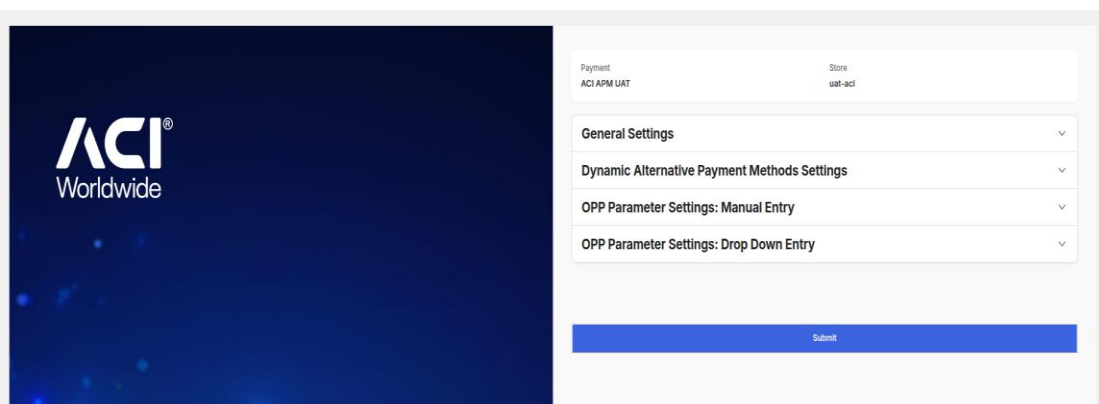
- Navigate to APP - Shopify Admin → Settings → Payments (ACI Payment app enabled), you will find **Alternative Payments by ACI Worldwide**



Alternative Payments by ACI Worldwide only supports Automatically at checkout payment capture method.



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



☐ Credit card	   <input type="button" value="+9"/>
☐ ACI Secure Payments	   <input type="button" value="+80"/>
☒ Alternative Payments by ACI Worldwide	   <input type="button" value="+68"/>

Select Payment Method

☐ Klarna	
☐ Afterpay	
☐ WechatPay	

☐ Klarna	
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Supported payment methods:

ACI's APM app support wide range of alternative payment methods provided by payment orchestration platform, you can add OPP payment brand in configuration to enable those, in this version of payment app we have enabled below payment brands at app level to display payment method logos at the checkout option.

"affirm", "afterpay", "amazon", "au_kantan_kessai", "bancontact", "bizum", "blik", "boleto", "careempay", "cashapppay", "cliq", "d_barai", "ecpay", "eps", "fawry", "gcash", "giropay", "grabpay", "ideal", "in3", "interac", "ivy", "kakao_pay", "klarna", "klarna-pay-now", "klarna-pay-later", "klarna-slice-it", "line_pay", "mbway", "maya", "paymaya", "mercadopago", "mobilepay", "mybank", "naver_pay", "nequi", "neteller", "oney", "oxxo", "pagoeffectivo", "pay_easy", "paysafecash", "paysafecard", "payto", "pix", "poli", "postepay", "postpay", "przelewy24", "rakuten_pay", "ratepay", "satispay", "sezzle", "shopeepay", "spei", "spotii", "stcpay", "swish", "swissbilling", "tabby", "tamara", "trustly", "twint", "upi", "urpay", "venmo", "vipps", "webpay", "wechatpay", "zinia", "zip", "seveneleven", "omannet", "payjustnow", "mybank", "dinacard", "cembrapay", "efecty", "scotiabank", "cartebleue", "bancolombia", "wero", "modo", "cabal", "cashappafterpay", "spaylater", "przelewytwofourpaynlversion", "cash", "paybybank", "duitnow", "mach", "pse", "iwocapaypaylater", "cashinvoicelatinamerica", "twoinvoice", "generic", "zulilycreditcard", "wallet", "glbepaypal", "tpay", "paybybankus", "mercadocredito", "sepadirectdebit", "bnp", "in3viaideal", "paynowmbank", "benefitpay", "postfinancenew", "bizumpaynlversion", "vippspaynlversion", "idealwero", "mbwaypaynlversion", "payuinstallments", "webpaynew", "easycreditratenkauf", "iris", "naranjax", "spidealwero", "eftposau", "eftpos_au", "clip", "yape", "nexi", "mondu", "navarpay", "otpbank", "pluxee", "mb", "payu"

Payment features (if supported by)

- Debit (Sale)
- Full Refund
- Partial Refund
-

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 **Alternative Payments by ACI Worldwide**
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 **Alternative Payments by ACI Worldwide** 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 Add and configure the required payment methods in the “Dynamic Alternative Payment Methods Settings”
 - 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:
 - o Checkout rendering
 - o Order status updates
 - o 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. ^

10:35 AM

Error from Alternative Payments - 200.300.404-invalid or missing parameter

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

rM5eahAuILVTsSSDbnRXKTPdA

Error code

processing_error

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

Webhook Mode



General Settings

Entity Id (Test)
8ac7a4c77ee64de3017ee8299c440528

API key (Test)

Test mode (Applicable only for the test environment)
EXTERNAL

Entity Id (Live)

API key (Live)

Store URL
http://www.example.com

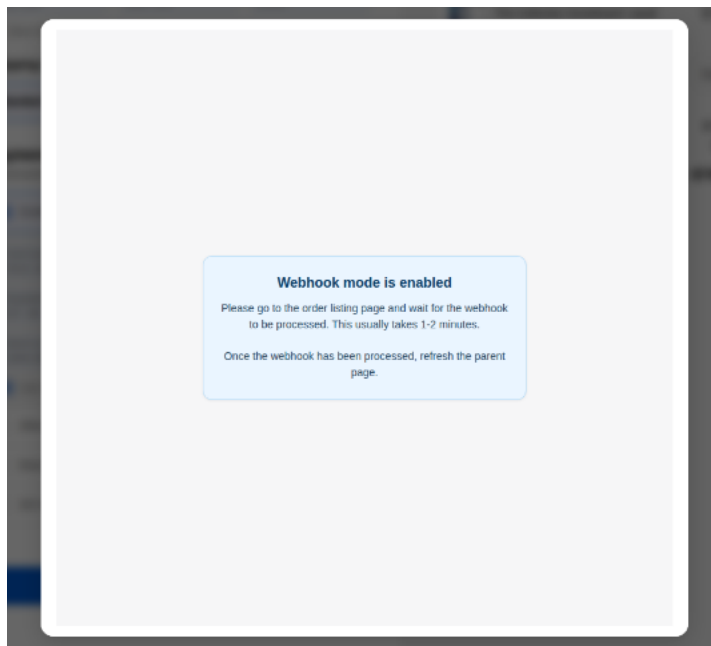
Webhook URL
https://uat-aci-shpy-add2.tryzens-ignite.com/psp/webhooks/uat-aci.myshopify.com

Webhook Decryption Key

Use Store Locale ☒

Webhook Mode ☐ ⓘ

Webhook Mode is a testing feature that lets you simulate a payment interruption, where the customer pays but never makes it back to your store, for example because they closed the browser or lost their connection. When it's on, the app skips the normal step of completing the order as the customer returns.



The customer sees a message asking them to wait, and the order is created only when ACI's background payment notification (the webhook) arrives, usually within 1–2 minutes. This lets you confirm that your store still creates orders when a customer drops off after paying. It works only when Test Mode is also on and affects test payments only. Turn it off when you finish testing.

