

ACI Worldwide Card Payments

Overview

The **ACI Worldwide Card Payments** enables Shopify merchants to accept **card payments** through an **embedded payment experience** during checkout. Customers complete payment without being redirected away from the Shopify checkout flow, helping preserve a seamless shopper journey and consistent store branding.

This plugin is intended for merchants and PSPs using **ACI Payments Orchestration Platform (POP)** to process card transactions and manage payment configuration centrally.

Features

- **Embedded card checkout experience:** Customers complete card payment within the checkout flow (no external redirect).
 - **PCI-aligned payment capture:** Sensitive card data is handled in a compliant manner via the embedded payment component (describe your exact model here).
 - **3DS/SCA support (where applicable):** Supports authentication flows required for regulated markets (document exact versions/modes supported).
 - **Centralized configuration:** Merchants/PSPs manage credentials, routing, and processing settings via ACI POP / back-office tooling.
 - **Operational visibility:** Transactions can be monitored and reconciled through ACI reporting/monitoring tools (add exact links/pages).
 - **Extensible foundation:** Designed to support future enhancements (e.g., additional card schemes, optimization options, etc.).
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User experience

1. Shopper adds items to cart and proceeds to **Shopify Checkout**.
2. Shopper selects **Credit Cards** (or the payment option name you expose in Shopify).
3. The embedded card component loads inside checkout.
4. Shopper enters card details and completes any required authentication (e.g., 3DS challenge).
5. On success, Shopify confirms the order and displays the **thank-you page**.

6. On failure/cancel, the shopper remains in checkout and can retry or choose another method.

Screenshots

Add 4–6 screenshots (recommended set):

- Shopify Admin → Settings → Payments (ACI plugin enabled)
- ACI plugin configuration screen (credentials/environment)
- Checkout screen showing “ACI Embedded Cards”
- Embedded card form in checkout
- 3DS challenge experience (if you show it embedded / modal / new window—describe accurately)
- Successful order confirmation page

Video

- **Installation & Configuration Demo** (insert link)
- **End-to-end Test Transaction Demo** (insert link)

(Aci includes video content and walkthrough-style media on their Shopify plugin page; this section matches that expectation.) [\[developer.aci.com\]](https://developer.aci.com)

Supported Payment Networks

Visa, elo, visaelectron, maestro, dankort, mastercard, amex, dinersclub, discover, unionpay,jcb, cartes_bancaires, dankort

Card features (if supported)

- 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 POP environment** (UAT/Sandbox for testing, Production for live).
- Ensure you have the correct merchant/PSP credentials and permissions to configure payment settings.

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).
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Setup instructions

Step 1: Install the app in your Shopify store

Option A — Shopify App installation

1. Shopify Admin → **Apps**
2. Locate **Shopify Embadded Cards Plugin by ACI**
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. **Click the 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:
 - **Client ID in the Entity ID field (Test/Live)**
 - **Client Secret / API Key in the API key field (Test/Live)**
 - Add and configure the required payment methods in the “Dynamic Alternative Payment Methods Settings”
 - Any additional required fields (OPP params, locale, etc.)
 - 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 card brands
- Configure routing/connector mapping (if relevant)
- Configure 3DS behavior (if relevant)
- Configure webhooks/notifications (if relevant)

Step 3: Test a transaction

Recommended test checklist:

- Test successful payment
 - Test decline scenario (insufficient funds / invalid card)
 - Test 3DS challenge (if enabled)
 - Confirm Shopify order status reflects payment result correctly
 - Confirm ACI reporting/transaction logs show expected references
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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
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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).

(Aci's structure includes this as a dedicated step.) [\[developer.aci.com\]](https://developer.aci.com)

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
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FAQ's

Get Support

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

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