

Paze: the new bank-backed payments option in the US

Designed to boost conversions, not fees

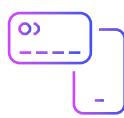
Shoppers expect fast, secure checkouts. You want higher conversions without extra fees. Paze delivers both, making online payments simple and affordable for everyone.

Who is **paze**?

Meet Paze: the streamlined online checkout backed by seven major US banks and powered by ACI Worldwide. Consumers pay online with their preferred credit and debit cards via added security through tokenization, and streamlined digital authentication—no new accounts or apps needed.

Why are merchants rethinking customer checkouts now?

Today's checkout environments are under pressure:



Digital wallet use is rising, impacting fee margins



Customers want a quick, credentialled checkout without creating a new account



You want to increase conversions without incentives, discounts, or extra fees

How is Paze different from other payment models?

Paze isn't just another digital wallet. It's a fresh, bank-backed way to pay online—built to help your business grow without piling on extra costs. Here, both your bottom line and your customers' experience come first.

Protect margin at scale

- Conversion gains without extra fees
- No margin erosion as volume grows
- Free to offer alongside existing payment methods

Improve checkout performance

- Faster, secure checkouts with fewer steps
- Reduced manual data entry; added security through tokenization
- Lower cart abandonment potential

Leverage bank-funded incentives

- Cashback and promotions funded by participating banks
- No merchant-funded discounts needed

Who is Paze well-suited for?

As APM adoption grows, US merchants and payment service providers (PSP) are paying closer attention to cost structures.

Paze is effective for merchants who:

- Operate high-volume eCommerce or quick commerce checkouts
- Are sensitive to incremental fee impact on margins
- Are focused on conversion optimization and checkout simplicity
- Want incentive-driven adoption without funding discounts

What can merchants leveraging Paze expect?

- Improved checkout completion rates
- Lower acceptance costs versus wallet-heavy payment mixes
- Incremental transaction lift driven by bank-funded promotions

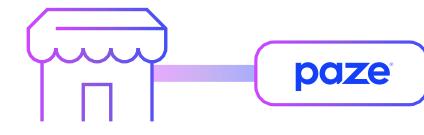
How do you add Paze to your system?

Simple enablement. Merchant-friendly rollout.

1 Enable Paze through the ACI® Payments Orchestration Platform™



2 Offer Paze as an opt-in checkout option for merchants



3 Activate upcoming bank-funded consumer incentive campaigns

Why ACI + Paze?

[Contact Us to Learn More](#)

ACI enables Paze as part of its commitment to expanding payment choice. See how this partnership can help you enhance merchant checkout efficiency without higher costs across all channels.