Splitit Launches Partner Program to Power Installments for Agentic Commerce

Invite-only initiative embeds card-linked pay-later capabilities into autonomous AI shopping agents using open standards from Google and OpenAI

ATLANTA, Oct. 9, 2025 /PRNewswire/ -- Splitit, the pioneer of embedded card-linked installments, announced the launch of an invite-only partner program designed to make pay-later capabilities native to Agentic AI, the next generation of AI-driven commerce.

The Splitit Agentic Commerce Partner Program will bring card-linked installment capabilities to autonomous shopping agents—AI systems that can search, recommend, and make purchases on behalf of consumers and businesses.

"Agentic AI will fundamentally reshape how consumers and businesses buy," said Ran Landau, CTO of Splitit. "Splitit's mission is to ensure that seamless, transparent installments are built into this new paradigm from day one, not bolted on later. We look forward to partnering with leading merchants, platforms, networks, and banks in developing meaningful use cases that can be beneficial to shoppers and brands."

As shoppers increasingly turn to generative AI for deal-hunting, recommendations, and gift inspiration, the lines between browsing, decision-making and purchasing are blurring. According to Adobe data, 53% of consumers plan to use AI tools for product research and 40% for recommendations this holiday season. Splitit's initiative ensures that payments can keep pace with these new autonomous shopping behaviors.

How It Works

- **Native AI payments:** Registered AI agents can request real-time installment options directly within merchant checkout flows. These options are delivered through existing payment rails—banks, PSPs, or partner lenders—without redirecting users or requiring new credit lines.
- **Use existing cards:** Users pay with their existing credit or debit cards. Splitit's platform handles plan creation and payments in the background, ensuring merchants are still paid upfront.
- **Built on open standards:** Splitit's solution aligns with emerging industry frameworks like Google's AP2 and OpenAI's Agentic Commerce Protocol, ensuring flexibility and interoperability across future agent ecosystems.

Agentic Commerce is redefining how discovery, decision, and payment intersect. By embedding installments directly within this new layer, Splitit transforms payments from a downstream process into a native capability of autonomous commerce, preserving brand control and maintaining trust across global networks.

The Splitit Agentic Commerce pilot program launches in Q4 2025. Interested parties, including merchants, networks and payment providers, can apply to join by contacting sales@splitit.com.

About Splitit

Splitit is the only global installment payments platform that lets shoppers use the credit they already have. By turning credit card purchases into flexible installments, Splitit gives consumers a simple, transparent way to pay over time while helping merchants boost conversion and order value without added risk. Trusted by leading brands across retail, luxury, travel, and technology, Splitit is used in more than 100 countries and is now powering embedded installments inside Samsung Wallet for use in physical retail. Learn more at Splitit.com.

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