

Splitit Backs Google's Universal Commerce Protocol (UCP), Advancing Agentic Commerce with Card-Linked Installments

Splitit's card-linked installment payments platform joins retail giants in supporting Google's open standard that supports agentic shopping journeys.

ATLANTA, March 5, 2026 /PRNewswire/ -- Splitit, the global leader in card-linked installment payments, today announced its backing of Google's Universal Commerce Protocol (UCP), an open standard that provides the building blocks for agentic commerce, enabling AI agents to complete purchases on behalf of consumers. Built with Shopify, Target, Walmart, Etsy, and Wayfair, and endorsed by dozens of major players, UCP is designed to support the entire shopping journey, from discovery to checkout and post-purchase experiences.

Splitit's support for Google's UCP advances agentic commerce with card-linked installments

By supporting UCP, Splitit is positioning flexible payment options as a critical component of AI-powered retail experiences, enabling merchants to capture sales that would otherwise be lost to budget constraints, while maintaining customer relationships and data ownership.

"Payment flexibility is quickly becoming a core consideration in AI-powered commerce," said **James Wray, Head of Business Development at Splitit.** "As AI agents increasingly discover products for consumers, they need payment solutions that deliver certainty. Splitit's card-linked installments remove approval uncertainty and friction, allowing merchants to turn browsers into buyers."

Ashish Gupta, VP/GM, Merchant Shopping at Google, said: "We're grateful for the support from partners like Splitit, whose endorsement of the Universal Commerce Protocol demonstrates the industry's commitment to building more consumer choice and merchant success into the foundation of agentic commerce."

Together with Google and the broader retail ecosystem, Splitit is building the payment infrastructure that will define the next generation of commerce.

For more information, read Splitit's blog post, ["Agentic Commerce Is Here, and Installments Are Already Changing How Shoppers Buy."](#)

About Splitit

Splitit is the only global installment payments platform that lets shoppers use the credit they already have. By turning card-linked purchases into flexible installments, Splitit gives consumers a simple, transparent way to pay over time, while merchants get paid upfront. Merchants boost conversion and order value, while issuers drive card engagement and strengthen cardholder loyalty—all without third-party brand redirects or added risk. Trusted by leading brands across luxury retail, digital marketplaces, and technology, Splitit is used in more than 100 countries and powers embedded installments inside Samsung Wallet for seamless in-store payments worldwide. Learn more at [Splitit.com](#).

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