

HIGHLIGHTS

THE CHALLENGE

- Giant Eagle needed to meet the demands of Pennsylvania's electronic benefits transfer (EBT) program. Its payments switch hardware would soon reach end of life, and its software platform was outdated and functionally inadequate

THE SOLUTION

- ACI Retail Commerce Server™ for Electronic Payment Acceptance to securely authorize, switch and capture credit, debit, checks, gift card, EBT, telephone, fleet, automated clearing house (ACH), electronic funds transfer (EFT), and business and purchasing transactions
- ACI Retail Commerce Server™ for Check Authorization for check authorization and tracking system

THE RESULTS

- Giant Eagle's loyalty card, check and EBT transactions are managed effectively, and returned checks are processed promptly and easily.
- Giant Eagle now has hardware independence, which allows the company to allocate money to other necessities.

GIANT EAGLE SOARS WITH ACI RETAIL COMMERCE SERVER™ SOLUTIONS

Food retailer Giant Eagle, Inc. operates more than 155 supermarkets and has more than 72 franchises throughout western Pennsylvania, Ohio, north-central West Virginia and Maryland. Giant Eagle is one of the nation's largest food distributors and food retailers, with approximately US\$6.2 billion in annual sales.

“ WE LOOK TO ACI TO PROVIDE INFORMATION AND SOLUTIONS FOR THE NEW PROGRAMS THAT MAJOR NETWORKS ARE LOOKING TO IMPLEMENT, AND ALSO TO INTRODUCE NEW IDEAS AND SOLUTIONS TO HELP RETAILERS MAINTAIN THEIR COMPETITIVENESS.”

Jon Fischer
Senior Project Manager
Giant Eagle

GIANT EAGLE'S CHALLENGE




Giant Eagle realized two major challenges: first, the company needed to meet the demands of Pennsylvania's EBT program; second, the company's payment switch hardware would soon reach the end of its life and its switching software would require significant upgrading.

Giant Eagle determined that its platform was outdated and functionally inadequate. The company sought solutions to overcome each of these obstacles.



ACI Worldwide, the Universal Payments (UP) company, powers electronic payments for more than 5,100 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries, as well as thousands of global merchants, rely on ACI to execute \$14 trillion each day in payments and securities. In addition, myriad organizations utilize our electronic bill presentment and payment services. Through our comprehensive suite of software solutions delivered on customers' premises or through ACI's private cloud, we provide real-time, immediate payments capabilities and enable the industry's most complete omni-channel payments experience.

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ACI'S SOLUTIONS

Giant Eagle chose two solutions from the Retail Commerce Server line of retail software applications: Retail Commerce Server for Electronic Payment Acceptance and Retail Commerce Server for Check Authorization.

"Our goal was to find payments software geared toward the retail industry and that met our requirements," said Jon Fischer, senior project manager at Giant Eagle. "Of all the vendors providing payment processing systems, ACI was one of the few that provided the solutions that matched our business requirements."

Retail Commerce Server for Electronic Payment Acceptance is an EFT system that authorizes and captures customer payments. The solution provides Giant Eagle with a reliable, cost-effective method for processing debit and credit card transactions, as well as for supporting EBT programs, including the U.S. Food Stamp and Aid to Families with Dependent Children (AFDC) programs.

Retail Commerce Server for Check Authorization, a fast and convenient check authorization and tracking system, provides Giant Eagle with an efficient method to authorize checks and limit exposure to losses. These losses include: check runners, organized fraud schemes, checks written on closed accounts and checks from customers who consistently write non-sufficient funds (NSF) checks.

THE BENEFITS

Giant Eagle has experienced numerous benefits since implementing the Retail Commerce Server solutions. The Retail Commerce Server platform, in conjunction with Giant Eagle's existing environment, enables the company to process credit, debit, EBT and check transactions reliably, which has reduced the amount of time customers spend waiting in queues at the checkout.

With ACI's ability to tailor the solution to Giant Eagle's environment, Giant Eagle implemented the Retail Commerce Server solutions quickly. Giant Eagle uses the Retail Commerce Server database to produce its own custom reports and pull information into other in-house applications. Furthermore, the Retail Commerce Server solutions provide Giant Eagle with hardware independence.

"We found this to be a huge cost saving, relative to other solutions," Fischer said. "Since ACI's products run on an open platform, we could choose less expensive hardware and still achieve the uptime that Giant Eagle is accustomed to. In fact, this saving allowed us to purchase multiple servers to distribute processing and perform as hot backup servers."

