ACI Worldwide®
Real-Time Payments

ACI® Payments Orchestration Platform™ for Fuel and Convenience

Driving Payments Convenience, Speed and Choice

The ACI® Payments Orchestration Platform™ solution offers fuel and convenience merchants a secure, flexible omnichannel payments solution that improves profits, reduces card fees and increases customer satisfaction. ACI's comprehensive, vendor-agnostic platform helps you deliver a hassle-free fueling and convenience experience with instant, secure in-store, mobile and pay-at-the-pump payment options.

The Market Challenge

The merging of mobile, app-based interactions and geolocation services have fueled an on-demand mindset. From fuel to food and other quick goods purchases, drivers want to grab and go on their own terms quickly and conveniently. To meet customer expectations, you must support secure, instant payment options that offer customer choice and reward loyalty.

CUSTOMER FOCUS

- Offers customers speed, convenience and payments choice at the pump and in-store
- Powers a faster, smoother checkout process via mobile and contactless payment options
- Boosts loyalty by supporting excellent customer service

COST EFFICIENCY

- Offers intelligent routing for transactions to ensure the most cost-effective path
- Decreases the cost and burden of PCI compliance
- Minimizes ongoing infrastructure costs as your business grows

SECURITY

- Removes cardholder data from your environment with secure tokenization capabilities
- Protects your business from risk by using point-to-point encryption (P2PE)
- Supports fast, secure EMV-compliant payments to mitigate fraud and liability with various industry and government regulations

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The ACI® Payments Orchestration Platform™

In an industry where loyalty is measured in seconds and customers cannot afford to slow down, the ACI Payments Orchestration Platform helps fuel and convenience store merchants like you keep pace with rapidly changing technology to meet customer demand for fast, convenient refueling experiences. Our comprehensive, integrated suite of solutions allows you to acquire, authenticate, route, switch and authorize transactions across multiple payment options, quickly and securely, both at the pump and in-store.

ACI Worldwide is a global leader in mission-critical, real-time payments software. Our proven, secure and scalable software solutions enable leading corporations, fintechs and financial disruptors to process and manage digital payments, power omni-commerce payments, present and process bill payments, and manage fraud and risk. We combine our global footprint with a local presence to drive the real-time digital transformation of payments and commerce.

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Reliable, Secure and Cost-Effective

The robust ACI Payments Orchestration Platform is vendor-agnostic, allowing you to partner and work with the payment vendors that best suit your business needs. Our platforms provide global connectivity to card associations, payment card networks, acquirers, third-party networks and alternative payment providers. This gives you the flexibility of a payments solution that offers customer choice and allows for growth — all without the need for constant technology investment and redevelopment.

The capabilities within the ACI Payments Orchestration Platform are also built on a solid foundation of risk management principles and expertise, designed to reduce risk and protect the bottom line. Our advanced tools, including P2PE, tokenization, EMV, network segmentation and sophisticated real-time fraud management solutions, address PCI compliance, payments data security, and fraud detection and prevention for any payment type. Whether customers are paying in store, at the pump, by contactless, mobile or card, their personal information and your business are well protected.

Optimizing the Customer Experience

The ACI Payments Orchestration Platform is built to support any payment type, any time, anywhere, all through one engine. This empowers merchants to easily configure, offer and manage a seamless payments experience that allows consumers to pay at the pump or in store by whatever means they have on hand — mobile wallet, credit or debit card, contactless or fleet card. The ability to process all these transactions quickly and securely ensures a positive, optimized customer experience that is focused on the speed and convenience that consumers need.