Giant Eagle Soars With ACI® Payments Orchestration Platform™

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.

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 payments 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Giant Eagle determined that its platform was outdated and functionally inadequate.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's Solutions

Giant Eagle chose two offerings from the ACI Payments Orchestration Platform: 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

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transfer (EBT) program; its payments switch hardware would soon reach end of life, while its software platform was outdated and functionally inadequate

THE SOLUTION

- ACI® Retail Commerce Server™ for Electronic Payment Acceptance, part of the ACI Payments Orchestration Platform™, 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, also part of the ACI Payments Orchestration Platform, 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

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> 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."
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> **Jon Fischer**
> Senior Project Manager
> Giant Eagle

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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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 Retail Commerce Server. 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 Retail Commerce Server quickly. Giant Eagle uses the Retail Commerce Server database to produce its own custom reports and pull information into other in-house applications. Furthermore, Retail Commerce Server provides Giant Eagle with hardware independence.

"We found this to be a huge cost savings, 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."

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