

How Auchan Retail Keeps Its Payments Fresh and Future-Ready



THE PAYMENTS CHALLENGE

- Auchan Retail was looking to offer payments choice and performance to meet the needs of its diverse customer base
- Provide omnichannel payments at scale across multiple countries, channels and hybrid services
- Utilize the latest technologies, including tokenization and AI, to provide frictionless experiences and optimized platforms

ACI AUCHAN COLLABORATION

- Auchan selected and has partnered with ACI Worldwide for the last 10 years to help it champion innovation, sustainability and customer centricity
- The retailer utilizes multiple payment solutions from ACI's payments orchestration portfolio, including ACI® Fraud Management™, tokenization and eCommerce
- ACI experts helped develop and pilot new initiatives, such as Auchan Go, an industry-leading, automated store concept — the first one at EDHEC Business School in Lille, France
- ACI's merchant payments platform delivers seamless, omnichannel customer journeys and frictionless experiences to drive improvements in acceptance and revenue

For more than half a century, Auchan Retail has been a changing retailer in a changing world. Today, it aims to meet the diverse needs of convenience, health and eco-conscious omnichannel consumers, helping to change lives for the better, while protecting the planet. With millions of customers and thousands of suppliers, here's how the retailer ensures a fresh approach to payments with strategic partner, ACI.

The Payments Challenge

With more than 160,000 employees, 2,000 sales points in 12 countries and consolidated €32.9B+ in revenue, Auchan Retail is one of the world's largest and best-known grocery retailers. Its growing network of hypermarkets and supermarkets is complemented with a market-leading webstore. As an omni-retailer, it aims to bring the digital and physical worlds together with comprehensive take-away and delivery services that include drive throughs (representing 75% of its turnover in France), click and collect, home and express delivery, an online marketplace and catering.

Keeping payments optimized across such diverse operations, internationally and at this level of scale, requires a highly experienced omnichannel payments partner. One with the technical capability to facilitate seamless hybrid experiences and keep checkout options frictionless and fresh. It also calls for a highly flexible and agnostic platform that can embrace change and integrate with other systems, as Auchan's business continues to expand organically and through acquisition.





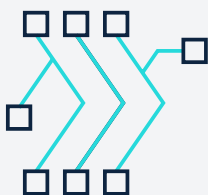
ACHIEVING PAYMENTS SUCCESS

- Supports smooth, seamless payments across multiple locations and securely manages 9 million eCommerce transactions annually
- Provides Auchan customers with the payments choice they expect, including contactless, subscriptions and eWallets
- Strategic partnership helps future-proof business and support existing and new hybrid services from click and collect and express delivery to online marketplace and self-service



ACI supports our strategic goals by offering new solutions based on emerging technologies. It is a valuable partner that not only helps us with day-to-day operational matters but also assists us in shaping payment initiatives for the future.”

Xavier Foure
Head of Payments
Auchan Retail



ACI Auchan Collaboration

Over the past 10 years, ACI has provided Auchan with a full spectrum of payments support, including eCommerce, tokenization and fraud management. Today, ACI is seen as a strategic partner that helps the retailer drive higher acceptance by managing payments efficiently, securely and seamlessly across multiple channels and hybrid services. ACI also provides Auchan with the technical expertise it needs to evolve future-facing initiatives from intelligent stores to express delivery of daily groceries.

Auchan expects a no-compromise approach to three key priorities, and ACI delivers on all fronts:

- **Security:** Using advanced AI technology, 3DS and tokenization to help safeguard digital customers, without detracting from the experience
- **Choice:** Responding to Auchan’s strategic requirements with payment solutions that give its customers the choice they expect, including contactless, eWallets, self-service and recurring payments
- **Customer centricity:** Working in partnership to innovate and enhance customer engagement at the checkout to foster loyalty and generate revenue

ACI’s agnostic payments platform offers Auchan a high degree of flexibility. It can integrate with Auchan’s other tech partners, as well as existing and future systems. It’s also internationally scalable and can be utilized in countries where Auchan is present or planning to expand, providing Auchan with a simpler and more sustainable payments environment and potential cost savings.

The Benefits

Like other retailers, Auchan has seen strong growth in digital commerce, especially since COVID. Customers are now used to shopping online, and there is a high demand for simple and fast payment methods on the website. With ACI, Auchan can exploit new technological advancements, including artificial intelligence (AI) and instant payments and is free to add alternative digital payments as consumer preferences shift.

As retailing continues to evolve, Auchan is working hard to position itself as a next-generation retailer that can compete successfully with market disruptors, while remaining true to its sustainable vision. It was one of the first retailers to champion the introduction of queue-free autonomous stores in Europe with Auchan Go, setting new benchmarks for speed and convenience.



This was piloted in a business school campus in Lille, France using ACI's payments system. Ensuring transparent payments at the store's cashier-free exit was a big challenge. ACI was instrumental in helping to iron out the technicalities and to ensure payments were fully integrated with in-store camera and scanning technology to facilitate full-scale sales automation.

“

It's about more than technology. With ACI, we also get a strategic relationship that adds value to our business by helping us solve payment challenges, create revenue opportunities and ensure we're ready to champion change.”

Xavier Foure
Head of Payments
Auchan Retail



Achieving Payments Success

How does Auchan measure payments success? It closely monitors conversion rates to determine if the expected payment methods satisfy customers, as well as monitoring acceptance rates to assess whether the selected payment method is successful. Increasing the acceptance rate by just one point can generate several million euros in revenue. ACI helps Auchan achieve this with the right payments and the right safeguards, including SCA, exemption management and tokenization, delivered in an environment that is optimized to achieve the highest levels of acceptance with the lowest risk.

As it looks to the future, Auchan understands the importance of payments — it is no longer simply a technical issue for IT departments but rather a strategic one that requires attention from top management. It's why the retailer values its partnership with ACI more than ever. By collaborating together daily, they can determine and facilitate better payment strategies to solve business-wide problems, reduce risk, generate loyalty, and ultimately, contribute to Auchan's revenue.

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.

LEARN MORE

www.aciworldwide.com
[@ACI_Worldwide](https://twitter.com/ACI_Worldwide)
contact@aciworldwide.com

Americas +1 402 390 7600
Asia Pacific +65 6334 4843
Europe, Middle East, Africa +44 (0) 1923 816393

© Copyright ACI Worldwide, Inc. 2023

ACI, ACI Worldwide, ACI Payments, Inc., ACI Pay, Speedpay and all ACI product/solution names are trademarks or registered trademarks of ACI Worldwide, Inc., or one of its subsidiaries, in the United States, other countries or both. Other parties' trademarks referenced are the property of their respective owners.