

From pump to in-store to online: One unified payments experience

How ACI's omnichannel payments drove growth for a leading fuel and convenience retailer

THE CHALLENGE

- Fragmented POS systems created operational complexity and inefficiencies
- Customer data silos prevented a unified view of customer behavior
- Rising security requirements and costly, time-consuming PCI audits increased the operational burden
- Rapid growth in digital transactions required a more scalable payments infrastructure

THE SOLUTION

ACI deployed a unified omnichannel payments platform featuring:

- **Omni-tokenization:**
Unified token vault enabling customer identity across channels
- **Point-to-point encryption (P2PE):**
Secure transactions at fuel pumps and retail point of sale (POS)
- **Data center reliability:**
Increased resiliency and availability with ACI's PCI-compliant data center
- **PCI scope reduction:**
Moved data centers outside merchant's ecosystem and tokenized sensitive data
- **Fuel ecosystem partnerships:**
Integrations with fuel pump providers, ATMs, and reward programs
- **Commercial fuel enablement:**
Support for corporate accounts alongside consumer services

Industry: Fuel and convenience

Locations: 2,500+ stores across the US

Company size: More than 40,000 employees

Solution: ACI® Payments Orchestration Platform™

A leading fuel and convenience retailer—with more than 2,500 locations and one of the largest pizza chains in the US—struggled with a fragmented payments infrastructure across channels. Managing transactions for in-store retail, fuel pumps, commercial fuel programs, and a fast-growing mobile channel had become increasingly complex. These disconnected systems created operational inefficiencies and made it harder to deliver seamless customer experiences or strengthen loyalty at scale.

The challenge: Fragmented systems holding back growth

The company struggled with a disjointed payments environment driven by operating two separate POS systems—for retail and commercial fuel. This dual-system setup created operational inefficiencies and complicated employee training.

Customer data silos also prevented the business from gaining a unified view of customer behavior across in-store, fuel pumps, mobile, and eCommerce channels and limited the effectiveness of marketing and loyalty programs.

THE RESULTS

- **Unified payments:**
Single platform for in-store, fuel, mobile, and eCommerce transactions
- **A single customer view:**
Cross-channel insights that enable effective marketing and loyalty programs, improving the overall customer experience
- **Stronger security:**
Enhanced protection and reduced fraud risk across channels
- **Reduced compliance burden:**
Lower PCI-related costs and fewer audits
- **Operational efficiency:**
Streamlined processes and simplified employee training
- **Scalable growth:**
Ability to support surges in mobile and eCommerce transactions; commercial fuel support

As digital and mobile channels grew rapidly, the business needed deeper integration across these systems to support a seamless customer journey, but the existing infrastructure could not support the experience they aimed to deliver.

At the same time, rising security requirements and the high cost and complexity of maintaining PCI compliance added pressure to modernize.

Together, these factors created an urgent need for a consolidated, secure, omnichannel payments strategy that could reduce operational burden, enhance customer insight, and support digital transformation.

The solution: Consolidated systems, strengthened security

ACI Worldwide delivered a unified omnichannel payments orchestration platform, consolidating payment systems into a single, secure infrastructure.

The solution integrated key ACI capabilities, including omni-tokenization, which is a unified token vault that securely and consistently identifies customers across mobile, in-store, and eCommerce transactions. P2PE secures payments at fuel pumps and retail POS systems, protecting transactions across touchpoints. ACI's ownership of PCI-compliant data centers further reinforced operational reliability and security. These capabilities strengthened security and significantly reduced PCI complexity and audit requirements for the merchant.

ACI also enabled seamless interoperability through close collaboration with key industry ecosystem partners, including fuel pump vendor Gilbarco, POS supplier NCR Voyix, and reward program solutions provider Paytronix.

This comprehensive solution allowed the retailer to unify payments data, simplify operations, and support its digital and loyalty initiatives for both consumer and commercial business lines.

Deep industry expertise and an integrated fuel ecosystem amplified the impact of the solution.

The results: Operational gains and a unified customer view

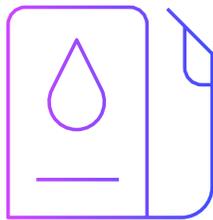
By implementing ACI’s orchestration platform, the retailer realized significant operational and strategic benefits.

With all transactions tied together through omni-tokenization, the business gained new visibility into customer behavior through a single customer view, enabling more effective marketing and loyalty initiatives. This led to an improvement in overall customer experience.

Enhanced security through P2PE and tokenization reduced both fraud risk and the cost and effort associated with PCI compliance by limiting sensitive data from entering the merchant environment. ACI’s PCI-compliant data centers further supported reliability and reduced operational risk.

The retailer streamlined operations across its 2,500 stores, and simplified the employee training process.

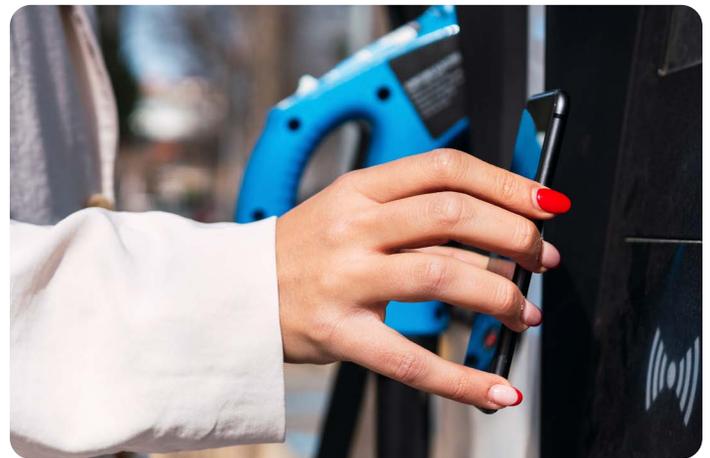
The strengthened payments infrastructure supported rapid digital growth and a record of mobile transactions on Black Friday. This demonstrates the scalability of the ACI platform.



“ACI’s payments orchestration platform allowed us to unify transactions across channels. We now have a single customer view, stronger security, and the scalability we need to support rapid growth.”

VP, INTEGRATED COMMERCE EXPERIENCE

Overall, the transformation improved customer experience, increased internal efficiency across retail and commercial fuel operations, and positioned the leading retailer for continued omnichannel growth. Looking ahead, the retailer will continue to leverage ACI’s payments orchestration platform to expand its digital footprint, enhance loyalty programs, and deliver a frictionless customer experience across touchpoints.



ACI Worldwide, an original innovator in global payments technology, delivers transformative software solutions that power intelligent payments orchestration in real time so banks, billers, and merchants can drive growth, while continuously modernizing their payment infrastructures, simply and securely. With 50 years of trusted payments expertise, we combine our global footprint with a local presence to offer enhanced payment experiences to stay ahead of constantly changing payment challenges and opportunities.

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