

# Modern payments infrastructure fuels growth



### THE CHALLENGE

- Customer payments data silos
- Desire for a unified customer view
- Rigid architecture
- Private-label card complexity
- Acquirer struggling to handle connectivity

### THE SOLUTION

ACI Worldwide partnered with the merchant to deliver a comprehensive omnichannel payments orchestration platform.

Key components included:

- **Centralized transaction hub:** in-store, forecourt, and mobile
- **Sophisticated multi-endpoint routing:** acquirer, issuer, network
- **Resilient, scalable multi-tenant architecture**
- **Future-ready enablement:** tokenization, vP2PE, additional acquirers, networks, and payment types
- **Implementation without disruption**

### THE RESULTS

- Unified system of record and single customer view across channels
- Streamlined, uninterrupted transaction processing
- Integrated data enabling enhanced loyalty insights and personalized offers
- Consolidated operational, accounting, and loyalty reporting
- Greater flexibility to evolve and optimize acquiring strategy
- Ability to connect directly to networks when advantageous

**Industry:** Fuel and convenience

**Locations:** Global

**Company size:** More than 93,000 employees

**Solution:** ACI® Payments Orchestration Platform™

A major global fuel brand, with owned and franchised fuel and convenience stations, faced significant challenges in modernizing its payments infrastructure. After initially selecting a direct-to-acquirer approach, technical limitations and inflexibility threatened their rollout. By partnering with ACI, they gained a scalable, resilient payments orchestration solution that supports tens of thousands of persistent connections, multi-endpoint routing, and future-proof capabilities—all while reducing costs for encryption and tokenization.

## The challenge: Architectural rigidity limiting scale

The global fuel retailer initially planned to connect each station directly to its acquirer but quickly ran into significant obstacles. The acquirer faced technical limitations that made it difficult to manage thousands of persistent connections over the open internet, creating reliability concerns for a deployment of this scale. Supporting the retailer's proprietary private-label card portfolio added further complexity, as the existing systems were not designed to accommodate their specialized requirements. Additionally, the rigid architecture limited the ability to evolve their payments strategy over time, making it challenging to incorporate new capabilities, such as loyalty-linked mobile transactions, without major

infrastructure changes. Finally, the modernization of their payment processing had to be done with minimal site disruption.

## The ACI solution: Payments orchestration for scalable, future-ready growth

ACI delivered a robust payments orchestration platform built on its multi-tenant architecture and RESTful APIs, providing the fuel retailer with a centralized and scalable transaction foundation. Serving as the system of record, the platform consolidated all site-level transactions—including fuel pumps, convenience stores, and mobile channels—into a single transaction hub to support comprehensive reporting. The solution enabled seamless multi-endpoint routing, processing the majority of transactions through their acquirer while directing private-label card volumes to their card issuer. To meet the fuel retailer's operational and loyalty requirements, ACI also delivered flexible, customized reporting with tailored batch closures and accounting exports. Designed for long-term value, the platform included a future-ready roadmap with point-to-point encryption (P2PE), tokenization, and direct connectivity to additional networks.

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“This really gives the fuel retailer technology options when it comes to payments and allows them to branch out to other networks when and if they need to.”

**Bryan Croteau**  
SENIOR ENGINEER, ACI WORLDWIDE

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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## The results: Streamlined operations

The major global fuel brand gained a centralized, scalable, highly resilient, and flexible payments foundation that simplified transaction management, improved reporting visibility, and enabled flexible routing across its acquiring ecosystem. The solution minimized disruption at the site level while still enabling sophisticated multi-endpoint routing, allowing the fuel retailer to evolve its acquiring strategy without widespread operational change. By consolidating fuel, convenience store, and mobile transactions into a single system of record, the fuel retailer established a consistent source of truth for operational, accounting, and loyalty reporting. The solution also ensured uninterrupted processing through intelligent multi-endpoint routing, seamlessly directing transactions to their acquirer for general card volume and to their card issuer for its private-label programs. Just as importantly, the platform preserved long-term strategic optionality, enabling the fuel retailer to connect directly to card networks when financially advantageous. To support evolving business needs, the fuel retailer benefited from customized reporting outputs and a future-ready roadmap that reduces cost and complexity.

Go the extra mile for your customers. [Contact an ACI expert today.](#)

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