

Every fuel touchpoint is a payments moment

Agile, secure, and connected—
or costly when it's not



Payments don't happen just at the pump

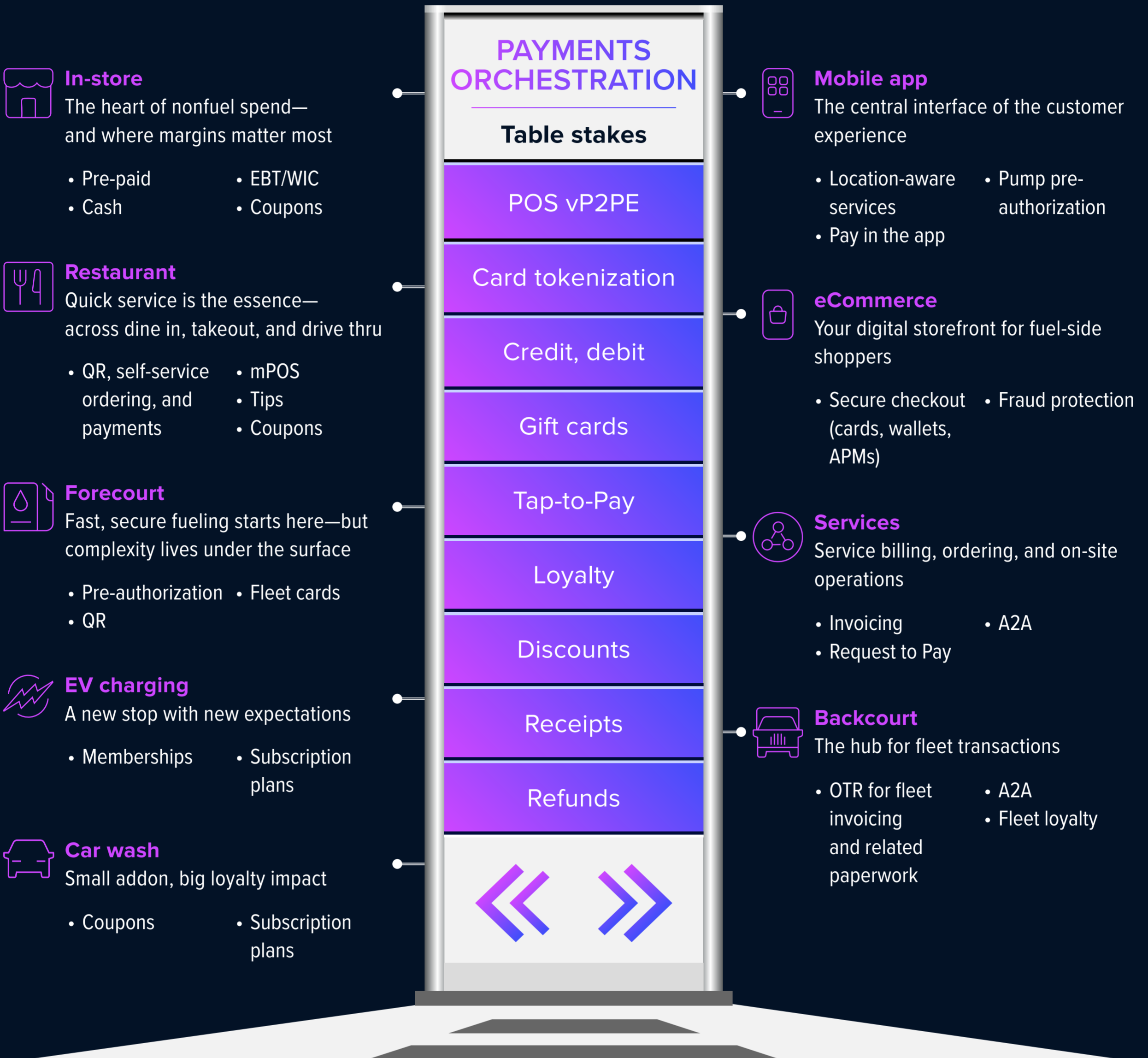
Payments shape the customer experience across your entire retail site—forecourt, car wash, in-store, backcourt, service, EV charging, online, and in your mobile app.

When these touchpoints run on disconnected systems, customers feel the friction, and retailers feel the cost.

Unified and orchestrated payments can solve that and provide a complete view of the customer, allowing for personalized and relevant offers that increase loyalty and spend.

Payment touchpoints across the fuel journey

The unique payments mix across your sites can be unified with a single orchestration platform built for real fuel and convenience complexities.



Payments fragmentation audit

Identify gaps across pumps, store, mobile, fleet, and services that increase cost, risk, or friction

- Security:** vP2PE on all payment devices. Consistent encryption across channels. Mobile app and online fraud controls. Tokenization of stored cards
- Customer identity:** Single customer ID, unified customer view, and loyalty earning and redemption
- Digital integration:** Mobile app connected to all touchpoints: tokenization, offers, loyalty
- Operations:** Centralized reporting & settlement, unified refunds and dispute handling, acquirer management without site disruption
- Fleet and services:** B2B payments & billing across backcourt & service bays
- Innovation:** Ability to deploy new methods and flows across all channels. Centralized payment rules & routing
- Payment methods:** Consistency across channels and touchpoints
- Vendor & acquirer management:** Efficient management of payment partners and acquirer relationships across channels and locations
- Payment operations:** Centralized payments management, reconciliation, and compliance. A single source of truth

See unified payments in action

Explore how a leading fuel & convenience retailer modernized every touchpoint—from pump to in-store to online—with a single orchestration layer.

Learn more about [ACI's fuel-focused payments offering](#)



[Read the Case Study](#)

Term glossary

- A2A (account to account) Bank transfer between customer's and the merchant's accounts. Can range from ACH (Automated Clearing House) to RTP (Real-Time Payments) / FedNow® Service
- EBT (electronic benefits transfer): A government system in the US that allows recipients to pay for eligible items using benefit cards
- EV (electric vehicle): A vehicle powered by electricity rather than gasoline or diesel
- OTR (over the road): Fleet-related fueling and service transactions handled outside traditional retail checkout
- POS (point of sale): The system used to accept payments in-store or on-site. mPOS (mobile point of sale): A mobile device used to accept payments anywhere on-site
- vP2PE (validated point-to-point encryption): vP2PE is a security standard that encrypts payments data from entry to a secure processing. Encrypted data cannot be read or modified without the correct key. vP2PE ensures that PCI-mandated P2PE protocols are correctly observed to maintain the integrity of the merchant's P2PE process.
- WIC (women, infants, and children): A government assistance program in the US supporting eligible food purchases