How to Improve and Deliver on the Convenience Promise

How payment platforms can help drive innovation and boost profitability for fuel merchants.

OVERVIEW

The payments process — and the technology behind it — plays an important part in delivering the customer experiences that fuel merchants need to provide. In this paper, we aim to identify the key challenges faced by fuel merchants and how a more holistic, platform-driven approach to payments can help meet and beat those challenges by delivering on the convenience promise.

Alongside the analysis from ACI's own specialists, we've included some insights from our fuel merchant customers, as well as commentary from industry partners and independent experts.

1 Introduction

Refueling a vehicle is often a task most drivers don't think too much about — provided it's quick, easy and convenient. Of the more than 220 million drivers in the U.S., 40 million Americans fill up every day, and their choice of gas station is typically decided based on location and fuel price.[1]

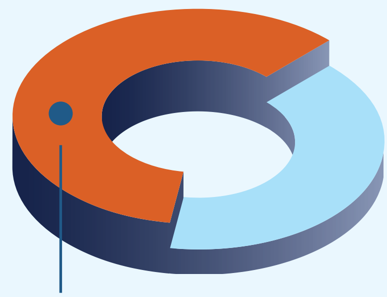
Since wholesale fuel prices fluctuate dramatically and the margins on fuel sales are already extremely low (merely a few cents per gallon at best), this price-driven customer behavior presents real challenges for station operators.

Of the thousands of fuel stops in the U.S., there are around 122,000 convenience stores selling fuel. These merchants account for 80% of all fuel purchased in the country, and around 58% are single-store operators. As small businesses, cost control and profitability are top-of-mind.[2]

With low profit margins on their mainstream fuel products, the big challenge for fuel and convenience merchants is how to drive loyalty and increase sales of higher margin items in-store. To do this, they need to compete on more than just price to entice customers to visit them and purchase other items..

Brand reputation is particularly important for travel centers — customers who travel regularly tend to return if they have a good experience. Of course, part of this is ensuring the right products and prices are available, but today's consumers expect far more than this.

In the U.S., there are around 122,000 convenience stores selling fuel.



60% single-store operators and small businesses

Of all U.S. fuel customers surveyed,[3] 84% visit a gas station at least once a month

29% do so on a weekly basis

57% use a credit or debit card to pay

1 https://www.convenience.org/topics/fuels

2 https://www.convenience.org/research/factsheets/fuelsales

3 https://www.paymentsjournal.com/even-with-an-extended-deadline-the-emv-at-the-pump-requirement-is-quickly-approaching-heres-what-unprepared-fuel-merchants-can-expect/

2 Fueling the Challenge

THE BARRIERS TO CHANGE

Since the profit margins on fuel are often razor thin, it is important for fuel merchants to drive more customers in-store to create additional sales opportunities and increase loyalty with improved services. There are several major issues that every fuel merchant must contend with when it comes to implementing any sort of change.

BARRIER 1: COST CONTROL

Where margins are low, costs must be kept closely in check, and any investment must be carefully evaluated and justified.

When it comes to payments at the pump, fuel merchants have a very particular set of challenges, since hardware and software typically need to be updated simultaneously, making any change potentially resource-hungry and expensive.

The implementation of EMV at the fuel dispenser is a perfect example of this. EMV is problematic because upgrading means thousands of dollars in order to update the equipment at the pump — it's not as simple as changing a PIN pad or unplugging a standalone terminal and plugging in a new one.

In addition to the direct costs, after factoring in downtime — pumps must be closed during installation — it's easy to see why there has been a significant extension of the EMV deadline for U.S. fuel dispensers versus their in-store retail counterparts.

A March 2020 survey by membership organization Conexxus[4] reported that only 15.4% of fuel station operators had achieved full EMV deployment at their pumps, while less than 42% are set to be compliant by the October 2020 liability shift deadline. More surprisingly, 10.64% of those who had not yet started the deployment process were undecided about implementing it, and 8% did not know when they might be ready. Unfortunately, 60% of undecided merchants are struggling to justify the cost against what they believe the consequences or ROI will be.

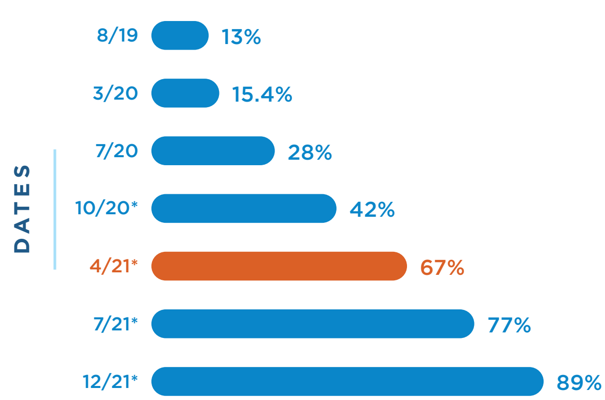
Our own EMV Readiness Survey of fuel merchants with over 200 stations in July 2020 (conducted after the move of the EMV deadline to April 2021 was announced) indicated that 33% had already fully implemented and a further 34% would be fully implemented before the deadline. Only 10% said they would be less than half implemented and 29% more than halfway ready before April 2021. 97% expected

Full EMV Implementation[5]

67% of all fuel station operators are set to be EMV-compliant by the liability shift deadline

23% expect to be more than halfway deployed before April 2021

Only **10%** said they would be less than half deployed



* *Projected percentage of full EMV deployment. All merchants implementing EMV expect to be fully implemented before the end of 2021.*

As of July 2020, 33% of fuel station operators had achieved full EMV deployment at their pumps vs. 13% in August 2019.

4 https://www.conexxus.org/sites/default/files/Spring_2020_Conexxus_EMV_Survey.pdf

5 "EMV Readiness Survey." ACI Worldwide, July 2020.

60-Second Interview

Raymond Pucci
DIRECTOR OF MERCHANT SERVICES, MERCATOR

Q: Why are fuel merchants such frequent targets for fraudsters?

A: The self-service aspect that you see in many gas stations, particularly multi-island gas stations, means there are some pumps that are very far away from a cashier or the C-store, so a fraudster can be very smart in how they apply their trade in being able to steal card data or use a counterfeit card. This is just one of many factors.

Q: What will the impact be for fuel merchants who don't implement EMV?

A: Fuel station operators will have their eyes open very wide when they see the fraud and chargebacks situation. Chargebacks are a very labor-intensive process and it just isn't a road you want to go down — which is all the more reason why EMV fuel pumps are so important. Fraudsters will be paying attention and looking for those who aren't compliant, since they will be the easiest targets. So, if you don't implement EMV, you're essentially advertising yourself to fraudsters.

Q: What can fuel merchants learn from the wider EMV implementation in the U.S.?

A: When POS terminals changed over to EMV in 2015 in physical merchant stores, most of the fraud transitioned to online and eCommerce sales, so that was a good testing ground for many fraud prevention solutions. Machine learning has been very successful in combatting eCommerce fraud. [Fuel] merchants need to take a page out of that book and use what eCommerce merchants have been using to fight fraud — remembering that fraud management will still be necessary after EMV, too.

to be fully implemented before the end of 2021, leaving 3% unsure of when their implementation would be completed.

BARRIER 2: FRAUD AND DATA SECURITY

Payments fraud is a sticky issue in the fuel segment. Fuel dispensers are a frequent target for certain types of fraud; however, fuel merchants often have very little insight into the level and impact of that fraud.

According to a major September 2019 credit card brand report[6], counterfeit card fraud at outdoor fuel dispensers reached $299 million in 2018. Counterfeit fraud in this sector has seen average increases of 23% year over year, which indicates a projected $451 million in fraud may hit the sector in 2020. So far, these costs have largely been absorbed by card issuers, but after the liability shift in April 2021, the impact will hit fuel merchants directly. Based on these numbers, Conexxus estimates that the fraud liability for non-compliant stores may result in additional costs of $12,860 per store in 2021 and $31,396 in 2022.[4]

Fuel dispensers are a popular target for card skimmers and shimmers. They are

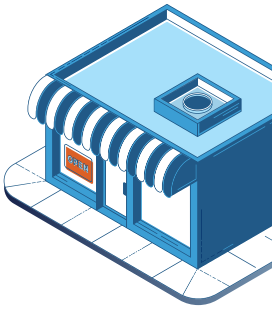
23% **increase in fraud year over year**

counterfeit card fraud at outdoor fuel dispensers

$451 million
predicted in 2020

$12,860
per store in 2021

$31,396
per store in 2022



6 https://www.nacsmagazine.com/issues/december-2019/ready-or-not

> “The EMV liability shift . . . certainly motivated us to focus our energy on those efforts above some other initiatives, due to the massive financial burden we would carry without compliance.”
>
> *— Multi-Site U.S. Fuel Merchant*

also a test bed for fraudsters who want to see whether stolen or counterfeit cards will work. Even for those merchants who fully implement EMV, it won’t protect them against all types of fraud. Just like any other segment, merchants can be hit with many different forms of payments fraud, with fraudsters migrating their attacks to the weakest point of exposure as security measures are tightened.

It’s also important to note that EMV only stops the usage of duplicated cards and transactions. It does not prevent data breaches, which can damage a merchant’s reputation and customer trust — something no business can afford. This means that fuel merchants need to have stronger, more holistic measures around fraud prevention and data security, and ensure that the introduction of any new services at the pump or changes to customer behavior do not increase their exposure to risk.

BARRIER 3: LACK OF AGILITY

Many fuel merchants operate multiple fuel dispenser brands, multiple points of sale, devices and terminals across their sites, particularly if they have an on-site convenience store and other assets. Any degree of change requires catering to all the nuances and individual requirements of all the varying equipment and supporting back-end systems.

In addition, the strategy, processes and even suppliers for payment terminals at the pump are often selected and supported differently than those in-store. This can create significant complexity around introducing new payment methods or customer service upgrades.

As a result, fuel merchants often opt to make changes “piecemeal,” adding bolt-on solutions on an individual basis to cater to changes in customer demand. This bolt-on approach can cause more silos and complexity in the background, reducing merchants’ ability to respond to bigger change, or to innovate on a broader scale by introducing new payment-driven customer services. It can also result in a noticeable disconnect between the customer experience at the pump compared to in-store (for example, the variety of payment options offered may be different).

3 Driving Up Revenues

THROUGH NEW CUSTOMER EXPERIENCES

Consumers are increasingly influenced by digital-first sectors who are adept at using smart technology to create innovative, personalized customer shopping experiences. As these experiences continue to raise the bar for both in-person and online interactions, consumers will expect other sectors to follow suit.

The absolute minimum that customers demand from their transaction at the fuel stop is a fast, convenient and secure payments experience – one that allows them to easily get what they need and get on with their day. This is certainly recognized by the majority of fuel station operators, who understand the importance of meeting these customer expectations.

> "Security and speed of transaction — including the least amount of friction for the customer — these are the top concerns for us."
>
> *— Multi-Site U.S. Fuel Merchant*

While fuel may be considered as more of a commodity purchase by many consumers, there is room to build loyalty and boost upselling by enhancing the customer experience further still – by delivering more than just a good price on fuel and a fast payments process.

Customer expectations and their impact on other merchant sectors are a good place to look for inspiration. In many cases, the payments experience can have a big impact on loyalty, and even on order value. Offering a customer's preferred payment method, for instance, has been shown to uplift the value and frequency that customers spend with a merchant. In the retail environment, shoppers are increasingly completing their journey using multiple channels and they expect to be able to do so in a seamless way, with a consistent checkout experience regardless of how and where they choose to complete their transaction. Those customers who receive this consistent, friction-free, omni-channel experience are shown to spend more and show loyalty to that merchant brand.

New technologies continue to enable new types of customer journeys, which will undoubtedly become the expected norm for purchasing experiences across sectors, including fuel and convenience.

For example, mobile payments are booming across the world and the fuel segment is also likely to see increased adoption. In their recent sector report on loyalty, Mercator reported that the combined fuel station/C-store segment would be a strong growth opportunity for mobile payment apps.[7]

7 "C-Store a Rising Force in Merchant Loyalty." Mercator Advisory Group, August 2017.

For fuel merchants, mobile payments could offer a way to integrate payments, loyalty and personalized marketing offers to help create longer lasting customer relationships.

RESPONDING TO EVOLVING CUSTOMER NEEDS

Some larger fuel merchants have already begun to pilot new services. For instance, some merchants have tested using mobile app payments, which utilize a geo-fence capability, enabling customers to preselect and preauthorize their payment method on approach to the gas station. This allows the customer to drive in and out without ever touching their wallet.

Some of ACI's fuel customers have also begun to accelerate other innovations in response to the 2020 pandemic, adapting their approach to payments to make purchases easier and safer for customers, while building superior customer service.

These are the types of experiences the combination of payments and mobile technologies can enable — and they are the experiences that consumers will increasingly demand. Enhancing customer journeys through improved speed and convenience, either by catering to consumer preferences or by offering additional value (for instance, curbside grocery delivery at a fuel stop), will undoubtedly help fuel merchants create new points of differentiation to aid loyalty and boost sales.

Additional proof of this came from our EMV Readiness Survey. The top three additional improvements fuel merchants were looking to implement are:

85% Contactless Payments

70% Mobile Payments

67% Loyalty Programs

Alternative payments also featured high on the list of responses with more than 77% of fuel merchants already offering or considering offering more APMs.[5]

Insider View

Fuel merchants are responding to changing customer needs in 2020.

"COVID-19 has altered the customer experience going forward. Many of the changes we have put in place will remain as part of our ongoing business practices, and our customers will expect a different interaction in the kiosk as their behavior has also altered. The use of contactless [payments] (either card or phone-based) will be the preferred option to tender, further reducing any exposure to physical contact."

— Multi-site Canadian fuel merchant

"We anticipate an organic growth of 'Buy Online, Pickup In-Store' (BOPIS) and contactless payments going forward. We already had curbside services in pilot, but the recent pandemic has pushed us to ramp up the rollout."

— Multi-site U.S. fuel merchant

"The most pressing challenges for fuel merchants now are in response to the COVID pandemic — how do I enable my customers to refuel conveniently while minimizing physical interaction with the dispensers? This is driving intense interest in mobile pay-at-the-pump technologies. The same loyalty application used by their customers for shopping lists and inside sales are being extended to provide convenience and increased safety at the pump. We certainly expect to see increased velocity in the move to mobile commerce at the fuel location, extending beyond just fuel payments, to preordering prepared food and other items for pickup in the same stop."

— GK Software

4 Benefits of

PLATFORM-DRIVEN PAYMENTS

The biggest question for most fuel merchants is how to deliver innovation and enhance the customer experience in light of the barriers discussed earlier in this paper. While cost control will always be an issue, it is extremely difficult to deliver a frictionless customer experience if there are complications in the underlying technology. A more holistic view of the customer experience, and what is required to deliver the services they expect, will be beneficial to fuel merchants.

A comprehensive payments platform can help fuel merchants bring down the cost of their payment processes, more effectively secure their business against fraud and provide the agility to introduce new innovations in line with customer demand.

IMPROVED SECURITY AND RISK MITIGATION

For those who upgrade to EMV, there will undoubtedly be a noticeable reduction in counterfeit fraud. However, fuel merchants will still need more comprehensive protection against fraud and additional measures to ensure their customer data is kept secure.

A platform that underpins payments across every customer touchpoint can deliver significant advantages in this area. Protecting data and preventing fraud without increasing a merchant's compliance burden or impacting the customer experience is vital. While EMV will largely prevent counterfeit cards and card skimming at the pump, it doesn't protect the data itself. Once scanned, the customer's detailed payments information is transmitted and then finally stored. It is possible for intelligent cyber criminals to intercept this cardholder data and sell the stolen information to other fraudsters who use the details to make fraudulent payments.

Glossary

EMV

Prevents a duplicated card from being used, which will lead to noticeable reduction in counterfeit fraud and chargebacks.

TOKENIZATION

Protects consumer data where it is stored by replacing the payment credentials with a unique value. This secures the credentials and allows secure reuse to provide a frictionless experience and full consumer insight.

POINT-TO-POINT ENCRYPTION

Prevents payment data from being compromised as it's transmitted during a transaction, and also reduces PCI compliance burden.

BEYOND EMV: P2PE, TOKENIZATION AND FRAUD PREVENTION SOLUTIONS

Payment data can only truly be protected by securing every point in the transmission process through point-to-point encryption (P2PE).

P2PE securely encrypts payment card data inside the card reader's tamper-resistant security module at the point of sale, protecting it by removing card information and sensitive authentication data from a merchant's payments environment. Not only does this help secure data against breaches, but it can also reduce a merchant's PCI DSS compliance burden, since the cardholder data is never exposed. In our EMV Readiness Survey, 37% of respondents said they are implementing or considering P2PE as part of their EMV upgrade.[5]

With P2PE, each transaction generates a unique value and encryption key for the transmission that protects card, payments and verification information, and therefore cannot be reused by the merchant. In order to gain benefits beyond security, tokenization is a vital additional step.

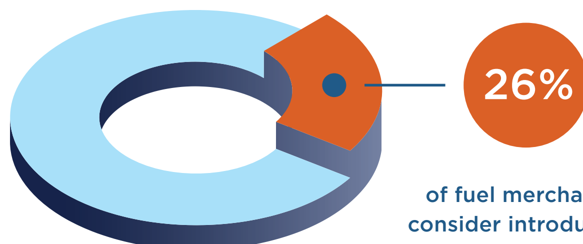
Tokenization replaces the card account number with a unique numeric sequence, rendering payment data useless to criminals because they cannot uncover the original data or use the token anywhere. Tokens can also be stored in various systems without fear of being out of PCI compliance, since the sensitive data is replaced. A token can also be set to retain some of its original information for routing, confirmation and reporting. For instance, the first six and last four digits of a card number could remain unchanged.

Interestingly, in our EMV Readiness Survey, tokenization scored very low on the list of innovations that fuel merchants were looking to introduce, with only 26% considering it.[5] This suggests the benefits of tokenization for security, reuse in mobile payments, and having a holistic view of a customer's purchases may not be fully understood in the sector.

While major card networks and some acquirers use tokenization, this doesn't deliver any direct value to merchants. Implementing tokenization at the merchant level, however, can deliver a significant range of benefits. For instance, token usage can offer more flexibility by allowing the merchant token to be used with different acquirers depending on their needs. Tokens can also be used across channels, and can support follow-up and recurring transactions. In addition, tokens can be retained against customer profiles for BOPIS services and allow for more detailed customer reporting.

Tokenization Implementation

Our EMV Readiness Survey[5] shows that tokenization benefits may not be fully understood:



of fuel merchants consider introducing tokenization

EMV, P2PE and tokenization are all vitally important tools for fuel merchants to implement, but even this powerful combination does not cover merchants against all types of fraud. A multilayered fraud prevention solution that screens payments across the convenience store and at the fuel dispenser is also extremely valuable. By using real-time, automated fraud screening technologies, fuel merchants can catch and prevent types of fraud that EMV can't. It can also ensure that fraudsters can't easily succeed through other channels or methods. But, fraud prevention solutions are also needed to detect and block fraud across all touchpoints.

> “It’s important that we keep pace with our ability to accept payment innovations as they arise. For instance, we expect to see mobile play an increasing role in payment transactions moving forward. A mobile app integrated with our sites would allow new customer interaction possibilities, both from a fuel and consumables perspective.”
>
> *— Multi-Site Canadian Fuel Merchant*

ENHANCED FLEXIBILITY AND SPEED TO INNOVATE

Tokenization has provided the flexibility to own, store and reuse customer payment card data without PCI compliance risk. A comprehensive payments platform can help increase fuel merchants’ flexibility and agility, and can help future-proof their payments strategy by enabling faster time to market for new payment methods and new customer experiences. As consumer expectations edge more towards the digital realm and experiences from other retail sectors become the norm, fueling station customers will undoubtedly look for similarly convenient and personalized customer journeys when they stop to refuel. Making the journey one that drives them towards higher margin items is the goal.

Alternative payment methods (APMs) are an important part of the checkout offering for any merchant. While cards are still the dominant payment method for U.S. consumers, the adoption of APMs is growing quickly, and supporting these choices can improve convenience and satisfaction for customers. Accepting APMs also offers the opportunity for reduced processing fees, which certainly helps with the issue of cost control. U.S. fuel merchants understand this, with more than 77% of respondents in our EMV Readiness Survey saying they are already offering or looking into implementing APMs.[5]

For fuel merchants, the ability to accept the following could also be key to supporting service innovations, such as the in-vehicle payments and curbside delivery services mentioned previously:

- **APMs**
- **Mobile App Payments**
- **Contactless Options**

Sophisticated payment platforms give fueling station operators the ability to quickly deploy new payment methods across their customer touchpoints without significant development costs, or the need to invest in an additional infrastructure. Payment gateways that are pre-integrated with a variety of preferred payment methods can provide the perfect opportunity for fuel merchants to respond quickly to changing customer payment preferences.

Processing payments through a single, comprehensive platform can also help fuel merchants improve their loyalty programs by integrating them with their payments technology. It is common for gas station customers to forget their fuel or loyalty card, but a payments platform can better support integrated loyalty program information, and mobile apps can help push offers and rewards to customers at the point of sale, even when they don't have their card on hand.

Only 11% of U.S. online adults belong to a convenience store loyalty program[8] — far below membership in adjacent segments such as grocery stores. There is a strong opportunity for fuel and convenience stores to develop initiatives, including mobile apps and loyalty programs, to power better, more personalized customer experiences.

REDUCED DEVELOPMENT AND ACQUIRER COSTS

Many fuel merchants have or want to use multiple acquirers, as well as multiple brands, POS devices and payment terminals. This can often lead to significant complexity, which can hinder performance visibility and the ability to innovate.

This is where it becomes vital to work with a payments platform provider whose solutions are vendor-agnostic. Essentially, by using a payments platform that can work across any processor or hardware, fuel merchants can have far more flexibility to make changes without having to recode equipment. This means that fuel merchants are free to choose the acquirers, pump brands, POS devices and terminals that best suit their business. By not locking in to a single vendor, they are in a better position to negotiate the most cost-effective fees and services.

Operating a single payments platform can also help bring together customer data from across different touchpoints, helping improve the visibility of customer behavior, buying trends and adoption of new services. Not only can this help fuel merchants gain better insight into the performance of their payments strategy, it can also better deliver customer experience consistency across devices and customer touchpoints.

8 "Research Overview: Forrester's Strategies For Digital Success In The Convenience Store Sector." Forrester Research, Inc., March 2020.

5 Conclusion

Change can often seem an expensive and complex prospect for fuel merchants — and when cost control and low margins are top-of-mind, it's easy to see why upgrading payment processes may seem a daunting task.

Modern payment platforms can help fuel merchants avoid the complexity and inflexibility of the "bolt-on" or band-aid approaches commonly used today, instead enabling them to flex and change their payment acceptance processes as customer demand changes — all without large costs or resources.

The platformification of payments infrastructure is the way forward for fuel merchants. By introducing a cost-effective and flexible way to adapt to market changes, a payments platform can help fueling merchants stay competitive and support a positive customer journey.

As consumer expectations change and technologies such as connected commerce, voice activation, biometrics and mobile apps progress, fuel customers will undoubtedly expect more sophisticated customer experiences from their fuel and convenience visits. These experiences are likely to use both physical and digital payment capabilities to deliver the ultimate frictionless purchasing experience. To successfully deliver these new customer experiences, fuel merchants ideally need to streamline their payment systems and take a single-platform approach to maximize agility, increase profitability and keep costs firmly under control.

For fuel merchants who are unsure where to start, we've put together some additional resources.

On the following pages, we've provided a handy, quick reference guide, designed to help merchants evaluate how well-positioned they are to address the challenges and barriers to innovation we've discussed in this paper. We've included tips, advice and useful resources for taking initial steps and addressing problem areas.

We've also provided additional materials, based on decades of payments experience, developed especially for fuel and convenience merchants. These resources offer practical insight around a range of topics that specifically affect this sector.

Additional Resources

Fuel and Convenience Webpage

VISIT ⟶

Fuel Blogs

Covering chargebacks, EMV, P2PE, tokenization and frictionless payments.

READ ⟶

Pilot Flying J Video Case Study

VIEW ⟶

Hi-Octane EMV+ Webinar with P2PE and Tokenization

A great overview of the technologies.

WATCH ⟶

ACI Podcast

With Mercator on EMV at the pump.

LISTEN ⟶

Solution Flyer

For fuel and convenience merchants.

READ ⟶

REFERENCE GUIDE

OVERCOMING THE BARRIERS

Do your payment processes support security, agility and profitability? These are the main ingredients fuel and convenience merchants need to cost-effectively deliver the right payments experience and underpin innovation.

Our three simple checkpoints will help you assess your current payment capabilities and whether they're set up to help you address the key payment-related challenges that fuel merchants face.

1 Fraud and Data Security

Are your fraud and security measures optimized to protect your business and your customers?

☐ **YES** We have a holistic fraud prevention strategy in place that covers payments across all channels, plus EMV compliance and protection against data breaches.

Barrier Bypassed: Having all the right security and fraud prevention measures in place not only means keeping criminals (and the associated costs) at bay, but you've also got the tools to support the right balance between fraud and sales — a massive hurdle overcome!

☐ **NO** We have gaps in our security and fraud prevention coverage, so we are at risk of increased fraud, chargebacks and data breaches.

Recommendation: Enhance security and risk mitigation capabilities. Comprehensive fraud prevention and data security tools need to be an integrated part of your payments solution. This should include tailored fraud prevention capabilities, EMV-compliant payment devices, P2PE for PCI compliance and shielding data in flight, and tokenization to protect stored data. The combined capabilities will help protect your business against the costs and reputational damage caused by fraud and data breaches. Below are some good next steps to understand more about each recommendation.

References

Hi-Octane EMV+ Webinar with P2PE and Tokenization

A great overview of the technologies.

WATCH →

P2PE and Tokenization Deep Dive

P2PE →

TOKENIZATION →

ACI ReD Shield

Our award-winning, multilayered fraud prevention solution.

LEARN MORE →

Talk with an Expert

Reach out and assess your security gaps.

CONTACT →

2 Flexibility and Responsiveness

Are you prepared for new customer journeys, including new payment methods, digitalized experiences and mobile-driven contactless experiences?

☐ **YES** We can quickly respond to changing customer demands and implement innovations that meet customer expectations.

Barrier Bypassed: Congratulations, you work for a true trailblazing company, and you're likely well on your way to launching seamless new customer journeys that are an integral part of your long-term strategy. Another great read to evaluate where you stand against the competition and stay at the forefront is the Ovum Merchant study: How to Be a Payments Trailblazer.

☐ **NO** We have traditionally used a bolt-on approach for new payment methods and solutions, which makes adapting a slow and difficult process.

Recommendation: Enhance flexibility and speed to innovate.
Incompatible systems, data integration and inability to track customers are the top challenges faced by most large merchants. Whether from legacy or company acquisitions, it's never too late to bring things together with a vendor-agnostic platform that can connect your channels and help you create consistent, innovative customer experiences. To do this, you need a payments platform that's market tested, proven and continually on top of new payment methods. ACI's solution delivers all this, available via a single integration through an open RESTful API, making it cost-effective and quick to implement.

ACI® Omni-Commerce™ Solution

LEARN MORE →

Electronic POS (EPOS)

LEARN MORE →

Mobile Commerce SDK

Easily embed payments into your mobile app.

LEARN MORE →

Integration Toolkit and Open API

LEARN MORE →

Consultations

Become more agile and transformational.

CONTACT →

3 Cost Control

Do you have complete visibility into and control of your payment costs?

☐ **YES** We have a clear view of our payment costs and performance. We also have the flexibility to easily shape which partners, acquirers and processors we work with to ensure we can stay cost effective.

Barrier Bypassed: Great news! Cost control is one of the biggest issues for fuel and convenience merchants. Taking charge of your payments strategy and costs means you're well-positioned to stay competitive and profitable.

☐ **NO** Our costs to innovate are high and we can't easily redesign our strategy or vary who we work with.

Recommendation: Reduce development costs and acquirer dependency.
A vendor-agnostic payments platform, with pre-integrated payment methods and customizable functions, would add real value to your business. With ACI, you have access to over 350 acquirers and APMs, and adding new payment methods or acquirers is simple. In addition, you can dynamically route transactions to the best provider, helping you optimize costs and acceptance rates.

Global Coverage

See what you could easily be adding.

SEARCH →

Smart Transaction Routing Flyer

READ →

Talk with an Expert

Quickly learn how we can help.

CONTACT →

ACI UNIVERSAL PAYMENTS℠

ACI Worldwide powers digital payments for more than 6,000 organizations around the world.

More than 1,000 of the largest financial institutions and intermediaries, as well as thousands of global merchants, rely on ACI to execute $14 trillion each day in payments and securities. In addition, myriad organizations utilize our electronic bill presentment and payment services. Through our comprehensive suite of software solutions delivered on customers' premises, through the public cloud or through ACI's private cloud, we provide real-time, immediate payments capabilities and enable the industry's most complete omni-channel payments experience.

www.aciworldwide.com/fuel

@aci_worldwide

fuel.conv@aciworldwide.com

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

ATL7247 07-20