

case
study

Giant Eagle

Giant Eagle Soars With
ACI Retail Commerce Server™ Solutions





Food retailer Giant Eagle Inc. operates more than 155 supermarkets and has more than 72 franchises throughout western Pennsylvania, Ohio, north central West Virginia and Maryland. Giant Eagle is one of the nation's largest food distributors and food retailers, with approximately US\$6.2 billion in annual sales.



Challenge

- ▶ Giant Eagle needed to meet the demands of Pennsylvania's electronic benefits transfer (EBT) program
- ▶ Giant Eagle determined that its payment switch hardware would soon reach the end of its life, and its software platform was outdated and functionally inadequate

Solution

- ▶ The ACI Retail Commerce Server™ for Electronic Payment Acceptance, a software solution to securely authorize, switch and capture credit, debit, checks, gift card, EBT, telephone, fleet, automated clearing house (ACH), electronic funds transfer (EFT), business and purchasing transactions regardless of the payment token
- ▶ The ACI Retail Commerce Server™ for Check Authorization, a fast and convenient check authorization and tracking system, which provides an efficient method for authorizing checks and limiting exposure to losses

Results

- ▶ Giant Eagle's loyalty card, check and EBT transactions are managed effectively, and returned checks are processed promptly and easily
- ▶ Customers shop with convenience and spend less time waiting in checkout lines
- ▶ The Retail Commerce Server solutions provide Giant Eagle with hardware independence, which allows the company to allocate money to other necessities, such as installing multiple servers
- ▶ Giant Eagle can produce in-house applications and does not need to rely upon a third party to provide custom reporting and other services

The Challenge

Giant Eagle realized two major challenges: First, the company needed to meet the demands of Pennsylvania's electronic benefits transfer (EBT) program; second, the company's payment switch hardware would soon reach the end of its life, and its switching software required significant upgrading.

Giant Eagle determined that its platform was outdated and functionally inadequate. The company sought solutions to overcome each of these obstacles.

The Solution

Giant Eagle chose two solutions from the ACI Retail Commerce Server™ line of retail software applications.

“Our goal was to find payment software geared toward the retail industry and that met our requirements,” said Jon Fischer, senior project manager at Giant Eagle. “Of all the vendors providing payment processing, ACI was one of the few that provided the solutions that matched our business requirements.”

The ACI Retail Commerce Server™ for Electronic Payment Acceptance is an electronic funds transfer (EFT) system that authorizes and captures customer payments. The solution provided Giant Eagle with a reliable, cost-effective method for processing debit and credit card transactions, as well as for supporting EBT programs, including the U.S. Food Stamp and Aid to Families with Dependent Children (AFDC) programs.

The ACI Retail Commerce Server™ for Check Authorization, a fast and convenient check authorization and tracking system, provides Giant Eagle with an efficient method to authorize checks and limit exposure to losses from check runners, organized fraud schemes, checks written on closed accounts and checks from customers who consistently write non-sufficient funds (NSF) checks.

The Results

Giant Eagle has experienced several benefits since implementing Retail Commerce Server solutions. The Retail Commerce Server platform, in conjunction with Giant Eagle's existing environment, enables the company to process credit, debit, EBT and check transactions reliably, which has reduced customer time spent waiting in checkout lines.

With ACI's ability to tailor the solution to Giant Eagle's environment, Giant Eagle implemented the Retail Commerce Server solutions quickly. Giant Eagle uses the Retail Commerce Server database to produce its own custom reports and pull information into other in-house applications. Furthermore, the Retail Commerce Server solutions provide Giant Eagle with hardware independence.

“We found this to be a huge cost savings, relative to other solutions,” Fischer said. “Since ACI's products run on an open platform, we could choose less expensive hardware and still achieve the uptime that Giant Eagle is accustomed to. In fact, this savings allowed us to purchase multiple servers to distribute processing and perform as hot backup servers.”

“We look to ACI to provide information and solutions for the new programs that major networks are looking to implement and also introduce new ideas and solutions to help retailers maintain their competitiveness.”

*Jon Fischer
Senior Project Manager
Giant Eagle*



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ACS3601 04-07