



ACI Worldwide and Gilbarco Collaborate to Provide Secure, Flexible and Reliable Payments Infrastructure for Fuel, Grocery and Convenience Stores

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Joint point-to-point encryption (P2PE) security solution to combat fraud in advance of EMV liability shift

OMAHA, Neb.--(BUSINESS WIRE)--Feb. 11, 2021-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of [real-time digital payment software and solutions](#), and Gilbarco Veeder-Root, the worldwide leader for retail and commercial fueling operations, announced today that they are collaborating to jointly certify the ACI point-to-point encryption (P2PE) data security offering—enabling merchants to protect millions of consumers who use debit or credit cards at their fuel pumps. The technology will also allow merchants to avoid millions of dollars in losses resulting from data breaches and fraud.

ACI and Gilbarco have partnered to exceed the EMV security requirements already addressed by Gilbarco surrounding “Pay-at-the-Pump” and the ensuing EMV liability shift, which is set to occur in April 2021. While EMV compliance will deter the usage of fraudulent cards, it does not solve the risk of breach and exposure of sensitive consumer cardholder data at the pump. Through this partnership, the companies’ joint security solution will provide fuel retailers globally with P2PE capabilities at the pump to bring a complete security solution to the market. This solution, which works independently from a merchant’s choice of acquirer, PIN entry device and POS, allows fuel retailers to encrypt their sensitive cardholder data either at the point of interaction at the pump or in-store, descopeing their payments infrastructure from sensitive cardholder data.

“As the first manufacturer to bring an outdoor EMV solution to market, we are now looking beyond the concerns of magstripes and skimming to a new threat attacking businesses in new ways,” said Dan Witkemper, director of North America Payment Marketing, Gilbarco. “ACI not only has an industry-leading P2PE solution but decades of experience serving the fuel and convenience industry, and we are excited to work with them to jointly provide this new security offering. Together, we will provide the industry with unmatched data security, preventing data breaches as we approach the EMV liability shift.”

“Fuel and convenience store retailers are dealing with growing payment complexities as well as growing fraud and data breaches—both at the pump and in-store—making it more challenging to keep sensitive cardholder data safe,” said Debbie Guerra, executive vice president, ACI Worldwide. “EMV compliance is one layer of security, but P2PE increases protection levels; through our strategic partnership with Gilbarco, we’re delivering a joint secure payments platform with unified and agnostic P2PE capabilities that solves these challenges and further supports readiness for this year’s EMV liability shift.”

About ACI Worldwide

[ACI Worldwide](#) is a global software company that provides mission-critical [real-time payment solutions](#) to corporations. Customers use our proven, scalable and secure solutions to process and manage [digital payments](#), enable [omni-commerce payments](#), present and process [bill payments](#), and manage [fraud and risk](#). We combine our global footprint with local presence to drive the real-time digital transformation of payments and commerce.

About Gilbarco Veeder-Root

Gilbarco Veeder-Root is the worldwide technology leader for retail and commercial fueling operations offering the broadest range of integrated solutions from the forecourt to the convenience store and head office. For over 150 years, Gilbarco Veeder-Root has earned the trust of its customers by providing long-term partnership, uncompromising support, and proven reliability. Major product lines include fuel dispensers, point-of-sale systems, payment solutions, tank gauges, retail software development and integration and fleet management systems. For more information, please visit: www.gilbarco.com

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