A trusted managed payments service for one of the world's largest retailers



For over ten years, Shell and CGI have worked in partnership to ensure hundreds of millions of transactions a year are processed securely and efficiently through the energy company's international network of service stations.

More than 30 million customers a day visit over 45,000 Shell stations – one of the largest global retail networks worldwide – to purchase fuel, motor oil, electric vehicle charging, car care products and groceries.

Shell's priority is ensuring motorists can pay for their purchases quickly and easily through its proprietary retail payments service. Working closely with CGI for over a decade to develop of some of its mission critical components and applications has ensured its customers get the best possible experience as they pass through.

Beyond bank card transactions

One of the greatest challenges for a major retailer such as Shell is ensuring that when a customer pays for goods, the process is easy, regardless of who they bank with, what payment method they use or where they are in the world.

With customers expecting ever greater diversity and choice in how they pay, from card to contactless to mobile, ensuring purchases are authorised and completed at the point of sale with minimal delays is central to the success of the business.

As Shell's trusted IT service partner, CGI delivers the expertise and experience required to manage the complex payments landscape and the processing of transactions across large parts of Europe and Asia.



Key benefits

- Managed retail payments service that ensures purchases are processed in seconds, however or wherever they are made
- Supports global business expansion by recognising local requirements
- A frictionless payment process for customers making onsite purchases
- Streamlined bank card payment authorisation and transaction completion

© 2022 CGI Inc.

A flexible solution

At the heart of Shell's payment platform, provided by CGI, is the development of a state-of-the-art retail switch, based on the ACI-Worldwide suite of products. This complex piece of technology acts as a junction box that can instantly recognise and support the many different payment methods Shell's customers use.

The switch automatically links purchases with the relevant authorising bank or issuer. This means that, regardless of whether a customer uses a debit card, mobile, fuel card or contactless option, the transaction is seamlessly authorised and completed in a matter of seconds.

Having a centralised switch underpinning the payments service managed by CGI means there is a single terminal for processing payments, simplifying onsite procedures and equipment while ensuring a broad range of payment methods are supported.



Managing financial settlements

Once a card purchase is complete, the retail switch triggers the financial settlement processes, which involve the transfer of data into the relevant finance systems to ensure that monies are released and all parties are invoiced or paid as necessary.

The switch transfers rich fuel card specific data to Shell's IT systems too, allowing sophisticated validation and pricing of transactions to take place and ensuring customers receive accurate invoices for the purchases they make.

Delivering scalability

A key advantage of the retail switch CGI developed is its scalability. When Shell needs to expand operations into a new country or region, it has a solution in place that is more than capable of handling high transaction volumes around the world and supporting complex local requirements.

Being able to roll out one solution across different countries can generate efficiency savings as there is no need to invest in the additional cost of implementing and supporting disparate systems. With a single payment pipeline for transactions, volumes are maximised too, helping to reduce bank charges.



About CGI

Insights you can act on

Founded in 1976, CGI is among the largest IT and business consulting services firms in the world. We are insights-driven and outcomesbased to help accelerate returns on your investments. Across hundreds of locations worldwide, we provide comprehensive, scalable and sustainable IT and business consulting services that are informed globally and delivered locally.

For more information

Visit <u>cgi.com/uk</u> Email us at enquiry.uk@cgi.com

© 2022 CGI Inc. 2