

ACK support for Fuel Cards with full product code checking

ACK have been in the business of supplying credit/debit card authorisation software since 1992 and added fuel card support in 1999. ACK now have over 1500 installations in independent and company owned petrol forecourts and motorway service stations and continue to extend this penetration through strategic alliances with point of sale equipment providers such as Arciris, Retailix and VBi.

Fuel retailers are able to make use of ACK's established credit/debit card processing software with the added ability to process Fuel Cards from point of sale systems found in petroleum forecourt retailing outlets.

The ACK software is also certified to process Chip and PIN cards and retailers can choose between Dione, Trintech or Ingenico card acceptance devices.

The ACK software, in conjunction with the EPOS providers, has been approved by all the major oil companies. This allows the independent fuel retailer to switch between oil-companies with only a simple change to the ACK configuration being necessary. Retailers can therefore retain their investment in their EPOS system and chip and PIN equipment and do not need to change anything should they change supplier.

Fuel Cards - Overview

Fuel cards are a means by which a customer can visit a fuel retail establishment and tender payment to a fuel-card account.

A fuel card transaction includes a distinct set of operational and functional requirements to enable or restrict product purchases according to local and international requirements i.e. wet and dry goods in country of origin, wet goods only outside the country of origin. In addition, each fuel card issuer has defined bespoke card layouts and whilst all use track2 data (from magnetic swipe cards), they differ significantly in many aspects. However, ACK have implemented a design which is sufficiently flexible to present a common interface to the application (and therefore the user), yet is able to handle the idiosyncrasies of all the fuel card issuers.

The ACK software supports a number of fuel-industry specific options such as;

Hotcard checks with CardClear units – these are the broadcast units still found throughout many forecourts in the UK and contain the industry hot-card file - the ACK software is compatible with these units.

Industry hotcard file (IHCF) checks - the ACK software can check card details with the on-line services offered by Certegy (Transaxion), Retail Decisions (CardExpress) or PHH.

Cheque guarantee - personal and business cheques can be guaranteed on-line to the Transax service operated by Certegy.

Local account cards - these can be easily configured within the ACK software and enable local account cards to be accepted.

Pre-authorisation - large volume users must have their cards pre-authorised before fuelling can commence - the ACK software supports this facility.

Fleet management - full transaction details are recorded during authorisation which ensures that established fleet-manager operational requirements are retained.

E-Top-Up - pre-pay mobile phone accounts can be topped up through the ACK software.

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D-stream – this offers an ‘always-on’ service with near-instant responses to on-line authorisation requests to ReD and Certegy that works over a logical connection which is provided by the control channel of ISDN circuits.

ISO 8583 – this is an emerging standard to be found throughout Europe and is particularly useful to fuel industry.

ACK also provide support for a wide range of LAN and WAN protocols enabling estate-wide network designs to be used for all types of traffic, including credit-card authorisation through a central site. Communication to authorisation hosts can therefore be achieved via regular serial devices (PSTN modems, ISDN terminal adapters, Paknet radio PADs, X25 etc) or via ISDN or ADSL routers using TCP/IP protocol.

Summary of features

- All major and minor credit / debit cards are accepted
- All UK and European fuel cards are accepted
- All bunkering cards are supported
- Local account cards are easily added
- Pre-authorisation is supported
- Local card validation checks reduce delays at point of sale
- Rapid on-line authorisation reduces exposure to fraud
- Adheres to fleet-manager operational requirements
- E-top-up for pre-pay mobile phones is supported

Conclusion

The ACK software solution offers petrol retailers full card handling facility for all credit/debit cards, fuel cards and electronic top-up for pre-pay mobile phones. Magnetic swipe cards and chip and PIN cards are also supported by the ACK software.

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