



## Carat from Fiserv to Fuel the Future of Commerce at More than 5,500 Sunoco Locations

October 31, 2022

*Carat will provide secure multi-acquiring capabilities, optimize transactions from initiation to settlement, and help Sunoco connect commerce across physical and digital channels*

BROOKFIELD, Wis.--(BUSINESS WIRE)--Oct. 31, 2022-- Sunoco LP, the largest independent fuel distributor in the United States, has chosen [Carat](#) from Fiserv to optimize its commerce model and unify consumer experiences at the convenience stores, independent dealers, and retail locations Sunoco serves across the country.

Leveraging the [omnichannel commerce](#) capabilities of Carat, Sunoco will be able to connect purchasing experiences for Sunoco customers in-store, in-app, at the pump, and even in-car. Through a single API integration, Carat will simplify how Sunoco connects third-party technology providers across channels and consumer devices, enabling new customer interactions that maximize loyalty and drive more commerce.

Sunoco will be able to achieve efficiencies and build business resiliency by streamlining payment functions at more than 5,500 retail locations. Carat will facilitate comprehensive chargeback management and dealer settlement across Sunoco locations; enable multi-acquirer capabilities that allow Sunoco to route transactions through the acquirer of their choice; and leverage universal tokens to provide a consistent payment security model across channels. Sunoco will also offer more choice to their customers via a new Pay-by-Bank payment method enabled through the Sunoco app, allowing customers to pay directly from their linked bank account.

"Sunoco is staying at the forefront of innovation in our industry, enabling our customers with in-demand experiences, and providing our retail partners with the technology they need to run their business as efficiently as possible," said Richard Hayes, Senior Director, Electronic Payments at Sunoco. "Carat is connecting us to a commerce ecosystem that simplifies the complex world of payments, while also enhancing how we engage with our loyal customers."

"As the global commerce operating system for our clients, we are providing businesses like Sunoco with the services, connections, and applications they need to run their business," said Casey Klyszeiko, Senior Vice President and Head of Global eCommerce and Carat at Fiserv. "This holistic approach to the commerce relationship will position Sunoco to meet many of their operational targets, while also helping Sunoco build the innovative new customer experiences that have become such a valuable loyalty currency among consumers."

Carat is the global commerce operating system that allows enterprise merchants to imagine and realize new omnichannel customer experiences. By ensuring data security and platform reliability, Carat helps build trust and brand loyalty between merchants and their customers. Learn more at [carat.fiserv.com](#).

### About Fiserv

Fiserv, Inc. (NASDAQ: FISV) aspires to move money and information in a way that moves the world. As a global leader in payments and financial technology, the company helps clients achieve best-in-class results through a commitment to innovation and excellence in areas including account processing and digital banking solutions; card issuer processing and network services; payments; e-commerce; merchant acquiring and processing; and the Clover® cloud-based point-of-sale and business management platform. Fiserv is a member of the S&P 500® Index, the FORTUNE® 500, and has been recognized as one of FORTUNE World's Most Admired Companies® for 11 of the past 14 years and named among the World's Most Innovative Companies by Fast Company for two consecutive years. Visit [fiserv.com](#) and [follow on social media](#) for more information and the latest company news.

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