Trek shifts gears with Gr4vy, unifying payments across digital and physical retail

Discover how Trek, a global leader in bicycle design and manufacturing, partnered with Gr4vy to unify its payment infrastructure, simplify Buy-Online-Pickup-In-Store (BOPIS) transactions, and deliver a frictionless checkout experience that connects digital convenience with local retail fulfillment.

GR4VY + TREK

in

About **TREK**

Trek Bicycle is a global brand known for innovation in cycling and a mission-driven approach to sustainability and mobility. With a presence in over 90 countries, Trek designs and manufactures bicycles, gear, and accessories for every kind of rider. From professional athletes to daily commuters, Trek is committed to removing barriers and making cycling accessible, fun, and transformative for all.

"Partnering with Gr4vy has **transformed how we approach payments, enabling us to seamlessly integrate** options like BNPL and local shop inventory in a single checkout experience."

— STEVE NOVOSELAC, VICE PRESIDENT OF IT AND DIGITAL OF TREK

GR4VY   Empowering your payments strategy   in

The Challenge

As BOPIS became a cornerstone of modern retail, Trek faced mounting pressure to deliver a fast, reliable, and connected shopping experience. Customers expect to check local inventory in real time, purchase online, and pick up in-store without delays, payment failures, or confusion over product availability. But this hybrid commerce model introduces complexity behind the scenes—particularly when coordinating inventory systems, managing transactions across different merchants of record, and supporting diverse payment preferences across global markets.

Trek's legacy setup made it difficult to unify payment flows across online and in-store transactions. Managing multiple payment service providers (PSPs), introducing new methods like digital wallets or BNPL, and ensuring region-specific compliance required significant resources and customization.

Additionally, Trek needed a solution that could handle payments and inventory synchronization across their broad retail network without adding friction or slowing down innovation.

The stakes were high—not just for customer satisfaction, but for operational efficiency and brand trust. Any disconnect between payment confirmation and in-store inventory risked canceled orders, frustrated customers, and strained relationships with retail partners. Without a unified view of transactions and fulfillment, reconciling payments across regions and merchants became increasingly complex, especially during seasonal peaks and product launches. Trek needed a payment infrastructure that could bridge the gap between digital demand and physical supply— while maintaining the agility to adapt, scale, and innovate in a rapidly evolving retail landscape.

The industry in numbers

- **50% of consumers choose retailers** based on in-store pickup availability—making BOPIS a critical competitive advantage.[1]

- **Abandoned carts due to lack of payment options** account for 9% of missed sales eComm.[2]

- **Global bicycle market** is expected to reach $147.2 billion by 2027, driven by sustainability trends, urban mobility, and online retail growth.[3]

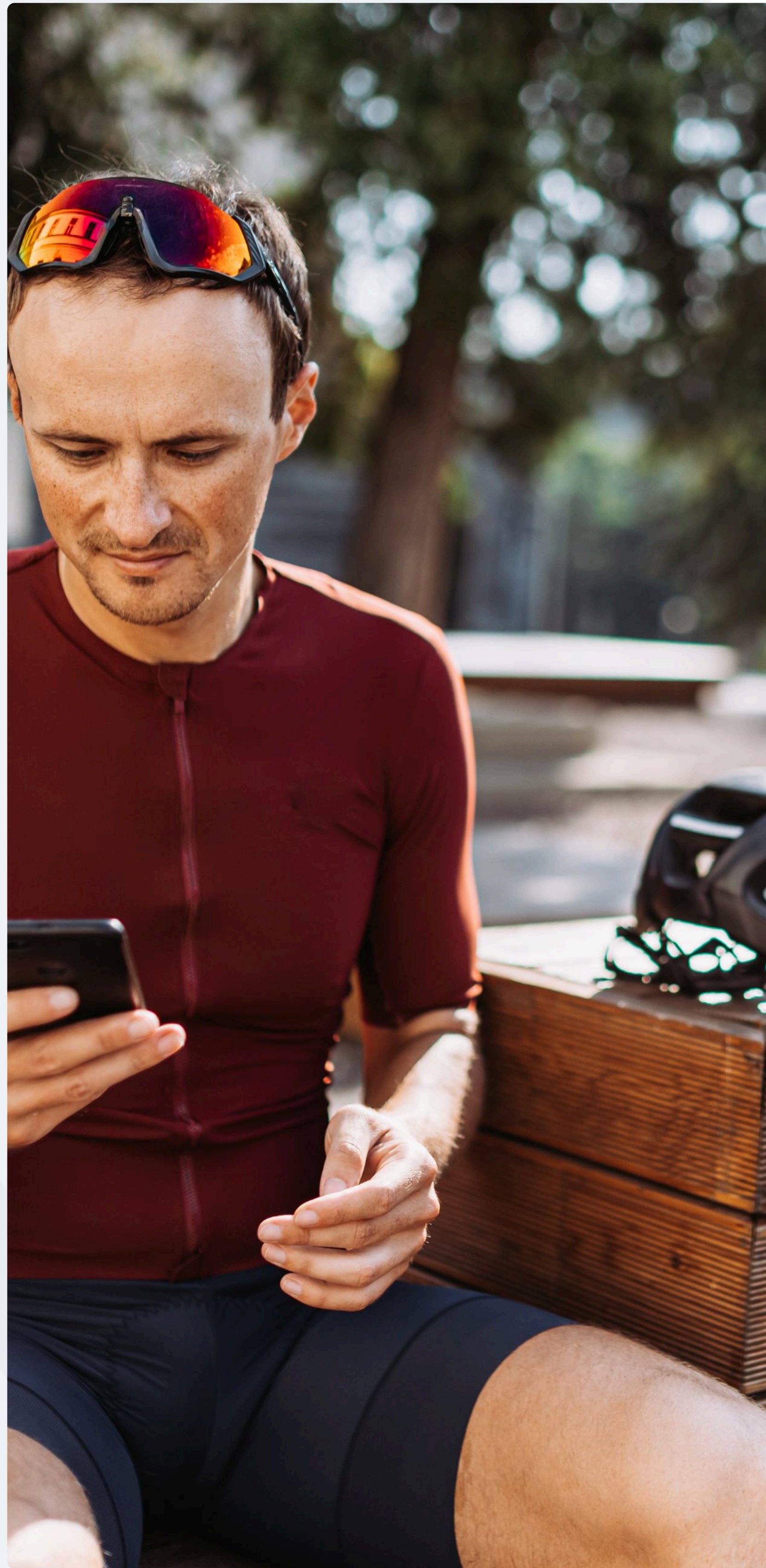**GR4VY** Empowering your payments strategy   in

The Solution

By integrating Gr4vy's cloud-native payment orchestration platform, Trek reimagined its online-to-offline experience. Gr4vy provided the infrastructure to dynamically route transactions across PSPs, manage multiple merchants of record under one unified checkout, and simplify the backend logic behind BOPIS. Instead of stitching together disconnected systems, Trek gained a centralized layer of control—delivering flexibility, speed, and resilience throughout the payment flow.

Through its partnership with Locally, Gr4vy enabled real-time inventory visibility across Trek's network of independent retailers. Customers browsing Trek's site can now check stock nearby, complete purchases with their preferred payment method, and pick up in-store. Once a transaction is authorized, details are instantly shared with Trek and the retailer—reducing delays, errors, and manual coordination.

Beyond the front end, Gr4vy gave Trek the agility to rapidly expand and localize payment options. As demand grows for digital wallets, BNPL, and regional methods, Gr4vy's no-code interface lets Trek roll out new options in days, not months. With built-in support for 3DS, fraud tools, and tokenization, the platform reduces cart abandonment, boosts approval rates, and ensures compliance—without burdening engineering teams.

Gr4vy's PCI Level 1-compliant, single-tenant infrastructure gives Trek the confidence to scale globally without compromising speed or security. Whether launching in a new region or adapting to local regulations, Trek can spin up dedicated Gr4vy instances to meet compliance and performance needs. With Gr4vy at its core,

Trek has turned a complex system into a seamless, scalable engine for hybrid retail success.

GR4VY   Empowering your payments strategy   in

Gr4vy platform features

- **Multi-PSP & smart routing:** Ensure redundancy and enhance authorization rates with automatic failover capability, ensuring uninterrupted service during acquirer outages. Create individual workflows to route transactions and optimize approval rates without having to code.
  Learn more >>

- **Integrated fraud prevention providers maximize acceptance rates** and minimize fraud exposure, providing a safer, frictionless experience. Optimizes acceptance rates with sophisticated 3DS and Network Tokenization integration.

- **Future-proof payment architecture:** Instantly add, test, and deploy new payment methods and create dynamic workflows that are directly deployed into your checkout without writing code or having to allocate internal teams.

- **Infrastructure as a Service:** a dedicated instance that can be deployed and scaled across regions to meet data privacy laws and mitigate the risk of shared servers slowing down your business performance. Learn more >>

- **Increase conversion rates:** Offering customers their preferred payment methods will boost your sales and increase conversion rates, reducing checkout drop-off. Tailor the payment experience to each shopper based on cart items, shopping history, currency or your own metadata. Learn more >>

- **Real time insights:** Access real time transactional data to optimize your payment stack. Explore all transactions in one dashboard and gain detailed insights to make data driven decisions, improving your payment processes and strategy for optimal results.

- **Own your data:** Gr4vy allows any card data to be used across multiple PSPs, enabling seamless provider switching or migration. Easily import and export card data; 3DS configuration and network tokens from any PSP. Learn more >>
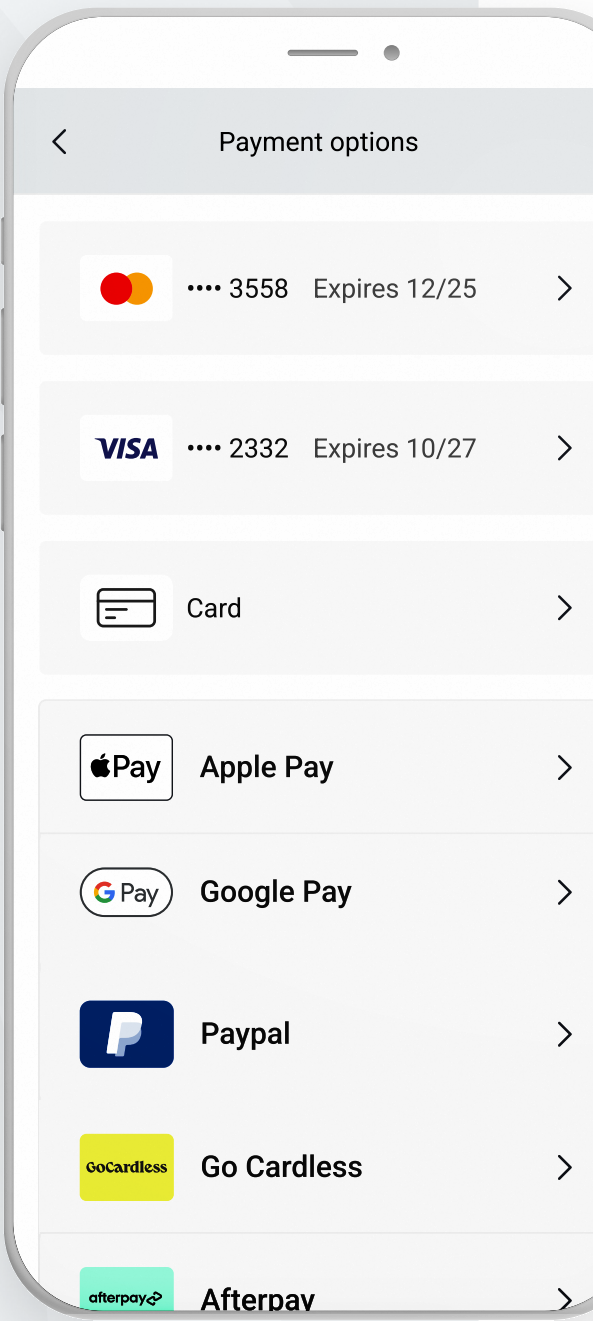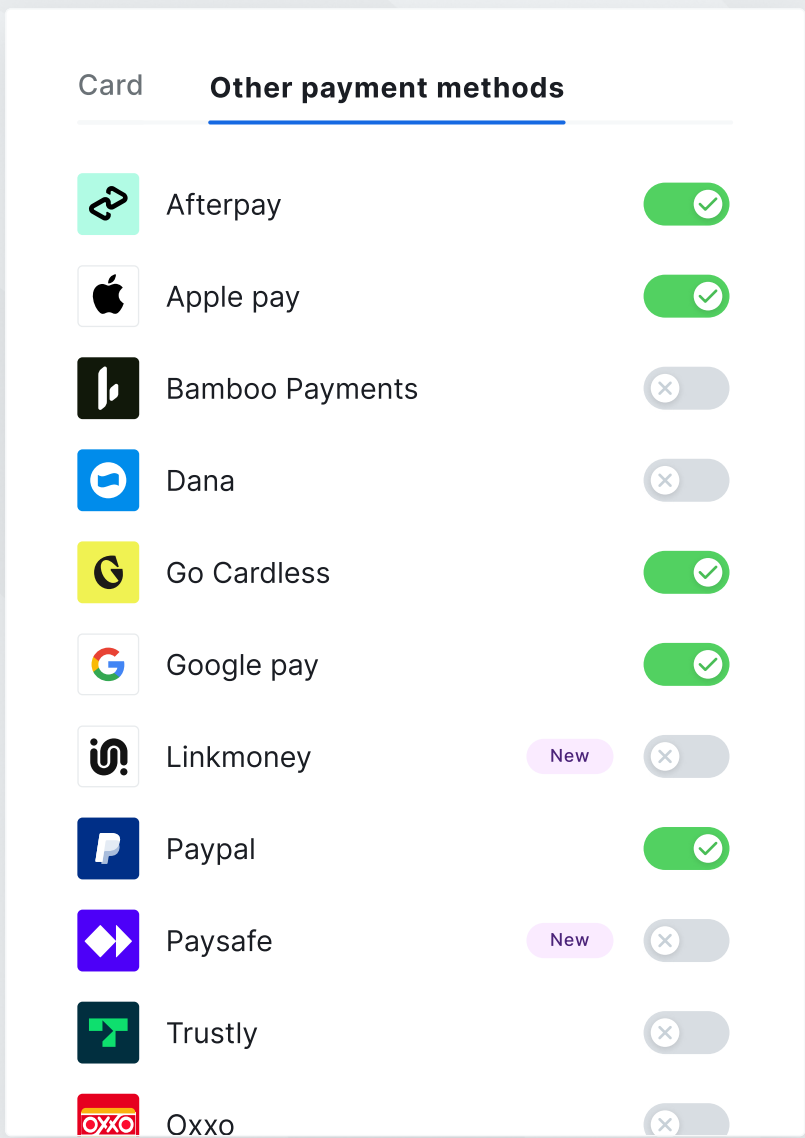
Gr4vy's payment orchestration platform empowers you to optimize and scale your payment stack, unlock new revenue streams, and expand to new markets. Built on an IaaS model, our no-code environment allows you to customize every checkout experience and increase conversion while making every payment safe.

Click here to contact us for further information today ▶

GR4VY   Empowering your payments strategy   in

GR4VY + *TREK*