



CITGO Fleet Card Resource Guide



**PUMP UP Profits with the
CITGO Fleet Card Program!**

Welcome

Your tools for better business are here.

At CITGO, we are always developing new ways to improve our Fleet Card Program. Our NEW and improved Fleet Card Program, managed by WEX, provides fleet customers with a fleet card program that stands out from the pack. Superior cards will provide you with an opportunity to increase sales at your station.

This guide contains all that you need to acquire new fleet card accounts and increase your profits.

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CITGO Fleet Cards are issued by WEX Bank.

For more information, call 1-855-804-1455

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Benefits that Grow your Business

As a CITGO customer, you want to drive more business to your sites. And every time you go after a new CITGO fleet card account, you increase your chances of success! The CITGO fleet card is a great opportunity to grow your business and improve your bottom line.

Attract NEW Customers

You don't have to go far to find new business — there are more than 80% of the TOP fleet prospects less than five miles from your site. On average FLEET customers purchase 15 times as many gallons a month than the average consumer. So if you want to sell more fuel, start promoting the CITGO fleet card programs in your own back yard.

Increase LOYALTY

About 73% of FLEET drivers shop at the SAME brand and site for business and personal purchases. So not only will you see an increase from their business card purchases, you will ALSO increase your share of their regular personal purchases!

REDUCE Cost

The CITGO fleet cards cost 30-50% less per transaction than typical credit cards like VISA, AMEX or Discover and other fuel cards like Voyager, FleetCor and ComData. Refer to page 14 for more details.

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Selling the CITGO Fleet Card Program

You may be asking, why do businesses need a CITGO fleet card? Well, it's simple: fleet cards help manage companies' fuel expenses, save time and money and give the controls needed to run a business effectively.

And some of the needs that businesses require can only be provided by a fleet card.

CITGO Fleet Cards...

- Capture level 3 data at the POS — the most detailed data available
- Offer superior purchase controls
- Provide comprehensive detailed reporting showing purchases by driver or vehicle and miles per gallon
- Prevent unauthorized purchases or misuse

Knowing the customer gives you a big advantage.

Any business who stops at your station may be the person authorized to open an account, whether it's a fleet manager, a president or a CEO. So look at each customer as an opportunity to sell the CITGO fleet card. Remember, the primary reasons for opening a CITGO fleet card account are the convenience, time and cost savings offered by the program.

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Five Ways to Sell to Businesses

1. Keep your application holders filled

To order applications please email mponder@gcfinc.com.

2. Study the product benefits thoroughly

Get to know the difference between the CITGO Fleet programs.

3. Hold a contest

Motivate your employees to help increase sales.

4. Consult with a Fleet Sales Representative

Some areas of the country have Fleet Sales Representatives in the field. They are feet on the street and there to help grow your business. Share your contact list with your Fleet Sales Rep to help bring new business to your locations.

5. Convert house accounts

Save time, money and hassle by converting house accounts to a CITGO fleet card program. You'll reduce your credit risk and accounts receivable.

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CITGO fleet card program presentation

To download the full fleet presentation, please go to [Marketnet](#).

FUELING GOOD
with CITGO



CITGO Fleet Card Program



FUELING GOOD®

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Merchant Funded Discount

Merchant funded discounts may be offered to CITGO fleet card customers. Discounts, solely determined by you the Marketer, will be applied to sales made by a designated fleet card customer at the marketer sponsored location(s). The purchase must be made with one of the three CITGO fleet cards.

This discount is funded by you, the Marketer, and will be administered by WEX and charged back to you through your retailer settlement process.

There are 2 discount options that the Marketer may offer CITGO fleet card customers:

OPTION 1

FIXED Volume Discount

Example: 3¢ – All Gallons

Example: 2% – Diesel Only

OPTION 2

VARIABLE Volume Discount

Example: **Tiered Discounts**

200 – 500 = 2¢

501 – 800 = 3¢

Merchant funded discounts are not only a great way to attract new fleet customers, but they also are a great way to give back. Many of you have strong local relationships with area businesses, and this is one way to give back to those customers who have been most loyal over time.

Contact WEX at 1-855-804-1455 for detailed information and copies of the Marketer Funded Discount Form.

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In-store Card

Concerned about loyalty? The fleet in-store card can help and it has all the same features as the CITGO Fleet card but stays at the site to insure ALL gallons are fueled there.

When business customers select a location that is most convenient for their fleet requirements, we will issue an in-store card that allows driver to make purchases only at the selected CITGO location. Business customers can manage their entire program from one location and still get the benefit of rebate and easy-to-read monthly reports.



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In-house Conversion Option

In-house accounts are your current fleet customers that do not use a method of payment such as credit cards or cash when fueling at your site. Rather, you, the Marketer extend credit to these fleet customers or float the expenses for the month.

Regardless of how many sites you own or the total of receivables you are carrying, WEX will work with you to create a custom conversion strategy.

WEX will perform credit scoring on all of your house accounts to determine credit worthiness. Once a plan has been set up between you and WEX, WEX will communicate to the house account regarding their new fleet card program via bill inserts, direct mail and/or outbound calling. WEX will then set up each account and mail out the cards. In addition, WEX will work with the fleet to insure that the Marketer is getting the full gallon potential from each customer.

It's that simple. We'll do the rest of the work and set up the accounts and answer any customer inquiries. Don't wait to get started!

For more information on account conversion, please contact WEX at 1-855-804-1455.

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How to Submit Fleet Leads

COMING SOON!

If you're looking for new ways to bring in more business, the CITGO fleet cards can help. The CITGO fleet cards allow your business to build strong loyalty with commercial fleet accounts. What that means to your business is long-term business relationships and huge volume growth.

It's easy to provide fleet leads. All you need to do is identify business customers you think would benefit from one of the CITGO fleet cards. Simply go online to the referral web site and fill out the referral form. We'll do the rest!

Visit www.citgofleetcard.com/leads to submit your leads today.

 **x**  **x**  **= 9,600**
ONE New Fleet Account **800** Gallons per Month **12** months **Gallons per Year**

5 new fleet accounts could generate more than 48,000 gallons per year.
At \$3.75 per gallon, that translates to \$180,000!

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Reasons to choose the CITGO Fleet Card Program:

- **SAVE valuable time and money** by letting us handle the paperwork for you
- **Give your business improved** cash flow flexibility
- **Help block unwanted spending** with easy-set controls

CITGO FLEET CARD APPLICATION

CALL: 1-855-886-6704

FAX: 1-800-374-4568

VISIT: CITGOfleetcard.com

MAIL: CITGO Fleet Select Card Program
97 Darling Avenue
South Portland, ME 04106

Business Information To avoid delays, provide all requested information.

Company Name:	Doing Business As (optional):
First Name:	Business Street Address (No P.O. Boxes):
Last Name:	Address 2 (optional):
Email:	City:
Business Phone:	State:
Business Fax (optional):	Zip Code:

Select a Card Program: ☐ FLEET: No fees
☐ FLEET SELECT: \$10 monthly accounting fee (waived if purchases equal or exceed 500 gallons per month.)
☐ UNIVERSAL: \$40 one-time setup fee; \$2 per card per month

Personal Guarantee Complete the section below if this account is for: a business incorporated less than three years, a proprietorship, professional corporation or association, or limited liability company.

In consideration of Card Issuer financing purchases under the Business Charge Account Agreement (as the same may hereafter be modified, extended or amended, "the Agreement"), the undersigned guarantor ("Guarantor") hereby agrees to unconditionally personally guarantee payment and performance under any account established pursuant to this application, of any obligation of Applicant to Card Issuer or any assignee of Card Issuer, in the event the above Applicant fails to do so. This is a guaranty of payment and not merely of collection. Guarantor agrees to pay, upon demand, any amount owed by Applicant to Card Issuer and due under the Agreement. Card Issuer shall not be required to initiate any action against, nor exhaust any remedies with respect to Applicant or any other guarantor prior to making demand upon Guarantor. Guarantor hereby waives any notices regarding Applicant's account or this guaranty and agrees that this guaranty shall be applicable until the Agreement has terminated and all amounts due have been paid in full. Guarantor agrees that in the event the account is not paid as agreed, Card Issuer may report Guarantor's liability for and the status of the account to credit bureaus and others who may lawfully receive such information. Guarantor hereby agrees that Card Issuer may extend the time for payment and release any other security for the agreement without affecting in any way the obligations of Guarantor. Guarantor waives any and all suretyship defenses. Personal credit of Guarantor will be used in making a credit decision and Guarantor hereby authorizes Card Issuer to obtain a consumer credit report of Guarantor. Direct inquiries of businesses where the undersigned maintains accounts may also be made. In the event this application is denied based upon information in a consumer credit report of Guarantor, Guarantor authorizes the Card Issuer to report the reason for the denial to Applicant.

Guarantor's Signature	Print Name	Date of Birth	Social Security No.
Guarantor's Residential Address - street, city, state, zip (no P.O.)	Date	Phone	

Additional Information

Taxpayer ID	Is business exempt from Motor Fuels Tax? <input type="checkbox"/> Yes <input type="checkbox"/> No
Legal Structure (Corporation, Partnership, LLC etc.)	Estimated Monthly Vehicle Expenses
Years In Business	I have read and agree to the enclosed Summary of Key Terms <input type="checkbox"/>
Signature:	Date:

You may be asked to provide additional information to process your credit application.

FOR OFFICE USE ONLY

Opportunity Number	Sales Code	Plastic	Coupon Code	Account Number
Opportunity Number	Sales Code	Plastic	Coupon Code	Account Number



CITGO Fleet Card Program Overview

The CITGO fleet card program helps business (commercial) customers control expenses, manage their fleet more efficiently and save money.

Convenience

- The CITGO fleet cards are accepted at nearly 6,000 CITGO locations, plus optional universal acceptance at 90% of U.S. retail fuel locations and 45,000 service locations nation wide.
- Friendly, knowledgeable Customer Service Representatives are available 24/7 to answer questions or to cancel lost or stolen cards immediately.

Control

- Unique driver identification numbers help prevent unauthorized purchases and protect lost or stolen cards.
- Purchase controls allow fleets to restrict unauthorized purchases by setting rules for how much each driver buys, how often and when. If a transaction exceeds any of the set limits, our system is designed to decline the transaction.
- Free online account management that gives greater control when managing fleet activity.

Savings

- Businesses save administrative time by eliminating sorting through receipts and reimbursing drivers and easily tracking every gallon of fuel purchased by drivers.
- CITGO fleet funded fuel rebate of up to 5¢ a gallon at all CITGO locations. Rebates based on gallon tiers.

Flexibility

- In-station card option to make purchases only at a selected CITGO location.
- Tax exemption capabilities for qualified businesses.

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Fleet Cards Comparison

Here is why fleet managers choose the CITGO fleet card program.



	Fleet	Fleet Select	Fleet Universal
Savings			
Valuable rebates		Up to 5¢ per gallon*	Up to 5¢ per gallon*
Detailed driver & mileage report	•	•	•
Security			
Enhanced security — driver ID & odometer required	•	•	•
Purchase limits to help prevent unauthorized spending	•	•	•
Convenience			
24/7 online account access	•	•	•
24/7 customer service	•	•	•
In-Station card capabilities	•		
Tax exemption & reporting available	•	•	•
Acceptance at 90% of U.S. retail fuel locations and more than 45,000 service merchants			•
Fees			
One-time account setup fee	\$0	\$0	\$40
Monthly fees	\$0	\$10 monthly fee per account**	\$2 monthly fee per card

*Rebates only applicable to the Fleet Select and Fleet Universal programs. Rebates are subject to change at any time without prior notice.

** Waived if fueling equals or exceeds 500 gallons per month.

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Fleet Rebates and Fees

Fleet Rebate Structure

Monthly Gallons	Per Gallon Rebate*
500 — 2,499	1.0¢
2,500 — 4,999	2.0¢
5,000 — 6,999	3.0¢
7,000 — 9,999	4.0¢
10,000+	5.0¢

- Rebates apply to fuel purchases made at any CITGO branded location
- To receive rebates, business customers must pay according to credit card terms and conditions
- Rebates are subject to change

Fleet Interchange Breakdown

		
CITGO Fleet	CITGO Fleet Select	CITGO Fleet Universal
\$0 (no charge)	.70¢ per transaction	2.5% +.5¢ per transaction

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Fleet Program Reports

Comprehensive reports empower fleet managers to make money saving decisions.

Purchases Activity Report

Compile information on all fueling and maintenance purchases for all vehicles.

Summary Reports

Fleet Manager can use the financial summary, site summary and exception summary reports to manage vehicle related expenses and plan a fleet budget.

Tax Exemption Reports

For qualified tax-exempt fleets, monthly report packages provide tax information at both the transaction and summary level.

Premium Customer Reports (online)


Fleet Managers get to select the criteria they want to generate ad hoc, real-time reports, exceptions, transactions summary and transaction detail reports.

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Fleet Program Standard Reports

Purchase Activity Report



Purchase Activity Report

REPORT FOR:
ABC, INC
0496001234567
MAR-31-2013

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CARD NUMBER	CARD EMBOSING	VEHICLE/ASSET IDENTIFIER	VEHICLE DESCRIPTION	PLATE (ST)	VIN	DEPARTMENT
0013	2009 Ford Taurus	123456	2009 Ford Taurus	1234567 (ST)	12345678901234567	Sales

DATE	TIME	SITE ADDRESS	PROMPT INFO	TRANS CODE	ODOM.	PROD	UNITS	COST/UNIT	FUEL \$	SERVICE \$	OTHER \$	GROSS \$	EXC. CODES
PREVIOUS ODOMETER					1,090								
MAR-08	16:11	1601 Truman Anytown USA	S Brownswood	OP	1,200	UNL	12.074	3.739	45.14			45.14	
MAR-15	15:48	35 S Linden Anytown USA	S Brownswood	OP	1,110	UNL	11.392	3.779	43.05			43.05	
MAR-15	18:27	176 Gateway Anytown USA	S Brownswood	OP	1,600	UNL	7.151	3.849	27.52			27.52	ET
MAR-18	10:08	1601 Truman Anytown USA	S Brownswood	OP	1,650	UN+	9.714	4.199	40.79			40.79	DY, PR
PERIOD TOTALS					560		40.331		152.15			152.15	
YTD TOTALS					1680		108.884		410.82	7.50		418.32	
PERIOD AVERAGES: MPG, PPG, CPM					13.89			3.892	0.20				
YTD AVERAGES: MPG, PPG, CPM					13.89			3.773	0.20				

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Fleet Program Standard Reports

(continued)

Exception Summary

Breakdown of ALL
exceptions per month



REPORT FOR:
ABC, INC
0496001234567
MAR-01-2013 TO MAR-31-2013

Exception Summary

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PURCHASE EXCEPTIONS

CODE	DESCRIPTION	NO. OF EXCEPTIONS	COST OF TRANSACTIONS
DY	Days Not Allowed	3	102.45
TU	Fuel Units/Transaction	3	95.78
ET	Purchase End Time	2	42.23
PR	Allowed Products	1	27.77
TOTAL		9	

CARDS NOT USED

CARD NUMBER	DESCRIPTION	CUSTOMER NUMBER	DATE LAST USED
0004	07 FORD F550	56789	JAN-01-2007
0016	06 CHEVY C3500	23456	JAN-01-2007
TOTAL: 2			

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Fleet Program Standard Reports

(continued)

Tax Summary

Easily track
TAX EXCEPTIONS



REPORT FOR:
ABC COMPANY
0000-00-123456-7
MAR-01-2013 TO MAR-31-2013

Tax Summary

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TAX JURISDICTION	ID	EXPIRATION	EXEMPTED TAX \$	REPORTED TAX \$	TAX TYPE	TAX PRODUCT CLASS	UNITS	GROSS \$	TAX RATE
FEDERAL	12-3456789	JAN-03-2013	41.76		FEDERAL EXCISE	GASOLINE	228.202	642.16	0.18300
			195.82		FEDERAL EXCISE	DIESEL	805.824	2,288.54	0.24300
FEDERAL TOTALS			237.58						
CA	12-3456790	JAN-03-2013	18.26		STATE EXCISE	GASOLINE	228.202	642.16	0.08000
			64.47		STATE EXCISE	DIESEL	805.824	2,288.54	0.08000
			18.26		STATE SALES TAX	GASOLINE	228.202	642.16	0.08000
			64.47		STATE SALES TAX	DIESEL	805.824	2,288.54	0.08000
CA STATE TOTALS			165.46						
SAN FRANCISCO COUNTY			17.12		COUNTY EXCISE	GASOLINE	228.202	642.16	0.07500
			60.44		COUNTY EXCISE	DIESEL	805.824	2,288.54	0.07500
			26.97		COUNTY SALES TAX	GASOLINE	228.202	642.16	0.04200
			96.12		COUNTY SALES TAX	DIESEL	805.824	2,288.54	0.04200
COUNTY TOTALS			200.65						
SAN FRANCISCO	12-3456792	JAN-03-2013	6.42		CITY SALES TAX		228.202	642.16	0.01000
			22.89		CITY SALES TAX		805.824	2,288.54	0.01000
CITY TOTALS			29.31						
ACCOUNT TOTALS			633.00						

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Fleet Program Standard Reports

(continued)

Site Summary

Get the most out of your
REBATE and track where
drivers are fueling



REPORT FOR:
ABC, INC
0496001234567
MAR-01-2013 TO MAR-31-2013

Site Summary

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BRAND	ADDRESS	CITY	STATE	ZIP	NO. TRANS	FUEL UNITS	FUEL \$	SERVICE \$	OTHER \$	GROSS \$
UNBRANDED	1601 Truman St	Anytown	USA	91340	2	98.550	332.01	0	0	332.01
UNBRANDED	35 S Linden Ave	Anytown	USA	94080	1	16.550	56.25	0	0	56.25
UNBRANDED	176 Gateway Blvd	Anytown	USA	94080	2	24.935	73.57	0	0	73.57
UNBRANDED	2198 Market St	Anytown	USA	94114	2	26.468	80.00	0	0	80.00
UNBRANDED	1259 9th Avenue	Anytown	USA	94122	25	1,208.076	4,059.15	0	0	4,059.15
PERIOD TOTALS					32	1,374.599	4,600.98	0.00	0.00	4,600.98

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Fleet Program Standard Reports

(continued)

Financial Summary



REPORT FOR:
ABC, INC
0496001234567
MAR-01-2013 TO MAR-31-2013

Financial Summary

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DEPARTMENT	DESCRIPTION	FEES			PURCHASES				TOTAL FEES & PURCHASES
		QTY	COST/FEE	TOTAL FEES	FUEL \$	SERVICE \$	OTHER \$	GROSS \$	
SALES	CARD REPLACEMENT	1	2.00	2.00					
	UNL				113.32			113.32	
	UN+				206.19			206.19	
	PERIOD YTD			2.00	319.51	0.00	0.00	319.51	321.51
OPERATIONS	CARD REPLACEMENT	1	2.00	2.00					
	UNL				86.50			86.50	
	DSL				4,194.97			3,947.97	
	PERIOD YTD			2.00	4,281.47	0.00	0.00	4,281.47	4,286.47
ACCOUNT TOTALS	CARD REPLACEMENT	2	2.00	4.00					
	UNL				199.82			199.82	
	UN+				206.19			206.19	
	DSL				4,194.97			4,194.97	
	PERIOD YTD			4.00	4,600.98	0.00	0.00	4,600.98	4,604.98
				12.00	13,088.15	15.00	0.00	13,103.15	13,133.15

View totals by DEPARTMENT

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CITGO and WEX contacts

CITGO Fleet VIP Line

1-855-804-1455

Karen Lacey

CITGO Fleet Card Representative

1-800-423-8434

klacey@citgo.com

Sarah Nash

WEX Fleet Manager

207-523-6366

sarah.nash@wexzinc.com

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