Understanding Card Fuel Controls
For Mastercard Fleet

Driver Cards vs. Vehicle Cards: The Setup Basics

> **Line 1**: Card Number
> **Line 2**: Expiration Date
> **Line 3**: Vehicle/Driver Name
> **Line 4**: Company Name

Only lines 3 and 4 can be set by the customer.
Names must comply with Mastercard naming policy

Driver Cards

> Should **prompt with 1:1 Driver ID numbers,** or **use vehicle numbers from a pool**

> If a unit number is used, reports will show what vehicle was fueled by the driver.

Vehicle Cards

> Vehicle Cards should be configured with a **pool of Driver IDs**
> Must include one of these 5 types embossed in last name field:
>   > Vehicle
>   > Unit
>   > Plate
>   > Truck
>   > Aircraft

The Fleet Program allows customers to customize spend parameters

Pump-only purchases (MCC 5542)

Level III locations

Spending limits by card

Prevents miscellaneous in-store purchases

Ensures consistent product-level reporting for the most comprehensive data available

Limit the number and size of transactions (gallon limits not available)

The level and quality of data capture varies by station level.

Data Captured:

Level I

No prompted data

› Name of merchant
› Address of merchant (city and state)
› Amount of transaction in US dollars
› Date/time transaction was authorized
› Date transaction was posted to issuer's system
› Merchant Category Code (MCC)

Level II

No prompted data

› Level I data **plus**
› Line item detail:
  › Item description(s) and type
  › Item quantity(ies)
› Purchase price per gallon/item

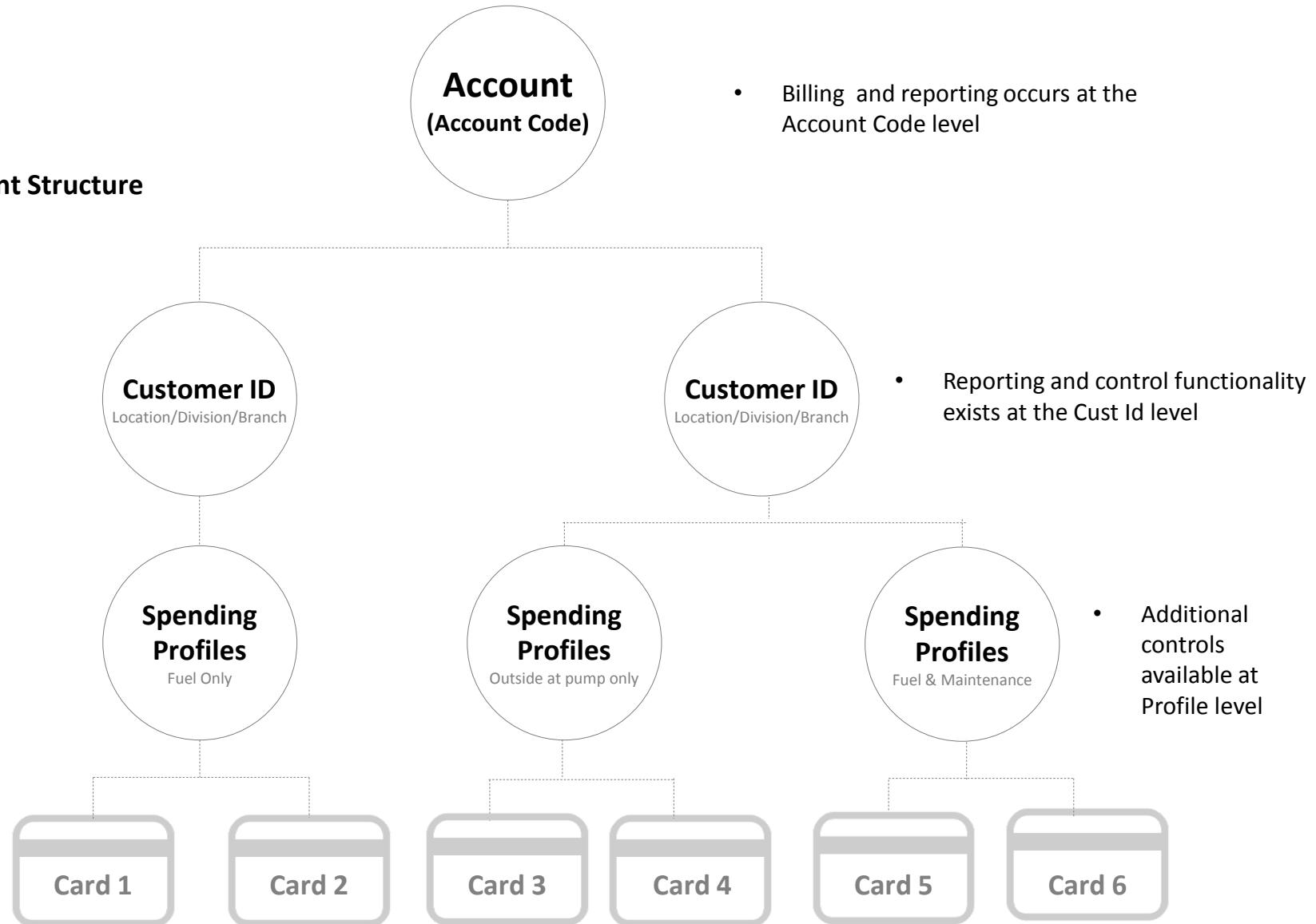**Level III**

Prompted data

› Level II data **and one or more of the following prompted data sets**:
  › Vehicle # & Odometer
  › Driver ID & Odometer
› **Odometer** is strictly **capture only**, all other prompts are **verified at the POS**.

Sample Account Structure

Sample Account Structure

Account
(Account Code)

- Billing and reporting occurs at the Account Code level

Customer ID
Location/Division/Branch

Customer ID
Location/Division/Branch

- Reporting and control functionality exists at the Cust Id level

Spending Profiles
Fuel Only

Spending Profiles
Outside at pump only

Spending Profiles
Fuel & Maintenance

- Additional controls available at Profile level

Card 1   Card 2   Card 3   Card 4   Card 5   Card 6

Profile **Standards**

Profiles determine the type of card, where cards can be used, and transaction controls.

Defined as a group of employees with the same **spending limit** and **MCC purchase options** (Merchant Category Code groups).

A company can create **up to 999 spending profiles**.
i.e. 001= Fuel only; 002= Fuel & Maintenance

Profiles are also **setup by the type of card**.
A customer with both vehicle cards and driver cards requires at least two profiles.

Mastercard Card Prompting

Mastercard allows for <u>only one piece of information</u> to be entered by employees at the point of sale.
Options include:

1	2
Unit (truck) number and mileage	**Employee DIN (Driver ID) number and mileage**
Most common with driver cards	Most common with vehicle cards

NOTE:

Changing a card's prompting option requires the replacement of **all** cards on the profile.

Account Setup: Profiles and Card Configurations

Profile MCC selection determines where cards on the profile can be used.

MCC Choice → **Acceptance Level**

MCC Choice	Acceptance Level
Fuel, all locations	Payment inside and at pump at all Fuel Locations
Fuel & maintenance	Payment inside and at pump for Fuel locations and at Maintenance locations
Inside only	Payment inside only
Pump	Pump only

Profile settings also allow customers to customize purchase restrictions by:

› **Day of week**

› **Time of day**
Note: iCD reports transactions in CST

› **# of transactions per day, week, and/or month**
Consider increasing for vehicles with large fuel tanks; merchants occasionally set a default purchase size limit (generally $75-150) as a fraud-protection measure. In this case, two transactions will be required to complete the fill-up.

› **Transaction size (in dollars)**
Multiply the # of gallons required for fill-up by avg. fuel cost per gallon.

› **Separate maintenance limits**
Enables drivers to make larger maintenance purchases when needed (if card is on Fuel & Maintenance profile).