



Response to RFP

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CIRCLE **K**™ pro

EXECUTIVE **SUMMARY**



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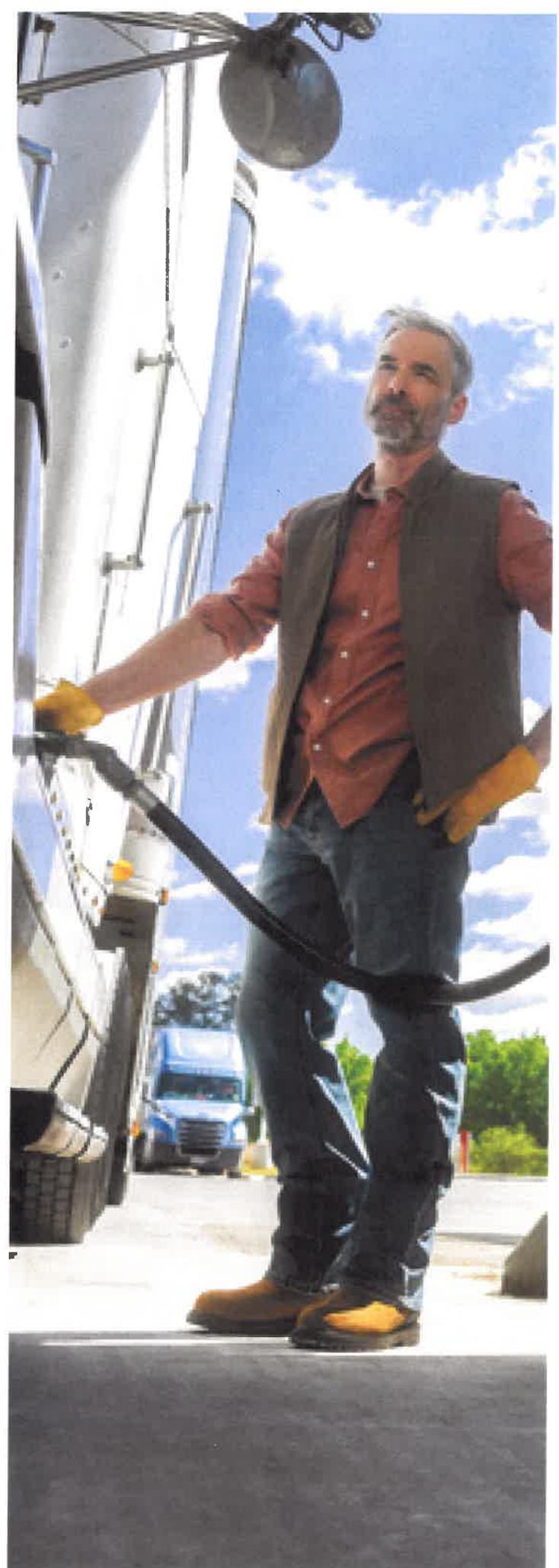
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Circle K's success in the convenience retailing industry spans more than 60 years. Our roots trace back to 1951 when Fred Hervey purchased three Kay's Food Stores in El Paso, Texas. Little did anyone know that these stores would serve as the beginning of Circle K.

During the early years, Hervey's enterprising spirit enabled the company to make its mark in the southwestern part of the United States. He grew the Circle K chain into neighboring New Mexico and Arizona. Storefront of Circle K. International market

During the next few decades, Circle K grew its retail network through a series of acquisitions, which were incorporated into the Circle K brand. By 1975, there were 1,000 Circle K stores across the U.S. In 1979, Circle K entered the international market when a licensing agreement established the first Circle K stores in Japan. The company's growth continued and, by 1984, sales had reached \$1 billion.

In 1999, a franchise program was introduced to support operators looking to build a business with a leading convenience store brand. In 2003, Circle K was acquired by Alimentation Couche-Tard and has developed into a global brand represented in over 20 countries.

Circle K has become one of the most widely recognized convenience store brands, known worldwide for quality products and great customer service. We have come a long way since our humble beginnings, and we're proud of where we've been and where we're going. Please visit our timeline to learn more about the Circle K story.

CORPORATE OVERVIEW

Circle K Pro, the fleet fuel card division of Circle K Stores Inc., delivers flexible, cost-effective fueling solutions designed to meet the needs of commercial and government fleets of all sizes. Our program provides businesses and public sector organizations with access to competitive fuel discounts, company owned, and company operated fueling network, and powerful fleet management tools.

As part of Alimentation Couche-Tard Inc.—a global leader in fuel and convenience retail—Circle K Pro connects customers to a broad network of Circle K locations across North America.

With a focus on operational efficiency, driver convenience, and expense control, our fleet fuel card is built to simplify fleet fueling while delivering measurable savings and insights.



KEY HIGHLIGHTS



Global Presence: Operating in 26 countries with over 14,000 retail locations.



Fuel Sales: Over 37 billion liters of fuel sold annually worldwide.



Annual Revenue: \$75.1 billion (FY 2024).



Fleet Expertise: Trusted by municipalities, school districts, logistics companies, and corporate fleets.



Parent Company: Alimentation Couche-Tard Inc. (TSX: ATD.A, ATD.B).



US COVERAGE **OVERVIEW**

Beyond our extensive retail operations, Circle K Pro is supported by a dedicated workforce of over 80+ professionals across North America, ensuring seamless service for fleets. Our behind-the-scenes support teams, including account managers, customer service specialists, and regional fuel managers, work tirelessly to provide real-time assistance, transaction monitoring, and fleet optimization. With regional offices and corporate support teams available nationwide, Circle K Pro ensures that fleets receive expert guidance and personalized service.



COMPANY OWNED, COMPANY OPERATED **MODEL**

At Circle K, our 95% company-owned, company-operated model sets us apart by ensuring a consistent, high-quality experience across our entire network. Unlike franchise-based models, our structure allows us to maintain strict operational standards, implement seamless customer-focused programs, and provide reliable service at every location.

This control enables us to offer uniform discounts, streamline fuel pricing, and efficiently implement customer-specific incentives, ensuring that fleet customers receive the same benefits no matter where they stop. Additionally, our dedicated Account Managers will work directly with store teams and your regional fleet to create a tailored experience that enhances efficiency, reliability, and cost savings.

By owning and operating the vast majority of our sites within West Virginia, Circle K delivers an unmatched fueling experience for businesses and fleets within your region.

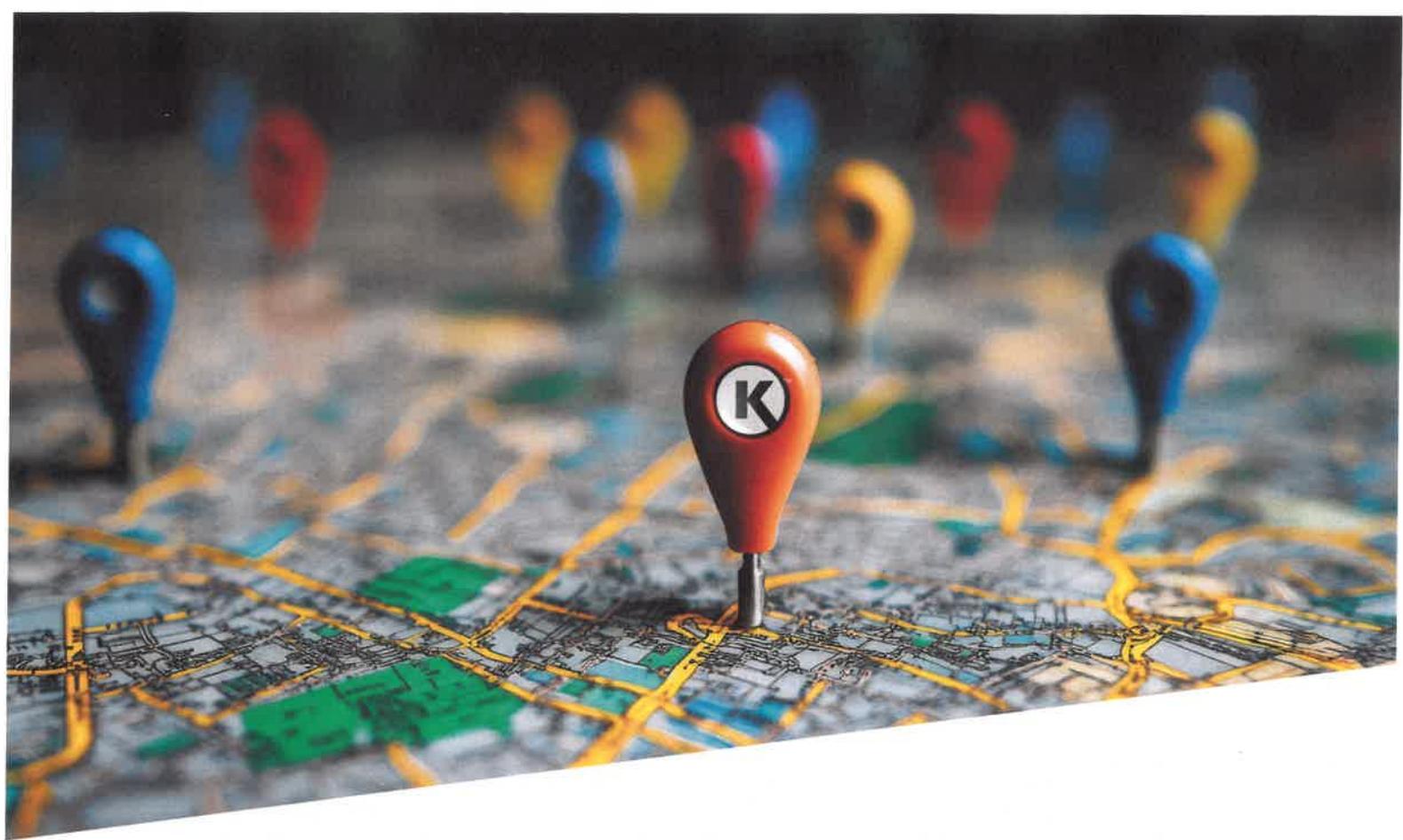


THE CIRCLE K PRO **UNIVERSAL FLEET CARD**

The Circle K Pro Universal Fleet Card is designed to deliver cost-effective, seamless, and secure fueling solutions for public sector organizations managing complex fleet operations. Tailored for municipalities, city departments, and government agencies, the program offers robust features that support operational efficiency, financial accountability, and long-term fleet sustainability. Fleet managers gain access to advanced tools that enable real-time tracking of fuel usage by vehicle, driver, and location.

The platform also supports tax-exempt billing and detailed, audit-ready invoicing for government entities. With dedicated account support, data integration options, and continuous enhancements, the program is built to evolve alongside the demands of modern municipal fleet operations.





CIRCLE K PRO CUSTOMER **VALUE PROPOSITION**

At Circle K Pro, our mission is to deliver a seamless, secure, and value-driven fueling experience for fleets across North America. Designed to support municipalities, corporate originations, and large-scale fleet operations, the Circle K Pro fuel card program offers a powerful combination of convenience, control, and cost efficiency—all backed by the strength of one of the largest fuel and convenience networks in the country.

- **Flexibility** – With access to over thousands of Circle K and in network fueling locations, our fuel card provides unmatched coverage and accessibility. Whether operating within a single city or across multiple regions, fleet drivers can count on convenient access to gasoline, diesel, and on-site amenities, all with the ease of a single, secure payment method.

CIRCLE K PRO CUSTOMER VALUE PROPOSITION (CONT.)

- **Consistency** – Circle K owns and operates the majority of its U.S. locations, ensuring a consistent, high-quality experience across our fueling network. Fleet administrators and drivers benefit from reliable service, clean facilities, and a streamlined fueling process no matter where they operate. Our dedicated account managers work closely with fleet clients to align store-level support with operational needs, enhancing the customer experience at every touchpoint.
- **Control** – Circle K Pro’s advanced fleet management platform gives administrators complete visibility into fuel usage and spending. With features like real-time reporting, purchase controls, driver ID validation, and customizable limits, fleets can curb misuse, enforce policy compliance, and stay within budget.
- **Savings** – Our fuel card program offers competitive, transparent pricing options including retail-minus and cost-plus models—providing significant savings and predictable fuel costs for public agencies and private fleets alike. Tax-exempt billing options and consolidated invoicing help simplify reconciliation and reduce administrative burden.
- **Innovation** – Circle K Pro leverages cutting-edge technology to streamline operations and improve fleet efficiency. Our digital tools enable transaction monitoring, data export, and integration with third-party systems. Plus, with app-based location search and contactless payment features, drivers save time while staying focused on the road.

Circle K Pro is more than a fuel card—it’s a trusted partner built to move your fleet forward with transparency, efficiency, and reliability.

YOUR TEAM OF **PROFESSIONALS**



Jamil Muhammad

Key Account Manager - Government

As Circle K Pro's Key Account Manager for Government, Jamil serves as your dedicated point of contact to ensure seamless communication, proactive account management, and strategic support for your fueling and mobility needs. His role is to understand your operational priorities, anticipate challenges, and implement tailored solutions that help streamline day-to-day operations—from optimizing fueling efficiency and cost control to ensuring convenient access to both traditional fuel and EV charging resources. By managing all aspects of the relationship, he can quickly address issues, coordinate resources, and provide insights that keep your fleet running smoothly, reliably, and within budget.



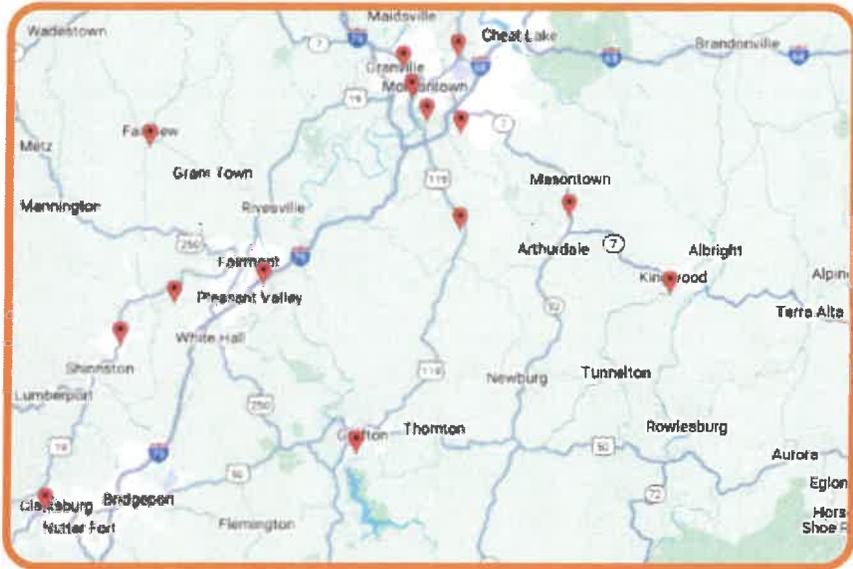
Aaron Beatty

Regional Fuel Sales Manager

As Circle K Pro's Regional Fuel Sales Manager, Aaron brings a deep understanding of the region's diverse fueling landscape and a strong commitment to ensuring that government agencies, municipalities, and partner organizations across West Virginia have the fuel resources they need when and where they're needed.

In this role, Aaron collaborates closely with account management teams to align fueling strategies with operational goals, uncover opportunities for cost savings through real-time fuel price mapping and tax-exempt billing, and expand access to fueling across Circle K's extensive retail network, partner merchant locations, and developing EV infrastructure.

STATEWIDE COVERAGE & UNIVERSAL ACCEPTANCE IN **WEST VIRGINIA**



Circle K offers comprehensive fueling coverage throughout the State of West Virginia, ensuring reliable and convenient access for fleet drivers wherever operations take them. In addition to Circle K locations, our Universal Fuel Card is accepted at 200+ fueling brands and locations statewide through the WEX network, providing maximum flexibility and minimizing out-of-route fueling.

Fuel purchases made at these WEX-authorized locations earn a 0.5 basis-point (.005%) discount, delivering consistent savings while maintaining broad network access and operational continuity across West Virginia.

 [**CLICK HERE**](#) for full list of WEX Fleet Card accepting locations



ACTIVATION AND IMPLEMENTATION **JOURNEY**

Upon activation, customers are immediately supported by Circle K's dedicated Customer Success Team, which is comprised of two specialized units—The Activation Team and The Customer Experience Team—working in tandem to ensure a smooth onboarding and long-term satisfaction.

THE ACTIVATIONS TEAM



Manages the initial onboarding process by:

- Handling application submissions, including Digital+ enrollments.
- Creating cases to track application progress, approvals, and account setup.
- Supporting customers through complex application approvals and addressing common credit issues (e.g., DEPLOC, DDD, F7).
- Providing consistent communication through email and phone, customized to the customer's engagement preferences.
- Serving as a liaison between the customer, the sales team, and WEX Bank.

The Activations team maintains a structured engagement cadence, contacting customers every 3–5 business days over a 30-day window to ensure timely document return and next-step progression. Sales reps are alerted in cases of non-responsiveness. All communication with WEX Bank is streamlined through secure Salesforce notes to ensure credit compliance.

THE CUSTOMER EXPERIENCE TEAM



After activation, this team ensures long-term success by:

- Acting as the primary point of contact for customer service and support.
- Conducting 30-60-90 day onboarding calls for small fleets, addressing adjustments and resolving issues
- Providing White Glove Support—personalized assistance that goes beyond standard call center service.
- Helping customers navigate the WEX Online Portal for efficient account management.
- Focusing on customer retention and loyalty, offering a balance of self-service education and hands-on assistance to ensure a superior experience.

COMPREHENSIVE TIMELINE & IMPLEMENTATION PLAN

Phase 1: Pre-Implementation Planning (Week 1)

Objectives: Align stakeholders, finalize implementation logistics, initiate system readiness

Task	Description	Responsible Team	Deliverables
Kickoff Meeting	Introduce Circle K's Activation & Customer Experience Teams, confirm key contacts from State agencies.	Circle K Activation Team	Kickoff deck, contact list
Scope Confirmation	Finalize account volumes, agency-specific needs, custom reporting requirements.	Circle K Activation Team + State	Scope document
Data Preparation	Identify data file formats for Cards, Accounts, Transactions; confirm REST API requirements.	Activation Team	API/Data Requirements Report
Technical Readiness Review	Coordinate with WEX Bank to confirm backend readiness.	Activation Team + WEX Bank	WEX coordination log

COMPREHENSIVE TIMELINE & IMPLEMENTATION PLAN

Phase 2: Account Setup & Onboarding (Week 2-4)

Objectives: Set up accounts, submit applications, begin card issuance.

Task	Description	Responsible Team	Deliverables
Application Submission	Submit agency applications via online WEX credit application.	Activation Team	Confirmation of submissions
Progress Monitoring	Every 3–5 business days, check-in on documentation status, approvals, or missing elements.	Activation Team	Weekly progress report
Credit Liaison	Address common credit issues (DEPLOC, DDD, F7) in collaboration with WEX Bank.	Activation Team	Resolution log
Internal Escalation	Alert State liaisons if agency reps are non-responsive.	Activation Team	Engagement summary

COMPREHENSIVE TIMELINE & IMPLEMENTATION PLAN

Phase 3: Card Issuance & Portal Training (Week 4-6)

Objectives: Deliver cards, train users, activate accounts.

Task	Description	Responsible Team	Deliverables
Card Distribution	Deliver fleet cards to designated Vehicle Coordinators.	Activation Team	Card delivery manifest
WEX Portal Access	Assist with portal login and navigation setup.	Customer Experience Team	User access report
Initial Training	Conduct group training sessions on card usage, portal tools, fraud prevention.	Customer Experience Team	Training attendance & feedback
Readiness Check	Confirm completion of setup and user preparedness.	Government Agency	Readiness checklist

COMPREHENSIVE TIMELINE & IMPLEMENTATION PLAN

Phase 4: Post-Activation Support (Days 30–90)

Objectives: Ensure smooth operation, resolve issues, reinforce training.

Task	Description	Responsible Team	Deliverables
30-60-90 Day Calls	Conduct proactive check-ins for each agency or fleet group.	Customer Experience Team	Call summary reports
White Glove Support	Provide personalized assistance for high-need users.	Customer Experience Team	Support ticket logs
Fraud/Usage Monitoring	Set up alerts for out-of-policy purchases or anomalies.	Customer Experience Team	Fraud monitoring dashboard
Reporting Support	Ensure integration with Fleet Focus FA and provide reporting file samples.	Key Account Manager	Reporting validation

COMPREHENSIVE TIMELINE & IMPLEMENTATION PLAN

Phase 5: Ongoing Engagement & Optimization (Beyond 90 Days)

Objectives: Sustain performance, refine training, and improve service

Task	Description	Responsible Team	Deliverables
Quarterly Reviews	Review usage trends, KPIs, fraud alerts, and feedback.	Regional Sales Manager	Quarterly performance report
Continuous Training	Offer new user onboarding, refreshers, and portal updates.	Key Account Manager	Training log
Continuous Improvement	Collect feedback and optimize service delivery.	Key Account Manager/ Regional Sales Manager	Feedback/action log



PRICING STRUCTURE

Monthly Gallons	Rebate
0 - 4,999	0.08
5,000 - 24,999	0.10
25,000 - 49,999	0.12
50,000 - 74,999	0.14
75,000 - 99,999	0.16
100,000+	0.18

- NET 22 Terms
- \$0 Card Fee
- 0.10 Rebate off Unleaded and Diesel gallons purchased at Circle K sites
- A 10% basis-point (0.100) discount applied to all eligible fuel transactions at WEX-authorized locations

WELCOME TO THE **INNER CIRCLE**

The Circle K Inner Circle mobile app provides drivers with a powerful, GPS-enabled fuel site mapping tool, available on both Android and iPhone devices. Through the app, users can quickly enter their current location (via GPS, zip code, or address) and select their preferred fuel type and search radius. The app then delivers a list of Circle K and participating merchant locations, complete with addresses, distance from the user's location, and real-time fuel price information. Each site listing includes the most recent per-gallon price and the date and time of the last update, ensuring accurate, up-to-date data that enables drivers to make cost-effective fueling decisions on the go.

Key Features of the Inner Circle Program

- **Fuel Discounts:** New members receive an introductory offer of 25¢ off per gallon on their first five fuel purchases.
- After this period, members enjoy an everyday discount of 3¢ per gallon, which increases to 5¢ per gallon upon reaching Premium Member status by spending \$500 on fuel and merchandise.
- **In-Store Rewards:** Members can take advantage of exclusive in-store promotions, such as purchasing five select items (e.g., single-serve snacks or beverages) and receiving the sixth item free.
- **Personalized Offers:** The program provides tailored deals and early notifications about new products, ensuring members have access to the latest offerings and promotions.

*Inner Circle fueling discounts do not apply when using a fleet card and are intended to be redeemed by the driver when purchasing personal fuel.



innercircle



CIRCLE **K**™ pro

THANK YOU!

Appendix I: Circle K Fuel Card Program Additional Information



Executive Summary

This response is presented by WEX Bank, a Utah industrial bank. WEX Bank is a wholly-owned subsidiary of WEX Inc. (NYSE: WEX; wexinc.com), a Delaware corporation. Unless context dictates otherwise, WEX Bank and WEX Inc. are collectively referred to herein as WEX.

WEX Bank	WEX Inc.
111 East Sego Lily Drive, Suite 250 Sandy, UT 84070 (888) 842-0075	1 Hancock St. Portland, ME 04101 (800) 761-7181

In the past decade, our business has grown from \$318 million in revenue and 725 employees to \$2.55 billion in revenue in 2023, and more than 7,200 employees around the globe. WEX simplifies the business of running a business across three segments:

Fleet and Mobility Solutions

WEX reimagines mobility across fleets of all sizes as **we partner** with nine of the top 10 U.S. fuel retailers, service approximately 600,000 global fleet customers, with 19 million vehicles using our mobility solution.

Manage Fleets & Mobility

-  Controls & Fraud Prevention
-  Proprietary Network
- 

Healthcare and Employee Benefit Solutions

WEX simplifies administration of benefits for employees, including CDH accounts, in the United States both directly and through partners, serving more than half the Fortune 1000 companies in the U.S.

Simplify Employee Benefits

-  Benefits Administration
- 

Travel and Corporate Solutions

WEX is among the world’s largest commercial payment companies - a trusted technology partner for some of the world’s largest organizations, uniquely coupling wholly-owned market leading technology with a global issuing & funding capability.

Streamline Payments

-  Expense Management
- 

EV & Mixed Fleets
 600k Global Customers

Benefits Accounts
 COBRA/Billing Solutions

Workflow Automation
 Travel Booking

For over **40 years**, we have built our proprietary closed-loop network that includes acceptance at 95 percent of the retail fuel locations in the United States. Our network provides the ability to control purchases in the field, and delivers comprehensive information and analysis tools that allow effective, data-driven operational management and cost reduction.

When discussing our solution with potential partners and customers, we often talk about "the WEX Advantage," which includes our collaborative, innovative culture. But the WEX Advantage is also :



Our People: We are 7,200 associates building partnerships and strategic relationships in the United States, Australia, New Zealand, Brazil, the United Kingdom, Italy, France, Germany, Norway, and Singapore - a diverse group of forward thinkers, problem solvers, and lifelong learners. Our culture didn't happen by accident. WEX is dedicated to cultivating a diverse, equitable, and inclusive (DE&I) space as part of our overall business strategy, which aims to achieve growth expectations, deliver innovative offerings to our customers, lead in the talent marketplace, and be a positive force in our community.

Sustainability: WEX understands the shift toward a low-carbon future requires widespread adoption of emerging technologies, as well as development of new resources. We encourage low-carbon commutes, support flexible working models, and are converting our small fleet to electric or hybrid vehicles as leases renew. Additionally, we reduced our internal data center energy use by 64% (2019-2022).

Social Impact: We work to enhance the health and well-being of our communities, customers, partners, and employees through the products and services we offer, community involvement, and philanthropy. Recently, we launched our Global Giving Framework, which shifted our philanthropic focus to more effectively engage employees and better align with WEX culture, giving more than \$980,000 through our corporate philanthropy program.

Circle K Program Highlights

WEX's program simplifies your mobility management and performance with superior card functionality, reporting, and customer service, including:

- Level III data capture on 99.8% of transactions for greater insight and fraud detection
- Nine levels of hierarchy for flexible reporting and billing options
- Advanced card to Prompt ID number functions; ability to tie one card to one Prompt ID, etc.
- More flexible prompting options at point of sale
- Acceptance at 95% of U.S. retail fuel sites; expanded acceptance through virtual Mastercard technologies
- Robust online reporting tools through WEX Online, including the ability to schedule and share custom reports
- Ability to customize data fields and add GL codes for accounts, drivers, vehicles or cards
- Control over user access to the online system, with advanced administrative functions



Acceptance

WEX has been a leader in the fleet card industry **since 1983** and processes transactions for more than 18 million vehicles.

Our closed-loop network in the U.S. includes site acceptance at **95 percent** of the nation's retail locations.



Mobility businesses need a card with broad acceptance. The WEX Fleet Card offers acceptance in all 50 states, and we require all of our 138,000+ accepting locations to capture and transmit Level III data. The card is accepted by all major oil companies and fuel retailers, as well as independent merchants in urban, rural, and remote locations.

The WEX Fleet Card is also accepted at more than 2,200 locations in Canada.

Directories

WEX is always increasing its acceptance coverage. For the most current information, the WEX corporate website (<https://www.wexinc.com/products/fuel-cards-fleet/wex-fleet-fuel-card-locations/>) includes an online site directory where fueling locations can be searched by brand, city, state, and zip code. WEX's web-based account management and reporting tool, WEXOnline, and the WEXConnect mobile app, also contain searchable fuel directories.

Adding New Merchants

WEX is always increasing its acceptance coverage for fuel, service, and marina locations. Because we currently have acceptance at 95% of all retail fuel sites in the United States, our merchant acquisition strategy is driven by the needs of our fleet customers. If a customer needs specific merchants added to the WEX accepting network, the customer should provide the following information to WEX:

- Merchant name
- Merchant address
- Merchant contact person
- Phone and fax numbers
- Expected utilization/volume from your fleet
- Name and phone number of fleet employee requesting WEX card acceptance



WEX will work with all interested parties in an attempt to gain acceptance at the location. This includes either direct agreements or acceptance through our partnerships with network sales organizations and acquirers.

WEXPay™

WEXPay is a tool that enables out-of-network purchases* at additional merchants in the Mastercard network by utilizing a virtual card interface. Typically used for independent or geographically remote fuel and service sites, WEXPay provides the control of a fleet card with

the convenience of a credit card. This tool reduces the number of out-of-network sites where drivers would have to use an alternative form of payment.

Using WEXPay in conjunction with your WEX Card lets you set the rules for your drivers, controlling merchant, transaction, and even product type limits. We apply those limits to both WEX Card and WEXPay Mastercard transactions. Expanded coverage combined with integrated reporting and invoicing can further streamline purchasing and operations.

How it Works

As a Mastercard issuing bank, WEX uses Single-Use Account Number technology to authorize a one-time payment to a merchant. The account number provided to the merchant by an automated voice response system (IVR) is fast and secure — good only for that one purchase.

When the merchant calls for authorization, the IVR prompts for card number, card expiration date, prompt ID, purchase amount, and product. The WEX system applies purchase controls based on the product selected by the merchant and collects similar levels of purchase data, including Prompt ID and odometer. Details of the purchase are integrated into your WEX invoice and reports. One card, one invoice, one report with the same controls and service WEX customers expect.

** Purchases are subject to the Mastercard transaction processing rules and terms of use, including tax exemption rules.*

Level III Data Capture

Level III data capture can help reduce fraud and provide greater visibility into fleet operations with Prompt ID (i.e., Driver or Vehicle ID), and odometer entry required for each purchase. Fleets that use the WEX Card receive detailed information like product type and description, fuel grade, cost per gallon, sales tax, and more, on 99.8% of transactions.

WEX requires Level III data capture and transmission of all accepting merchants within our closed-loop network, thereby providing greater assurance that customers receive the detailed data they need. That data is included in standard and custom reporting. Some of our competitors claim 100% Level III data capture; however, they achieve this percentage through site lockout on their non-Level III locations. Locking out these sites decreases the number of locations available to your drivers. WEX collects the below data at all accepting locations and reports it back to the fleet:



With the WEX Card, management can implement controls to decline a transaction or provide alerts and exception reports when the purchase falls outside established business parameters. When a driver pays with a WEX Card at any of our accepting locations, the point-of-sale device prompts them to enter certain information (i.e., Prompt ID and odometer reading). This information, collected before a purchase authorization, enables fleet managers to know, in real-time, the amount spent, and what was purchased (i.e. fuel, parts and service, oil changes, or other non-fuel products available using the WEX Card). This way, managers gain insight into costs for each vehicle, the cost per gallon, the cost per mile, and other data points **without manually sifting through receipts.**

Although Level I and Level II data may suffice for consumer purchases, Level III data is **ideal for business with multiple vehicles and drivers to administer.** Without Level III data, large fleet management can become a time-consuming audit of invoices and bank statements.

Managers can use the richer level of transaction detail to facilitate a smarter and more efficient operation. For example, Driver IDs allow managers to identify purchasing and consumption patterns. Gas-guzzling vehicles or drivers consistently refueling at above-average prices become immediately obvious, as do opportunities to improve costs per mile or mileage per gallon.

Managers can also use odometer readings and changing fuel-per-gallon consumption figures to **optimize maintenance schedules and know which vehicles are ready to be traded in or retired from service.**

Level III data can also help managers detect and reduce unauthorized and/or fraudulent card use. Because drivers must input ID numbers at the time of purchase, Level III data creates a paper trail that links all expenditures back to their source. If a driver makes a purchase, management knows and, because management may assign Driver or Vehicle IDs, reporting ties back to drivers who may use multiple vehicles or vehicles with multiple drivers.

WEX's Closed-Loop Advantage

One of the most significant advantages the WEX proprietary closed-loop card offers over an open-loop solution is our custom-built network. The WEX Card can only be used at accepting fuel and maintenance locations. **This is the first line of defense against unauthorized or fraudulent spending, either of which could more easily occur with an open-loop credit card that can be used at any type of retailer.**

WEX ensures that all accepting vendors comply with the same requirements, and that data capture is tailored specifically to meet customer needs.

WEX Cards and open-loop credit cards both offer managers the ability to track and set controls on spend. However, the WEX closed-loop solution provides more in-depth transaction data, greater flexibility and security, and tighter controls than does an open-loop credit card.

The cardholder is required to enter a Prompt ID for each transaction. This helps prevent the card's use in case of loss or theft, while also reducing internal and external fraud. The Prompt ID can be linked to specific purchase controls in WEXOnline, providing further security by limiting expenditures to certain types of purchases, at specific dollar levels, and during specific timeframes.

Contrast this to a typical credit card, which usually requires no additional verification.

Levels of Control - Product Codes

Transmission of accurate Level III data and product coding is dependent upon drivers entering the correct odometer reading as well as each merchant's programming of their point of sale devices, which are typically located on their island card readers or in their stores. The merchant's chosen network processor then transmits this data to WEX.

If the product code sent is invalid for that merchant, the file could fail to process. If the product code is valid, but wrong, WEX would remain unaware until notified by the customer. If WEX becomes aware of erroneous product coding, our Merchant Processing team can correct miscoded transactions and advise the affiliated Network of what NACS Code was received, and what fuel type was dispensed.

WEX contacts and encourages merchants or network processors to address any incorrect product codes or data. Incorrect product codes can affect rebates, discounts, tax exempt processing, reporting, and contract pricing. We recommend that customers retain paper receipts to review with the merchant in the event of reporting errors.

Levels of Control - Purchasing Controls

WEX understands that it is critical for fleets to minimize waste and fraud and stay within budget. Our detailed Level III data capture underlays our platform’s variety of purchase control tools that help enforce purchasing policies.

While most generic credit cards can control the type of merchant, WEX goes a level deeper and controls the product type being purchased.

Product Classes are groupings of like products separated by type: Fuel; Oil & Fluids; Parts & Service; Quick Lube; Roadside Assistance; General Merchandise. Purchase Controls enable or disable access to specific product classes within WEX’s closed-loop network of fuel and service merchants. Managers can then set spending limits at the transaction level, such as: dollar limits and timeframe of purchase.

Purchase Controls offer managers the flexibility to limit transactions within WEX’s network of fuel and service vendors. For example, the fleet can allow drivers to purchase fluids, like washer fluid or oil, but disallow general merchandise. A typical credit card would be open to all gas stations and any merchandise that is available in this retail channel, potentially allowing a driver to purchase electronics or snack food, and exposing the customer to unauthorized expenses and program abuse.

Cards are linked to purchase controls in WEXOnline, providing further security by limiting expenditures to certain types of purchases, at specific dollar levels, and during specific timeframes. Establishing limits helps a manager detect and prevent unauthorized transactions, potentially saving the fleet money. Managers can use controls to establish daily, weekly, twice monthly, or monthly (defined as calendar month, or billing cycle) limits for fuel and non-fuel expenditures. If a transaction is outside of the set limit, it is logged and recorded at the point of sale or, in the case of hard controls, declined at the point of sale.

Card Level Purchase Controls
Per transaction dollar limit
Per period dollar limit (daily, weekly, twice monthly, monthly)
Per period # of transactions (daily, weekly, twice monthly, monthly)
Total fuel per period (daily, weekly, twice monthly, monthly)

Card Level Purchase Controls
Total non-fuel per period (daily, weekly, twice monthly, monthly)
Total gallons per period (daily, weekly, twice monthly, monthly)
Time of day (subject to server location's time zone)
Day of week (subject to server location's time zone)
*Enforcement of some limits depends upon adoption of specification and merchant participation

Automatic Pump Shut-Off is an optional control that uses WEX’s proprietary technology. When a driver reaches any of the set limits, the pump shuts off, resulting in increased operational efficiency, enforcement of driver policies, and better cost management.

Automatic Pump Shut-Off works in conjunction with three purchase parameters: Fuel Dollars per Transaction; Fuel Dollars per Timeframe; and Total Dollars for All Products per Timeframe.

The manager defines one or more of these purchase parameters by creating and associating a Purchase Control profile to one or more cards. The manager can change customized controls in near real-time and alter them whenever necessary, resulting in increased control, convenience, and accountability. Customers using Automatic Pump Shut-Off enjoy:

- Reduced fraudulent fueling – helps to limit overages and unauthorized activity.
- Tighter control over fleet expenses – allows for better management of fuel expenditures.

Real time alerts

Real Time Alerts allow the manager to define purchasing guidelines on specific Purchase Controls, and receive alerts for situations outside of defined operational behavior – e.g., if a transaction exceeds a set dollar amount, total dollars for all products per timeframe, total number of transactions for all products per timeframe, or fueling at a higher dollar amount than the vehicle’s tank size allows. If an exception occurs, the manager receives a notification within minutes, which provides details about the offending purchase, along with driver and vehicle information. Alerts go directly to the designated manager(s), and are housed in the WEXOnline Report module for analysis and monitoring.

 **Imports and reports**



Alternative Fuels

Certain WEX accepting merchants supply ethanol, natural gas (CNG, LNG), propane (LPG), hydrogen, biodiesel, methanol, and other alternative fuels. WEX has created an Alternative Fuel Directory using transaction information passed to us by accepting merchants, and from external sources such as the Department of Energy. This directory contains more than **6,000** WEX accepting sites that carry at least one alternative fuel type, and is available to download from WEX Online and/or can be provided in hard copy for use in vehicles.

WEX uniquely reports ethanol, methanol, CNG, LNG, and biodiesel.

EV Solution

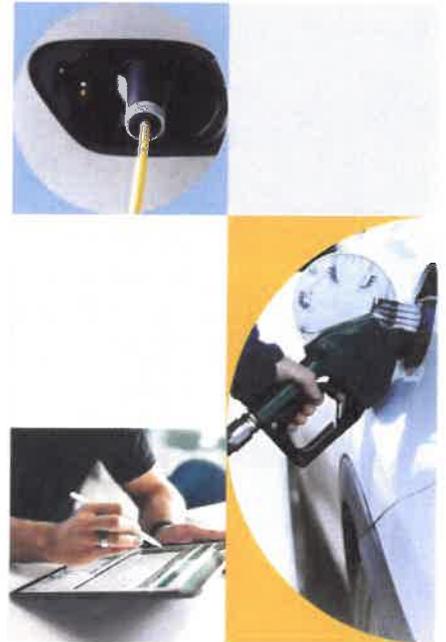
Innovation has brought electric vehicles (EVs) from concept to reality. WEX is a pioneer in the fleet card business and we are bringing that same innovative spirit to EV mobility, helping customers of all sizes navigate the complexities that come with change, and building EV solutions for today and tomorrow.

EV Fleet Converter

WEX helps your transition to a mixed or all-electric fleet through a variety of management services and fuel card products, serving as a trusted partner and expert advisor throughout the process.

EV Fleet Converter is an interactive tool to help you determine how, if, and when to convert some or all of your vehicles to EV - simply enter information about your existing vehicles and receive estimated cost of ownership, emissions savings, potential incentives, and charger needs for electrification.

EV Fleet Converter is available to all WEX customers via WEXOnline, free of charge.



En Route Charging

As customers begin integrating EVs into their organization, WEX makes it easy to pay for and track fueling events whether they are gallons or kilowatt hours -- with one account and one bill. An RFID (radio frequency identification), connected to the fleet's WEX account, makes charging touch-free, easy, and secure. Simply connect the RFID to your WEX account, set the WEX Card as the form of payment, and use the RFID at the charging station. Customers can view all of their transactions at WEXOnline.

WEX is accepted at more than 80% of the public charging stations in North America, including ChargePoint, EVgo, EV Connect, and Flo. The WEXConnect app finds convenient, available charging stations in real time, while the DriverDash app initiates charges.

At-home Reimbursement

WEX's at-home reimbursement solution allows light-duty vehicle drivers to access the cheapest EV charging — and the cheapest paid transportation energy of any kind* — from residential electricity rates. With WEX, at-home charging provides convenience to drivers and a cost-saving, seamless reimbursement process for businesses. Drivers can charge their vehicle overnight and start the day with a full charge, reducing the need for public charging during business hours.

The WEX at-home reimbursement solution simplifies the electrification journey with:

- Reimbursement calculations managed by WEX.
- Funds deposited directly into drivers' personal reimbursement accounts.
- Ability to approve or decline charging sessions via WEXOnline.
- Fueling and charging sessions reported and billed on one invoice.

**Price per gallon equivalent. Charging costs based on national average residential electricity rates and may vary.*

Aviation and Jet Fuel – AVCARD

WEX customers can manage aircraft fueling, maintenance, and activity with the AVCARD program. AVCARD - a complete purchasing solution for fuel and related aviation services - is a credit card and contract fuel program used by corporate and private flight departments at both domestic and international airports. An AVCARD account integrates with the customer's existing

WEX account, so you only need one card program for purchasing fuel and services from all AVCARD acceptors and/or contract fuel suppliers.

AVCARD is the most widely accepted aviation credit card, providing fuel access at **7,500 locations** in more than **190 countries**. With an AVCARD account, customers automatically participate in their Contract Fuel Program, which facilitates savings on jet fuel virtually everywhere in the world. Additionally, AVCARD's online interface allows customers to:

- View and download contact information and a detailed listing of specific services provided (catering, rental cars, hangar, etc.).
- Prearrange fuel and services.
- Log in to obtain contract fuel pricing.
- Request a firm Price Quote by email.
- Report a lost or stolen card online or use the toll-free number during business hours.

WEX customers can sign up and use the convenient features of the AVCARD program at no additional charge.

Marinas

Customers can purchase gasoline and diesel fuel at marine fueling locations through a combination of:

- Direct acceptance of the WEX Card at marinas with branded oil locations through electronic point of sale systems
- At any of the more than 9,500 marina locations that accept a Mastercard worldwide. The WEX Card and WEXPay would be used at these accepting locations just like any other fueling location to purchase fuel and related services. Additional terms and conditions apply.

Maintenance and the WEX Service Network

WEX offers several maintenance purchasing solutions to support customer needs. Currently, **the WEX Card is accepted at over 45,000 maintenance locations**, including Jiffy Lube, Valvoline,

and Bridgestone/Firestone, and can be used to purchase tires, transmissions, brakes, mufflers, oil changes, glass replacement, car washes, and other routine vehicle maintenance products.

In addition to the card-based product described above, we are actively building a comprehensive, cardless auto repair product that saves time, operational headaches, and money. **This auto repair product is accepted at over 90,000 service locations (and growing)**, eliminating phone calls between managers and repair shops by offering digital order approval. This approval is done on individual repair orders for each vehicle with the option to establish pre-determined controls. This embedded payment product offers a streamlined approval and payment process that keeps managers in control by eliminating plastic cards for payment. This product also reduces operational costs, allows for auto repair discounts, and ensures our customers get their vehicles back on the road quickly and efficiently. One of our largest customers currently uses Version One of this solution with great success, saving them hours of operational labor and thousands of dollars. Version Two is currently in beta testing.

WEXOnline®

WEXOnline, WEX's proprietary management and administration tool, helps customers manage their mobility needs for fuel, EV charging, and service expenses, while maximizing operational efficiency. Managers can perform day-to-day card, driver, and purchase control administration as well as complete analytical reporting, glean insight into vehicle health, review spending metrics, make account payments, and accurately forecast for future budgeting. You can manage your WEX account 24/7/365 with this web-based, mobile-responsive tool from any computer or mobile device.

Managers may assign access to as many WEXOnline users as necessary. Whether it's one or 100, approved users can perform various functions depending upon the level of access provisioned.

WEXOnline offers a group of purchasing control parameters, or limits, which the manager assigns to cards to limit the total spent per card per designated period. This allows easy, day-to-day management of the cards to ensure purchasing policies are enforced.



WEXOnline is the destination for managing vehicles and drivers, setting purchase controls, reporting, and financials-the tools needed to manage operations quickly and easily.

Benefits:

- Secure online 24 x 7 x 365 access to your card program.
- Manage vehicles, drivers, purchase controls, financials, and reporting anywhere.
- Efficient and flexible online management – can be managed by one administrator or multiple employees.

Fleet Manager – Cards, Drivers, Controls, Invoicing

The Fleet Manager module of WEXOnline allows users to add, edit, suspend, reactivate and terminate cards and drivers, add and manage card controls, and to view and download invoice details. They can also:

- Assign card to driver, vehicle or location.
- Transfer cards from one account to another.
- Group cards into profiles to enforce your purchasing policies.
- Create organizational units or departments to better organize cards, vehicles and drivers for reporting and management purposes (initially added during the implementation phase).
- Edit account information.

Custom Roles

The Administration module of WEXOnline allows the manager to create custom online user roles that can limit or broaden access into the system, providing flexibility to meet unique account program needs. For example, the manager can create custom roles that provide users with access to different sections of WEXOnline – such as driver maintenance. This setup allows users to focus on their defined tasks without giving broader permissions that could be abused.

The administrator can also add new online users, manage existing users, and manage online enrollment requests. It's easy to determine who gains access to the system, what level of access is provided to the user, and which accounts they have the ability to manage. Management responsibility is shared, but assigned administrators retain ultimate control over access privileges.

Benefits:

- Appropriate account and system access based on the user responsibilities.
- Ultimate control over who has access to the system, what level of access, and to what accounts.
- Ability to track user logins.

Purchase Controls

Purchase Controls are the parameters managers assign to cards. This allows for easy management of the program to ensure purchasing policies are enforced each time a card is used.

WEX offers the flexibility for management to define the purchase controls via numeric or alphabetic naming scheme (i.e., profiles). For example, one group of controls could be named "sedan," and the profile could be applied to that group of vehicles. Or, the profile could be called "delivery driver," and be set up for that type of employee. The manager can assign as few or as many control profiles as necessary, add new profiles or view existing ones, view cards assigned to each profile, clone, edit or modify the values, change the status of the profile, set account defaults, and reassign cards to other profiles.

Purchase controls allow the manager to edit a profile and have that change impact all associated cards. There is no limit to the number of cards assigned to a certain profile, and this functionality eliminates the need to manually edit each driver or vehicle record when a policy changes.

Benefits:

- Centralized account management.
- Efficient administration of cards, driver, vehicles and purchase controls.
- Quick link navigation to all management features and functions.

Financials

WEXOnline's Accounting Fields and Accounting Profiles functionality allows the manager to effectively manage the card program by providing additional User-Defined Fields to capture pertinent information such as: accounting codes; location values; fuel type (diesel/unleaded); and driver permissions (CDL license or job code). The addition of the User-Defined Fields gathers all pertinent information needed to manage reporting and the business. The WEXOnline

system is unique in allowing managers to name User-Defined Fields, and to require, or not, those data points for inclusion in reporting.

Additionally, the manager may easily create custom accounting fields at the account, card, driver, and vehicle prompt records level. The manager defines the field names, determines how the data should be entered, and whether the data is required.

For example, accounting fields might be defined as follows:

- "Cost Center" as four numeric characters and free form entry that is required input.
- "Region" as a list of values such as North, South, East, West, that is optional to input.
- "Equipment Type" as 20 characters of free form text that is required input.

Once these custom fields are added to the system, they can append the additional data on the card, account or prompt records, so activity can be tracked and monitored. These fields can be edited, even after the transaction has taken place, until the cycle closes, through the Transaction Management module. For example, a vehicle with an Equipment Type of "Floral Delivery" could be reallocated to the "Catering Department" so the transactions can be reposted to reflect the change of vehicle use.

Once accounting fields have been created for those that have a list of values instead of free-form text, a list of accounting codes can be added to the specific field. For example, "Region" could have North, East, South, and West assigned as a specific option in a drop-down box.

Accounting Profiles

Once the accounting fields and codes are established in the system, the manager can assign a subset of the codes, or accounting profiles. By utilizing this feature, the management can combine various fields and codes into one profile, assign it to one or more levels within a hierarchy, and streamline the information, thereby leveraging these accounting profiles to customize the data capture needs of an individual account or group of accounts.

For example, an organization's subsidiary, which represents one level of a hierarchy, requires that cards be tracked by G/L Code and Office. The manager can create an accounting profile

that requires these two fields be populated, and can create drop down lists applicable to the subsidiary.

Transaction Management

The Transaction Management module facilitates management’s reporting upon posted transactions, and reviews of accounting fields assigned to them at the time a transaction posts. Once the report is run, the accounting fields are editable. Each transaction may be flagged as “reviewed” to indicate that the manager reviewed the accounting fields and amounts, and found them acceptable. A transaction may be set for “follow-up,” which places it on the Follow-Up transactions report for later review.

For example, a manager has created Driver accounting fields called “Job ID” and “Region.” Whenever management creates a Driver account, the manager must assign a “Job ID” and “Region” to the Driver. When a Driver generates a transaction, the Job ID and Region automatically attach to the transaction.

Financial Module Benefits:

- Create accounting codes specific to the organization.
- Append data that is specific to the company’s cost accounting needs.
- Update and annotate accounting code fields post transaction.
- Streamline administrative duties through the use of accounting profiles.

Fuel Resource Tools

WEXOnline provides one-click access to WEX accepting locations, fuel pricing information, and specialized directories for diesel and alternative fuels, such as EV charging stations.

The Fuel Price Mapping Tool allows the manager to search for and map WEX accepting

FUEL PRICE MAPPING

NEW SEARCH

Street:

City:

State:

Zip:

Fuel Type:

Search Radius:

SUBMIT

Center of Search
 Fueling Location
 Today's Best Price
* Fees May Apply

AVG PPG FOR YOUR SEARCH: \$3.2

DISTANCE	SITE NAME	BRAND	EDGE NETWORK	ADDRESS CITY	ZIP	TELEPHONE	PPG	TRANSACTION TIME
13.22	BUXTON MINI MART	UNKNOWN		10 TURKEY LN BUXTON, ME 04093-3515		2079298877	\$2.889	★ 2/1/24, 3:53:32 PM UTC
14.81	PANDA MARKET	UNBRANDED		651 PARKER FARM RD BUXTON, ME 04093-3629		2077273333	\$2.928	★ 2/1/24, 10:08:38 AM UTC
5.26	SAMS CLUB #8186	UNKNOWN		440 PAYNE RD SCARBOROUGH, ME 04074- ----		2078835553	\$2.929	★ 2/1/24, 3:41:13 PM UTC

locations, updated with the most recent transaction pricing information for each location. WEX's comprehensive network processes millions of transactions each week, and provides managers with the real-time, cost-saving information needed to inform decisions.

The Top Metro Fuel Index gives a solid data point to understand regional variances in pricing, provides insight into future trends, and allows the manager to take advantage of downward trends and/or adjust for potential rising costs.

Diesel and Alternative Fuel Directories direct managers to sometimes-difficult-to-locate fuel types. These directories can be referenced to determine the most efficient fueling location, regardless of fuel choice.

Reporting

WEXOnline's reporting suite reduces the administrative time involved with managing expenses. We require all WEX-accepting merchants to capture detailed Level III transaction data, which supports our nine levels of hierarchy and provides the foundation for our superior reporting tools. WEX stores 24 rolling months of reference data, and provides older data upon service request. We divide our reporting suite into **report types** and **report categories**.

The major report types we offer are:

- Standard Reports.
- Ad Hoc Reports.
- Custom Reports.

Standard Reports include downloadable purchasing activity and financial summary reports such as Purchase Activity, Site Summary, Financial Summary, and Tax Summary reports.

Ad Hoc Reports provide a "snapshot in time" of user-defined search criteria, allowing managers to analyze transaction level detail, transaction summaries, and purchase exceptions to identify budget-compromising operational inefficiencies. All reports contain the standard Level III transaction data as well as the manager's uniquely appended accounting codes.

Custom Reports provide deeper insight into authorizations, transactions, cards, drivers, and vehicles. Managers can incorporate standard data, as well as defined organizational accounting code information. The intuitive wizard-based process facilitates creation of real-time or scheduled reports to gain greater insight into program performance. Managers select the hierarchy levels for report generation, and the report automatically includes all sub-levels while displaying the relationship to all upper level accounts based on access level, so managers can compare various levels of the hierarchy.

The major report categories we offer are:

- Management Reports.
- Benchmarking Reports.
- Profile Reports.
- Exception Reports.
- Transaction Reports.
- Billing Cycle Reports.

In addition to these reports, our Premium Fleet Services Account Managers have advanced query tools to assist our large fleet customers in satisfying reporting needs not covered by standard reports.

Management Reports

Management Reports provide managers and administrators with a view into the entire portfolio, illuminating trends and areas for possible savings. Available reports include:

Report name	Description/benefit	Mode of delivery	Frequency
Major Fleet Activity Report	Provides current and previous monthly summary information by account, by brand, outlining total spend, fueling spend, gallons, and average PPG; helps fleets identify potential savings / merchants with lower PPG.	WEXOnline	Monthly, on the last business day of the month
Account Review	A rolling 13-month review of data consisting of: portfolio summary, spend report, gallon report, fuel type usage snapshot, premium fuel gasoline spend, non-fuel spend snapshot, average price per gallon (gas and diesel), transaction report, activation report, brand report (gasoline, diesel, maintenance); allows fleets to identify savings opportunity (such as excessive premium fuel use).	WEXOnline	Monthly, on the third business day of the month

Opportunity Report	Outlines savings opportunities by account, driver and/or vehicle by benchmarking purchases at zip code level vs. WEX's entire portfolio; provides insight into where drivers are fueling, and ways to save by fueling at lower cost stations near their routes.	WEXOnline	Monthly, on the 3rd or 7th business day of the month
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Benchmarking Reports

Benchmarking Reports provide fleets with the means to understand how their purchasing behavior compares to others, and provides insight into the types of merchants being used.

Available reports include:

Report name	Description/benefit	Mode of delivery	Frequency
Minority and woman-owned business report	Provides monthly roll-up of transactions, gallons, and dollars spent at minority- and women-owned fueling and service sites; useful for tracking and, if desired, increasing, spend at minority- and women-owned businesses.	WEXOnline	Monthly
WEXIndex™	Shows the price per gallon of certain fuel types in a given month; useful to understand industry pricing trends. Within the Account Review (see Management Reports), WEXIndex benchmarks fleet pricing behavior vs. the national average for the specific fuel type; helps drivers make cost-effective fueling, shows where fuel costs can be reduced.	WEXOnline	On demand

Profile Reports

Profile Reports provide fleet managers and administrators with a snapshot of the information available in our system at the time the report is run, making it easy to manage the inventory of accounts, cards, drivers, and vehicles and helping ensure that the information and status of each item is up-to-date. Available reports include:

Report name	Description/benefit	Mode of delivery	Frequency
Account Report	Itemizes accounts within a fleet's hierarchy and provides details including contact name, shipping information, total cards, total driver prompts, card type, accounts, org units, and total vehicle prompts; helps fleet managers ensure their accounts are set up as desired.	WEXOnline	On demand or actively triggered
Card profile	Provides a broad view of cards across multiple or single accounts, allowing fleets to monitor and review card data based on a comprehensive view of card attributes or just a few specific card details.	WEXOnline	On demand or actively triggered
Vehicle profile	Provides a broad view of vehicles and assets across multiple or single accounts, allowing comprehensive review of vehicle data, including account	WEXOnline	On demand or actively

	assignment, name, status, and date of last transaction.		triggered
Driver profile	Provides a broad view of drivers across multiple or single accounts, allowing fleets to comprehensively monitor and review driver data, including account assignment, name, status, and date of last transaction.	WEXOnline	On demand or actively triggered

Exception Reports

Managing by exception is an excellent way to save time while ensuring those in the field follow fleet policies. Exception Reports, when paired with card controls, help fleets effectively manage their program by identifying potential fraud or abuse. Available reports include:

Report name	Description/benefit	Mode of delivery	Frequency
Ad hoc exceptions	A simple, on-demand, ad hoc exception reporting tool providing insight into posted transaction details for a variety of exceptions, including: high octane fuel, weekend purchases, and number of gallons or number of transactions per period. The tool has both filtering and sorting capabilities.	WEXOnline	On demand
Flexible exceptions	A comprehensive set of exception parameters for posted transactions; any transactions that meet the set threshold are captured for review. Additionally, optional once-daily email notifications inform you that an exception occurred; effective in identifying possible fraud or abuse.	WEXOnline and Email	Daily capture of transaction details; on demand report viewing
Real-Time Alerts	Enables near real-time email alerts when a transaction falls outside of set parameters; also available for review in an online report; very effective in identifying possible fraud or abuse as a transaction occurs.	WEXOnline and Email	Emailed as threshold is exceeded; on demand report viewing

Transaction Reports

Transaction Reports provide fleet managers and administrators with a full range of authorization and posted transaction data to perform audits, trend analysis and data mining. This allows for simple ad hoc queries and more in-depth, customizable reporting to help fleets drill down to the data they need. Available reports include:

Report name	Description/benefit	Mode of delivery	Frequency
Ad hoc transaction details	A simple, on-demand, ad hoc reporting tool that provides up to 24 months of posted transaction details for a specified time frame; especially useful in viewing transactions associated with a particular billing cycle, or for quick investigations. It has both	WEXOnline	On demand

	filtering and sorting capabilities.		
Ad hoc transaction summary	A simple, on-demand, ad hoc reporting tool that summarizes up to 24 months of posted transaction details for a specified time frame; especially useful in summarizing information by account, card, or brand, with a granular capacity to examine transaction details for more specific information.	WEXOnline	On demand
Transaction management	A comprehensive, highly customizable, transaction-level report that allows fleets to analyze usage at certain merchants or within specified dollar amounts or within selected accounts. It allows for a broad set of filters, and the ability to select and sort the fields individual fleets care about.	WEXOnline	On demand or scheduled
Authorization activity	A direct view of authorization activity, posted in real-time in our system. This detailed authorization data helps inform decisions and perform analysis to help manage/enforce driver purchasing policies; an excellent driver assistance tool for those who may have encountered a "decline" at the fuel pump, but are unsure why.	WEXOnline	On demand or scheduled

Billing Cycle Reports

Billing Cycle Reports accompany an invoice to assist fleets in reconciliation before making payment. They are available in a variety of formats, giving the fleet the ability to choose the format that is most beneficial. Available reports include:

Report name	Description/benefit	Mode of delivery	Frequency
Purchase activity report	Our standard billing cycle report accompanying each invoice, with a roll-up by card or department, available online as a PDF.	WEXOnline	With invoice, at cycle close
Financial summary report	Financial roll-up of spend by account, fuel and non-fuel.	WEXOnline	With invoice, at cycle close
Site summary report	Roll-up of purchase behavior by brand, with totals.	WEXOnline	With invoice, at cycle close
Tax Exempt Summary (tax exempt fleets only)	Roll-up of exempted and reported transactions by jurisdiction and fuel type.	WEXOnline	With invoice, at cycle close
View details	Our standard transaction detail report, available online and with each invoice; downloadable into Excel or CSV as needed, providing easy transaction reconciliation with their invoice, and the ability to download for additional filtering or archiving.	WEXOnline	With invoice, at cycle close
WEXLink	A comprehensive data file available to fleets importing transaction details into their systems. Serves as a report, or as a billing and reporting file. (See description below).	WEXOnline, FTP or email	With invoice, at cycle close; daily or weekly

WEXLINK™

Most of our larger fleets choose to receive billing data in the form of WEXLink, an electronic file that provides customers with transaction data on a daily, weekly, or monthly basis via the internet (i.e. FTP). The data is provided in a flat file and includes extensive detail for both fueling and service transactions, enabling fleets to analyze vehicle, driver, and purchase information, and to reconcile monthly invoices. WEXLink files are designed specifically for fleet customers who want to perform detailed analysis and reporting on their fleet account. This file can be merged with your existing information management system, making it easy to track costs.

Reporting Benefits:

- Immediate access to transaction and exception data.
- Robust Level III data combined with enhanced organizational accounting code information.
- System monitoring of transactions to identify exceptions to purchasing policies.
- Efficient delivery of standard reporting packages.
- Creation of customized real-time and scheduled reports.
- Monitoring of real-time information and abnormal purchasing behavior.

WEX Analytics

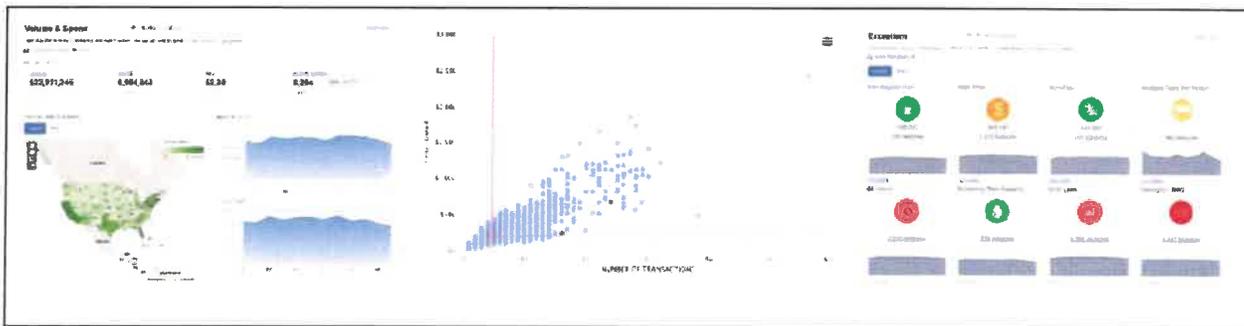
WEX Analytics is our insights tool that automatically organizes, interprets, and intuitively displays critical data in simple and informative visualizations, which helps managers monitor operations, understand trends, benchmark performance, investigate anomalies, and quickly recognize cost-saving opportunities.

With an eye toward designing solutions for customers with a wide range of needs, WEX Analytics turns information into actionable insight.

WEX Analytics – Essentials

WEX Analytics Essentials is the cornerstone of the product suite, providing a comprehensive range of analysis opportunities. Management can thoroughly and accurately analyze key pieces of functionality, vehicles, and employees within five modules:

- **The Volume & Spend Summary Dashboard** tracks activity and expense on the WEX Card program. Fuel and non-fuel spend can be viewed in aggregate for the entire organization or easily dissected based on filter and grouping options.
- **The Outlier Scatterplot** visibly identifies anomalies in the card program. For example, WEX’s customers have experienced great success identifying driver theft, making this view one of the most highly-used visualizations within WEX Analytics.
- **The Exceptions Module** identifies and analyzes transactions, purchasing, and driver behavior that fall outside the norm. This module includes a Summary Dashboard and nine exceptions related to monetary savings on fuel purchasing and suspicious purchasing behaviors. The exceptions highlight the biggest opportunities for savings and the most egregious behaviors, allowing managers to focus on the most impactful areas. For large fleets, this is especially helpful.

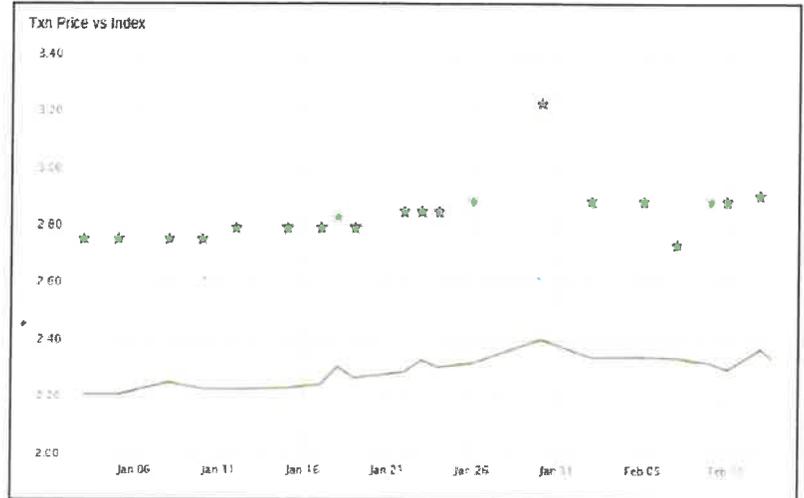


- **Filter and group by capabilities:** WEX Analytics offers robust smart search filters and grouping options that allow users to easily distill information and quickly get the answers they need. These filters offer multi-selection capability within a single filter’s drop-down list. For example, in the product-grade filter, select both mid-grade and premium to get a complete view of your “non-regular” fuel spend.
- **Product-code cleansing algorithm:** WEX’s data scientists solved a long-standing, industry-wide issue by developing a proprietary machine learning algorithm, which automatically detects and corrects inaccurate product codes transmitted by fuel merchants. The algorithm can make the following determinations with a 0.3% error rate:
 - Categorize transactions by Product Group: fuel and non-fuel.
 - Categorize fuel transactions by Product Type: gasoline and diesel.
 - Categorize gasoline transactions by Product Grade: regular, mid-grade, premium.

Corrected values are used in analysis, calculations, and exception reporting, so product-related data is trustworthy and customers can make informed, confident decisions.

- **Local-area PPG benchmarking:**

WEX's proprietary Radius Index surveys gasoline and diesel prices in the immediate vicinity of driver fuel purchases, and compares the local area's average PPG with what the driver paid. Customers can analyze purchasing habits and identify savings opportunities. The Radius Index is calculated on each purchase, essentially creating a fuel price index for each of the approximately 138,000 stations in WEX's fuel merchant network, making it a true benchmarking tool. No other fuel price index is as granular or as comprehensive.

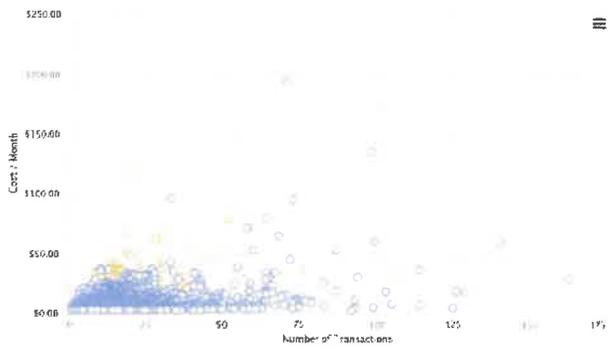


- **VIN Decoding:** We partner with VINQuery to decode Vehicle Identification Numbers provided by WEX Analytics customer organizations, and display up to 35 vehicle attributes from the VIN decoder. Key VIN decoded information is used in WEX Analytics analysis, calculations, and exceptions reporting. This information is aggregated in the Reports Module and can be downloaded into Excel for use in other systems.

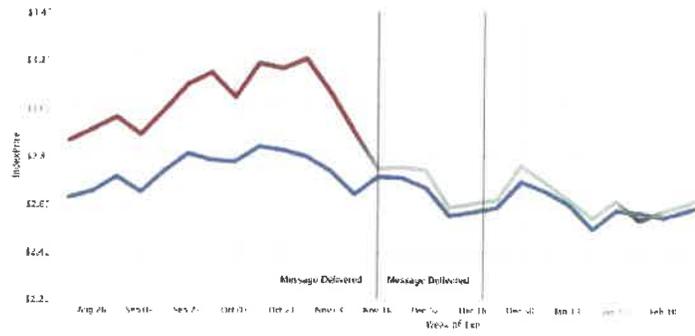
WEX Analytics - Advanced

WEX Analytics Advanced gives customers all the insights of Essentials, plus exceptional opportunities for fuel price optimization, and an entirely new channel for communicating with drivers which enables customers to implement, track, and evaluate the effectiveness of driver messaging campaigns.

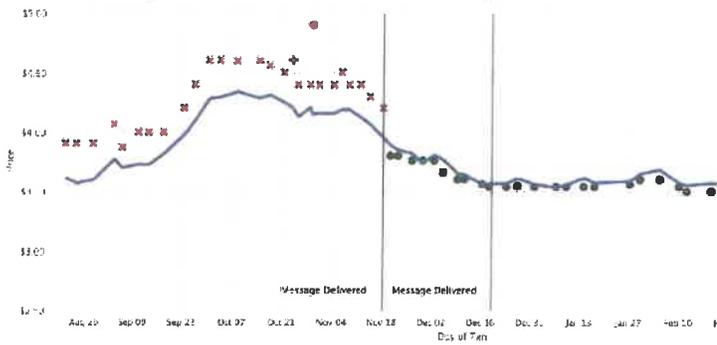
Identify and eliminate costly and unwanted driver purchasing behaviors: Our Advanced product helps managers hone in on drivers' purchasing habits, and find the greatest savings opportunities, by quickly spotting drivers who purchase unnecessary fuel grades or consistently buy from high-priced merchants. Upon identification, drivers can be targeted, via text or email, with behavior-specific messaging campaigns from the WEX Analytics platform. Users have



Group Avg Price vs ClearView Index



Driver Price by Transaction

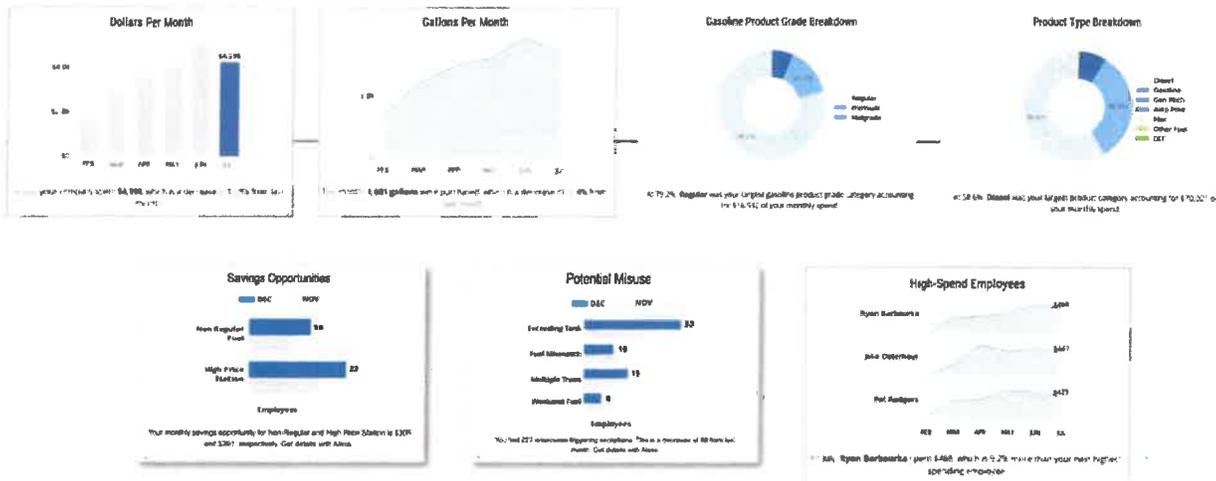


successfully reduced unwanted driver purchasing behaviors, and realized thousands of dollars in savings.

WEX Analytics - Snap

WEX Analytics Snap gives customers a snapshot of fueling activity in easy-to-interpret charts and graphs, delivered directly to management's inbox on a monthly and/or weekly basis - no login required. These simple, clean visuals display prior period actuals, comparisons, and trends over time. Users can easily share key metrics with senior leadership and stakeholders in the field, fostering awareness and oversight of your mobility program.

Our Snap product also incorporates Alexa voice interaction. This delivery channel offers daily updates, and limited amounts of transaction-level information. Alexa verbally relays information about dollars spent, gallons purchased, and highest-spending employees, while tracking six savings opportunities and potential misuse exceptions, such as non-regular fuel purchases, exceeding tank capacity, and weekend fueling.

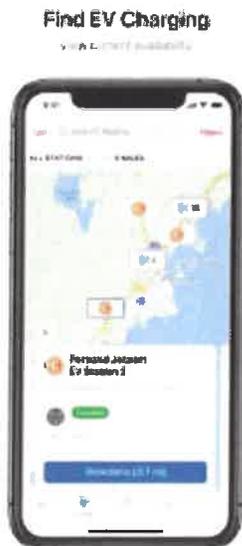


WEX Mobile

WEX Connect

WEX Connect is a free mobile app that helps you and your employees quickly find the lowest priced gas stations, nearby electric vehicle (EV) charging stations, and service locations. Real-time information provides updated fuel pricing and current EV charging station availability.

These features, along with the ability to find service stations and fueling locations offering diesel, E85, regular, and CNG, help your drivers find the fuel they need at a price

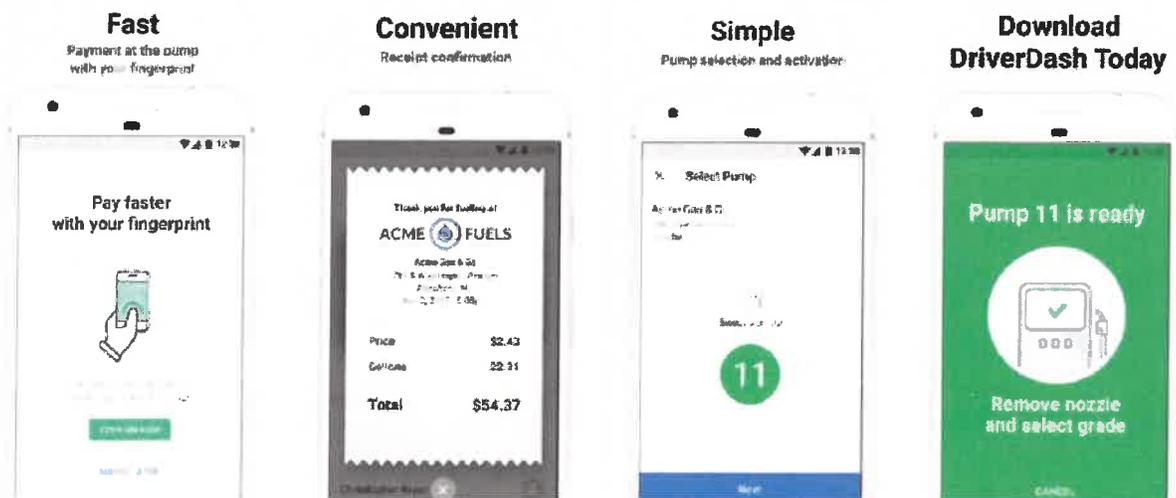


that benefits the bottom line.

DriverDash

A digital wallet version of the WEX Card, DriverDash modernizes payments at the pump, as drivers authorize a fuel transaction via a mobile device and biometrics from within their vehicle. This app simplifies transactions, and reduces the need for physical cards that may be misplaced. DriverDash also enhances security by mitigating issues like skimming and inaccurate odometer readings with secure, in-vehicle transactions. DriverDash captures receipts electronically, so drivers spend less time at the pump and more time on the road.

The DriverDash program is currently available at more than 25,000 fueling stations across the continental U.S., and WEX is actively expanding the network among its accepting merchants.



Fleet SmartHub (small fleets only)

Fleet SmartHub, a mobile account management app, makes it easy for a manager or business owner to oversee their WEX Card account, and immediately respond to pressing matters while away from the office. With Fleet SmartHub, managers can make payments, check card status, look up Driver IDs, and control lost or stolen cards. WEX



continues adding enhancements, such as real-time alerts for declined transactions, based on customer feedback.

The Card

The standard WEX Card is a standard-size plastic charge card containing both an embedded microchip and a traditional magnetic strip. The chip encrypts information to increase data security at the time of purchase and reduce white plastic or card-card counterfeiting. Account and card information are read at the point of sale, and validated in our systems with Level III data obtained during the transaction.

The standard card expiration term is five years (60 months) for chip cards due to their thicker, sturdier plastic. WEX begins the card renewal process **45 days prior to expiration to ensure that drivers are never without an active card.**

Numbering and Personalization

Our personalization capabilities enable customization of card information. There are two lines for identification: The first line is usually designated for the account name, while the second line can be used to identify the associated equipment or driver. Each line accommodates up to 32 characters. The account number, card number, and expiration date are displayed on the front of the card, and the card's number, expiration date, and prompt are embedded in the card's technology.

Card Delivery and Replacement

WEX processes requests for new or replacement cards (due to loss, damage, theft, etc.) within one business day. WEX Cards can be delivered using the carrier specified by the customer (e.g., the U.S. Postal Service or another common carrier, such as, but not limited to, FedEx and UPS). For expedited shipping, customers can use their own shipping account number or be charged a fee.

Card Assignment

A WEX Card can be assigned to a vehicle/asset, driver, or organizational unit (or cost center), enabling the card to capture and track all purchase activity. When the card is used at the point-of-sale device, the driver enters a Prompt ID (either Driver ID or Vehicle ID) and the odometer reading of the vehicle in order to receive transaction authorization.

Each Prompt ID can be assigned to one, many, or all cards on the WEX account. WEX can generate Prompt IDs at random, or the customer may assign them. This four (4) or six (6) digit number can be assigned to a driver, vehicle/asset, or organizational unit on the WEX account (based on the type of card preferred). For example, for driver-assigned cards, the driver would enter a Prompt ID associated with the vehicle; conversely, vehicle-assigned cards typically associate the Prompt ID with the driver.

The Prompt ID, combined with the card and purchase controls, is referenced against the WEX database for verification. Upon successful verification, the transaction is authorized per the customer's purchase controls. The verification and authorization process acts as a security measure, and provides a layer of protection against fraudulent activity.

WEX also offers flexible, or "third," prompting at merchants who have adopted and coded to our most recent point of sale specification. Customers have the option to request an additional data field prompt at the pump, e.g., a job number, cost center, department code, or any other piece of data you may want to capture.

Undercover Operations

WEX can create cards under unique account numbers to accommodate undercover vehicle operations. The account instructions include special information alerting Customer Service to the needs of the cardholders. Information pertaining to the type or name of the account are not provided to station attendants. These instructions may be accompanied by a mandatory password request, provided prior to initiating discussion with anyone calling on the account. Numbers can be used in place of driver names on monthly reports to help conceal the identity of undercover officers.

These cards work just like a standard WEX Card, with the same purchase controls and features described elsewhere in our response.

Fraud Mitigation and Data Security

Approximately 60 people make up WEX's Global Fraud Strategy and Analytics team. WEX works with state and local law enforcement in an effort to prosecute those who commit fraud with the WEX Card. We also work proactively with customers to mitigate and reduce fraud. **WEX's Fraud Department, in tandem with a customer's use of a fleet management policy, purchase controls, alerts, and careful review of all reports (including transaction and exception reports) helps substantially reduce exposure to abuse and fraud, and any associated losses.**

WEX's Fraud Department performs three primary functions in an effort to proactively identify and mitigate fraud on our customer accounts:

- Transaction monitoring.
- Identify potentially abusive or fraudulent behavior.
- Notify customers when such behavior occurs.

Our Fraud Department makes every effort to detect unusual or excessive purchase activity using constantly evolving techniques and reporting. If such activity is detected, an analyst notifies the manager of **"Red Flag" Activity Indicators:**

- Date and time of purchase.
- Merchant location.
- Product purchased.
- Card number conducting the transactions.
- Dollar amount.

Partnership with our customers is critical. Our Fraud Department provides recommendations to help reduce fraudulent activity, and proactively works with partners, customers, merchants, and appropriate authorities to minimize losses and prevent such situations from continuing or reoccurring is essential to our strategy.

WEX attempts to close down at-risk cards before fraud happens. If WEX discovers a suspicious transaction, the card is terminated immediately and WEX attempts to contact the customer for verification. If the transaction proves to be legitimate, WEX can reactivate the card.

Monitoring System

WEX uses available data to discern the Point of Compromise (POC) for each identified fraud occurrence. For example, we review other cards used at the same location, during the same timeframe, to identify possible abuse. Based on this information and other variables, we determine the most at-risk cards.

WEX also utilizes an advanced 24/7, real-time, fraud mitigation system based on Machine Learning technology. The system's artificial-intelligence-based software identifies risky transactions during the authorization process within milliseconds. Transactions above a certain "suspicious level" are declined, while all other transactions pass through. The system continuously "learns" as it aggregates transactions, detecting trends at a portfolio, customer, channel, product, and transaction level.

Our solution predicts the likelihood of an alert being a false-positive, and reduces customer friction by enabling more efficient Fraud team operation. WEX controls the settings that allow the transaction authorization system to "pass," "pass, but flag for review," or "deny" any transaction or group of transactions. In contrast, most traditional "neural" or "anomaly detection" software solutions rely heavily on pre-coded patterns of transactions or geolocation monitoring. They lack the ability to learn as they go.

The logic within the system is highly configurable and, as fraud trends are identified, will apply past learning, patterns, and trends to new transactions that stream through its logic engine. The system has multiple levels of detection which can actually prevent a transaction from being authorized or can flag a transaction for review by the fraud team depending upon scoring logic. The system model maintenance requires no vendor intervention, enabling WEX to update models internally on a daily basis.

Partnership with Customers and Law Enforcement

WEX works with authorities at all levels to help identify the individuals associated with fraud. WEX may require the impacted fleet to submit a dispute form to report fraudulent activity and/or losses.

It is important to remember that diligence and responsiveness are also important for fraud mitigation:

- Timely review of transaction data and reports by customers and fleet managers is critical to fast identification of suspicious activity
- Expedient reporting, including submission of the dispute form, of any suspicious transactions
- Reporting to Customer Service anything unusual seen at stations, such as a pump that may have been tampered with/opened or a card reader that appears abnormal

Security and control

We enable our customers to monitor and control their expenditures. Through WEXOnline, managers can set predetermined limits on spending amount, purchase frequency, product and service type, and the days and hours during which purchases can be made, while also performing real-time account modifications (e.g., predetermined limits, editing Prompt IDs in response to changes or to prevent theft). They also opt into Real Time Alerts when limits are exceeded in eight purchase categories, including limits on transactions within a time range, gallons per day and allowable fuel types. Our purchase controls allow drivers to purchase essential items and services when needed, but deter them from making excessive or unauthorized purchases.

Exception Reports

WEX's suite of exception reports serve as a first-line defense against fraud, while also providing complete visibility into purchasing behavior. Flexible Exception Reports capture and aggregate violations for easy reference so managers can identify, monitor, and correct adverse purchasing behaviors. The manager selects the parameters, and can make modifications quickly and easily.

Transactions are authorized so the driver stays on the road, but the behavior is reported for corrective action as-necessary.

Flexible exception reporting	Level	Frequency
More than X dollars per transaction	Card or account	Daily

More than X dollars per fuel transaction	Card or account	Daily
Unauthorized fuel products	Card or account	Daily
Number of gallons per transaction exceeding X	Card or account	Daily
Fuel economy average	Card or account	Daily
Non-fuel transactions	Card or account	Daily
Transactional total for day exceeding X	Card or account	Daily
More than X transactions per timeframe (day or month to date)	Card or account	Daily
More than X gallons per timeframe (day or month to date)	Card or account	Daily
Total purchases per month exceeding X	Card or account	Daily
Average PPG exceeds X	Card or account	Daily
Inactive card for calendar month	Card or account	Daily

Transactions occurring in/out of state	Card or account	Daily
Time of purchase	Card or account	Daily
Day of purchase	Card or account	Daily

Exception reporting can be set up per individual account, or group of accounts. Exception reports can be made private, meaning only the creator of the report can view the output, or shared globally, meaning anyone with proper access can view the report. Exceptions can be set to monitor a card, vehicle, and driver (as applicable). When a threshold is exceeded, details are reported and available for viewing via WEXOnline or downloadable into an Excel or CSV file.

Prompt ID

The WEX card cannot be electronically activated without entering a valid Prompt ID, making the card more difficult to use if found or stolen - i.e., the authorization process acts as a security measure, and provides a layer of protection against fraudulent activity.

Lost or Stolen Cards

Lost or stolen WEX Cards should be reported immediately to our Customer Service Department by calling the toll-free number, anytime 24x7x365. Customers can also report loss, theft, or unauthorized use of any card or account through WEXOnline. Once a card has been reported lost or stolen, it is immediately invalidated in the WEX system. After cancellation, all electronic authorizations associated with the card are declined at the time a purchase is attempted.

Subject to any limitations imposed by applicable law, the customer is liable for all unauthorized use of a card until WEX receives proper notification of loss, theft, or unauthorized use. Once WEX receives proper notification, the business is relieved from liability for any subsequent

charges to the card. **Please see attached Terms and Conditions for additional liability information.**

Merchant requirements

WEX accepting merchants and partners agree to establish the following security procedures to safeguard card sale data and cardholder information.

- Inspect pumps daily for signs of tampering, including unusual equipment near the card reader.
- Secure dispensers with unique locks and apply security labels as required by local laws.
- Install adequate lighting, especially above pumps that are not visible by inside employees.
- Install security systems, including cameras for monitoring employee and customer behavior.
- Implement fuel pump shut-off limits. If needed, WEX can advise you on recommended shut-off values.
- Notify WEX immediately in the event of a suspected breach or compromise at your location(s).

Data Security

WEX's Information Security Organization safeguards the confidentiality, integrity, and availability of physical and electronic information assets. WEX's information security objectives include:

- Managing controls to safeguard WEX's information assets against unauthorized use, access or disclosure.
- Managing a control environment consistent with commonly accepted industry standards and frameworks including ISO 27001, PCI-DSS, SOX/404, and NIST.
- Managing the risks related to the use of external service providers and related third parties.
- Maintaining business resiliency in the event of a disaster scenario or security incident.

Security Domains supported through Information Technology policies and standards are as follows:

- Information Security Policy
- Organization of Information Security
- Human Resource Security
- Asset Management
- Access Control
- Cryptography
- Physical and Environmental Security

- Operations Security
- Supplier Relationships
- Human Resource Security
- Communications Security
- Systems Acquisition, Development and Maintenance
- Supplier Relationships
- Information Security Incident Management
- Information Security Aspects of Business Continuity Management
- Compliance

Payment Options

The WEX Card program offers flexible payment options to meet your unique needs.

Paper Check

You can pay by check using the remit stub attached to the invoice. If you ever need to expedite payment, the overnight payment address is included on the back of the invoice.

Online Payment

You can choose to receive an email notification when your invoice is ready for online viewing and payment. Payments scheduled by 3:00 p.m. ET are credited to your account on the same day and you can pay from up to four different checking accounts.

ACH

WEX supports customer initiated electronic payment through Automated Clearing House (ACH).

Direct Debit/EFT

The Direct Debit system is free. You can elect to receive a Prior Notification fax from us on the morning of the scheduled debit, informing you in advance of the amount to be initiated for debit from your demand deposit bank account.

One-time Authorization for Electronic Payment

If you need to expedite payment on the same day, but have not chosen to make online payments, you can request a one-time debit from your bank account for the outstanding balance on your account. (Processing fee may apply.)

Payment terms subject to credit approval.

Dispute Process

The WEX transaction dispute process is outlined below:

The inquiry's nature defines our process. If the dispute involves an allegation of abuse or fraud, the dispute will be handled by WEX's Financial Crimes (i.e., Fraud) Department. If WEXPay™ is used for payment, then Mastercard's dispute process is enforced. For WEX Card transactions, the dispute process is as follows:

1. Company shall use its best efforts to resolve any disputes regarding Transactions directly with the relevant merchant, including any dispute related to the quality of goods or services that are purchased in a Transaction or any warranty received in connection with a Transaction. For any disputes which cannot be resolved with a merchant directly, Company may dispute a Transaction if: (a) the amount does not reflect the face value of the Transaction; (b) the amount being disputed is a fee that is not properly accrued under this Agreement; or (c) Company does not believe it is liable for the amount, as further described in this Section.
2. Standard Cards. Transactions on the WEX Network must be disputed in writing within sixty (60) days from the billing date or they will be final and binding. All billed charges must be paid in full regardless of reported disputes. Upon receipt of a dispute, including any supporting documentation required by Issuer, Issuer will use reasonable efforts to investigate the dispute. In the event that Issuer determines the dispute is due to an error by Issuer, Issuer will, as Company's sole and exclusive remedy, correct applicable data or reports, including invoices, if any. If the dispute is related to an act or omission of a merchant, the Transaction may qualify for charge back to such merchant. Issuer will use reasonable efforts to charge the Transaction back to the merchant in accordance with Issuer's procedures under its merchant acceptance agreement with such merchant. Any charge back paid by the merchant to Issuer will be credited to the relevant Account. Company is liable for the Transaction if the disputed item is not due to an error by Issuer and cannot be charged back to the merchant.

Online Dispute Process

Provisioned users can use WEXOnline to request ticket copies, initiate a transaction dispute on a single or multiple transaction(s), and maintain visibility until resolution.

Current rules about what types of transactions cannot be disputed (e.g., private site, transactions, aviation transactions, island card reader, etc.) all apply. On Screen instructional text and error messaging will be displayed if a transaction doesn't meet the dispute criteria.

Fraud-related dispute requests can be initiated within WEXOnline, but due to their urgent nature, these disputes are immediately routed to the WEX Fraud Department for analysis and review. Given their sensitive disposition and circumstance, information about fraud-related disputes, including their status, will not appear in WEXOnline®, and instead will follow existing communication channels.

WEXPay transactions cannot be disputed online and must follow the existing process. Onscreen error messaging with a hyperlink to the dispute form will appear if this type of transaction is selected.

Customer Service Department

WEX's customer-centered service philosophy places skilled, expert personnel at all levels of our organization to meet your needs. This tiered approach enables us to provide high levels of customer service, as well as strategic oversight to help businesses maximize the value of their card programs.

The WEX Customer Service Department is available 24 hours a day, 365 days a year, staffed by highly proficient Customer Service Representatives (CSRs) and supervisors, and always available to answer questions, handle lost or stolen card reports, order replacement cards, and authorize transactions for cardholders and Program Administrators. Station attendants can utilize an interactive voice response system (IVR) to obtain quick purchase authorization, while managers can use the IVR to check balances, available credit limits, or make a payment by phone.

Skill-Based Call Routing System

WEX employs a state-of-the-art call handling system featuring skill-based call routing, which ensures that our CSRs do not receive certain types of calls until they are fully trained to support them. We conduct a rigorous training and examination phase for all new CSRs, and provide continuous refresher training to experienced staff. Only upon successful completion of the training program are CSRs allowed to field customer calls, ensuring their ability to provide best-in-class service. Experienced CSRs and team leaders monitor new staff responses to assure quality and program performance.

Customer Satisfaction

Customer Satisfaction is the bottom line for any service organization and WEX has developed high standards for how we interact with our customers. For example, our current minimum performance goal is to have 70% of calls answered by a person within 45 seconds. We set our standards for customer service by benchmarking against other card-based call centers, and then strive to exceed those standards with each call.

Measured metrics include:

- Quality Assurance.
- Average speed to answer.
- Time to abandon.
- Abandonment rate.
- Talk Time.
- After-Call Work.
- Handle Time.
- Email Response Time.

WEX surveys its customers to gain insight into their Customer Service experience. Our customers consistently give us high marks for the service we provide. Additionally, we record all of our calls and evaluate trends using speech analytic technology. This provides us with rich, real-time “voice of the customer” information that enhances our training programs and informs our product development activities.

Customer Service Management

At WEX, our management and staff are tasked with **improving and enhancing all aspects of our service offering’s effectiveness and efficiency**. Our charge is to maximize resources while creating and maintaining a balance between work expectations and personal lives. Keeping first

line customer service representatives (CSRs) invigorated and available to handle the next call requires support from an extended team of specialists to provide assistance with complex issues and ensure optimal staffing during peak call hours.

Customer Service Management leads the contact center, and is currently overseen by a service operations manager and several team leaders ensuring that all KPIs and quality standards are maintained. Each team consists of 15 - 25 CSRs, who receive daily performance reports, regular one-to-one meetings, monthly team meetings, and need-based coaching. The management team is also responsible for reporting and resolving technical and escalated issues, contributing insights to partners, and are key drivers of technical and process enhancements.

The Workforce Management Team is responsible for daily que management and achieving service levels. The team also provides daily, monthly, and ad hoc reporting for the call center. They produce resource forecasts and manage associate scheduling to optimize the customer experience.

The Learning and Development Team provides initial onboarding and new program training for all CSRs through a blend of intense, remote classroom-based learning and smaller microlearning modules. All training harnesses adult-learning best-practices and incorporates facilitation, practical application, assessment, and remediation.

Quality Assurance Associates review and score a cross section of each CSR's monthly customer interactions to ensure account security, procedural compliance, and customer experience. Each CSR and their Team Leader receives monthly scorecards, and real-time alerts to identify and remediate coaching opportunities

Customer Service Mentors are the contact center's service experts, and support service representatives with calls that require additional research or specialized knowledge. Mentors also schedule coaching sessions as assigned by leadership. The goal is to resolve issues in one call, provide an immediate response, and ensure knowledge transfer to continually improve accuracy and customer experience.

Emergency Response (Premium Fleet Services)

WEX recognizes the critical importance of maintaining available fuel supplies for essential and public sector vehicles during natural disasters, threats to national security, and military mobilization, and is prepared to support the needs of our Premium Fleet Service customers in such instances.

We are proud to be an integral part in our customers' ability to maintain continuous operations during their most crucial times of need. Some of the emergency services we upon request include:

- Emergency plan development: we work with each customer to prepare a plan of response should an emergency occur.
- Online emergency card profile set-up, so fleets can easily remove or change card control limits to support emergency operations.
- Regular updates outlining which networks and fuel stations are open and active in disaster areas.

No wonder our customers and partners cite their customer service experience as the single finest aspect of their relationship with WEX.

Account Management

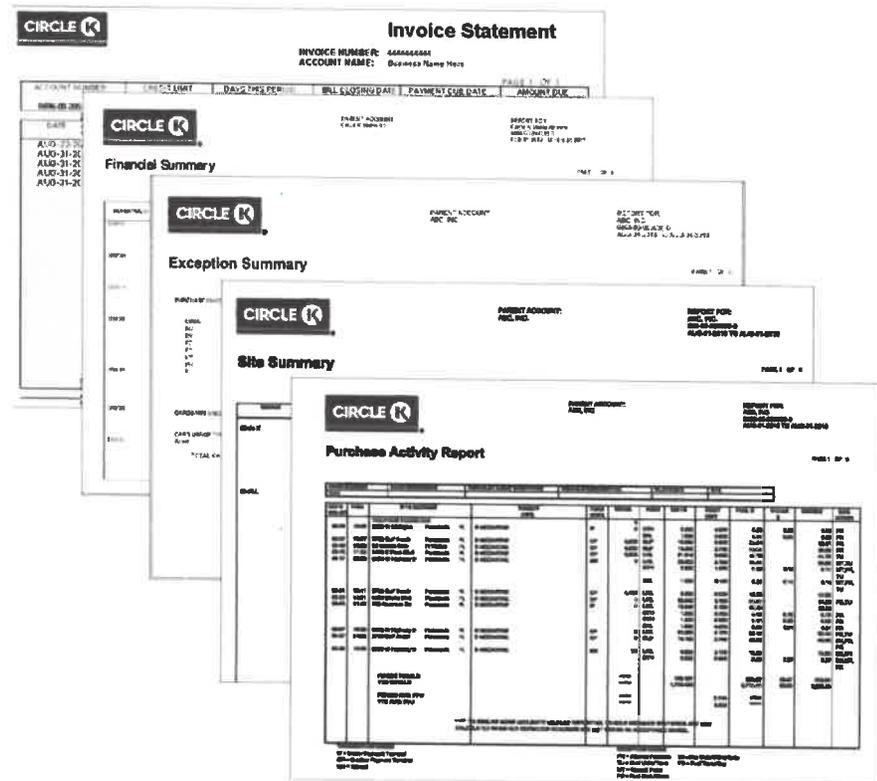
We recognize the specialized needs of our large customers and have a service operation tailored just for you. Some of the services described below depend on vehicle roster size and/or gallons purchased using the WEX Card.

Relationship Manager (100,000 + monthly gallons)

Your Relationship Manager ensures customers maximize the value of our program. They achieve this, in part, by understanding your business and goals, and then providing on-point solutions and best practices for optimal savings. After initial engagement during program implementation, your Relationship Manager provides thorough, regular reviews of key performance indicators, shares best practices, introduces new products, and tracks against your established policies, goals and objectives. The Relationship Manager also assists with problem resolution and escalation when necessary.

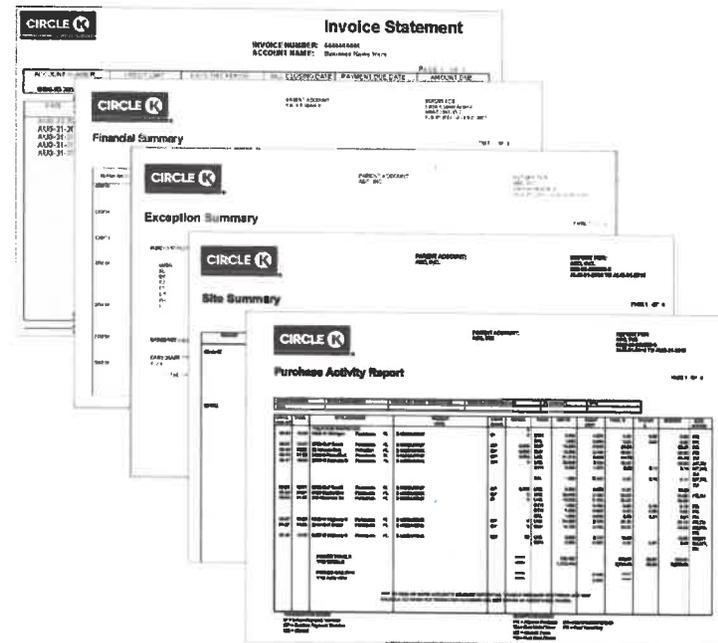
AUTOMATIC REPORTS MAKE IT EASY

- Purchase activity
- Financial summary
- Exceptions and abnormal purchases
- Fuel station summary
- Tax exemptions for qualified fleets
- Invoice



AUTOMATIC REPORTS MAKE IT EASY

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- Financial summary
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- Fuel station summary
- Tax exemptions for qualified fleets
- Invoice



TRACK YOUR FUELING ACTIVITY



PARENT ACCOUNT:
ABC, INC

REPORT FOR:
ABC, INC
0000-00-000000-0
AUG-01-2016 TO AUG-31-2016

Purchase Activity Report

PAGE 1 OF 8

CARD NUMBER	CARD EMBOSING	VEHICLE / ASSET IDENTIFIER	VEHICLE DESCRIPTION	PLATE (ST)	VIN							
0001												
DATE	TIME	SITE ADDRESS	PROSPY INFO	TRAN CODE	ODOM.	PROD	UNITS	COST/UNIT	FUEL \$	OTHER \$	GROSS \$	EXC. CODES
08-05	19:08	PREVIOUS ODOMETER										
08-07	12:27	2300 W Michigan Pensacola FL	8 MCCARTNE	IP		OTH	2.000	4.280	0.00	8.58	8.58	PR
08-07	16:32	2700 Gulf Beach Pensacola FL	8 MCCARTNE	OP		SAL	1.000	0.690	0.00	0.69	0.69	PR
08-08	11:33	80 Miracle Strip Ft Walton FL	8 MCCARTNE	OP	9,899	SUP	15.000	2.810	39.51		39.51	PR
08-16	11:33	3109 N Place Blvd Pensacola FL	8 MCCARTNE	OP	9,899	SUP	14.400	2.749	39.80		39.80	PR
08-17	20:29	8000 W Highway 9 Pensacola FL	8 MCCARTNE	MN	9,899	UNL	21.510	2.589	44.75		44.75	TU
						OTH	2.000	1.570	0.00	3.14	3.14	MT,PR,TU
						SAL	1.000	0.140	0.00	0.14	0.14	MT,PR,TU
08-21	12:41	2700 Gulf Beach Pensacola FL	8 MCCARTNE	OP	4,444	UNL	6.950	2.080	12.50		12.50	PR
08-23	14:21	4450 Bayou Blvd Pensacola FL	8 MCCARTNE	OP		UNL	25.040	2.108	64.08		64.08	FC,TU
08-25	11:42	330 Kenmore Rd Pensacola FL	8 MCCARTNE	IP		UNL	13.940	2.190	30.00		30.00	PR
						OTH	1.000	0.790	0.00	0.79	0.79	PR
						OTH	1.000	5.960	0.00	5.96	5.96	PR
						SAL	1.000	0.510	0.00	0.51	0.51	PR
08-27	15:35	8000 W Highway 9 Pensacola FL	8 MCCARTNE	OP		UNL	24.083	2.179	52.43		52.43	FC,TU
08-27	17:45	2700 Gulf Beach Pensacola FL	8 MCCARTNE	OP		SUP	18.730	2.749	48.00		48.00	BU,FD,PR
08-28	15:43	8000 W Highway 9 Pensacola FL	8 MCCARTNE	MN		UNL	8.885	2.179	15.00		15.00	BU,MT,PR
						OTH	3.000	2.990	0.00	8.97	8.97	BU,MT,PR
		PERIOD TOTAL \$			****		188.197		363.87	36.67	412.54	
		YTD TOTAL \$			****		1,372,446		3,775.89	96.09	3,888.98	
		PERIOD AVG: PPU			****			2.210	****			
		YTD AVG: PPU			****			2.202	****			
<p>--- TO ENSURE MORE ACCURATE MILEAGE REPORTING, VEHICLE DISTANCE STATISTICS ARE NOT CALCULATED WHEN KEY ODOMETER READINGS ARE NOT WITHIN AN ACCEPTABLE RANGE.</p>												

TRANSACTION CODES
IP = Indoor Payment Terminal
OP = Outdoor Payment Terminal
MN = Manual

EXCEPTION CODES
PR = Allowed Product
TU = Fuel Units/Trans
MT = Manual Trans
FC = Fuel Cost /Trans

BU = Fuel Unit/Billing Cycle
FD = Fuel Trans/Day



TRACK FUELING COST BY DIVISIONS



PARENT ACCOUNT:
Circle K Stores Inc

REPORT FOR:
Circle K Stores Arizona
0498-00-241113-7
FEB-01-2017 TO FEB-28-2017

Financial Summary

PAGE 1 OF 5

DEPARTMENT	DESCRIPTION	FEES			PURCHASES			TOTAL FEES & PURCHASES
		QTY	COST/FEE	TOTAL FEES	FUEL \$	OTHER \$	GROSS \$	
790100	Unleaded Regular				48.33		48.33	
	PERIOD			0.00	48.33	0.00	48.33	48.33
	YTD			0.00	48.33	0.00	48.33	48.33
3703104	Unleaded Regular				527.43		527.43	
	PERIOD			0.00	527.43	0.00	527.43	527.43
	YTD			0.00	1,095.98	0.00	1,095.98	1,095.98
3703111	Unleaded Regular				238.01		238.01	
	PERIOD			0.00	238.01	0.00	238.01	238.01
	YTD			0.00	586.72	0.00	586.72	586.72
3753102	Unleaded Regular				11,452.55		11,452.55	
	Unleaded Plus				274.95		274.95	
	Unleaded Super				109.71		109.71	
	Regular Diesel #2				36.84		36.84	
	PERIOD			0.00	11,874.05	0.00	11,874.05	11,874.05
	YTD			0.00	25,186.59	0.00	25,186.59	25,186.59
3753103	Unleaded Regular				852.15		852.15	
	Unleaded Plus				38.45		38.45	
	PERIOD			0.00	890.60	0.00	890.60	890.60
	YTD			0.00	1,754.07	0.00	1,754.07	1,754.07
3753106	Unleaded Regular				150.84		150.84	
	PERIOD			0.00	150.84	0.00	150.84	150.84
	YTD			0.00	295.09	0.00	295.09	295.09
3803100	Unleaded Regular				662.29		662.29	
	PERIOD			0.00	662.29	0.00	662.29	662.29
	YTD			0.00	1,061.03	0.00	1,061.03	1,061.03



TRACK ABNORMAL PURCHASES

Based on your pre-set custom controls, purchases that fall outside these parameters will appear on this report for review

CIRCLE K		PARENT ACCOUNT: ABC, INC		REPORT FOR: ABC, INC 0000-00-000000-0 AUG-01-2016 TO AUG-31-2016	
Exception Summary					
PAGE 1 OF 2					
PURCHASE EXCEPTIONS					
CODE	DESCRIPTION	NO. OF EXCEPTIONS	COST OF TRANSACTIONS		
BU	FUEL UNITS/BILLING CYCLE	21	509.57		
DY	DAYS NOT ALLOWED	0	0.00		
FC	FUEL COST/TRANS	4	742.46		
FD	FUEL TRANS/DAY	10	145.73		
MT	MANUAL TRANS	5	77.25		
PR	ALLOWED PRODUCTS	27	48.23		
TR	FUEL UNITS/TRANS	10	432.36		
	TOTAL	77			
CARDS NOT USED					
CARD USAGE TYPE	CARD NUMBER	DESCRIPTION	IDENTIFIER	DATE LAST USED	
A9991	0005			AUG-12-2014	
TOTAL CARDS: 1					



TRACK PURCHASES BY STORE

Guide employees to fuel at Circle K branded stations to save the most on fuel

CIRCLE K		PARENT ACCOUNT ABC, INC.		REPORT FOR ABC, INC. 000-00-000000-0 AUG-01-2016 TO AUG-31-2016		
Site Summary						
PAGE 10 F4						
BRAND	ADDRESS	NO. TRANS	FUEL UNITS	FUEL \$	OTHER \$	GROSS \$
Circle K	501 E Cervantes St Pensacola, FL 32504-3205	12	5 7135	5 00		55 00
	3109 N Pace Blvd Pensacola, FL 32505 5139	12	1 3184	4 75		44 75
	8000 W Highway 98 Pensacola FL 32506-5958	35	3 988	117 431	2 25	129 68
	2350 W Michigan Ave Pensacola FL 32526-2300	19			138	13
SHELL	700 Bayfront Pkwy Pensacola FL 32502-6248	57	8 270	171 831	5 44	156 49
	4450 Bayou Blvd Pensacola FL 32509-2902	17	5 0495	4 08		54 08
	330 Kenmore Rd Pensacola, FL 32503 7462	7	108 511	228 304	2 87	186 43
	2700 Gulf Beach Hwy Pensacola FL 32507-2814	33	7 7609	8 01		98 01
	1800 E Nine Mile Rd Pensacola, FL 32514-7755	48	9 000	188 321	8 60	152 72
	66 Miracle Strip Pkwy Ft Walton Beach, FL 32548	11	4 4003	9 00		39 60
	5190 Ward Blinn Rd Milton, FL 32583-5454	10	320	17 641		7 64
	3804 Garcon Point Rd Milton, FL 32583-9073	21	236 470	506 621	9 35	487 27
	2685 Avaton Blvd Milton, FL 32583-9163	88	7 920	185 574	00	181 57
	PERIOD TOTALS		6	776 680	1,689,257	8,88-1



INVOICES



Invoice Statement

INVOICE NUMBER: 444444444
 ACCOUNT NAME: Business Name Here

PAGE 1 OF 1

ACCOUNT NUMBER	CREDIT LIMIT	DAYS THIS PERIOD	BILL CLOSING DATE	PAYMENT DUE DATE	AMOUNT DUE
0496-00-205193-6	6,000.00	31	AUG-31-2016	SEP-22-2016	3,077.02

DATE	ACTIVITY DESCRIPTION	CHARGES/DEBITS	PAYMENTS/CREDITS
AUG-22-2016	PAYMENT - THANK YOU		1,885.19
AUG-31-2016	FUEL PURCHASES	1,689.25	
AUG-31-2016	OTHER PURCHASES		76.88
AUG-31-2016	REBATE		11.65
AUG-31-2016	PAPER DELIVERY FEE	10.00	
REMI NDER BALANCE INCLUDES PAST DUE AMOUNT IF PAYMENT HAS BEEN MADE. PLEASE DISREGARD THIS NOTICE. PAST DUE ACCOUNTS ARE SUBJECT TO SERVICE INTERRUPTION			

PURCHASES, RETURNS AND PAYMENTS MADE JUST PRIOR TO BILLING DATE MAY NOT APPEAR UNTIL THE NEXT INVOICE STATEMENT.



FLEET CARD PROGRAM

Fuel costs can be one of the largest expenses for any company, big or small. The Fleet Card gives companies a better insight into what they're spending, which helps promote savings and reduces the risk of fraud.

The Circle K Fleet Card program provides easy-to-use online tools that help block unauthorized charges. Card owners can set spending restrictions, require driver ID authorizations and add or deactivate cards.

With this fuel card, all fueling activity is collected in one easy-to-read monthly report that displays the day, time, driver ID and location of all your fueling activity. Say goodbye to receipts!

In addition, we have a friendly, experienced customer service staff available 24/7 to assist with account information, account updates, and more. Our award-winning team is ready to help you and your drivers whenever you need us.



DESIGNATED CONTACT: Vendor appoints the individual identified in this Section as the Contract Administrator and the initial point of contact for matters relating to this Contract.

(Printed Name and Title) Jamil Muhammad Key Account Manager - Government

(Address) 1130 West Warner Road Tempe AZ 85284

(Phone Number) / (Fax Number) 470-472-8103

(email address) Jamil.Muhammad@CircleK.com

CERTIFICATION AND SIGNATURE: By signing below, or submitting documentation through wvOASIS, I certify that: I have reviewed this Solicitation/Contract in its entirety; that I understand the requirements, terms and conditions, and other information contained herein; that this bid, offer or proposal constitutes an offer to the State that cannot be unilaterally withdrawn; that the product or service proposed meets the mandatory requirements contained in the Solicitation/Contract for that product or service, unless otherwise stated herein; that the Vendor accepts the terms and conditions contained in the Solicitation, unless otherwise stated herein; that I am submitting this bid, offer or proposal for review and consideration; that this bid or offer was made without prior understanding, agreement, or connection with any entity submitting a bid or offer for the same material, supplies, equipment or services; that this bid or offer is in all respects fair and without collusion or fraud; that this Contract is accepted or entered into without any prior understanding, agreement, or connection to any other entity that could be considered a violation of law; that I am authorized by the Vendor to execute and submit this bid, offer, or proposal, or any documents related thereto on Vendor's behalf; that I am authorized to bind the vendor in a contractual relationship; and that to the best of my knowledge, the vendor has properly registered with any State agency that may require registration.

By signing below, I further certify that I understand this Contract is subject to the provisions of West Virginia Code § 5A-3-62, which automatically voids certain contract clauses that violate State law; and that pursuant to W. Va. Code 5A-3-63, the entity entering into this contract is prohibited from engaging in a boycott against Israel.

Circle K Stores Inc.

(Company)

Rob Nordlander

(Signature of Authorized Representative)

Rob Nordlander Head of B2B Global Fuel

(Printed Name and Title of Authorized Representative) (Date)

832-683-3423

(Phone Number) (Fax Number)

Rob.Nordlander@CircleK.com

(Email Address)

REQUEST FOR PROPOSAL

Department of Administration - Fleet Management Division CRFP FLT2600000001

Example:

Proposal 1 Cost is \$1,000,000

Proposal 2 Cost is \$1,100,000

Points Allocated to Cost Proposal is 30

Proposal 1: Step 1 – $\$1,000,000 / \$1,000,000 = \text{Cost Score Percentage of } 1 \text{ (100\%)}$
Step 2 – $1 \times 30 = \text{Total Cost Score of } 30$

Proposal 2: Step 1 – $\$1,000,000 / \$1,100,000 = \text{Cost Score Percentage of } 0.909091 \text{ (90.9091\%)}$
Step 2 – $0.909091 \times 30 = \text{Total Cost Score of } 27.27273$

6.8 Availability of Information: Proposal submissions become public and are available for review immediately after opening pursuant to West Virginia Code §5A-3-11(h). All other information associated with the RFP, including but not limited to technical scores and reasons for disqualification, will not be available until after the contract has been awarded pursuant to West Virginia Code of State Rules §148-1-6.3. d.

By signing below, I certify that I have reviewed this Request for Proposal in its entirety; understand the requirements, terms and conditions, and other information contained herein; that I am submitting this proposal for review and consideration; that I am authorized by the bidder to execute this bid or any documents related thereto on bidder's behalf; that I am authorized to bind the bidder in a contractual relationship; and that, to the best of my knowledge, the bidder has properly registered with any State agency that may require registration.

Circle K Stores Inc.

(Company)

Rob Nordlander Head of B2B Global Fuel

(Representative Name, Title)

832-683-3423 Rob.Nordlander@CircleK.com

(Contact Phone/Fax Number)

3/17/2026

(Date)



Department of Administration
 Purchasing Division
 2019 Washington Street East
 Post Office Box 50130
 Charleston, WV 25305-0130

State of West Virginia
 Centralized Request for Proposals
 Service - Misc

Proc Folder: 1904101		Reason for Modification:	
Doc Description: Vehicle Maintenance, Fuel & Repair Management and Telematics		Addendum No. 1	
Proc Type: Central Master Agreement			
Date Issued	Solicitation Closes	Solicitation No	Version
2026-03-02	2026-03-17 13:30	CRFP 0216 FLT2600000002	2

BID RECEIVING LOCATION

BID CLERK
 DEPARTMENT OF ADMINISTRATION
 PURCHASING DIVISION
 2019 WASHINGTON ST E
 CHARLESTON WV 25305
 US

VENDOR

Vendor Customer Code:

Vendor Name : Circle K Stores Inc.

Address : 1130 W Warner Road

Street : Suite 104

City : Tempe

State : Arizona **Country :** America **Zip :** 85284

Principal Contact : Jamil Muhammad Key Account Manager

Vendor Contact Phone: 470-742-8103 **Extension:**

FOR INFORMATION CONTACT THE BUYER
 Tara Lyle
 (304) 558-2544
 tara.l.lyle@wv.gov

Vendor Signature X *Rob Nordlander* **FEIN#** **DATE**

All offers subject to all terms and conditions contained in this solicitation

ADDITIONAL INFORMATION

Addendum No. 1 is being issued for the following reasons:

- 1.To provide responses to the vendor questions. See Attachment A.
- 2.The bid opening remains on 03/17/2026 at 1:30 pm EST.

For Request for Proposal ("RFP") Responses Only: Submission of a response to a Request for Proposal is not permitted in wvOASIS. In the event that Vendor is responding to a request for proposal, the Vendor shall submit one original technical and one original cost proposal prior to the bid opening date and time plus three (3) convenience copies of each to the Purchasing Division. Additionally, the Vendor should clearly identify and segregate the cost proposal from the technical proposal in a separately sealed envelope.

INVOICE TO	SHIP TO
DEPARTMENT OF ADMINISTRATION FLEET MANAGEMENT OFFICE 2310 KANAWHA BLVD E CHARLESTON WV 25311 US	STATE OF WEST VIRGINIA VARIOUS LOCATIONS AS INDICATED BY ORDER No City WV 99999 US

Line	Comm Ln Desc	Qty	Unit of Measure	Unit Price	Total Price
1	Vehicle Maintenance, Fuel & Repair Management and Telematics				

Comm Code	Manufacturer	Specification	Model #
81111509			

Extended Description:
See Attachment - Cost Sheet

SCHEDULE OF EVENTS		
Line	Event	Event Date
1	Technical questions due by 12:00 pm	2026-02-24

ADDENDUM ACKNOWLEDGEMENT FORM
SOLICITATION NO.: CRFP FLT260000002

Instructions: Please acknowledge receipt of all addenda issued with this solicitation by completing this addendum acknowledgment form. Check the box next to each addendum received and sign below. Failure to acknowledge addenda may result in bid disqualification.

Acknowledgment: I hereby acknowledge receipt of the following addenda and have made the necessary revisions to my proposal, plans and/or specification, etc.

Addendum Numbers Received:

(Check the box next to each addendum received)

- | | |
|--|--|
| <input checked="" type="checkbox"/> Addendum No. 1 | <input type="checkbox"/> Addendum No. 6 |
| <input type="checkbox"/> Addendum No. 2 | <input type="checkbox"/> Addendum No. 7 |
| <input type="checkbox"/> Addendum No. 3 | <input type="checkbox"/> Addendum No. 8 |
| <input type="checkbox"/> Addendum No. 4 | <input type="checkbox"/> Addendum No. 9 |
| <input type="checkbox"/> Addendum No. 5 | <input type="checkbox"/> Addendum No. 10 |

I understand that failure to confirm the receipt of addenda may be cause for rejection of this bid. I further understand that that any verbal representation made or assumed to be made during any oral discussion held between Vendor's representatives and any state personnel is not binding. Only the information issued in writing and added to the specifications by an official addendum is binding.

Circle K Stores Inc.

Company

Rob Nordlander

Authorized Signature

3/17/2026

Date

NOTE: This addendum acknowledgement should be submitted with the bid to expedite document processing.