

petroleum payment solutions

Why Paymentech Gets the Green Light

Giving your customers comprehensive payment options and premium service ensures you'll be their designated pit stop wherever the miles take them. To keep up with the pace, you need a payment processor that offers high-speed authorizations, customized pre-paid cards and innovative reporting solutions. Paymentech's comprehensive solutions enable you to build, grow, manage and protect your business. Whenever you have a question, we have trained professionals standing by to give you an answer. From our toll-free terminal support help desk, available 24 hours a day, seven days a week, to our experienced customer service and chargeback/retrieval resolution specialists, we are on duty to support your needs.

- State-of-the-art communications enable your authorizations and verifications to go through quickly and securely using dial-up 950 and 800 service, frame relay connections, TCP/IP, ISDN and VSAT. Flexible platform options include stand-alone, networked, PC or integrated systems.
- Acceptance of all major credit and debit cards, private label and fleet cards, including Visa Fleet, MasterCard Fleet, Voyager and Wright Express, Fuelman, frequent fueler cards, pre-paid and T&E cards, as well as a wide range of check authorization and verification options.
- Partial debit authorization enables consumers to use the available funds in their bank accounts for pay-at-the-pump transactions, even if it's under the pre-authorization amount. When the pump reaches the cardholder's limit, it stops.
- PIN prompting for debit cards allows the transaction to be routed to the more economical debit networks.
- Dynamic routing of PIN-based debit cards to the least expensive debit networks increases the retailer's margins.



Keep Your Customers Coming Back

Following your transaction trail is easy with our online reporting tools. We offer everything you need to track your transaction, deposit, funding, chargeback, retrieval and statement information. With a click of a mouse, you can access the data you need for a single outlet or your entire company by day, week or month. Our reporting tools even allow you to customize queries and export data for further analysis. With Paymentech's online reporting, you can manage your back-office operations quickly and easily with:

- Enhanced managerial and marketing statistical functions such as tracking cash sales, price changes and price per gallon.
- Adaptable Web-enabled reporting options to meet planning needs, including shift and batch totals sorted by card type batch and transaction detail—plus end-of-day reports.
- Multi-level passwords to control employee access to information and change capabilities, such as product coding or price setting.
- Fraud control features such as last four-digit re-entry, manually keyed transaction indicators and track one/track two reading.

While Paymentech's technology speeds up transactions, our redundant systems keep them flowing. In fact, our network is the nationally recognized leader in uptime and offers reliable electronic draft capture service. Our superior terminal support keeps things running smoothly for you—shift after shift.



www.paymentech.com

1-800-579-8803



The Paymentech Advantage

Turbo-charged Pre-paid Cards

Through our FlexCache program, you can offer your customers customized pre-paid cards. Traditional cash-paying customers will enjoy the convenience of pay-at-the-pump, and a pre-paid card transaction processes as quickly as a credit card. With pre-paid cards you can increase customer loyalty because the total value of the pre-paid card is guaranteed to be used at a participating store location. And you have the opportunity to strengthen your brand, because every pre-paid card with your logo is a “walking advertisement” for your business. Paymentech’s FlexCache card services add up to less money spent on operating expenses and more money spent by your customers

Powerful Partnerships

Our industry partnerships can bring value to your business because we enable you to offer your customers the variety of payment solutions they want in today’s market. We support partners such as Wright Express, Voyager, MasterCard Fleet and Gascard.

Fraud Protection

With Paymentech’s Velocity Fraud Checking, you can reduce fraud potential at your pump and with employees. At the pump, eliminate fraudulent card use by setting limits on the number of times a consumer’s credit card can be used at single or multiple locations in a designated time period. At the counter, manual transactions run by employees can be checked against cards previously swiped at the pump and declined, virtually eliminating employee fraud.

Solutions that Fit Your Needs

Flexible Platform Options – Paymentech offers a fully redundant host-based system for a variety of solutions to meet your processing needs including point-of-sale (POS) interfaces, stand-alone terminals and PC products for multi-terminal configurations requiring central reconciliation.

Expanded Payment Offerings – More than just MasterCard, Visa, American Express, Discover, Diners Club and JCB, Paymentech supports debit cards and many stored value payment options such as gift cards, merchandise return cards, employee cards, pre-paid cards and electronic gift certificates.

Chargeback and Retrieval Handling – Our expert chargeback and retrieval handling helps you protect the sales you’ve already made. We can often act on your behalf to prevent chargebacks before they occur.

Comprehensive Reporting – Paymentech provides detailed location and corporate reporting in daily, weekly or monthly formats through varied delivery means, including Web-accessed reports.

Superior Service – Paymentech provides around-the-clock terminal support and an experienced account management team to ensure your establishment runs smoothly and efficiently.

Variety of Terminal Options – Our providers offer a range of terminal solutions that offer the flexibility your business needs. From expanded memory capacity and integrated printers to easy-to-read and easy-to-train touch screens, you will have the latest functionality when you choose Paymentech.

Advanced Communications – Paymentech supports a wide variety of connectivity methods including VSAT, frame relay, Internet transport and various wireless technologies.



For more information visit www.paymentech.com.