

Save money and reduce fraud with an effective **Fleet Purchasing Policy**

BEST PRACTICES



ExxonMobil Fleet card program

Control, Savings and Convenience for your business.



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Mobil

Developing an Effective Fleet Purchasing Policy

Fuel and vehicle maintenance often represent the largest variable expenses for a fleet of any size. That's why a carefully planned, implemented and enforced fleet purchasing policy can be a highly effective tool for cutting unnecessary costs.

Having good data is critical. This is why the ExxonMobil Business Fleet and Fleet National card programs capture data at the point of sale, giving managers the details they need to control fleet purchasing and realize significant cost reductions.

ExxonMobil card programs complement this rich data set with built-in controls to curtail out-of-policy spending and unauthorized use, so a company's fleet purchasing practices can be optimized for 24/7 protection. Managers also can use our online account access to view real-time data and act quickly to prevent waste and abuse.

The following best-practice approach can help fleet managers and purchasing executives build a policy that will help to lower fuel and vehicle expenses. The final page of this booklet offers a quick guide to implementing this approach through an online ExxonMobil Fleet card account.

1. Seize opportunities to increase savings

Start creating your fleet purchasing policy by establishing clear rules for how, when and for what reasons ExxonMobil cards should be used.

- **Establish purchase limits**

Review vehicle and business needs to determine practical card limits that will help prevent abuse without interfering with drivers' ability to do their jobs (Our online account

access lets managers change limits quickly if their policies are not being followed). Set separate limits for fuel and maintenance purchases for more tightly controlled expenses overall.

- **Control the times, quantity and frequency of purchases**

Monitor frequent purchases made with the company fleet card outside business hours. Check for fuel purchases that exceed tank capacity or maintenance services that are inappropriate for the vehicle type.

- **Mandate that drivers pay at the pump**

Direct drivers to use pay-at-the-pump at all times to control the purchase and get them back on the road quickly.

- **Restrict purchases of non-vehicle products and services**

Specify to drivers exactly what they may or may not purchase. Review reporting detail to track all purchases, which will help you detect other items that may need to be restricted.

- **Establish a desired fuel grade for each vehicle**

Avoid additional fuel costs by setting a fuel grade policy appropriate for each type of vehicle in your fleet. Communicate this information clearly to drivers.



2. Take steps to reduce fraud risk

The next consideration in your policy should be to help reduce the risk of fraud through various security measures.

- **Use DINs and keep them secure**

Each driver should have a confidential Driver Identification Number (DIN), and always keep it secure, undiscoverable and not a number that's easily guessed.

- **Review cards and data diligently**

Periodically review cards, DINs and transaction receipts to further protect the company against errors and fraudulent misuse.

- **Immediately report cards or DINs at risk**

A lost card or compromised DIN creates a risk of abuse or misuse, so direct drivers to report any incident to their fleet manager or supervisor immediately.

- **Promptly report driver or vehicle changes**

To reduce potential security breaches, your policy should provide guidelines for what to do when a vehicle is sold or retired, and when a driver is dismissed.

- **Enlist drivers in the fraud fight**

Explain to your drivers the importance of fleet purchasing security, and ask for their help to prevent fraud in the field.

- **Consider implementing Speedpass™**

Speedpass is one of the most secure ways to pay for fuel and other fleet related expenses, and will save drivers time at the pump.

3. Clearly communicate your fleet policy

Your next step should be to explain your fleet policy to the organization — this is key to the policy's ultimate effectiveness.

- **Strive to create a fraud-fighting culture**

Ensure that you communicate the new policy — and how it will benefit the company — to every driver, manager, and other stakeholders affected. Make them part of the team to make the company run more efficiently.

- **Make drivers' accountability clear**

It is important to let drivers know that their purchases will be monitored, and that they will be accountable for all exceptions, especially repeated infractions.



4. Integrate your policy with your ExxonMobil online account

Lastly, ensure that aspects of your new fleet purchasing policy are automatically monitored or enforced. Follow the three easy steps below at exxonmobilfleetonline.com or exxonmobiluniversalonline.com.

■ Step A: Create a Controls Profile

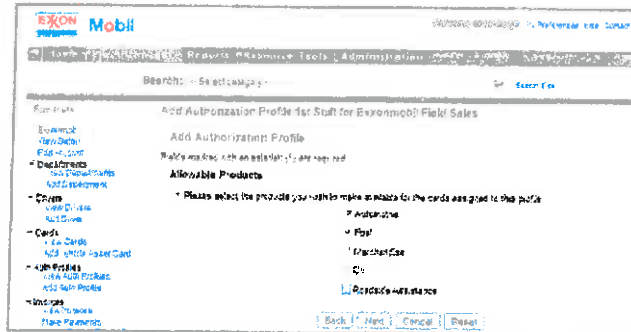
Select "Fleet Manager" from the home screen. Click "Add Auth Profile." You will be prompted to name the profile and enter a brief description.



■ Step B: Choose Controls for the Profile

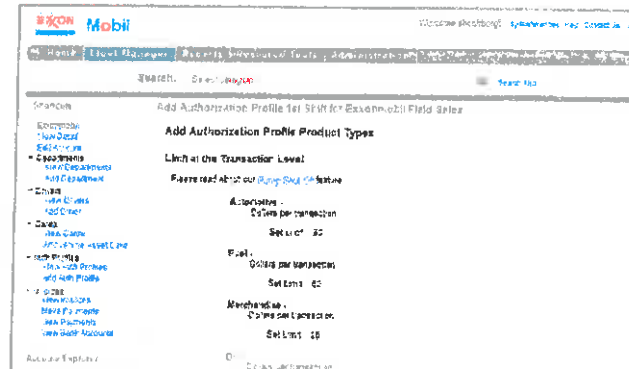
Product Type Controls

Choose the allowable product types.



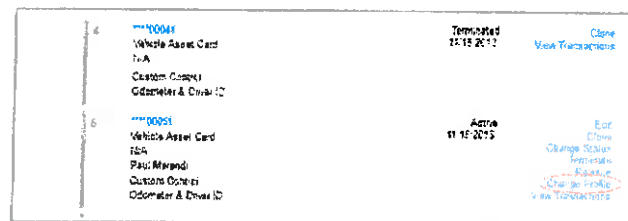
Transaction Controls

Set transaction limits including dollar amounts, time-of-day, days-of-week, etc.



■ Step C: Assign the Profile to Card(s)

After submitting the new Profile, from the Fleet Manager screen, choose "view cards" and "change profile" on the individual cards you want to have your new profile.



Questions?

Our award-winning customer service team is here for you at **1-800-622-9882**.





Save up to 6¢/gallon*

ExxonMobil Business Fleet card

Control, Savings and Convenience for your business.

Whether your business is large or small, it's your business to control your costs. With the ExxonMobil Business Fleet card, you can take charge of your business fueling expenses. You will have access to a powerful, state-of-the-art expense management tool and earn valuable fuel rebates, helping you drive more to your bottom line.

GALLONS PURCHASED per billing period	REBATE per gal
< 500	1.0¢
500 – 3999	3.0¢
4000 – 6999	4.0¢
7000 – 9999	5.0¢
10000+	6.0¢

With the ExxonMobil Business Fleet card, you can:

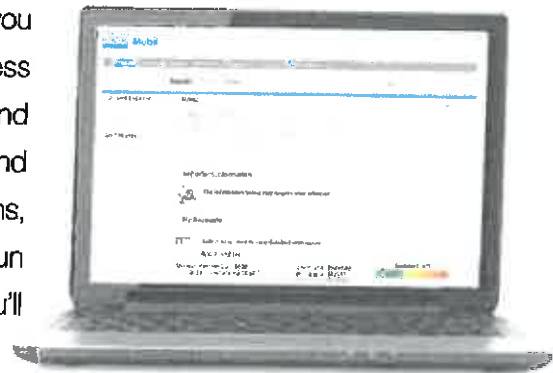
- **Save money** with valuable rebates and no set-up, monthly or annual fees
- **Enjoy enhanced security** features including custom prompts and single station card options
- Potentially **reduce unwanted spending** through purchase restrictions you create and the ability to monitor all driver purchases and vehicle efficiencies
- **Reduce administrative time** by eliminating the need to collect paper receipts and expense reports
- **Reduce monthly fuel usage** — with automatic pump shut off capabilities
- Use your cards at nearly **10,000 Exxon and Mobil stations** across the country
- **See driver spending habits** that may be costing you money with downloadable reports
- **Manage your account online** in real time: set purchase restrictions, update card and driver information, pay your invoice and more
- **Avoid late fees** with pay-by-phone services if a last minute payment becomes necessary
- **Request tax-exempt reporting and billing**

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The power to see and control spending

The ExxonMobil account management tool can help you efficiently manage your vehicle expenses. It offers access to your account information right from your desktop, and even gives you the capability to receive summary and exception data. Plus, you can set Purchase Restrictions, receive Purchase Alerts, view and print reports, run queries and more. With all these electronic options, you'll cut down on paperwork and telephone time.



You can take advantage of all these online account management options with just a few clicks:

- **Control Profiles** — Can help you prevent unauthorized purchases by setting rules for how much your drivers buy, how often and when.
- **Purchase Alerts** — Email notification when purchase behavior has occurred outside your purchasing guidelines.
- **Electronic Invoicing and Payment** — View and pay your bills online.
- **Summarize Purchases** — Summarize purchase information the way you want to view it.
- **Transaction Details** — Drill down to the details on purchases made with your cards.
- **Identify Exceptions** — Identify purchases that are not following company policy.
- **Customized Queries** — Download financial transaction and/or reference data.
- **Account Maintenance** — Access information about your cards and cardholders, and make changes to account information.
- **Department Maintenance** — Add New Departments or display/hide departments
- **Card Maintenance** — Add or deactivate cards, update card information, such as special embossing, product restrictions, Driver ID and more.
- **Re-issue and Terminate Cards** — that are lost, stolen or worn out.
- **Driver Maintenance** — Add new drivers and update driver information as drivers change



www.exxonmobilfleetonline.com

Fleet Products Report

ACCOUNT NUMBER	FLEET NAME
123-456-789-1	ABC Company

STATEMENT PERIOD: APR-24-2010 TO MAY-23-2010
 PARENT ACCOUNT NO: 123-456-789-0
 ACCOUNT NO: 123-456-799-1

DELIVER TO:
 ABC Company
 123 Main Street
 Anytown, USA 00000

TRANS DATE	TRANS TIME	SITE ADDRESS	TICKET NUMBER	TRANS CODE	PROD	UNITS	FUEL	SERVICE	NON-FUEL	GROSS AMOUNT	DRIVER/ PROMPT	ODOMETER/ PROMPT	COST/ UNIT	EXC CODES
APR-25	16:11	183 Cambridge Rd.	TG66321	OP-TP	UNL	22.16	61.80			61.80	A. Miller	34,084	2.789	TU
APR-28	15:48	647 Lowell St	SR58783	IP-TP	UNL	24.53	67.92			67.92	A. Miller	34,615	2.789	TU
APR-28	18:27	647 Lowell St	SX69016	IP-TP	UNL	6.39	17.69			17.69	A. Miller	35,203	2.769	TU
MAY-10	10:08	23 Pleasant St	SR48107	IP-TP	UNL	31.69	88.70			88.70	A. Miller	35,356	2.769	TU
MAY-18	16:39	27 Lexington St	TX49081	OP-TP	UN+	4.17	12.17			12.17	A. Miller	36,116	2.919	PR
		Period Dollars, Gallons, Avg PPG				88.94	248.28			248.28			2.132	2.809
		YTD- Calendar Dollars, Gallon, Avg PPG				539.56	1,491.34		0.14	1491.34			8.528	2.764
		Period Avg MPG, Avg Cost/Mile				23.97	0.12							
APR-30	16:04	660 W. Central St	FR38760	IP-TP	UNL	20.88	58.86			58.86	B. Brown	12,386	2.819	TU
MAY-01	09:07	685 Lafayette Rd	DR37601	IP-TP	UNL	19.80	55.22			55.22	B. Brown	12,939	2.789	TU
MAY-06	11:47	23 Pleasant St	UC50112	IP-TP	UNL	16.87	47.50			47.50	B. Brown	13,454	2.799	TU
MAY-17	16:32	647 Lowell St	BX66978	OP-TP	UNL	17.90	48.73			48.73	B. Brown	13,985	2.799	TU
		Period Dollars, Gallons, Avg PPG				75.25	210.31			210.31			1.956	2.794
		YTD- Calendar Dollars, Gallon, Avg PPG				267.20	741.76	8.00		749.76			7.824	2.776
		Period Avg MPG, Avg Cost/Mile				25.99	0.11							

TRANSACTION CODES:
 OP = Outdoor Payment Terminal
 TP = Speedpass
 IP = Indoor Payment Terminal

EXCEPTION CODES:
 SD = Fuel Trans/Day
 SO = Service Trans/Day
 FC = Fuel Cost/Trans
 SC = Service Cost/Trans

TU = Fuel Units/Trans
 BU = Fuel Unis/Selling Cycle
 DY - Days not Allowed

ST = Purchase Start Time
 ET = Purchase End Time
 MT = Manual Trans
 PR = Allowed Province
 SP = Allowed State/Province
 CU = Max PPU

Fleet Products Report – Standard

Fleet Products Report — description of report features

- 1 Transactions:** Transaction dates and times to make sure your drivers are making purchases only when they're driving your company vehicles.
- 2 Fuel:** Track gallons purchased and fuel costs to keep on top of your fuel budget.
- 3 Service:** Review details of service and maintenance purchases.
- 4 Non-Fuel:** Review the details of non-fuel and service purchases to find potential problems.
- 5 Drivers:** Check driver names to see who's making purchases.
- 6 Mileage:** Track miles per gallon and cost per mile to monitor each vehicle's fuel efficiency.
- 7 Totals:** See, at a glance, the year-to-date total for each card. You can also set this figure to correspond with your company's fiscal year schedule.

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- A Statement period:** The range of dates for the transactions appearing on this report.
 - B Account number:** The card number that appears embossed on your credit cards.
 - C Customer delivery information:** The customer name and address where your reports will be mailed.
 - D Card number:** The number embossed on each card.
 - E Previous odometer reading:** The last odometer reading recorded for a vehicle during the previous billing cycle.
 - F Transaction date:** Captured at the point of sale.
 - G Transaction time:** Captured at the point of sale.
 - H Site address:** The physical address where the purchase was made.
 - I Ticket number:** Transaction number captured at the point of sale.
 - J Transaction code:** Identifies the type of payment. View legend code at the bottom.

Fleet Products Report – Standard

Fleet Products Report – description of report features

- K Product:** Identifies the product type captured at the point of sale so you can see the grade of fuel or type of service your drivers are buying.
- L Units:** Number of gallons or parts/services purchased.
- M Fuel, Service and Non-Fuel amounts:** Total dollar amount for each category.
- N Gross amount:** The total dollar value of entire transaction.
- O Driver Name/Prompt:** Tells you who made a purchase or records your customized prompt information.
- P Odometer/Prompt:** Reports the odometer reading recorded by the customer at the time of purchase. Records your customized prompt information.
- Q Cost per unit:** Calculates the fuel price per gallon.
- R Exception codes:** Identifies up to 16 unusual purchases. Helps point out possible misuse of or noncompliance with company purchasing policies. View the legend at the bottom of the Fleet Products Report for an explanation of codes.
- S Period Subtotal:** The current total information for each card in the current billing period, including average price per gallon.
- T Year-to-date card total:** YTD total for each card, including average price per gallon. You can also set this figure to correspond with your company's fiscal year schedule
- U Mileage averages:** Calculates the period average miles per gallon and cost per mile based on odometer readings at the time of purchase.

ExxonMobil Business Fleet and Fleet National Account Application

Select Card Program:

ExxonMobil Business Fleet card
 ExxonMobil Fleet National card

Instructions: Complete and fax your application to us at Heather.Shedd@wexinc.com or fax (207) 791-1651.

1) The undersigned applicant/buyer ("Applicant") represents that the information given in this application is complete and accurate and authorizes Card Issuer to check with credit reporting agencies, credit references and other sources disclosed to confirm information given; 2) Applicant requests a business charge account, if approved for credit, and one or more business charge cards from the card issuer, which is WEX Bank ("Card Issuer"); 3) Applicant agrees to the terms and conditions set forth in the Business Charge Account Agreement provided with this application and/or provided with the business charge card(s). Use of any card issued pursuant to this application confirms Applicant's agreement to said terms and conditions; 4) If this Account is for a partnership or a proprietorship, a partner or principal must sign this application and the undersigned's personal credit may be used in making a credit decision and they hereby authorize Card Issuer to obtain a consumer report. In the event that this application is denied based upon information contained in a consumer credit report of the undersigned, they hereby authorize Card Issuer to report the reason for the denial to the Applicant. Direct inquiries of businesses where the undersigned maintains accounts may also be made; 5) Applicant agrees that in the event the account is not paid as agreed, Card Issuer may report the undersigned's liability for and the status of the account to credit bureaus and others who may lawfully receive such information. 6) Applicant agrees to provide company financial statements, including at minimum, a Balance Sheet and Income Statement for the last two years upon request. 7) By providing the phone numbers below, you authorize us to contact you at any of these numbers regarding this application or any account opened as a result of this application. If you have any questions regarding this application, please call Heather Shedd (239) 223-5536.

Legal Company Name	Phone #	Fax #
DBA Name (Doing Business As)	Taxpayer ID # (TIN, FEIN or SSN)	

Write company name as you wish it to appear on the cards. Limit 20 characters with spaces.

Physical Address (Do Not include PO Box)

Billing Address (if Different than Physical Address)

In Business Since (yyyy)	Year of Incorporation (yyyy)	SIC Code or Type of Business
Number of Vehicles for this Program	Avg Monthly Fuel Expenditures \$	Avg Monthly Service Expenditures \$

Check here if business is exempt from motor fuels tax (sales representative will provide further details)

Select One (Please complete this section accurately): Corporation
 Partnership
 Proprietorship
 PC or PA
 LLC
 Government

Is this account for a company that has been incorporated less than one year, a partnership, a proprietorship, a professional corporation or association, or a limited liability company?
 No Yes (If YES, complete the Personal Guaranty on the second page)

CONTACTS

Designate the person authorized to receive all charge cards, reports, and other such information we provide from time to time and to take actions with respect to your account and account access. This is also the person designated by your company to provide all fleet vehicle, driver and other information we may request. By signing below, you also (i) designate representatives from your card program sponsor ("Sponsor") to have access to your account information in order to facilitate customer service and account maintenance requests on your behalf, and (ii) authorize the Card Issuer to accept account maintenance requests and other instructions from Sponsor on your behalf.

Authorized Contact Name/ Title	Phone #	Email Address
Billing Contact	Phone #	Email Address
Additional Contact Name	Phone #	Email address

AUTHORIZED SIGNATURE REQUIRED

Any person signing on behalf of a business attests that the Applicant is a valid business entity, that, if applicable, the execution of this application has been duly authorized by all necessary action of Applicant's governing body, and that the undersigned is authorized to make this application on Applicant's behalf.

Signature X	Date	Print Name	Title
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INFORMATION SHARING DISCLOSURE: Exxon Mobil Corporation, Card Issuer or its affiliates may, to the extent allowed by law, share information disclosed by or generated as a result of this application with each other, and with merchants accepting the card. In addition, information regarding your transactions may be provided to accepting merchants or their service providers to facilitate discounts or other promotional campaigns of interest to you.

FOR OFFICE USE ONLY

Opportunity Number	Site ID	Sales Code	Plastic (Business Fleet) EXN1	Coupon Code	Account Number 61
Opportunity Number	Site ID	Sales Code	Plastic (Fleet National) EMA1	Coupon Code	Account Number 0496

Our bank complies with Federal Law which requires all financial institutions to obtain, verify and record information that identifies each company or person who opens an account. What this means for you: when you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents for your business.

ExxonMobil Business Fleet and Fleet National Account Application

Please complete the Personal Guaranty below only if this account is for a company that has been incorporated less than one year a Partnership, Proprietorship, Professional Corporation or Association, or Limited Liability Company.

PERSONAL GUARANTY

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

Guarantor's Signature X	Print Name	Date of Birth	Social Security No.
Guarantor's Residential Address - street, city, state, zip (Do not include PO Box)		Phone #	Date (mmddyy)

FOR OFFICE USE ONLY

Opportunity Number	Site ID	Sales Code	Plastic (Business Fleet) EXN1	Coupon Code	Account Number 61
			Plastic (Fleet National) EMA1		Account Number 0496

ExxonMobil Business Fleet and Fleet National card Custom Fees and Rebates

Your account, if approved, will be subject to the applicable schedule of fees and rebates shown in the tables below, determined by card program. The ExxonMobil Business Fleet card fees are applicable under the No-Fees Promotion column. Rebates may be subject to conditions and limitations as described in the Account Terms and Conditions delivered with your approved account.

EXXONMOBIL BUSINESS FLEET CARD		
	Standard	No Fees Promotion
Account set-up fee	None	None
Monthly account fee	\$10.00	Waived*
Rebate per retail gallon purchased	Tiered by volume	Tiered by volume

EXXONMOBIL FLEET NATIONAL CARD	
	Standard
Account set-up fee	\$40.00
Monthly fee per card issued	\$2.00
Replacement card fee	\$2.00
Rebate per retail gallon purchased	Tiered by volume at Exxon or Mobil locations only.

*The "No Fees Promotion" is only applicable to fleets that are approved or apply for credit by 12/31/2016.