



SELLING TO THE PETRO VERTICAL

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SELLING OPPORTUNITIES

116,000 C-Stores in the U.S. Sell Fuel

80% of U.S. gasoline sales are sold through C-Stores

80,000+ Single-Store Operators

50% Unbranded Gas Stations

- Fuel C-Store merchants process high transaction volumes.
- The Pay-at-the-Pump EMV Liability Shift in April 2021 – merchants still updating
- Buypass platform processes the majority of PATP transactions in the U.S.

Source: *Convenience Stores Sell The Most Gas*, NACS, May 19, 2022
<https://www.convenience.org/Topics/Fuels/Who-Sells-Americas-Fuel>

PAYMENT SETUP IS SIMPLE

A VAR Sheet for a PATP merchant is just as easy to request as a restaurant merchant!



COMMON FUEL TERMS

AFD – Automated Fuel Dispenser

Fleet Cards – Payment cards for gas, diesel, vehicle maintenance

Forecourt – Area where pumps are located in front of store

COMMON FUEL TERMS

Jobber – Petroleum marketer; company providing fuel to stations

Pump Tech – Certified technician who maintains fuel pumps and related systems

Velocity – Bypass risk tool to limit usage of same card at pump in one batch (rarely used, becoming a legacy tactic...EMV!)

QUALIFYING A PROSPECT

Branded vs. Independent





MAIN SELLING POINTS

- Combined deposits with all major card brands
- Fleet support including WEX®, Voyager®, FuelMan®, and more
- Next day funding on WEX®
- Next day funding cutoff 7:00PM ET

FLEET CARDS



WEX® Full-Acquiring



Visa and MasterCard Fleet



All other major fleet brands

POS EQUIPMENT - Site Controller

- **Verifone** – Ruby, Commander
- **Gilbarco** – Passport
- **Wayne** – Fusion, NAMOS POS

99% of all others certified on Buypass!

DATAWIRE MICRONODE = DINOSAUR

Converted older dial systems
(Ruby, Passport, etc.) to IP

ALL NEW EMV SYSTEMS DO NOT
REQUIRE, AND THEY ARE NO LONGER
AVAILABLE TO BUY



MANAGED NETWORK SERVICE PROVIDER (MNSP)

PCI REQUIREMENT – secure device for new site controllers

** you should not be responsible to obtain this vendor **

Many certified vendors such as: Acumera, Mako, and PDI

STAND-ALONE TERMINALS

First Data – FD150 is the only stand-alone terminal option







(FD130 is end of life 12/31/22)

Download files built by Buypass to support Fleet cards and fuel prompts.



EMV LIABILITY SHIFT – CHARGEBACK TYPES

Who pays for what?

	Lost or Stolen Credit Card Fraud	Counterfeit Fraud (Credit card used without permission)
BEFORE APRIL 2021	Petro Retailer Pays Fraud/Chargebacks 	Bank Pays Fraud/Chargebacks 
INSTALL EMV UPGRADE FOR LIABILITY SHIFT	Petro Retailer Pays Fraud/Chargebacks 	Bank Pays Fraud/Chargebacks 
NO EMV UPGRADE AFTER LIABILITY SHIFT	Petro Retailer Pays Fraud/Chargebacks 	Petro Retailer Pays Fraud/Chargebacks 

SALES TIPS

Keep it Simple

- Partner with jobber or pump tech if possible
- Don't compete with pump tech for equipment
- Buypass/North – Wells #351 encryption
- Buypass/Omaha – Carrolton #501 encryption
- Mainly Interchange Plus Pricing

MORE TIPS

- Voyager® is setup automatically
- WEX® is setup with the WEX® addendum
- You will need ID Numbers for Fuelman®, Fleet One, etc.

WHY USE NORTH BACKEND

WEX® Full-Acquiring

- Standard WEX® funding is 30 days! With WEX® Full-Acquiring, we can offer next day funding.
- WEX Full-Acquiring buy rate is 3.50%. We recommend pricing at 3.89%.
- Merchants accepting Fleet cards can earn business from various corporations and municipalities.
- Automotive service locations may need Fleet as well. If the merchant doesn't accept Fleet cards, they will lose the business.

ACCOUNT SETUP

1. Use traditional Terminal Setup Form (TSF).
2. Under *POS/Gateway/Software Type*, list the POS type (i.e., Gilbarco Passport, Ruby Commander, etc.).
3. Under *Preferred Front End Network*, select **Buypass**.
4. In order to receive WEX[®] Full-Acquiring, select **North** as the *Preferred Back End Network*.

ACCOUNT SETUP

5. If Rapid Connect is needed, select the “Rapid Connect” check box. In most cases, you will need a Rapid Connect setup for EMV support.
6. We will send the VAR Sheet to all email addresses noted on the TSF. Include the recipients’ email addresses under *Email for VAR Sheet*.
7. Under *Programming Features*, you must select Autobatch and note the time. The new North Platform Next Day Funding cutoff time is 7:00PM ET for Buypass.
8. Include six-digit ID numbers for additional fleet cards, including Fuelman[®], Fleet One, etc.

ACCOUNT SETUP

You will receive a VAR Sheet within 24 business hours, including the 13 digit Buypass Number

Terminal Type

#A

Alpha or
Numeric

State Code

01-50

2-Digit State Code
(Ranging from 01-50)

MID

123456

TID

001

Merchant reporting available at businesstrack.com

QUESTIONS?

CONTACT US!

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ISO Support
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(800) 966-5520 – Option 5

