



BEYOND TOBACCO AND FUEL: THE OPERATIONAL SIDE OF YOUR SITE

CARD PROCESSING & MORE!!!

SEPTEMBER 21, 2017





PETROLEUM CARD SERVICES

Who is PCS?



With 18 years in the industry PCS specializes in pay at the pump and fleet card processing, PCS is a one stop shop – we process for all business types.

- Founded in 1999 to serve the credit card processing needs of the independent unbranded petroleum market.
- The PCS corporate office is located in Minden, NV.
- Since 1999 PCS has setup and supported over 16,000 merchants.





PCS MERCHANTS SUPPORTED

- Unbranded Gas Stations
- Convenience Stores
- Auto Body/Repair Shops/Tire Stores
- Petroleum Products/Fuel Dealers/Distributors
- Cardlocks
- Car Washes
- EBT Acceptance Regardless of Brand



BRANDED OR UNBRANDED??

Branded Pro's:

- Chargeback Coverage
- Branded Fuel Cards
- Processing Deposits
 - Direct to Jobber

Branded Con's:

- Long Contracts
- Complex Statements
- Fixed Rates and Fees

Unbranded Pro's:

- Fee Negotiation
- Detailed Statements
- No Contracts
- Choice of Processing Deposits
 - Direct to Dealer
 - Direct to Jobber

Unbranded Con's:

- Chargeback Liability





CHOOSING A PROCESSING SOLUTION

- Choose a company that supports your needs.
- Talk to your service or fuel company.
- Talk to other members.
- Ask for referrals from processor rep.
- Research the processor.
- Ask for sample statements.
- Always think about expansion & growth.





UNDERSTANDING PROCESSING CONTRACTS & FEES

Contract Requirements:

- Demand NO Early Termination or Cancellation Fees

Pricing Structures:

- Pass-through (interchange) Plus Pricing - **Suggested**
- Flat Rates
- Tiered Rates

Monthly Fees:

- Monthly Minimums
- Hidden Fees
- Trick Marketing

Billing Methods:

- Daily vs Monthly



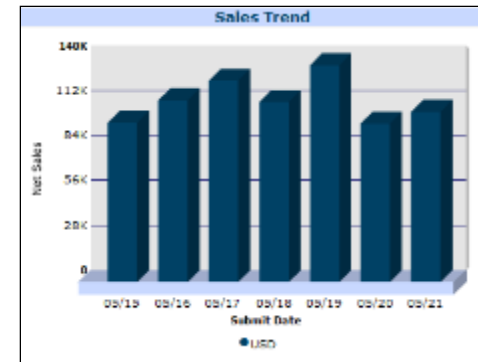


BACK OFFICE & ONLINE REPORTING

Online financial management reporting solution lets access to payments-related data quickly and easily - so you can focus on putting that information to work for you.

Features:

- Access payment processing information 24/7
- Access and analyze transaction detail for all card types
- Conduct sales audits
- Manage processing fees
- Reconcile your checking account
- Investigate charge-backs
- Protect against losses
- View historical information for analysis
- Manage cash flow.
- Create reports and schedule their distribution



First Data. beyond the transaction

Dashboard | Near Time | Sales | Funding | Rate Analysis | Disputes | Research

Reporting Dashboard

Submitted Sales - USD

Download Spreadsheet

Currency Code	Date	Trans Count	Trans Amount	Avg Ticket
USD	05/15/2014	2,428	99,307.00	40.90
USD	05/16/2014	2,787	113,303.99	40.68
USD	05/17/2014	3,134	125,414.04	40.03
USD	05/18/2014	2,853	112,278.45	39.35
USD	05/19/2014	3,361	135,132.16	40.21
USD	05/20/2014	2,389	98,735.11	41.33
USD	05/21/2014	2,570	106,090.39	41.28





MANDATES & COMPLIANCE

EMV Mandates:

- Requirements
- Liabilities
- Equipment Upgrades

Payment Card Industry (PCI)

- Misconceptions
- Requirements
- Fees





VISA CASHLESS PROGRAM

Program Overview:

Visa announced a new initiative called the Cashless Challenge, which, began in August. They will incent small merchants to move away from cash and toward card- and mobile-based payments. Visa will use an application-based process to select 50 small merchants in food services that will receive roughly \$10,000 to upgrade their payment infrastructure to accept card- and mobile-based payments. In exchange, these merchants must pledge to limit or remove cash payments.

Pros:

Eliminates Cash Handling Liabilities

Cons:

Increased Fees





QUESTIONS?

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