

CITGO PAYMENT CARD GUIDE & REGULATIONS

Your complete guide for all payment
card transactions accepted by CITGO.



Below are frequently used numbers when processing credit card transactions.

	Obtain Authorization	Merchant #	Report Suspicious Activity	Request for Copy (RFCO) Fax #
American Express	800-528-2121	135 840 3236	800-528-2121	832-486-4476
CITGO Business	800-352-4846		800-561-4991	866-222-9935
CITGO Business Select	800-352-4846		800-561-4991	866-222-9935
CITGO In-Store	800-352-4846		800-561-4991	866-222-9935
CITGO Rewards, Plus & Celebrity	800-859-9655		800-859-9655	888-409-4727
Diners Club	800-525-9040		800-525-9040	832-486-4476
Discover	800-347-1111	60110 16161 00002	800-347-1111	513-900-6025
PHH/WEX	888-410-9233		888-410-9233	207-523-7179
Visa/MasterCard	800-343-5792	117 107 946	Issuing Bank	402-933-1840
Voyager	800-987-6589		800-987-6591	832-486-1095
Wright Express	800-842-0071		800-492-0669	207-523-7179

HELPFUL PAYMENT CARD OPERATIONS NUMBERS

CITGO Customer Service and Payment Card	800-423-8434
CITGO Fleet (Marketers/Retailers only)	866-249-4723
CITGO Help Desk	800-533-3421 option 2 and 2
Merchant Supplies	800-805-8492
Order Forms; POS Paper and Ribbons	800-533-3421 option 2, option 4
Out-of-Balance Batches (CBR)	800-247-2251
Payment Card Operations	800-423-8434

If you are suspicious of the person using a Visa, MC, AMEX or Discover card, call the appropriate card authorization number and request a code 10.

The operator will ask you questions that can be answered with a “yes” or “no,” then advise you if the sale is valid and give you an authorization code.

Always check each credit card for the following:

- a. Name on card matches name on receipt
- b. Expiration date is valid
- c. Card has not been altered
- d. Signature on receipt matches the signature on the back of the card

*** All transactions must have a valid authorization number. If the POS device messages states “call auth”, you must call the appropriate authorization center to obtain the authorization. Be sure to write the authorization number on the invoice and key in the number provided. *****



The CITGO Rewards Card offers a 5¢ per-gallon rebate on every gallon of CITGO fuel purchased. The CITGO Rewards Card is a descriptively billed account established for individual retail consumer use. All valid cards have expiration dates.



The CITGO Plus card is a descriptively billed account established for individual retail consumer use. All valid cards have expiration dates.



The CITGO Celebrity card is a descriptively billed account established for individual retail consumer use. All valid cards have expiration dates.

CITGO reserves the right to issue various CITGO card graphic designs not depicted in this guide.

Transaction Processing

Processing transactions on these cards **must** be conducted on CITGO point-of-sale (POS) equipment. When the POS terminal is not available or the network is unavailable, non-POS transactions may be conducted on a non-POS invoice (form 57-50). See page 15 for non-POS processing instructions. **When the POS terminal or network is operational, the site must manually key into the POS device all paper transactions that were made during the outage. All non-POS transactions, regardless of the amount, must be cleared through the authorization center and must clearly show the approval number on the manually imprinted ticket (form 57-50).**

To obtain an approval number for the non-POS transaction, call 1-800-859-9655.

Be prepared to provide the following information:

1. Location number or area code and telephone number
2. Complete account number
3. Expiration date or ZIP code as prompted
4. Amount of sale
5. Product being purchased

You will be given an approval code or other instructions. Be sure to write the approval code on the invoice.

Failure to obtain an approval code could result in chargebacks.

Customer's signature on the invoice must correspond with the signature on the back of the credit card.

CITGO Reward, CITGO Plus and CITGO Celebrity Customer Service: 1-800-756-2484
RFCO (Request For Copy of POS Invoice): Fax # 1-888-409-4727 (must be 8 ½ X 11 only and must be legible)

PRODUCTS AND SERVICES EXPRESSLY PROHIBITED

The sale of the following items is expressly prohibited under any circumstances.

- Accumulating Sales
- Truck Rental
- Firearms
- Motel / Hotel Charges
- Cash Advances
- Lottery Tickets
- Money Orders

Products and Services Restrictions

Purchases and limitations are subject to cardholder credit line as determined by card issuer.

Antifreeze: Radiator capacity, plus two gallons

Automotive Accessories (windshield wipers, etc.): Must be completely identified on invoice

Automotive Services: Lubrication, automatic transmission refill and car wash

Automotive Repair Service:

CITGO Petroleum Corporation agrees to accept credit card sales invoices covering vehicle repairs up to a maximum of \$500 made on valid CITGO credit cards, subject to the following terms and conditions:

1. Dealer and distributor agree to indemnify and hold harmless CITGO Petroleum Corporation for all claims arising out of, or as a result of, defective parts and/or faulty workmanship as to each repair job performed.
2. **Repair service invoices will be charged back to the dealer in their entirety for immediate payment if:**
 - a. The customer fails or refuses to pay for unsatisfactory repair work, including parts.
 - b. Description of sale or work performed is misrepresented in preparation of invoice.
 - c. Invoices do not meet all of the foregoing requirements or are not properly and promptly assigned or delivered to CITGO Petroleum Corporation.

Batteries: Must be installed at time of purchase; on CITGO cards, a maximum of \$100 for passenger vehicles or \$150 for trucks

Convenience Store, Fast Food and Miscellaneous Items: Food, beverages, cigarettes, phone cards and sundries on CITGO cards (**maximum \$75**); all charges must be itemized.

Fuel – Gasoline, Diesel and Aviation: Capacity of vehicle tank; only fuel purchased through a CITGO-branded dispenser may be charged on CITGO-issued cards; only one fuel purchase per transaction

Motor Oil: Capacity of crankcase, plus one case (maximum of six gallons)

Marina Docking, Rentals and Towing: Towing – one-time \$60 charge; Boat Rental – \$35 per-day maximum; Trailer Rental – \$100 maximum in 60-day period

New Tires and Tubes – Passenger Car and Light Truck of 1/2 Ton or Less: Must be mounted on vehicle at time of purchase, maximum \$500 on CITGO cards

CAUTION: Obtaining credit authorization does not permit charges in excess of the limits shown in this guide and does not exempt the Retailer from any other credit conditions contained herein.



The CITGO Gift Card is a pre-paid, stored value card sold at CITGO-branded locations. It is valid for products and services at participating CITGO-branded locations.

The CITGO Gift Card is not redeemable for cash, except where permitted by law (refer to table on right). **An activated card should be treated as cash and will not be replaced if lost or stolen.** These terms and conditions are printed on the back of each card.

CITGO reserves the right to issue various Gift Card graphic designs not depicted in this guide.

CITGO reserves the right to limit card order quantities.

CITGO Gift Card is rechargeable up to 999 times.

Customer Inquiries and General Retail Location Inquiries:
1-800-533-3421, option 2

PRODUCTS AND SERVICES EXPRESSLY PROHIBITED

The sale of the following items is expressly prohibited under any circumstances.

- Accumulating Sales
- Truck Rental
- Firearms
- Motel / Hotel Charges
- Cash Advances
- Lottery Tickets
- Money Orders

Activation and Transaction Processing

Gift Cards have no value until purchased and must be activated through the POS terminal by the store attendant at time of purchase. The consumer determines the value of the card for any whole dollar amount from \$5 – \$300 (In \$5 increments).

A POS terminal must make connection with the network, for both activations and sales, for the CITGO Gift Card to process. If the terminal cannot connect, another form of payment must be used. Refer to the user guide for your POS System Manual or the Integrated System Manual for instructions on Gift Card transactions.

Manual transactions are not allowed, whether manually keyed POS transactions or manually imprinted non-POS transactions.

- Limit the single-day daily activations (e.g., load or reloads) to \$2,000 or less for a single card.
- Limit sales to a single consumer in one day so the aggregate sale of all cards is less than \$10,000.

CITGO discourages the purchase of Gift Cards with a credit card, as you could be subject to double liability for the value if a stolen credit card is used to make the purchase.

STATE CONSUMER PROTECTION STATUTES

Mandatory Cash Back Chart (7-2012)

State	Dollar Amount
California	Less than \$10
Massachusetts	Remaining balance after 90% of the value is redeemed \$5 or less
Single Load Cards Reloadable Cards	
Maine	Less than \$5
Montana	If original value was more than \$5, less than \$5
New Jersey	If original value was more than \$5, less than \$5
Oregon	Less than \$5
Rhode Island	Less than \$1
Vermont	Less than \$1
Washington	Less than \$5



CITGO Business, Business Select and Business Select MasterCard® cards provide full transaction data, including date and time of purchase, fuel type, quantity and price-per-gallon for commercial consumer use. Fleet managers can set card controls, including daily and monthly limits for fuel, merchandise and services. Free website access is available to view account information and update card controls. Tax-exempt billing is available for qualified agencies. All valid cards have expiration dates.

Transaction Processing (CITGO Business, CITGO Business Select and CITGO Business Select MasterCard)

Processing transactions on these cards **must** be conducted on CITGO point-of-sale (POS) equipment. When the POS terminal is not available or the network is unavailable, non-POS transactions may be conducted on a non-POS invoice (form 57-50). See page 15 for non-POS processing instructions. **When the POS terminal or network is operational, the site must manually key into the POS device all paper transactions that were made during the outage. All non-POS transactions, regardless of the amount, must be cleared through the authorization center and must clearly show the approval number on the manually imprinted ticket (form 57-50).**

POS Processing: There may be limitations on the amount of the transaction, grade of fuel, merchandise authorized or other miscellaneous items elected by the Fleet Account at the time of account approval that may restrict transaction authorization.

All the credit cards have various combinations of the following customer prompting:

- Driver ID – four digits
- Odometer – up to seven digits (full miles only; do not enter tenths of miles)
- Customer Reference – four or six digits, depending on your POS software version

A PIN pad must be used to enter this information if prompted by the POS terminal. Refer to your POS manual for additional information.

To obtain an approval number, call 1-800-352-4846 and follow the prompts. Be prepared to provide the following information:

1. Location number or area code and telephone number
2. Complete account number
3. Expiration date or ZIP code as prompted
4. Amount of sale

You will be given an approval code or other instructions. Be sure to write the approval code on the invoice.

Failure to obtain an approval code or providing an invalid expiration date or missing billing data could result in chargebacks.

VIP hotline: 866-249-4723 Fax: 877-470-2234 Email: citgovip@fleetcor.com Hours 7am - 5pm CST.
RFCO (Request For Copy of POS Invoice): Fax # 1-866-222-9935 (must be on 8 1/2" x 11" only **and must be legible**)

PRODUCTS AND SERVICES EXPRESSLY PROHIBITED

The sale of the following items is expressly prohibited under any circumstances.

- Accumulating Sales
- Truck Rental
- Firearms
- Motel / Hotel Charges
- Cash Advances
- Lottery Tickets
- Money Orders

Products and Services Restrictions

Purchases and limitations are subject to cardholder credit line, determined by card issuer. All charges must be itemized.

Antifreeze: Radiator capacity, plus two gallons

Automotive Accessories (windshield wipers, etc.): Must be completely identified on invoice

Automotive Services: Lubrication, automatic transmission refill and car wash

Automotive Repair Service:

CITGO Petroleum Corporation agrees to accept credit card sales invoices covering vehicle repairs up to a maximum of \$500 made on valid CITGO credit cards, subject to the following terms and conditions:

1. Dealer and distributor agree to indemnify and hold harmless CITGO Petroleum Corporation for all claims arising out of, or as a result of, defective parts and/or faulty workmanship as to each repair job performed.
2. **Repair service invoices will be charged back to the dealer in their entirety for immediate payment if:**
 - a. The customer fails or refuses to pay for unsatisfactory repair work, including parts.
 - b. Description of sale or work performed is misrepresented in preparation of invoice.
 - c. Invoices do not meet all of the foregoing requirements or are not properly and promptly assigned or delivered to CITGO Petroleum Corporation.

Batteries: Must be installed at time of purchase; on CITGO cards, a maximum of \$100 for passenger vehicles or \$150 for trucks

Convenience Store, Fast Food and Miscellaneous Items: Food, beverages, cigarettes, phone cards and sundries on CITGO cards (maximum of \$50 per 24-hour period); all charges must be itemized and are based on the Fleet's requirement

Fuel – Gasoline, Diesel, and Aviation: Capacity of vehicle tank; only fuel purchased through a CITGO-branded dispenser may be charged on CITGO issued cards; only one fuel purchase per transaction; bulk sales are not authorized

Motor Oil: Capacity of crankcase, plus one case (maximum of six gallons)

Marina Docking, Rentals and Towing: Towing – one-time \$60 charge; Boat Rental – \$35 per-day maximum; Trailer Rental – \$100 maximum in 60-day period

New Tires and Tubes – Passenger Car and Light Truck of 1/2 Ton or Less: Must be mounted on vehicle at time of purchase, maximum \$500 on CITGO cards

CAUTION: Obtaining credit authorization does not permit charges in excess of the limits shown in this guide and does not exempt the Retailer from any other credit conditions contained herein.



The CITGO In-Store card is for use when the customer has designated that all purchases be restricted to the CITGO location at which the card is retained. All features of Business and Business Select programs apply to the In-Store card as well.

The In-Store card is mailed by CITGO directly to the authorized CITGO location embossed on the face of the card. Point of Sale (POS) transactions will be declined if an attempt is made to use the card at any other CITGO location. If your 8-digit CITGO location number changes, please contact CITGO Business Customer Service. Your current In-Store cards can be temporarily coded to allow acceptance under the new location number until replacement In-Store cards can be issued with the new location number.

Transaction Processing

Processing transactions on these cards **must** be conducted on CITGO point-of-sale (POS) equipment. When the POS terminal is not available or the network is unavailable, non-POS transactions may be conducted on a non-POS invoice (form 57-50). See page 15 for non-POS processing instructions. **When the POS terminal or network is operational, the site must manually key into the POS device all paper transactions that were made during the outage. All non-POS transactions, regardless of the amount, must be cleared through the authorization center and must clearly show the approval number on the manually imprinted ticket (form 57-50).**

POS Processing: There may be limitations on the amount of the transaction, grade of fuel, merchandise authorized or other miscellaneous items elected by the Fleet Account at the time of account approval that may restrict transaction authorization.

All the credit cards have various combinations of the following customer prompting:

Driver ID – four digits

Odometer – up to seven digits (full miles only; do not enter tenths of miles)

Customer Reference – four or six digits, depending on your POS software version

A PIN pad must be used to enter this information if prompted by the POS terminal. Refer to your POS manual for additional information.

To obtain an approval number, call 1-800-352-4846. Be prepared to provide the following information:

1. Location number (8 digits)
2. Complete account number
3. Expiration date
4. Total amount of sale (whole dollars only – i.e., \$9.95 = \$10)

You will be given an approval code or other instructions. Be sure to write the approval code on the invoice.

Failure to obtain an approval code, invalid expiration date or missing billing data could result in chargebacks.

Customer signature on invoice is required.

Fleet drivers should contact their fleet manager if there is a problem with card acceptance.

This card cannot be used at automated pumps (ICR/CRINDS).

VIP hotline: 866-249-4723 Fax: 877-470-2234 Email: citgovip@fleetcor.com Hours 7am - 5pm CST.
RFCO (Request For Copy of POS Invoice): Fax # 1-866-222-9935 (must be on 8 1/2" x 11" only **and must be legible**)

PRODUCTS AND SERVICES EXPRESSLY PROHIBITED

The sale of the following items is expressly prohibited under any circumstances.

- Accumulating Sales
- Truck Rental
- Firearms
- Motel / Hotel Charges
- Cash Advances
- Lottery Tickets
- Money Orders

Products and Services Restrictions

Purchases and limitations are subject to cardholder credit line, determined by card issuer with a maximum of \$500. All charges must be itemized.

Antifreeze: Radiator capacity, plus two gallons

Automotive Accessories (windshield wipers, etc.): Must be completely identified on invoice

Automotive Services: Lubrication, automatic transmission refill and car wash

Automotive Repair Service:

CITGO Petroleum Corporation agrees to accept credit card sales invoices covering vehicle repairs up to a maximum of \$500 made on valid CITGO credit cards, subject to the following terms and conditions:

1. Dealer and distributor agree to indemnify and hold harmless CITGO Petroleum Corporation for all claims arising out of, or as a result of, defective parts and/or faulty workmanship as to each repair job performed.
2. **Repair service invoices will be charged back to the dealer in their entirety for immediate payment if:**
 - a. The customer fails or refuses to pay for unsatisfactory repair work, including parts.
 - b. Description of sale or work performed is misrepresented in preparation of invoice.
 - c. Invoices do not meet all of the foregoing requirements or are not properly and promptly assigned or delivered to CITGO Petroleum Corporation.

Batteries: Must be installed at time of purchase; on CITGO cards, a maximum of \$100 for passenger vehicles or \$150 for trucks

Convenience Store, Fast Food and Miscellaneous Items: Food, beverages, cigarettes, phone cards and sundries on CITGO cards (maximum of \$50 per 24-hour period); all charges must be itemized

Fuel – Gasoline, Diesel, and Aviation: Capacity of vehicle tank; only fuel purchased through a CITGO-branded dispenser may be charged on CITGO issued cards; only one fuel purchase per transaction; bulk sales are not authorized

Motor Oil: Capacity of crankcase, plus one case (maximum of six gallons)

Marina Docking, Rentals and Towing: Towing – one-time \$60 charge; Boat Rental – \$35 per-day maximum; Trailer Rental – \$100 maximum in 60-day period

New Tires and Tubes – Passenger Car and Light Truck of 1/2 Ton or Less: Must be mounted on vehicle at time of purchase, maximum \$500 on CITGO cards

CAUTION: Obtaining credit authorization does not permit charges in excess of the limits shown in this guide and does not exempt the Retailer from any other credit conditions contained herein.

The MasterCard logo and hologram may be located on the back of some cards.



MasterCard and VISA issue embossed and unembossed cards, which are accepted at our locations. The **unembossed** (flat) credit cards are designed to be **processed electronically only**. These are valid credit cards and should be accepted as a standard form of electronic payment. If the card cannot be processed electronically (magnetic stripe will not read), you must ask for another form of payment as these cards cannot be imprinted.

Transaction Processing

Processing transactions on these cards **must** be conducted on CITGO point-of-sale (POS) equipment. When the POS terminal is not available or the network is unavailable, non-POS transactions may be conducted on a non-POS invoice (form 57-50). See page 15 for non-POS processing instructions. **When the POS terminal or network is operational, the site must manually key into the POS device all paper transactions that were made during the outage. All non-POS transactions, regardless of the amount, must be cleared through the authorization center and must clearly show the approval number on the manually imprinted ticket (form 57-50).**

To obtain a Visa or MasterCard approval number on non point-of-sale transactions, call 1-800-343-5792:

- A. Press one for English or two for Spanish
- B. Enter Authorization Merchant ID **117 107 946** (always use this merchant ID number)
- C. Key in ZIP code 77077 (always use CITGO corporate ZIP) If asked for the city, use Houston (CITGO corporate)
- D. Enter transaction code or press # key for additional options:
 1. Sale
 2. Suspicious card
 3. CV2 purchase
 4. Address verification

Be prepared to provide the following information:

1. Location number or area code and telephone number
2. Complete account number
3. Expiration date or Zip code as prompted
4. Amount of sale
5. If this is correct, press 9. Authorization number is xxxxxxx. Be sure to write the approval code on the invoice.

Failure to obtain an approval code could result in chargebacks.

Signature on invoice must correspond with the signature on the credit card. If a picture appears on the reverse side of the credit card, the cardholder must resemble the person pictured on the card.

MasterCard requires transactions be submitted within three (3) days from the date of sale.

VISA requires transactions be submitted within five (5) days from the date of sale.

PRODUCTS AND SERVICES EXPRESSLY PROHIBITED

The sale of the following items is expressly prohibited under any circumstances.

- Accumulating Sales
- Truck Rental
- Firearms
- Motel / Hotel Charges
- Cash Advances
- Lottery Tickets
- Money Orders

Products and Services Restrictions

Limits on MasterCard and VISA are determined in conjunction with cardholder credit line as determined by card issuer. All charges must be itemized.

Fuel – Gasoline, Diesel, and Aviation: Capacity of vehicle tank

Motor Oil: Capacity of crankcase, plus one case (maximum of six gallons)

Antifreeze: Radiator capacity, plus two gallons

Automotive Accessories (windshield wipers, etc): Must be completely identified on invoice

Automotive Repairs, Marina Docking and Stores and Other: All charges must be itemized

Automotive Services: Lubrication, automatic transmission refill and car wash

Batteries: Must be installed at time of purchase

Convenience Store, Fast Food and Miscellaneous Items: All charges must be itemized

New Tires and Tubes – Passenger Car and Light Truck of 1/2 ton or Less: Must be mounted on the vehicle at the time of purchase

CAUTION: Obtaining credit authorization does not permit charges in excess of the limits shown in this guide and does not exempt the Retailer from any other credit conditions contained herein.

RFCO (Request For Copy of POS Invoice): Fax # 1-402-933-1840
(must be on 8 1/2" x 11" only **and must be legible**)



American Express cardmembers may carry any of the following cards:
 Personal/Corporate (green), Blue, Gold, Platinum or Optima.
 Accept and process all cards the same way.

Transaction Processing

Processing transactions on these cards **must** be conducted on CITGO point-of-sale (POS) equipment. When the POS terminal is not available or the network is unavailable, non-POS transactions may be conducted on a non-POS invoice (form 57-50). See page 15 for non-POS processing instructions. **When the POS terminal or network is operational, the site must manually key into the POS device all paper transactions that were made during the outage. All non-POS transactions, regardless of the amount, must be cleared through the authorization center and must clearly show the approval number on the manually imprinted ticket (form 57-50).**

To obtain an approval number, call 1-800-528-2121 and enter the CITGO corporate merchant ID number 135 840 3236.

Be prepared to provide the following information:

1. Location number or area code and telephone number
2. Complete account number
3. Expiration date or ZIP code as prompted
4. Amount of sale

You will be given an approval code or other instructions. Be sure to write the approval code on the invoice.

Failure to obtain an approval code or providing an invalid expiration date or missing billing data could result in chargebacks.

If you are suspicious of a cardholder, ask for a code "10" and the operator will ask you questions that can be answered with a "yes" or "no".

PRODUCTS AND SERVICES EXPRESSLY PROHIBITED

The sale of the following items is expressly prohibited under any circumstances.

- Accumulating Sales
- Truck Rental
- Firearms
- Motel / Hotel Charges
- Cash Advances
- Lottery Tickets
- Money Orders

Products and Services Restrictions

Limits on American Express are determined in conjunction with cardholder credit line as determined by card issuer. All charges must be itemized.

Fuel – Gasoline, Diesel and Aviation: Capacity of vehicle tank

Motor Oil: Capacity of crankcase, plus one case (maximum of six gallons)

Antifreeze: Radiator capacity, plus two gallons

Automotive Accessories (windshield wipers, etc): Must be completely identified on invoice

Automotive Repairs, Marina Docking and Stores and Other: All charges must be itemized

Automotive Services: Lubrication, automatic transmission refill and car wash

Batteries: Must be installed at time of purchase

Convenience Store, Fast Food and Miscellaneous Items: All charges must be itemized

New Tires and Tubes – Passenger Car and Light Truck of 1/2 ton or Less: Must be mounted on the vehicle at the time of purchase

CAUTION: Obtaining credit authorization does not permit charges in excess of the limits shown in this guide and does not exempt the Retailer from any other credit conditions contained herein.

RFCO (Request For Copy of POS Invoice): Fax # 832-486-4476
 (must be on 8 1/2" x 11" only **and must be legible**)



Discover issues both embossed and unembossed credit cards, which are accepted at our locations. The Discover it™ **unembossed** (flat) credit card is designed to be **processed electronically only**. This is a valid credit card and should be accepted as a standard form of electronic payment. If the card cannot be processed electronically (magnetic stripe will not read), you must ask for another form of payment as this card cannot be imprinted.

Transaction Processing

Processing transactions on these cards **must** be conducted on CITGO point-of-sale (POS) equipment. When the POS terminal is not available or the network is unavailable, non-POS transactions may be conducted on a non-POS invoice (form 57-50). See page 15 for non-POS processing instructions. **When the POS terminal or network is operational, the site must manually key into the POS device all paper transactions that were made during the outage. All non-POS transactions, regardless of the amount, must be cleared through the authorization center and must clearly show the approval number on the manually imprinted ticket (form 57-50).**

To obtain a Discover Card approval number, call 1-800-347-1111, enter the CITGO corporate merchant number 60110 16161 00002 and follow the prompts.

Be prepared to provide the following information:

1. Location number or area code and telephone number
2. Complete account number
3. Expiration date or ZIP code as prompted
4. Amount of sale

You will be given an approval code or other instructions. Be sure to write the approval code on the invoice.

Failure to obtain an approval number or providing an invalid expiration date or missing billing data could result in chargebacks.

PRODUCTS AND SERVICES EXPRESSLY PROHIBITED

The sale of the following items is expressly prohibited under any circumstances.

- Accumulating Sales
- Truck Rental
- Firearms
- Motel / Hotel Charges
- Cash Advances
- Lottery Tickets
- Money Orders

Products and Services Restrictions

Limits on Discover/Novus are determined in conjunction with cardholder credit line as determined by card issuer. All charges must be itemized.

Fuel – Gasoline, Diesel and Aviation: Capacity of vehicle tank

Motor Oil: Capacity of crankcase, plus one case (maximum of six gallons)

Antifreeze: Radiator capacity, plus two gallons

Automotive Accessories (windshield wipers, etc): Must be completely identified on invoice

Automotive Repairs, Marina Docking and Stores and Other: All charges must be itemized

Automotive Services: Lubrication, automatic transmission refill and car wash

Batteries: Must be installed at time of purchase

Convenience Store, Fast Food and Miscellaneous Items: All charges must be itemized

New Tires and Tubes – Passenger Car and Light Truck of 1/2 ton or Less: Must be mounted on the vehicle at the time of purchase

CAUTION: Obtaining credit authorization does not permit charges in excess of the limits shown in this guide and does not exempt the Retailer from any other credit conditions contained herein.

RFCO (Request For Copy of POS Invoice): Fax # 513-900-6025
(must be on 8 1/2" x 11" only and **must be legible**)



Cards issued outside the United States and Canada



Cards beginning with:

3 = Diners Club International cards are owned by Discover and are handled like Discover cards

5 = Diners Club North American cards are MasterCards

Cards beginning with "30" are BP co-branded cards and are NOT ACCEPTABLE at CITGO locations.

Transaction Processing - Refer to Discover procedures on page 9

PRODUCTS AND SERVICES EXPRESSLY PROHIBITED

The sale of the following items is expressly prohibited under any circumstances.

- Accumulating Sales
- Truck Rental
- Firearms
- Motel / Hotel Charges
- Cash Advances
- Lottery Tickets
- Money Orders

Products and Services Restrictions

Limits on Diners Club are determined in conjunction with cardholder credit line as determined by card issuer. All charges must be itemized.

Fuel - Gasoline, Diesel and Aviation: Capacity of vehicle tank

Motor Oil: Capacity of crankcase, plus one case (maximum of six gallons)

Antifreeze: Radiator capacity, plus two gallons

Automotive Accessories (windshield wipers, etc): Must be completely identified on invoice

Automotive Repairs, Marina Docking and Stores and Other: All charges must be itemized

Automotive Services: Lubrication, automatic transmission refill and car wash

Batteries: Must be installed at time of purchase

Convenience Store, Fast Food and Miscellaneous Items: All charges must be itemized

New Tires and Tubes - Passenger Car and Light Truck of 1/2 ton or Less: Must be mounted on the vehicle at the time of purchase

CAUTION: Obtaining credit authorization does not permit charges in excess of the limits shown in this guide and does not exempt the Retailer from any other credit conditions contained herein.

RFCO (Request For Copy of POS Invoice): Fax # 832-486-4476
(must be on 8 1/2" x 11" only **and must be legible**)



VOYAGER-issued cards are most commonly the general or “universal” card, which is blue and gold. Co-branded and special identity VOYAGER cards have different graphics and colors. Various businesses and states have been issued “Custom” cards. Samples of the universal and custom cards are shown below. **Note: All cards will have the VOYAGER identification symbol in the lower right-hand corner.**



Transaction Processing

Processing transactions on these cards **must** be conducted on CITGO point-of-sale (POS) equipment. When the POS terminal is not available or the network is unavailable, non-POS transactions may be conducted on a non-POS invoice (form 57-50). See page 15 for non-POS processing instructions. **When the POS terminal or network is operational, the site must manually key into the POS device all paper transactions that were made during the outage. All non-POS transactions, regardless of the amount, must be cleared through the authorization center 1-800-987-6589 and must clearly show the approval number on the manually imprinted ticket (form 57-50).** **Note: Card embossed with “Fuel and Oil Only” and/or having a restriction code of 01, 11, 21 or 31 (RCXX in bottom right of card) are restricted to fuel and oil purchases only.**

To obtain authorization, call 1-800-987-6589 for sales that are more than \$50. Ask the driver if the ID number and/or odometer reading are required. If so, record the information on the sales ticket.

To obtain an approval number, call 1-800-987-6589 and follow the prompts.

Be prepared to provide the following information:

1. Location number or area code and telephone number
2. Complete account number
3. Expiration date or ZIP code as prompted
4. Amount of sale

You will be given an approval code or other instructions. Be sure to write the approval code on the invoice.

Failure to obtain an approval code or providing an invalid expiration date or missing billing data could result in chargebacks.

PRODUCTS AND SERVICES EXPRESSLY PROHIBITED

The sale of the following items is expressly prohibited under any circumstances.

- Accumulating Sales
- Truck Rental
- Firearms
- Motel / Hotel Charges
- Cash Advances
- Lottery Tickets
- Money Orders

Products and Services Restrictions

Purchases and limitations on Voyager are subject to cardholder credit line as determined by card issuer. All charges must be itemized.

Fuel – Gasoline, Diesel and Aviation: Capacity of vehicle tank; only one fuel purchase per transaction; bulk sales are not authorized

Motor Oil: Capacity of crankcase, plus one case (maximum of six gallons)

Antifreeze: Radiator capacity, plus two gallons

Automotive Accessories (windshield wipers, etc): Must be completely identified on invoice

Automotive Repairs, Marina Docking and Stores and Other: Limits on Voyager are determined in conjunction with cardholder credit line as determined by card issuer; all charges must be itemized

Automotive Services: Lubrication, automatic transmission refill and car wash

Batteries: Must be installed at time of purchase

Convenience Store, Fast Food and Miscellaneous Items: Limits on Voyager are determined in conjunction with cardholder credit line as determined by card issuer; all charges must be itemized

New Tires and Tubes – Passenger Car and Light Truck of 1/2 ton or Less: Must be mounted on the vehicle at the time of purchase

CAUTION: Obtaining credit authorization does not permit charges in excess of the limits shown in this guide and does not exempt the Retailer from any other credit conditions contained herein.

VOYAGER CUSTOMER SERVICE: 1-800-987-6591

RCFO (Request For Copy of POS Invoice): Fax# 1-832-486-1095 (must be on 8 1/2" x 11" only **and must be legible**)



Accept only cards beginning with "04"

The WEX® commercial fleet card is issued by Wright Express Financial Services Corporation to businesses using their fleet billing program. WEX cards may vary in look. Check the bottom right corner for the Wright Express symbol. This symbol will appear on **all** WEX cards.

Transaction Processing

Processing transactions on these cards **must** be conducted on CITGO point-of-sale (POS) equipment. When the POS terminal is not available or the network is unavailable, non-POS transactions may be conducted on a non-POS invoice (form 57-50). See page 15 for non-POS processing instructions. **When the POS terminal or network is operational, the site must manually key into the POS device all paper transactions that were made during the outage. All non-POS transactions, regardless of the amount, must be cleared through the authorization center and must clearly show the approval number on the manually imprinted ticket (form 57-50).**

To obtain an authorization number, call 1-800-842-0071 and follow the prompts.

Be prepared to provide the following information:

1. Location number or area code and telephone number
2. Complete account number
3. Expiration date or ZIP code as prompted
4. Amount of sale

You will be given an approval code or other instructions. Be sure to write the approval code on the invoice.

Failure to obtain an approval code or providing an invalid expiration date or missing billing data could result in chargebacks.

If you have questions regarding individual location POS WEX card acceptance capabilities, call the POS Help Desk at **1-800-533-3421, option 2, option 2** for information and assistance, providing them with your 8-digit location number.

POS Processing

Please be prepared to provide the following information when processing a transaction through the terminal:

1. Fleet account number – swipe the card or key in the number from the card
2. Driver ID – 4- or 6-digit number provided by the driver
3. Odometer reading – provided by the driver

WEX Customer Service: 1-800-492-0669. RFCO (Request For Copy of POS Invoice)
 Mail to: Wright Express, 97 Darling Ave., South Portland, ME 04106-2301
 Fax # 1-207-523-7179 (must be on 8 1/2" x 11" only **and must be legible**)

PRODUCTS AND SERVICES EXPRESSLY PROHIBITED

The sale of the following items is expressly prohibited under any circumstances.

- Accumulating Sales
- Truck Rental
- Firearms
- Motel / Hotel Charges
- Cash Advances
- Lottery Tickets
- Money Orders

Products and Services Restrictions

Purchases and limitations on WEX are subject to cardholder credit line as determined by card issuer. All charges must be itemized.

Fuel – Gasoline, Diesel and Aviation: Capacity of vehicle tank; if the card indicates "fuel only" you are authorized to sell one fuel type only (no non-fuel); bulk sales are not authorized; only one fuel purchase per transaction

Motor Oil: Capacity of crankcase, plus one case (maximum of six gallons)

Antifreeze: Radiator capacity, plus two gallons

Automotive Accessories (windshield wipers, etc): Must be completely identified on invoice

Automotive Repairs, Marina Docking and Stores and Other: Limits on WEX are determined in conjunction with cardholder credit line as determined by card issuer; all charges must be itemized

Automotive Services: Lubrication, automatic transmission refill and car wash

Batteries: Must be installed at time of purchase

Convenience Store, Fast Food and Miscellaneous Items: Limits on WEX are determined in conjunction with cardholder credit line as determined by card issuer; all charges must be itemized

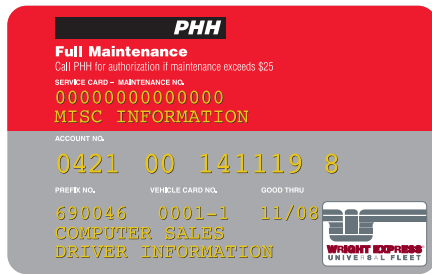
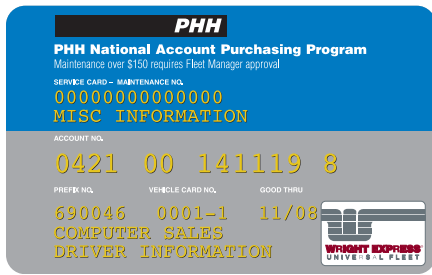
New Tires and Tubes – Passenger Car and Light Truck of 1/2 ton or Less: Must be mounted on the vehicle at the time of purchase

CAUTION: Obtaining credit authorization does not permit charges in excess of the limits shown in this guide and does not exempt the Retailer from any other credit conditions contained herein.

All information must be legible on the face of the invoice. If not, it will be subject to chargeback.

1. Imprint a CITGO credit card invoice (form 57-5010) with the WEX card:
 - Account number
 - Vehicle card number (five digits)
2. Itemize products sold on the invoice, showing the number of gallons, price per gallon and amount
3. Itemize any repairs, merchandise, etc., by separate category and amount.
4. Enter driver ID - DR# _____
5. Enter vehicle odometer reading _____
6. Enter WEX approval number

Customer signature on invoice is required.



The PHH/WEX® co-brand card is issued to businesses using both PHH and WEX fleet management services.

The PHH/WEX co-brand card has two account numbers on the face of the card.

WEX BRAND The lower (gray) portion of the card contains the **WEX Account Number**. The WEX card number should always be used to process fuel purchases and should be processed electronically.

Instructions for Fuel Stations: The cards should be accepted by CITGO locations where POS equipment and PIN pads are available for capturing information. If the card will not read when swiped on the POS terminal, you may manually key the transaction on your POS equipment. Manual POS processing may require the use of a “fleet” key. Follow your POS instruction manual carefully for correct entry. **All manually keyed POS transactions require a card imprint on the POS sales receipt.**

Processing Transactions

Processing transactions on these cards must be conducted on CITGO point-of-sale (POS) equipment. When the POS terminal is not available or the network is unavailable, non-POS transactions may be conducted on a non-POS invoice (form 57-50). See page 15 for non-POS processing instructions. **When the POS terminal or network is operational, the site must manually key into the POS device all paper transactions that were made during the outage. All non-POS transactions, regardless of the amount, must be cleared through the authorization center and must clearly show the approval number on the manually imprinted ticket (form 57-50).**

To receive an authorization number, call 1-888-410-9233 and follow the prompts.

All information must be legible on the face of the invoice. If not, it will be subject to chargeback.

Be prepared to provide the following information:

1. Location number or area code and telephone number
2. Complete account number
3. Expiration date or ZIP code as prompted
4. Amount of sale

You will be given an approval code or other instructions. Be sure to write the approval code on the invoice.

Failure to obtain an approval code or providing an invalid expiration date or missing billing data could result in chargebacks.

PRODUCTS AND SERVICES EXPRESSLY PROHIBITED

The sale of the following items is expressly prohibited under any circumstances.

- Cash Advances
- Truck Rental
- Firearms
- Motel / Hotel Charges
- Gift Cards
- Lottery Tickets
- Money Orders

Products and Services Restrictions

Purchases and limitations on PHH/WEX Co-Brand are subject to cardholder credit line as determined by card issuer. All charges must be itemized.

Fuel – Gasoline, Diesel and Aviation: Capacity of vehicle tank; if the card indicates “fuel only” you are authorized to sell one fuel type only (no non-fuel); bulk sales are not authorized; only one fuel purchase per transaction.

Motor Oil: Capacity of crankcase, plus one case (maximum of six gallons)

Antifreeze: Radiator capacity, plus two gallons

Automotive Accessories (windshield wipers, etc): Must be completely identified on invoice

DO NOT ATTEMPT TO PROCESS PHH MAINTENANCE/REPAIR SALES FOR THE ITEMS LISTED BELOW ON POS EQUIPMENT. THIS MAY RESULT IN DUPLICATE BILLING AND WILL RESULT IN CHARGEBACK.

Automotive Services: Lubrication, automatic transmission refill and car wash

Batteries: Must be installed at time of purchase

New Tires and Tubes – Passenger Car and Light Truck of 1/2 ton or Less: Must be mounted on the vehicle at the time of purchase

CAUTION: Obtaining credit authorization does not permit charges in excess of the limits shown in this guide and does not exempt the Retailer from any other credit conditions contained herein.

PHH BRAND The upper (red or blue) portion of the card contains the **PHH Account Number**. The PHH account is for maintenance/repair transactions only. **This account should never be used to process fuel purchases. These PHH sales are prohibited.**

Instructions for Maintenance Repair Facilities: If the repair estimate is under the card limit, do not contact PHH for authorization. For over-card limit authorization: Red Card call 1-800-638-7900; Blue Card call the driver's fleet manager.

Once approval is obtained, submit work order for payment to:

PHH Vehicle Management Services
Mail Code BX
P O Box 13023
Baltimore, MD 21203-3023

All repair work orders must contain:

1. PHH service card number
4. Year, make and model of vehicle
2. Last 8 digits of the VIN
5. Driver's name
3. Mileage
6. Driver's company name

PHH/WEX Co-Brand Customer Service: 1-888-410-9233.
RFCO (Request For Copy of POS Invoice) Mail to: Wright Express, 97 Darling Ave., South Portland, ME 04106-2301
Fax # 1-207-523-7179 (must be on 8 1/2" x 11" only and must be legible)

DEBIT NETWORKS

Below are the debit networks that are currently acceptable through CITGO. Notices will be sent on any new networks that may be added.



Transaction Processing

Processing transactions on debit cards must be conducted on the CITGO point-of-sale (POS) and PIN pad equipment. Transactions must be authorized through the POS. A POS terminal must make connection with the network for transaction processing. If a network connection cannot be made, another form of payment must be used. Manual transactions are NOT allowed, whether manually keyed POS transactions or manually imprinted non-POS transactions. Refer to the POS Operations Manual on how to process debit cards.

Cash Back Restrictions – Retailers can allow a **maximum amount of \$40 cash back** on a debit card purchase.

* Failure to obtain authorization could result in chargeback.

Customer signature on invoice must correspond with signature on card, except for pin debit.

General Retail Location Inquiries: 1-800-533-3421, option 2

CAUTION: Obtaining credit authorization does not permit charges in excess of the limits shown in this guide and does not exempt the Retailer from any other credit conditions contained herein.

HOW TO PROCESS NON-POS MANUALLY IMPRINTED INVOICES ELECTRONICALLY

When your POS system is down, you should utilize form 57-50 to record the sale (see instructions below). **When the POS terminal or network is operational, the site must manually key into the POS device all paper transactions that were made during the outage.** Be sure to staple the original form 57-50 to the copy of the electronic invoice. You must maintain copies of the invoices for 18 months. In the event the site receives a RFCO, be sure to send copies of both the paper and electronic copy.

Processing of cash cards, gift cards, debit or EBT via paper tickets is strictly prohibited and will result in chargebacks.

Credit Card Invoice (57-50)

CREDIT CARD INVOICE	SOLD TO 1				\$ 9 AMOUNT OF CHARGE
	SOLD BY 2				
	DATE 4				THIS CHARGE TO BE ASSIGNED AND THEN BE PAYABLE TO CITGO Petroleum Corporation Tulsa, Oklahoma or to the issuer of such other approved credit card as used in making this purchase. THANK YOU 023157
	CUSTOMER COPY--PLEASE RETAIN THIS COPY TO VERIFY BILLING. 13				
	PRODUCT	QUANTITY	UNIT PRICE	AMOUNT	
	GAS <input type="checkbox"/> DIESEL <input type="checkbox"/>			5	
	DYED DIESEL <input type="checkbox"/>				
	OTHER <input type="checkbox"/>				
	SPECIFY:				
	TOTAL				
57-50 (4-01) ALL APPLICABLE TAXES INCLUDED				THESE TOTALS MUST AGREE CITGO	

Cardmember acknowledges receipt of goods and/or services in the amount of the TOTAL shown herein and agrees to perform the obligations set forth in the Cardmember's agreement with the issuer.

7 CUSTOMER SIGNATURE
8 AUTHORIZATION ATTENDANT INITIALS
11 DRIVER ID
12 ODOMETER
10 VEHICLE NO. OR CUST. REF. NO.

- **1** Imprint customer's credit card, **2** Retail location number, **3** Retail location name and address **4** Date of sale and **9** Amount of charge. Always double check to make certain the written amount and imprinted amount are the same.
- **13** Product category must be marked.
- All sales must be completely itemized and extended **5** to show quantity and unit price.
- Place for attendant initials **6**.
- Customer must sign invoice at time of sale **7**.
- Approval number obtained from the AUTHORIZATION CENTER shall be accurately and legibly inserted **8**.
- Show vehicle number or customer reference number **10**.
- Show driver ID **11** and show odometer reading **12** on all Fleet/Commercial cards where required according to driver.

FULLFILLING REQUESTS FOR INVOICE COPIES (RFCO)

How to Submit a Request for Copy

Invoice copies are due **10 calendar days** from the request date.

Request for Copy Notification

These requests can be obtained in one of three ways:

1. Electronic transmission to your CITGO gasoline supplier via DTN
2. A POS terminal message to your location (to set up, contact your marketer)
3. MarketNet, a CITGO website

If a POS invoice is not received within 10 calendar days of the initial request, a second request may be sent. Retailers have **24 hours** to respond to the **second** request.

Fulfilling Your Invoice Requests - How to avoid non-receipt chargebacks

1. Make sure your location employees know where to store POS terminal messages that contain RFCO information.
 - Request for POS invoice copies can come at any time during the day. Be sure all employees know what these items look like as well as how to handle them.
2. **Invoice(s) copies must be completely legible.** Illegible invoice(s) will result in a chargeback. (An illegible invoice can be one that is light in print and cannot be read clearly.)
 - **Change printer ribbons frequently! It is your responsibility to make sure the invoice is legible.**
3. **When responding to a RFCO, send only one invoice per page:**
 - **Place invoice on a 8 ½" X 11" paper along with the original request for invoice copy information showing. This information relates to the exact case in which you are responding.**
 - **Do not fax more than one invoice on a page. If you have multiple requests, fax each one separately. Indicate on the sheet to which invoice request you are responding. See example.**
4. Fax the requested invoice to the "send to" fax number on the request.

KEEP YOUR FAX CONFIRMATION SHEET AFTER FAXING THE REQUESTED ITEMS. This document shows the date, fax number and confirmation that your request was sent to the issuer. The confirmation sheet is the only document that confirms the correct office received the requested invoice within the designated timeframe. Without this document you have no recourse to reverse a chargeback due to non-receipt. If your fax machine does not currently produce a confirmation sheet, consult your owner's manual or service vendor to enable this function.



PAYMENT CARD REGULATIONS

This document represents a binding agreement between CITGO Petroleum Corporation (“CITGO”) and CITGO Marketers and Retailers (Marketer and Retailer are referred to individually and collectively as “you”). You must comply with all terms and requirements as set forth within this CITGO Payment Card Guide & Regulations (“Guide & Regulations”), as amended by CITGO in its sole discretion from time to time, and agree to accept all cards defined herein as being approved methods of payment within the CITGO payment card program, including but not limited to any and all CITGO proprietary cards as developed in its sole discretion from time to time. Acceptance of all payment cards through the CITGO payment card program shall be through a CITGO-approved, PCI-compliant EPOS system, with the latest version of application software that is certified for use on the CITGO-affiliated network. Customer-activated EPOS terminals such as dispenser card readers, to the extent present at any retail location, shall be kept accessible and functional to include receipt paper availability for each transaction. CITGO reserves the right to amend its payment card program, including the right to discontinue all or a portion of the program. All amendments to this Guide & Regulations will be effective as of the date stated on such amendment. Your failure to comply with any of the terms and requirements of this Guide & Regulations may result in the chargeback of invoices, fines and/or fees assessed by the card brands or the termination of your privilege to be a part of the CITGO payment card program. Locations must have a dedicated telephone line or Internet connections for all EPOS systems.

I. Invalid Cards

Sales on expired, damaged or invalid payment cards will not be honored by CITGO.

II. Surcharging

Retailer must not require any cardholder to pay a surcharge as a condition for honoring any payment card authorized or permitted to be accepted by Marketer under this Guide & Regulations. Imposing a surcharge is expressly prohibited and violations are subject to applicable fines and penalties under the Association Rules and Regulations that are promulgated by VISA, MasterCard, Discover, American Express and other payment card companies. Motor fuel product price sign arrangements that suggest a customer will pay more for using a particular payment card(s) versus another constitute a clear violation of the aforementioned Association Rules and Regulations.

III. Cash/Credit Tier Pricing

Should your location choose to participate in cash/credit pricing you must do so in compliance with all state and local laws as well as Association Rules and Regulations. All signage must be approved by CITGO prior to posting. Approved retail signage may be obtained from the CITGO branding department.

IV. Minimum Transaction Amount Restrictions

The Retailer, at his discretion, may establish a minimum transaction, not to exceed \$10.00, on a **credit** (not debit) account. The Retailer may not differentiate between issuers or card brands. Imposing a minimum amount on debit transactions is expressly prohibited.

V. Credit Transactions

Retailer must not process a **credit** transaction without having completed a previous offsetting card transaction with the same cardholder. Retailer may not accept money from a cardholder for the purpose of preparing and depositing a credit transaction to the cardholder's account.

VI. Lost or Stolen Payment Cards

Lost or stolen payment cards should be reported immediately to the appropriate phone numbers noted in this Guide & Regulations. Written notification of lost or stolen CITGO Rewards, CITGO Plus, CITGO Rewards or CITGO CELEBRITY cards should be addressed to CITGO Petroleum Corporation, P.O. Box 9095, Des Moines, IA 50368-9095 or telephoned to 800-756-2484. For CITGO Business cards, CITGO Petroleum Corporation, P.O. Box 923928, Norcross, GA 30010-3928 or telephone 800-561-4991. Cards left at the retail outlet should be cut in half and returned to the corresponding address on page 18.

VII. Manually Imprinted Invoices

A. A CITGO Invoice (Form 57-50) shall be completed when the site is unable to process

electronically or the network is unavailable in detail by the Retailer at the time of each sale. Invoices must be completely filled in as shown on page 15.

B. A separate invoice must be completed for each sale. Sales to the same cardholder may not be split on separate invoices.

The cardholder's copy of the invoice will be given to cardholder at the time of sale. The hard copy of the invoice must be electronically processed when the POS terminal or network is operational.

VIII. Assignments of Payment Card Invoices

A. By participating in the CITGO payment card program, Retailer will be deemed to assign all payment card invoices to CITGO.

IX. Payment by CITGO – Processing Fees

A. Where applicable, and with appropriate notification, CITGO will charge a processing fee on payment card invoices. In those situations, CITGO will discount the total amount of the invoices accordingly.

B. CITGO reserves the right to change the rate of the processing fee effective upon notice.

X. Invoice Retention

Copies of Point-of-Sale (POS) transactions and non-POS manually imprinted invoices and cash transaction invoices must be retained (in a secure place) by Retailer a minimum of 18 months.

XI. Chargebacks

A. CITGO reserves the right to charge back credit and debit card transactions that are not in full compliance with the terms of this Guide & Regulations as amended from time to time. CITGO shall have the right to correct and adjust for errors and inaccuracies on invoice assignments. Copies of invoices should be retained by the Retailer for a minimum of 18 months. Chargebacks must be disputed within 10 days of the chargeback date; however, there is no guarantee the chargeback will be reversed.

B. Authorization – The Retailer shall be responsible for obtaining authorization in advance for each credit or debit card transaction. The Retailer acknowledges that authorization: (i) indicates only the availability of credit (or funds in the case of debit) at the time of authorization; (ii) does not warrant that the person presenting the card is the rightful cardholder; and (iii) is not an unconditional promise or guarantee that any card transaction will not be subject to chargeback.

C. Causes for chargebacks include, but are not limited to:

1. Failure to obtain authorization numbers.
 2. Invalid, expired or unauthorized card.
 3. Accumulated sales or split sales.
 4. Sale of unauthorized products or repairs in excess of established limits (the full transaction is charged back).
 5. Disputed repair invoices.
 6. Incomplete, unsigned or illegible invoices.
 7. Failure to provide requested copies of POS invoices within 10 days.
 8. Late presentation of transaction as determined under this Guide & Regulations or as determined under Association Rules and Regulations for the applicable payment card. MasterCard and Visa require that transactions be transmitted within (Visa = 5 days and MasterCard = 3 days) days of sale.
 9. Transactions which, in the opinion of CITGO, constitute fraudulent activity.
 10. Bulk sales.
 11. Manually keyed transactions without credit card imprint on sales slip.
 12. “Unembossed” credit cards must only be processed electronically.
- D. CITGO shall have the right to offset chargebacks against any credit or obligation owing by CITGO.

XII. Retailers Supplied by CITGO Marketers

A. In the case of a Retailer supplied with CITGO petroleum products by a CITGO Marketer, Retailer shall have no right, recourse, or claim for proceeds from payment card invoices against CITGO or its assigns. The Marketer supplying the Retailer shall be solely responsible for settlement of payment card transactions with the Retailer.

B. Marketer is responsible for providing a copy of this Guide & Regulations to each Retailer supplied by the Marketer and ensuring Retailer compliance with the terms and requirements herein.

C. Any notice by CITGO to a CITGO Marketer shall be deemed to be notice to the CITGO Retailers supplied by that CITGO Marketer.

XIII. General Provisions

A. All provisions in the applicable Marketer Franchise Agreement, or Distributor Franchise Agreement, as the case may be, concerning credit card transactions apply to the Marketer in addition to any requirements of this Guide & Regulations. Marketer grants to CITGO a security interest in all payment card proceeds to secure all Marketer obligations to CITGO. The security interest of CITGO in such proceeds is perfected while such proceeds are in the possession of CITGO. In addition, CITGO may apply and/or set-off such proceeds against amounts owed to CITGO by Marketer. This Guide & Regulations may be amended or supplemented by CITGO in its sole discretion from time to time.

B. Retailer, as used herein, means a retail location authorized by CITGO, or by a CITGO Marketer, to market CITGO-branded petroleum products.

C. Acts and knowledge of employees and agents of a CITGO Marketer or Retailer in making payment card sales shall be deemed to be acts and knowledge of that CITGO Marketer or Retailer.

D. CITGO shall have the right, at its sole election, to discontinue or withdraw its CITGO payment card and/or its approval of other payment cards upon notice.

E. If it is determined that a Retailer commits any act, or has knowledge or notice of any fact or circumstances, which would indicate fraudulent activity or any other use other than the handling of normal payment card transactions, CITGO reserves the right to cancel the payment card arrangement with that Retailer and take whatever action available to hold Retailer liable for such action. This also includes any misuse of the CITGO Gift Card (stored value card) program. All activations of CITGO Gift Cards must represent an actual sale of said CITGO Gift Cards. Any CITGO Gift Card activation conducted for the purpose of benefiting from any program discount offered by CITGO or for the purpose of offsetting any obligation owing by the Retailer or Marketer is expressly prohibited. CITGO reserves the right to request sales receipts and/or monthly sales reports, for auditing purposes, and Marketer agrees to provide such requested documents.

F. Marketer shall ensure that all parties with which Marketer does business take all necessary steps to ensure that cardholder data will only be used in assisting the payment card issuer, CITGO Acquirer, the Retailer and the cardholder in completing transactions, supporting applicable “loyalty” programs, controlling fraud, or for other uses specifically required by law.

G. Marketer shall maintain sufficient backup equipment, procedures, and processes to ensure that Retailer can continue properly processing payment card transactions in a manual mode, in the event of a major disruption, disaster or failure in the local electronic system or the remote network.

H. Marketer, if applicable, and retail locations must be compliant with all provisions of the most current PCI DSS (Payment Card Industry Data Security Standard) requirements. Failure to comply can result in termination to participate in the CITGO payment card program, investigation and remediation costs, fines and fees assessed.

I. Marketer and Retailer shall cooperate fully with CITGO, payment card industry representatives, or payment card industry-approved (or CITGO-approved) third parties and provide full and complete access to same in order to allow them to conduct a complete security review to validate compliance with payment card industry or CITGO required security standards for protecting cardholder data.

J. Marketer and Retailer shall keep all cardholder information confidential until such obligation of confidentiality is specifically released by CITGO.

This Guide & Regulations shall be effective upon receipt and shall supersede previous versions of the Guide & Regulations issued by CITGO. Such other written notices or conditions as may have been furnished by CITGO governing payment card sales, to the extent not inconsistent herewith, shall continue in force as supplemental hereto until cancelled.

SUMMARY AND REWARD PROCEDURES**REWARD PROCEDURES**

Since you are an independent business person, CITGO cannot tell you how to conduct your affairs. If you receive a terminal response of BAD CARD when attempting to process a POS transaction, or are requested to pick up a credit card when obtaining approval through the Authorization Center, please do so peaceably. **CITGO has not, will not and does not ever authorize you to accuse any person of a crime.** It is suggested that you not make any accusations, file a complaint or cause the arrest of a customer without first consulting your attorney.

If you have been requested to decline the sale and pick up a credit card and have done so, **cut the card in half just below the cardholder number. Do not damage the magnetic strip or account number.** Mail it to the address indicated, accompanied by a slip of paper containing the date recovered, your name, address and social security number. Transmittals on returned American Express cards should also contain the CITGO SE Merchant Number 135 840 3236.

Bankcard and American Express issuers differ in policy as to the amount, if any, of reward paid on returned cards. CITGO will forward to you any reward paid in conjunction with returned bankcards.

NOTE: There is no reward for the return of any CITGO-issued card unless you are specifically requested to pick one up by FAX, letter or a telephone call from the CITGO office.

For reward, mail cards to:**VISA/MasterCard**

Bank of America Merchant Svcs
Attn: Card Return Department
P O Box 5019
Hagerstown, MD 21740

American Express

American Express
Awards Department
P O Box 53617
Phoenix, AZ 85072-3617
602-516-5315

CARDS LEFT AT RETAIL OUTLETS

Return any cards left at the retail outlet each day. No rewards are paid for these cards. Cut the card(s) in half and mail as indicated below:

CITGOFleet

CITGO Petroleum Corporation
P O Box 923928
Norcross, GA 30010-3928

VISA & MasterCard

Bank of America Merchant Svcs
Attn: Card Return Department
P O Box 5019
Hagerstown, MD 21740

Discover

Discover/Novus Card Center
Security Department R
P O Box 28545
Columbus, OH 43228-0545

**CITGO Rewards, CITGO Plus or
CITGO CELEBRITY**

PO Box 689184
Des Moines, IA 50368-9184

American Express

American Express Co.
P O Box 53617
Phoenix, AZ 85072-3617

Voyager

Call 1-800-987-6591
for instructions

WEX

Call 1-800-492-0669
for instructions

PHH/WEX Co-brand

Call 1-888-410-9233
for instructions

CREDIT FORMS AND SUPPLIES

Retailers should obtain credit card forms and supplies from their Marketer. Marketers may obtain credit card forms and supplies by calling the Merchant Supplies Center at 1-800-805-8492. PLEASE ORDER BY FORM NUMBER. (Example: Credit Card Invoice – Form 57-50)



www.citgo.com

CITGO Petroleum Corporation
P.O. Box 4689
Houston, TX 77210
800-992-4846