FIS Premium Payback Program - Frequently Asked Questions

What is FIS Premium Payback?

Premium Payback is an innovative loyalty solution that connects the financial institution's loyalty rewards program to the payment card, offering a price rollback savings on fuel at the pump. It is the most popular financial institution loyalty reward in-market.

How do your customers receive savings?

When a consumer inserts a participating debit/credit card at the pump, they are prompted with a redemption offer (e.g., redeem 2,000 points to save 50¢ per gallon, up to 20 gallons). If accepted, the savings are paid by the financial institution and they receive an automatic roll-back at the pump. The retail location receives the savings amount from the financial institution in a settlement process through CITGO and they do not pay fees on this portion of the transaction.

What are the benefits of participating in the program?

According to FIS, retail locations that participate in Premium Payback achieve a nearly 3% increase in consumer visits and a nearly 6.5% increase in consumer spend per visit.

FIS Premium Payback provides a payment solution that could lower interchange costs and bring incremental transactions to your locations. The instant gratification of real-time redemption at the pump:

- Drives consumers to your locations
- Improves consumer engagement at the pump
- Increases consumer spending power
- Increases brand awareness

Is there a cost to participate?

No. This loyalty solution is free to qualifying CITGO Marketers and Retailers. However, there may be a small monthly fee increase from your CITGO-authorized firewall provider for additional data security.

How do I sign up for the program?

Marketers – Log on to MarketNet and navigate to Payment Card>>Marketing Programs>>FIS Premium Payback to determine if your locations qualify.

Retailers – To be identified as a participating location, contact your CITGO gasoline supplier and ask to be added to FIS Premium Payback program.

How does a consumer know if they have an eligible debit/credit card?

The consumer should contact their financial institution for participation in FIS Premium Payback.

What are the requirements to participate?

POS systems and software version:

- Gilbarco Passport: software version 12.03 or higher
- Verifone Commander RubyCi software version CITGO 81 or VAPS_1.06.14 or higher

Note: NCR/Radiant CITGO authorized POS systems will offer this program in the future. Time-frames have not yet been determined. The program is not available on the Vx520 terminals.

Firewall systems:

• All-In-One Firewall and Zone Router (aka Managed Network Service Provider (MNSP))

• To upgrade, contact a CITGO-Authorized Firewall Provider

How do I setup FIS Premium Payback on a Verifone Commander/Ruby Ci?

Location

- If the POS system, software version and Firewall meet the requirements noted above, contact Verifone
 Help Desk at 1-888-889-7829 to configure the FIS Premium Payback. As an alternative, you can schedule
 your POS Technician to install. Installation Guides are available from your fuel supplier on MarketNet >>
 Retail Operations >> Loyalty.
- 2. If the firewall is not an All-In-One Zone Router (MNSP), you will need to contact a CITGO-authorized firewall provider for the MNSP and schedule a technician to make the necessary upgrades.
- 3. If the POS software does not meet the requirements mentioned above, update the software remotely using the Auto-upgrade process.

Technician

- 1. Contact firewall provider to coordinate receiving an All-In-One Zone Router BEFORE going to location
- 2. Technician to update:
 - a. POS software to CITGO latest version
 - b. Upgrade firewall to the All-In-One Zone Router
 - c. Configure POS loyalty settings for FIS Premium Payback settings.

How do I upgrade Gilbarco Passport?

Location

- 1. Configure FIS Premium Payback setting using the CITGO Installation Guide. Contact your fuel supplier for the installation guide located on MarketNet >> Retail Operations >> Loyalty.
- 2. If the firewall is not an All-In-One Zone Router (MNSP), you will need to contact a CITGO-authorized firewall provider for the MNSP and schedule a technician to make the necessary upgrades.
- 3. If the POS software does not meet the requirements mentioned above, contact Gilbarco to update the POS software to the latest CITGO version. A technician is required to upgrade to version 20.02 or 20.04.

Technician

- 1. Contact firewall provider to coordinate receiving an All-In-One Zone Router BEFORE going to location
- 2. Technician to update:
 - a. POS software to CITGO latest version
 - b. Upgrade firewall to the All-In-One Zone router
 - c. Configure POS loyalty settings for FIS Premium Payback settings.

Who should I contact with questions?

CITGO Program Manager

• Angela Swan at 832-486-4944 or brndmktg@CITGO.com with any questions.

CITGO-Authorized Firewall Providers

• Acumera: 512-687-7412

• ControlScan (also known as EchoSat, SPG or PaySafe): 1-800-393-3246

• Cybera: 1-866-4CYBERA

Mako Networks: 1-844-99-CITGO (24846)

POS Providers

- Verifone Help Desk: 1-800-889-7829 (have your Verifone Service ID available)
- Gilbarco Passport Help Desk: 1-800-800-7498 (have your location phone number available)