

Special Notes Regarding the CITGO Payment Card Guide and Regulations Manual

Although you'll find most of the content to be quite familiar, you'll notice that the manual has a new format which makes it easier to find information quickly. Additionally, we've consolidated the Branded, Private Label and Mystik versions into one manual to give you a single source for all question regarding payment card transactions.

Take time to read through the manual to refresh your recollection of industry standards and take special note of the following:

- **Lottery Rules for Credit/Debit Transactions** – CITGO now allows lottery sales using credit/debit cards in states that have adopted legislation allowing such purchases. Special requirements apply.
- **C-Store Merchandise Limit** – Sales of food, beverage, phone cards and other sundries are limited to \$75 per day, per card and must be clearly itemized. Sales of cigarettes may exceed \$75, but are limited to one carton per day, per card and must be clearly itemized. If you elect to sell merchandise in transactions exceeding the limit, CITGO may chargeback the entire purchase in the event of fraud or a dispute.
- **Split Sales** – CITGO prohibits split sales—processing multiple transactions separately instead of as one transaction. If you elect to process split sales, these transactions are subject to chargeback in the event of fraud or a dispute.
- **Best Practices/Training Tools** – This new section has been added to assist you with processing payment card transactions.
- **Payment Card Regulations** – This section includes major changes with regard to PCI compliance.

Retailers should direct specific questions about program details to their CITGO Marketer. You may also contact Caleb Burke at 1-800-423-8434, ext. 4340, or via email at cburke@citgo.com.



PAYMENT CARD FAST FACTS

Cards Accepted

- CITGO Rewards®
- CITGO Gift Card
- CITGO Fleet
- CITGO Check Card
- American Express
- Discover
- Diners Club
- MasterCard®/MasterCard Fleet
- VISA®/VISA Fleet
- Wright Express
- Voyager
- Fuelman

Products/Services Prohibited from Purchase with a Credit Card

- Cash advances
- Gift cards
- Lottery tickets
- Money orders
- Truck rentals
- Firearms
- Motel/Hotel charges
- Materials disparaging to the CITGO brand (such as drug paraphernalia, pornographic materials, etc.,)

General Processing Guidelines for all Cards

- a. Check the last 4 digits of the credit/debit card to the last four digits of the POS receipt. If the numbers do not match, decline the sale and ask for another form of payment.

- b. ID a customer request that you contact their issuing bank by calling the telephone number on the back of the credit card, decline and card the card authorization number (see page 1) ONLY for approval;; otherwise the transaction will be subject to chargeback.

- c. **C-Store Merchandise Limit – Sales of food, beverage, phone cards and other sundries are limited to \$75 per day, per card and must be clearly itemized. Sales of cigarettes may exceed \$75 but are limited to one carton per day, per card and must be clearly itemized. If you elect to sell merchandise in transactions exceeding the limit, CITGO may charge back the entire purchase in the event of fraud or a dispute.**

- d. Chip cards in the event the chip card does not read, ask for another form of payment.

- e. All transactions must be clearly itemized; otherwise, they are subject to chargeback

- f. If you are suspicious of the customer using the card, call the authorization number (see page 1) and request a (Code 10) for suspicious card.

Accumulated Sales

Accumulating sales vs. processing each sale as it occurs is against card brand rules and regulations and is subject to chargeback.

Authorization

If a POS device prompts you to call for authorization, you must do so to obtain a valid authorization. Transactions without a valid authorization are subject to chargeback.

Request For Copies (RFCO)

Be sure to maintain a confirmation fax sheet on every RFCO to show proof of sending the document. **Copies are due within 10 calendar days of request.** Copies must be legible. Make a photocopy of the invoice; if too light, place a yellow piece of paper behind the invoice and then copy. Submit one invoice per page and make sure the case number that corresponds with the invoice is on the fax. Maintain your fax confirmation sheet for each RFCO.

Caution

Obtaining credit authorization indicates only the availability of funds at the time of authorization. It is not an unconditional promise or guarantee that any card transaction will not be subject to chargeback. If you are

suspicious of a cardholder, check ID, note the vehicle license plate number and call the card issuer for authorization and to request a (Code 10).

Settlement

When closing daily reports, check for “Pending” or “Out of Balance” on the report. Contact 1-800-533-3421, option 2, option 3, for immediate assistance.

Common Chargeback Reasons

- No authorization.
- C-Store Merchandise Limit – Sales of food, beverage, phone cards and other sundries are limited to \$75 per day, per card and must be clearly itemized. Sales of cigarettes may exceed \$75 but are limited to one carton per day, per card and must be clearly itemized. If you elect to sell merchandise in transactions exceeding the limit, CITGO may charge back the entire purchase in the event of fraud or a dispute.
- Request for ticket copy not provided.
- Accumulated sales vs. processing each sale as it occurs.
- Sales of unauthorized products or sales in excess of established limits.
- Disputed repair invoices.
- Late presentment of transaction.

- Check your POS receipts hourly to make sure the current date is present. Make sure the reference number is 00 (i.e., 9500018029 is correct; 9567018029 is not correct). Contact the CITGO HelpDesk with questions.
- Visa requires transactions to be processed within five (5) days of the sale date.
- MasterCard requires transactions to be processed within three (3) days of the sale date.
- Incomplete, unsigned or illegible invoices.
- Manually keyed transactions without card imprint on sales slip.
- No product description provided.
 - Ensure your keys on the POS device have codes/descriptions of merchandise sold (i.e., beer, cigarettes, etc.), not just “miscellaneous.”
- Split Sales - CITGO prohibits split sales processing multiple transactions separately instead of as one transaction. If you elect to process split sales, those transactions are subject to chargeback in the event of fraud or a dispute.

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



QUICK REFERENCE GUIDE

Below are frequently used numbers when processing credit card transactions.

	Obtain Approval	Merchant Number	City, Zip Code	Report Suspicious Activity	Request for Copy (RFCO) Fax Number
American Express	800-528-2121	135 840 3236		800-528-2121	832-486-4476
CITGO Fleet and In-Store	800-842-0071			800-761-7181 x7032	800-395-0809
CITGO Rewards*	800-859-9655			855-598-4885	800-603-0254
Diners Club	800-525-9040			800-525-9040	832-486-4476
Discover/PayPal	800-347-1111	60110 16161 00002		800-347-1111	513-900-6025
VISA/MasterCard	800-343-5792	117 107 946	Houston, 77077	Issuing Bank	402-933-1840
Voyager	800-987-6589			800-987-6591	832-486-1095
WEX	800-842-0071			800-926-5615 x7032	800-395-0809

Always check the following for each credit card transaction:

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

CITGO generally prohibits the sale of lottery tickets on both debit and credit cards. However, for states that have adopted legislation specifically allowing lottery sales on payment cards, CITGO will allow these sales on CITGO's network with the understanding that marketer/retailer must:

- comply with all state requirements associated with selling lottery tickets on payment cards; and
- accept all liability for charge-backs associated with the purchase of lottery tickets on payment cards; and
- comply with card brands registration procedures where applicable

Processing transactions must be conducted on CITGO 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). 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.

Helpful Payment Card Operations Numbers

CITGO Customer Service and Payment Card	800-423-8434
CITGO Fleet (Marketers/Retailers only)	866-926-5615
CITGO Help Desk	800-533-3421 option 2, option 2
Merchant Supplies	800-805-8492
Order Forms; POS Paper and Ribbons	800-533-3421 option 2, option 4
Out-of-Balance Batches	800-247-2251

Suspicious Activity or Person Using the Card (Code 10)

- Call authorization number for card type.
- Enter the merchant number shown to the left for Visa, MasterCard, American Express or Discover, then press #.
- Enter the credit card account number, then press #.
- Enter the credit card expiration date, then press #.
- 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.