

## 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 Kay Carlisle at 1-800-423-8434, ext. 4340, or via email at [lcarlis@citgo.com](mailto:lcarlis@citgo.com).