

The Phillips 66[®], Conoco[®], and 76[®] Fleet Fuel Card Program

A powerful way to win, keep, and grow
fleet business from coast to coast



Marketer Guide



WEX helps you turn business prospects into new customers

Every day, you and your associates encounter potential fleet card customers in your market. These prospects represent a significant growth opportunity for your business.

Let WEX help you turn these businesses into valuable fleet accounts.



Welcome to the Phillips 66[®], Conoco[®], and 76[®] Fleet Fuel Card Program

Built for businesses with vehicles on the road, the Phillips 66[®] Conoco[®] 76[®] Fleet Fuel Card Program is a complete fuel expense management solution. It provides unparalleled purchase controls, transparent transaction reporting, easy-access account management, and savings on gas and diesel fuel — all from our trusted family of brands.

We're committed to offering one of the industry's best fuel expense management experiences in the market. For that reason, the Phillips 66[®] Conoco[®] 76[®] Fleet Fuel Card Program is managed by WEX, a leading provider of corporate payment solutions with its roots in fleet card payments since 1983.

This guide will help you understand the Program, how new commercial fleet customers can help grow your business, and why it pays to partner with your dedicated Regional Sales Manager at WEX.

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What is a fleet card?

Look at the businesses you encounter every day: landscapers, electricians, oil and gas service companies, caterers, contractors — any company that puts vehicles on the road has a fleet.

Our fleet Program helps companies save time and money on their business fueling expenses by giving them unparalleled cost controls, purchasing visibility, and comprehensive reporting, and management tools to simplify the overall fuel purchasing and management process.

We give companies access to tools and data that credit cards simply can't provide:

- Driver PINs and odometer entry at the pump to prevent unauthorized use
- Level III Data — like fuel grade, price per gallon, sales tax, and more — captured for every transaction
- Custom spending controls: limit use by amount, time, day, product — by driver or card
- Automatic fuel accounting and expense tracking
- The ability to view card activity in real time and through detailed one-click reports, by driver or vehicle

It pays to know your customers

Anyone who fuels or shops at your locations may be authorized to open a fleet card account, whether they're a business owner, fleet manager, or corporate CEO. Any business with a company vehicle is a potential Phillips 66® Conoco® 76® Fleet Fuel Card Program customer — and highly valuable to growing your business.

On average...



*Based on WEX-commissioned research

Fleet cards fuel your bottom line

Every new fleet account is an opportunity to increase sales at the pump and in your stores — and build customer loyalty.

Turn nearby traffic into foot traffic

You don't have to look far to find fleet customers — in fact, over 80% of top fleet prospects can be found within five miles of your locations. A Phillips 66® Conoco® 76® fleet card gives them another reason to choose you over the competition.

Sell more fuel

On average, a fleet customer purchases 15 times more gallons per month than a typical consumer. Over 83% of fleet drivers fuel more than once per week.*

Grow in-store sales

Over 73% of fleet drivers make business and personal purchases at the same retailer location.* When you get them to your pumps, you can get them through your doors.

Spend less per transaction

Fleet cards cost 30% to 50% less per transaction than credit cards (like VISA, AMEX, and Discover) and competitor fuel cards (like Fuelman or Voyager).

9,600
gallons
per year!

5 new fleet accounts
could generate nearly
48,000
gallons per year.

Plus over
\$1,000
per year in
c-store sales!



5 simple, effective selling tips

1. Learn the product benefits

Get to know the basic features of our fleet Program.

2. Partner with your fleet RSM

Each region has a dedicated Regional Sales Manager (RSM). As your Program expert (and feet on the street), your RSM will do the legwork to convert your contacts and Program referrals into new fleet business at your locations.

3. Promote the Program on site

Companies in close proximity to your sites, businesses fueling at competitors' stations, and businesses already fueling at your pumps but not yet using a Phillips 66® Conoco® 76® fleet fuel card make great prospects. Start a conversation with them, ask some basic questions and let them know about the Program. Then connect with your dedicated RSM to convert these prospects into loyal Program customers.

4. Motivate your employees

For example, hold a contest and reward the associate with the most fleet referrals.

5. Convert house accounts

Save time, money and hassle by asking your Program RSM to convert your house accounts to a Phillips 66® Conoco® 76® fleet fuel card. You'll reduce your credit risk and accounts receivable.

Fleet cards at a glance

How do Phillips 66® Conoco® 76® fleet fuel cards benefit business customers? They help companies with vehicles on the road take charge of business fueling with simplicity, security, and unparalleled cost control.

Fleet card benefits include:

Convenience

- Acceptance at over 7,500 Phillips 66®, Conoco®, and 76® locations across the U.S.
- The optional Universal card is accepted at over 95% of U.S. fueling locations — including Phillips 66®, Conoco®, and 76® — and 45,000 service locations
- U.S.-based customer service is available 24/7 to quickly answer questions, cancel lost or stolen cards, and more

Security and control

- Unique Driver PINs entered at the pump help prevent unauthorized use or fraud
- Controls to limit card use by product type, location, or dollar amount, as well as time of day or days of week
- Reliable online and mobile account access for greater control when managing fleet activity

Savings

- Businesses save time by tracking spending online — without collecting a single receipt
- Rebates up to 7¢ per gallon at all Phillips 66®, Conoco® and 76® locations (based on monthly volume)
- Access exclusive discounts on auto parts, tires, hotels and more

Flexibility

- Optional in-store cards to limit use to a specific Phillips 66®, Conoco® or 76® location
- Tax exemption capabilities for qualified businesses

Merchant-funded discounts

Turn commercial customers into loyal fleet customers

The Phillips 66® Conoco® 76® Fleet Fuel Card Program lets you offer merchant-funded fuel discounts. Discounts are determined solely by you, the Marketer, and are applied to purchases made by the designated fleet customer at your Marketer-sponsored location(s). The customer must use the fleet card to receive the discount.

This discount is funded by the Marketer, but will be administered by WEX and charged back through your retailer settlement process.

There are two discount types:

FIXED Volume Discount

Example 1: 10¢ off (all gallons)

Example 2: 6¢ off (diesel only)

VARIABLE Volume Discount

Example 1: 6¢ off (200–500 gallons)

Example 2: 10¢ off (501–800 gallons)

Merchant-funded discounts are an effective way to attract new commercial customers. **They're also a great way to reward your best customers, both thanking them for their business and increasing their loyalty to your locations.**

For more information, contact your Regional Sales Manager (see page 11).



Convert in-house accounts to Program customers

In-house accounts are business customers who currently don't pay with credit cards or cash. The Marketer extends credit to these customers, floating the expenses for a month.

No matter how many sites you own or total receivables you carry, we will work with you to convert these customers to fleet Program accounts:

1. With the partnership of your RSM, WEX will perform credit scoring on all in-house accounts to determine credit worthiness.
2. Once a plan is set up between WEX and you, WEX will reach out to these customers regarding the fleet Program.
3. WEX will set up each new account and mail their new fleet cards.
4. WEX will also work with the customer to activate their account and ensure that you, the Marketer, are getting the full gallon potential.

Your dedicated RSM and WEX Program team will make things as easy and seamless as possible for the customer and you.

How does this benefit you?

- It improves your cash flow.
- It reduces your receivables cost and risk.
- It increases your fleet business (without increasing your exposure).
- It increases back-office efficiency.

For more information about converting in-house accounts, contact your Regional Sales Manager (see page 11).

The WEX closed-loop advantage

One of the most significant advantages the WEX proprietary closed-loop card offers over an open-loop solution is our custom-built network. The WEX Card can only be used at accepting fuel and maintenance locations. This is the first line of defense against unauthorized or fraudulent spending, either of which could more easily occur with an open-loop credit card that can be used at any type of retailer.

The cardholder is required to enter a Prompt ID (i.e., Driver or Vehicle ID) for each transaction. This helps prevent the card's use in case of loss or theft, while also reducing internal and external fraud. The Prompt ID can be linked to specific purchase controls in WEXOnline, providing further security by limiting expenditures to certain types of purchases, at specific dollar levels, and during specific timeframes. WEX ensures that all accepting vendors comply with the same requirements, and that data capture is tailored specifically to meet customer needs.

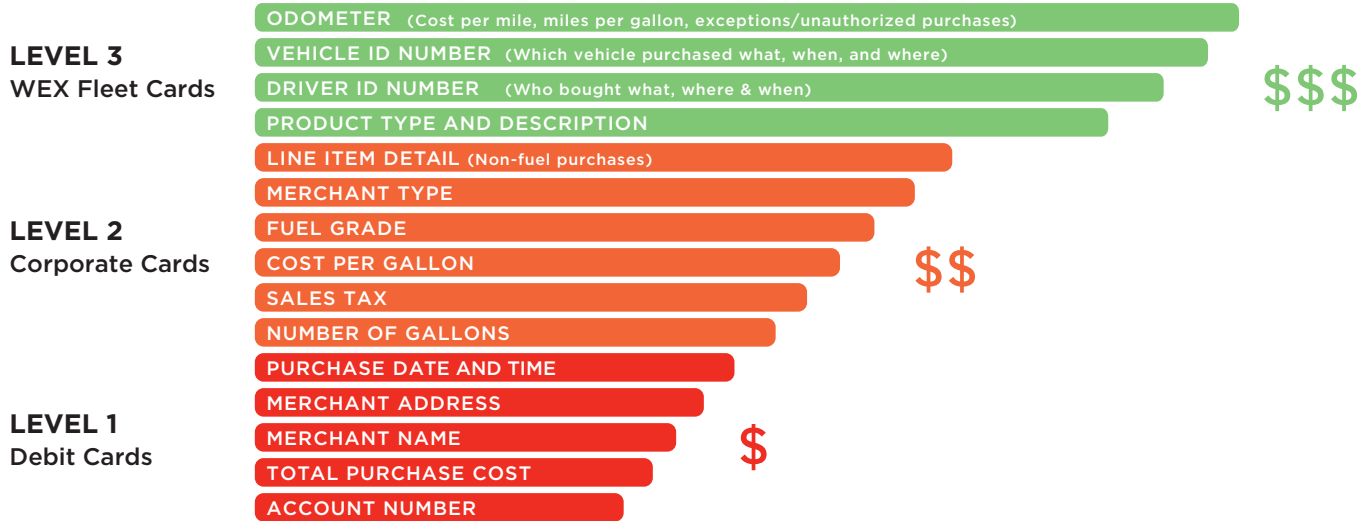
Feature	WEX's Closed-Loop Advantage	Open-Loop Systems
Purpose	Specifically designed for fleet fuel purchasing and management.	General-purpose payment networks not designed exclusively for fleet needs.
Transaction control	Direct control at the point-of-sale — fleet-defined policies and controls, including fuel type, dollar limits, and purchase restrictions, are enforced, even blocking non-fuel purchases when drivers pay inside.	Limited point-of-sale controls — relies on bank rules, not fleet-specific policies.
Fraud detection models	Custom machine learning models tailored to fleet-specific fraud patterns.	Generic fraud tools — limited ability to tailor or adapt to fleet behavior.
Level III data availability	Consistent, detailed transaction data with line-item purchase details like CNG, DEF, and E85. Captured on 99.8% of transactions.	Level III data is limited and not guaranteed for all transactions.
Prompting	Requires PIN and odometer entry at point-of-sale for 99.8% of transactions.	Limited prompting.
Approval responsibility	Supervisor or fleet manager-driven decision flow; alerts sent to authorized contacts — not the driver.	Often relies on the driver to make decisions (approve, decline, flag).
Card activation	Cards arrive pre-activated and ready for immediate use, with fleet-specific security controls baked in — no extra steps required.	Cards typically require manual activation before first use.
Telematics integration	Agnostic integration with fleet software and telematics providing better fraud monitoring and vehicle proximity validation.	Uses telematics data for proximity verification, but this is less tightly integrated with fraud controls.



Level III data capture

Data is the most important tool in your fleet manager’s toolbox. WEX goes beyond “bare bones” Level I and II transaction information, and requires detailed Level III data capture and transmission from all accepting merchants within our closed-loop network. Level III data provides transaction-level information on who purchased what, when they purchased it, and how, which can reduce fraud, provides you with granular and custom data, and supports our detailed product and purchase control profiles.

ACCOUNTABILITY — INFORMATION CAPTURING CAPABILITIES — SAVINGS



Managers use our more robust level of transaction detail to facilitate smarter and more efficient operations. Problematic patterns become immediately obvious — such as vehicles or drivers consistently refueling at above-average prices — as do cost saving opportunities. WEX developed its own unique Level III software specification and custom back-end networks, allowing the capture of additional data via two-way communication between WEX and the merchant’s point of sale (POS) device.

Compare our fleet cards

See why business owners and fleet managers choose the Phillips 66® Conoco® 76® Fleet Fuel Card Program



Business Fleet Card

Business Universal Card

	Business Fleet Card	Business Universal Card
The Basics		
Save up to 7¢ per gallon at over 7,500 Phillips 66®, Conoco® and 76® locations*	•	•
Also accepted at 95% of U.S. gas stations		•
No annual or card fees	•	
U.S.-based customer service, available 24/7	•	•
Access exclusive discounts on auto parts, tires, hotels and more	•	•
Visibility		
Capture detailed transaction data for every purchase	•	•
Track employee spending in real time and detailed reports	•	•
Always know who spends what, where, and when	•	•
Tax exemption reporting (for qualified businesses)	•	•
Create custom reports	•	•
Security and Control		
Driver PIN and odometer reading entered at the pump	•	•
Control spending by card or driver	•	•
Limit fueling by time of day or days of week	•	•
Limit card use by product type, location, or dollar amount	•	•
Account Management and Accounting		
24/7 online and mobile account access	•	•
Automatic fuel accounting	•	•
No need to chase down employee fuel receipts	•	•
Available online payment	•	•
Fees		
One-time account setup fee	\$40	\$40
Monthly fees	\$10 monthly fee per account**	\$2 monthly fee per card

*Rebates are subject to change at any time without prior notice.

** Waived if fueling equals or exceeds 500 gallons per month.

Fleet fuel rebates

The competitive, volume-based fuel rebates are one of many reasons business owners and fleet managers choose the Phillips 66® Conoco® 76® Fleet Fuel Card Program. Whether fill-ups occur locally or over a broader geographic area, the benefits of purchasing fuel at Phillips 66®, Conoco® and 76® locations can positively impact a company's saving potential. And with our nationwide fueling network, it's easier than ever for businesses to conveniently fill up at Phillips 66®, Conoco® and 76® and save money from coast to coast.

Business Fleet Card

Monthly Gallons at Phillips 66®, Conoco® and 76®	Per Gallon Rebate*
500-2,499	3¢
2,500-4,999	4¢
5,000-6,999	5¢
7,000-9,999	6¢
10,000+	7¢

Business Universal Card

Monthly Gallons at Phillips 66®, Conoco® and 76®	Per Gallon Rebate*
500-2,499	3¢
2,500-4,999	4¢
5,000-6,999	5¢
7,000-9,999	6¢
10,000+	7¢

*Based on the number of gallons purchased each month at Phillips 66®, Conoco® and 76®-branded locations with a Phillips 66® Conoco® 76® fleet card. Rebates are subject to change at any time.

Fleet card reporting

Comprehensive transaction reporting empowers businesses to make money-saving decisions. Fleets can view these reports 24/7 by logging into their online account.

Purchase Activity Report

Clearly shows fueling and maintenance spending for all vehicles.

Summary Reports

Financial Summary, Site Summary, and Exception Summary reports help business owners and fleet managers manage vehicle-related expenses and plan a fleet budget.

Tax Exemption Reports

For qualified tax-exempt businesses, this monthly report provides tax information at both the transaction and summary levels.

Premium Customer Reports (online)

Includes Exceptions, Transactions Summary and Transaction Detail reports, as well as the ability to select custom criteria for generating ad-hoc reports in real time.

Sample report: Purchase Activity



PARENT ACCOUNT:
Wex Inc. (P 66)

REPORT FOR:
Wex Inc. (P 66)
0000-00-000000-1
FEB-24-2026 TO MAR-23-2026

PAGE 1
END OF REPORT

Purchase Activity Report

Monitor miles between fill-ups

CARD NUMBER		CARD EMBOSING	VEHICLE/ASSET IDENTIFIER	VEHICLE DESCRIPTION	PLATE (ST)	VIN					
00000000		2016 Ford Transit	123456	2016 Ford Transit							
DATE MM-DD	TIME	SITE ADDRESS	TICKET NUMBER	PROMPT INFO	TRAN CODE	ODOM.	PROD UNITS	COST/ UNIT	FUEL \$	OTHER \$	GROSS \$
		PREVIOUS ODOMETER				28,648					
02-27	08:12	7001 S Lindbergh Blvd, Saint Louis, MO	081231		OP	28,852	UNL	11.737	2,969	34.85	34.85
03-04	20:23	7001 S Lindbergh Blvd, Saint Louis, MO	202352		OP	29,129	UNL	14.131	2,968	41.95	41.95
03-09	19:05	7001 S Lindbergh Blvd, Saint Louis, MO	190510		OP	29,361	UNL	12.038	3.169	38.15	38.15
03-10	11:35	5903 Merriam Dr, Merriam, KS	00642235		OP,EN	29,618	UNL	10.880	2,999	32.63	32.63
03-12	10:37	7001 S Lindbergh Blvd, Saint Louis, MO	103724		OP	29,921	UNL	11.857	3,268	38.76	38.76
03-17	19:32	7001 S Lindbergh Blvd, Saint Louis, MO	193225		OP	30,164	UNL	12.592	3,568	44.94	44.94
03-20	12:12	7001 S Lindbergh Blvd, Saint Louis, MO	121239		OP	30,255	UNL	4.151	3,668	15.23	15.23
PERIOD TOTALS						1,607		77.386		246.51	246.51
YTD TOTALS						5,353		269.415		744.81	744.81
PERIOD AVGS: DPU, PPU, CPD						20.77			3.185	0.15	
YTD AVGS: DPU, PPU, CPD						19.87				0.14	

See who buys what, where and when

Easily track expenses by type

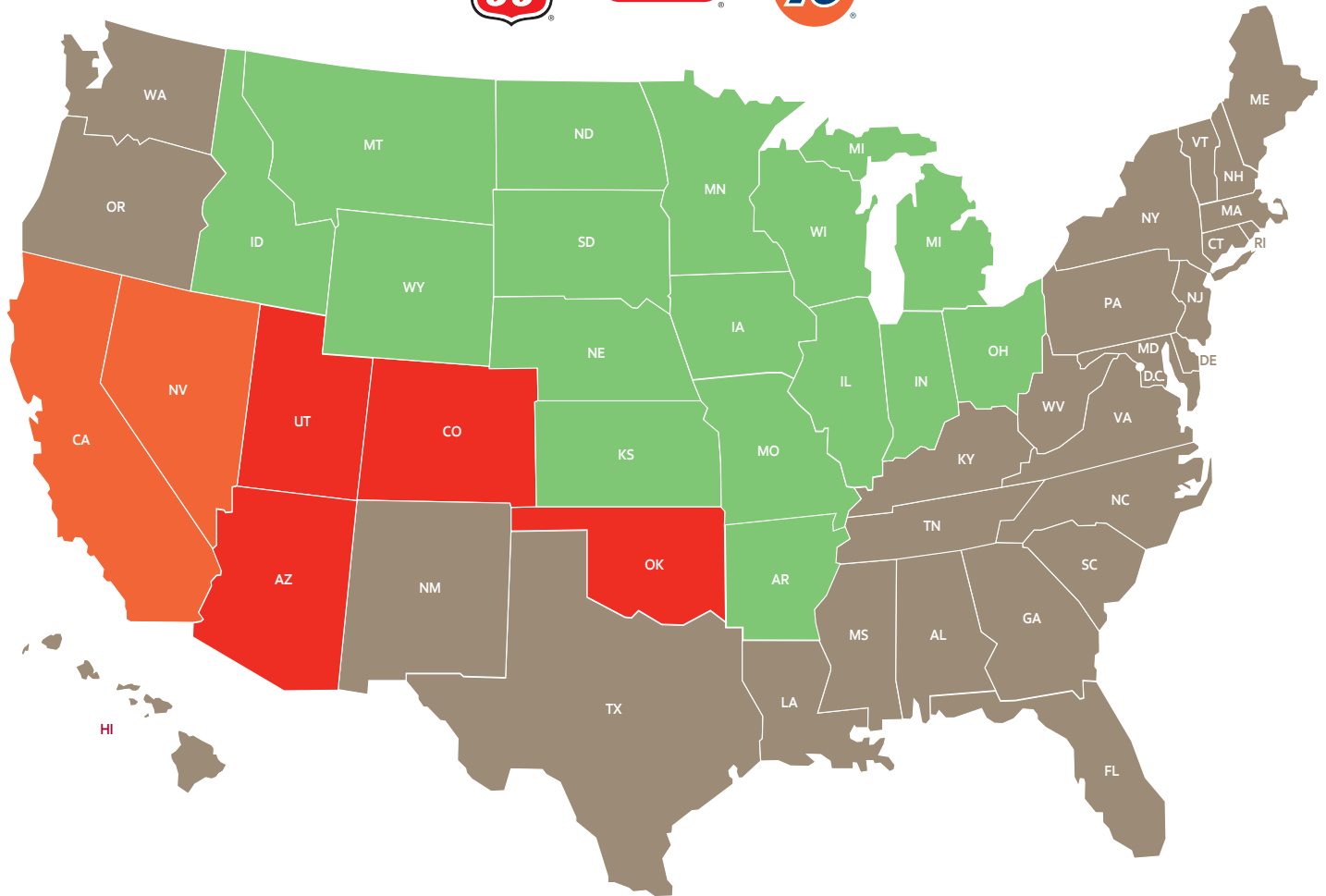
Transaction and Fee legend can be found on the last page of this report.



Let's get started

Together with your dedicated Regional Sales Manager, you can bring the power of the Phillips 66® Conoco® 76® Fleet Fuel Card Program to the companies in your market: win their business, earn their loyalty, and increase your fuel volume and store revenue exponentially.

Are you ready to grow your business? Contact your WEX RSM today and let's get started.



Branded Sales Manager