Every effort has been made to provide accurate and relevant information within this guide. Although the references made within are accurate at time of production please contact Sinclair Oil Corporation, Marketing Technical Services for the most current information and updates.
Phone Numbers to Know

Sinclair Customer Service / Sinclair Credit Card................................. 800.325.3265
Sinclair Tech Support........................................................................ 800.524.4799
First Data / Buypass........................................................................... 877.800.2482
Datawire / MicroNode........................................................................ 800.704.4202
Verifone Help Desk............................................................................. 800.519.7225
Sinclair Warehouse........................................................................... 801.524.2990
(Call for gift cards, POP materials, credit card applications,
Sinclair merchandise, etc.)
Sinclair Fleet / Customer Service...................................................... 800.621.4519
Paper Roll Express............................................................................. 800.925.5047
(receipt paper, manual draft forms, etc.)
In addition to accepting a full deck of industry standard consumer and commercial cards, Sinclair also offers branded cards and management tools all designed to drive seamless loyalty to your location(s).
The following systems are certified on the First Data network for the Sinclair card deck:

- **Fiscal Systems**
  - www.fiscal.com

- **Gilbarco Passport**
  - www.gilbarco.com

- **Pinnacle**
  - www.pinncorp.com

- **Verifone**
  - Ruby Ci -or- Commander 64 combined with Ruby 2 or Topaz XL
  - www.verifone.com

- **Wayne / Wincor Nixdorf**
  - www.wayne.com

- **Petrovend**
  - www.opwglobal.com

- **Radiant**
  - www.radiantsystems.com

- **Truck Stops**
  - Fiscal Trav-Star1
  - www.fiscal.com

- **Comdata SmartSolutions**
  - www.comdata.com

- **Car Wash**
  - Unitech Car Wash
  - www.startwithunitec.com
Sinclair’s Green Card is accepted at over 1,500 Sinclair locations across the country, and is simple and easy to use. The Sinclair Card is not a revolving line of credit, which means that paying your balance in full each month ensures that you’ll never have to pay interest.

**SINCLAIR CARD DISCOUNT PROGRAM**
Offer your Sinclair Card customers 5¢ off per gallon, and Sinclair will reimburse you for it. It’s an easy way to generate loyalty among your customers while improving your bottom line.

**IT’S EASY, AND IT’S ON US.**
The process is simple. Set your point of sale device to discount the price by 5¢ (or more!) when the customer pays with a Sinclair Green Card. Once your POS system is set up, let us know and we’ll “flip the switch” on our system, which will begin automatically reimbursing your location 5¢ per gallon sold on the Sinclair Card.

**NEED ASSISTANCE SETTING YOUR POS?**
First contact your equipment service technician or consult the equipment manufacture service manual. Additionally, you can contact Sinclair technical support at 800-524-4779.
Gift Cards

THE SINCLAIR GIFT CARD MAKES A GREAT GIFT FOR ANY OCCASION.

Sinclair gift cards can be activated for any amount between $1 and $250. Sinclair also has an attractive merchandising display as well as gift card packaging.

Gift cards are the 2nd largest retail category next to clothing, and over 75% of adults purchase gift cards during the holiday season. Customers redeeming gift cards typically spend more than the original value of the card. Best of all, Sinclair stations pay no transaction fee on any gift card transactions.
The ADVANTAGE CARD has all the advantages of a debit card with none of the drawbacks. It can be accepted at any Sinclair location that accepts PIN debit transactions.

**Benefits of the Sinclair Advantage Card:**
- Customers benefit from a “pay-as-you-go” debit card.
- Debits directly from your customers checking account.
- PIN-secured.
- No pre-authorization hold.
- No credit check for approval! 90%+ approval rate!
- No credit exposure for customers.
- Branded and licensed stations only pay a 10¢ flat fee per transaction!
The Sinclair POS Network is set up to accept PIN-based debit transactions, which could potentially save you thousands of dollars in credit card fees.

The transaction fee on PIN-based debit transactions is a flat 25¢ on transactions under $10, and just 35¢ on transactions of $10 or more. The savings can add up quickly. In fact, on a recent survey, the top 100 Sinclair stores accepting PIN-based debit saved an average of $1,557 in credit card fees a year. The top store saved over $11,000!

To find out if your location is set up to accept PIN-based debit, or for more information, call Sinclair Tech Support at 800-524-4799.
MANUAL BANK CARD AUTHORIZATION

If there is a network failure how do I process cards?

Sinclair Oil Corporation uses a state of the art, dedicated mainframe system to facilitate credit card transaction processing. However, due to the complex electronic path that a credit card transaction takes, it is possible for the communication with the network to be interrupted. If a network failure occurs, it is still your responsibility to get an authorization for each transaction through calling the appropriate credit card agency.

Every credit card transaction must be accompanied with an authorization. An authorization and/or approval code only indicates the availability of the card member’s credit at the time the authorization is requested. It does not mean the person providing the credit card information is the rightful card member, nor is it an unconditional guarantee that you will not be subject to a charge back or debit for the transaction. Authorizations are only valid for up to 30 days after the transaction date.

In the event you are accepting a non-embossed card (numbers on the card are not raised), please note that you CANNOT key in these types of cards. These types of cards must be swiped for payment. If you hand key the card number, a charge back may result. If you would like to order an imprinter and/or plate, call our customer service center at 1-800-524-4799 for assistance.

In the event your point-of-sale system goes down, the following procedures will allow you to accept a credit card for payment:

Make an imprint of the credit card with your manual imprinter*. Enter the date and the amount of the transaction. Have the customer sign the receipt. Then use the following steps to retain a voice authorization number.

- For all Visa, MasterCard, Discover and AMEX authorizations, call FirstData at 1-888-800-9244 Follow the instructions for obtaining your voice authorization. These instructions are also found in the new store welcome letter from FirstData.
- The merchant ID that is needed for an authorization on Visa, MasterCard, Discover and AMEX is found on your imprinter plate. Please drop the leading zero (0) when entering the number so that it is only 10 digits. This number should be entered like this: 2012891234. Your security code is the last four digits of your phone number or 9999. If you do not have your merchant ID, please call Sinclair at 1-800-524-4799.
- For Fleet transactions, you will need the Vehicle number, Driver ID, and odometer reading for a manual authorization.
- Write down the authorization number on the imprinter slip. When your terminal comes back online, enter the transaction manually using the information on the manual imprinter slip. Keep a copy of the slip in case a retrieval request for a dispute is issued.

Once the terminal is operational, you must enter all the information captured manually. If your system does not support manual entries, you must call the Sinclair help desk. You must complete this step to be paid.
MANUAL TRANSACTIONS ON FUELMAN BRANDED CARDS

As of February 1, 2005, Sinclair oil can no longer assist you in obtaining a manual authorization on GasCard or Fuelman (FleetCor) cards. You must call the FleetCor authorization center at 1-800-877-9013.

If you take, or have taken a FleetCor manually authorized transaction, you need to notify Sinclair Oil Corporation after the sale at 1-800-524-4799, otherwise you will not receive payment.

Please have the following information available when you call:

- Sinclair location number
- Full account number
- Transaction types itemization (what type of fuel, TBA, car wash, etc.)
- Transaction type amounts
- Gallons/PPG
- Full transaction amount
- Authorization number (obtained from FleetCor, Example: F123456)

Multiple Fuel Sale

On Fleet Credit Card (WEX, Voyager, FleetCor) transactions that include more than one fuel type such as a diesel sale and an unleaded sale on the same receipt, we recommend that you have each fuel sale charged separately on different receipts. If more than one fuel type is charged in a transaction, this may result in a charge back.

Card Imprint

In the event your POS system is down, the attendant must make an imprint of the card. Please ensure you keep a copy of the imprint with the customer’s signature. Multi-copy credit card slips for manual transactions can be obtained from Paper Roll Express. Paper Roll Express: 800-925-5047, paperrollexpress.com

When the system comes back up manually hand key in the information to receive an authorization. Print receipt and attach it to the imprint receipt. In a situation where a card will not read when swiped, please hand key the account number and expiration date manually. Please make sure you keep a duplicate receipt with the customer’s signature.

WEX

WEX cards that are processed with a Manual Approval Number need to be processed with all the card/fleet information. For example: odometer, vehicle/card number and driver pin. If the transaction does not have all the correct fleet information it will come back as a charge back. If you have questions, please call Sinclair tech support at 1-800-524-4799.
AUTHORIZATION & CARD PHONE NUMBERS

Who to call for authorizations:

Visa or Mastercard.......1-888-800-9244  
American Express.......1-888-800-9244  
Discover.....................1-888-800-9244  
Voyager..........................1-800-987-6591  
GasCard/Fuelman...........1-800-877-9013  
Sinclair Fleet...............1-800-259-3745  
Wright Express............1-800-492-0669  
Fleet One....................1-888-353-3801

Merchant ID 5438403883
*Manual sales draft forms can be ordered by contacting Paper Roll Express at 800-925-5047 or paperrollexpress.com

Important Credit Card Phone Numbers

First Data / Buypass................................................................... 877.800.2482
Datawire / MicroNode.................................................................. 800.704.4202

Manual Authorization Numbers:

VISA / Master Card / AMEX / Discover........... 888.800.9244
Voyager................................................................. 800.987.6591
WEX................................................................. 800.492.0699
Gas Card / Fuelman........................................ 800.877.9103
Fleet One Local....................................................... 888.353.3801
Verifone Help Desk......................................................... 800.519.7225
Sinclair Credit Card Marketing............................................. 800.524.4799 (For pre-activated gift cards)
Sinclair Fleet................................................................. 800.621.4519

Did you know you can contact the Verifone help desk by chat or email?

Go to support.verifone.com click on Petro & Convenience then click on Chat/email Assistance in the upper right hand corner.
CREDIT CARD CHARGE BACKS & RETRIEVALS

How to Avoid Charge Backs (In The Store)

The top reason for charge backs is due to fraudulent credit card transactions. The following are steps you can take to reduce risk of charge backs and spot possible fraud before it happens.

- Check the authorization response and take the appropriate action. Call for an authorization to the voice authorization center for that particular card type if you are unable to obtain one electronically.
- Get the cardholder’s signature on the transaction receipt.
- Compare the name, account number, and the signature on the transaction receipt. They should match.
- If name and signature DO NOT match, ask for picture ID to verify the person making the purchases is, in fact, the cardholder. Credit cards are non-transferable, therefore no one except the cardholder can make purchases on their credit card. This includes children, spouses, and friends.

How to Avoid Charge Backs (At The Pump)

#1 Way To Stop Pay-At-The-Pump Fraud: Address Verification System (AVS)
AVS is an advanced risk tool designed to help protect businesses from the devastating consequences of credit card fraud. AVS prompts gas station customers for their billing ZIP code during pay at the pump authorization. AVS is a simple way to verify whether the customer using the credit card is, in fact, the actual cardholder. Chances are low that someone who stole a credit card knows the real cardholder’s billing ZIP code. Purchases made with a stolen credit card can result in disputed charges and costly charge backs.

If you would like AVS turned on at your location please call: Tech Support: 1-800-524-4799.
WARNING SIGNS OF FRAUD

Warning Signs of Customer Fraud:

Certain customer behavior could point to bankcard fraud. Watch for the following behavior:

- Purchase or attempts to purchase several gift cards in large amounts repeatedly.
- Purchases a lot of merchandise without regard to size, brand, color, or price, (especially beer and cigarettes).
- “Tests” multiple credit cards out at the pumps for acceptance or authorization.
- Tries to distract or rush you during the sale.
- Makes a purchases, leaves the store, and returns to make additional purchases.
- Makes large purchases right at opening or closing times.
- Fuels multiple vehicles from one pay at the pump transaction or terminal.

Warning Signs of Clerical Fraud

- Manually run transactions.
- Even dollar amount in sales.
- An unusual increase in charge backs to your location.

Remember, these do not necessarily mean you are being defrauded, nor is it always an indication of criminal activity. You know your customers and businesses so let your instinct guide you. If you suspect fraud, please follow your companies’ procedures. Safety for yourself and your customers is always a high priority. Please do not put yourself at risk of injury.

AN AUTHORIZATION AND/OR APPROVAL CODE ONLY INDICATES THE AVAILABILITY OF THE CARD MEMBER’S CREDIT AT THE TIME THE AUTHORIZATION IS REQUESTED. IT DOES NOT MEAN THAT THE PERSON PROVIDING THE CREDIT CARD INFORMATION IS THE RIGHTFUL CARD MEMBER, NOR IS IT AN UNCONDITIONAL GUARANTEE THAT YOU, AS A MERCHANT, WILL NOT BE SUBJECT TO A CHARGE BACK.

Factoring

The submission of sales data through your Sinclair credit card terminal for another business, such as sales from an Internet site, is called “Factoring” and is considered a fraudulent activity. Sinclair Oil can incur stiff penalties and sanctions from credit card companies if we or any of our distributors or their customers are found to be engaging in this practice. Fraudulent activity associated with factoring can result in criminal prosecution.

The card companies will charge all factored transactions back with no recourse. Sinclair Oil will pass on any charge backs and penalties to any distributor whose stations are found to be factoring credit card sales. We also reserve the right to shut off any Point of Sale equipment that is being used in factoring credit card sales.
PROCESSING A WEX TRANSACTION FOR GSA FLEET, DEPT. OF DEFENSE (DOD) AND DEPT. OF ENERGY (DOE)

For Fuel & Service transactions for Department of Defense Card (DOD), Department of Energy Card (DOE); and for service transactions under $100 for GSA Fleet Card, follow standard swipe procedures for processing the WEX card.

FOLLOW THESE INSTRUCTIONS IF THE TERMINAL IS NOT OPERATIONAL:

While the driver is still at your station:
1. Call the number in back of the card for authorization:
   For GSA: 1-866-WEX-4GSA (939-4472)
   For DOD: 1-877-939-4872
   For DOE: 1-877-939-4472
2. Take a manual imprint of the card and make sure to obtain the following information:
   - WEX BIN Number 690046.
   - 13 digit Account Number as referenced above
   - Driver ID.
   - Sales Information (Product, Amount, & Quantity).
   - Invoice Number (ticket#, receipt#, Job#).
   - Odometer reading.
   - Expiration date (MM/YY).
   - Authorization number provided to you.
3. Once the terminal is operational, you must enter all the information captured manually. You must complete this step in order to be paid.

FOLLOW THESE INSTRUCTIONS FOR GSA FLEET (NOT DOD OR DOE) SERVICE TRANSACTIONS OVER $100

While the GSA Fleet driver is at your station:
1. Call the service number in back of the card:
   1-866-400-0411
2. Be prepared to provide the following information over the phone:
   - License plate or Driver ID.
   - Card Information.
   - Odometer reading.
   - Expiration date (MM/YY).
   - Sales Information (Product, Amount, & Quantity).
   - Merchant Contact Information
   - Your invoice number (ticket#, receipt#, job#)
3. The representative will provide a MasterCard® account number, expiration date, CVC2 number, purchase order number and approved dollar amount for you to key into your terminal for payment.
PCI DATA SECURITY

What is the PCI data security standard and who must comply?
PCI stands for Payment Card industry. In general, any company that stores, processes, or transmits cardholder data must comply with the PCI. If you accept credit cards in exchange for goods or services, then you need to know the PCI data security standard.

10 tips to protect your store and customers from credit card thieves.

1. Protect and keep your customers’ personal information private.

2. Don’t share access to your store systems. Sharing your sign-on would be like giving someone else access to your ATM card.

3. Confirm credit card numbers are not printing on customer or store receipts.

4. Verify identity of all service personnel before allowing any work on your point of sale system, fuel dispensers, card readers, etc.

5. Don’t put paper or computers with customer information in the trash. They may contain customer & employee information.

6. Look for tampering on pumps, ATMs, and other systems that accept credit cards. Know what your store systems should look like.

7. Don’t plug personal and unsafe devices into the store systems -- iPods, laptop computers, thumb drives, wireless access or any other devices.

8. Don’t add software to store computers.

9. Know who to contact if there are problems at the store. Review your store’s Incident Response Plan.

10. Don’t use store systems to surf the internet or visit social media sites.
EMV FOR SINCLAIR DISTRIBUTORS: ARE YOU READY?

EMV: THE BASICS

EMV (also referred to as chip-and-PIN, chip-and-signature, or generally as chip technology) is the most recent advancement in a global initiative to combat fraud and protect sensitive payment data.

EMV Chip Card Basics
Chip card – a plastic card containing an imbedded secure circuit, powered by the reader. Customer card information is on the chip and can be contact, contactless or dual interface.

What does EMV capable Mean?
EMV capable means that the POS device is able to process an EMV transaction. A capable device can be upgraded with an EMV reader to meet PCI requirements. Dispenser manufactures have the hardware available but the software to accept EMV credit cards for outside transactions is not yet available. Software is expected to be available for testing in 2016.

Common EMV Acronyms
- EMV: Europay - MasterCard - Visa
- EPP: Encrypted Pin Pad (Triple DES for debit)
- SCR: Secure Card Reader (skimming protected)
- EMV Reader: This replaces the SCR. Reader can detect and verify card chips.

EMV Liability Shift

Merchants in the U.S. face an October 2015 deadline to move to chip cards for inside purchases and October 2017 for outside fuel dispenser purchases. Following these deadlines, the liability for fraudulent transactions on a mag card will shift to the stores. Most card issuers such as Visa, MasterCard, and American Express will institute a fraud liability shift policy that will transfer liability for certain types of fraudulent transactions away from the party that has the most secure form of EMV technology.
EMV PREPAREDNESS: EQUIPMENT AND SOFTWARE

Do I replace, retrofit or update?

The upcoming fraud liability shift for EMV necessitates a review of your current equipment and software. Most hardware on the market today is EMV ready or can be upgraded, while older models must be upgraded or replaced completely. Software upgrades will be necessary in nearly every instance. The following information is provided to help determine if a replacement or retrofit is most appropriate for you.

<table>
<thead>
<tr>
<th>Manufacturer/Model</th>
<th>Product</th>
<th>Upgradable?</th>
<th>Replace/Upgrade</th>
<th>Liability Shift Date</th>
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<tbody>
<tr>
<td>Wayne</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Ovation and Ovation II</td>
<td>Dispenser</td>
<td>Yes</td>
<td>Upgrade</td>
<td>Oct. 2017</td>
</tr>
<tr>
<td>Vista 3V and Higher</td>
<td>Dispenser</td>
<td>Yes</td>
<td>Replace**</td>
<td>Oct. 2017</td>
</tr>
<tr>
<td>Helix</td>
<td>Dispenser</td>
<td>Yes</td>
<td>Upgrade</td>
<td>Oct. 2017</td>
</tr>
<tr>
<td>Fusion</td>
<td>POS</td>
<td>Yes</td>
<td>Upgrade</td>
<td>Oct. 2017</td>
</tr>
<tr>
<td>Gilbarco</td>
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<tr>
<td>Passport (Tower) - P51</td>
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<td>Replace</td>
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<tr>
<td>Passport Tower - P52</td>
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<td>Yes</td>
<td>Upgrade*</td>
<td>Oct. 2015</td>
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<tr>
<td>Px60</td>
<td>POS</td>
<td>Yes</td>
<td>Upgrade*</td>
<td>Oct. 2015</td>
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<tr>
<td>Encore 700 S, S, 300</td>
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<td>Yes</td>
<td>Upgrade</td>
<td>Oct. 2017</td>
</tr>
<tr>
<td>Advantage</td>
<td>Dispenser</td>
<td>Yes</td>
<td>Replace**</td>
<td>Oct. 2017</td>
</tr>
<tr>
<td>MPD3</td>
<td>Dispenser</td>
<td>No</td>
<td>Replace</td>
<td>Oct. 2017</td>
</tr>
<tr>
<td>Verifone</td>
<td></td>
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<td></td>
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<tr>
<td>MX Series - 925, 915, 880, 870</td>
<td>Pin Pad</td>
<td>Yes</td>
<td>Upgrade</td>
<td>Oct. 2015</td>
</tr>
<tr>
<td>PinPad 1000SE, MX850, MX860</td>
<td>Pin Pad</td>
<td>No</td>
<td>Replace**</td>
<td>Oct. 2015</td>
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<tr>
<td>Ruby 2, SuperSystem, Ci</td>
<td>POS</td>
<td>Yes</td>
<td>Upgrade</td>
<td>Oct. 2015</td>
</tr>
<tr>
<td>Topaz XL w/ Sapphire</td>
<td>POS</td>
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<td>Upgrade</td>
<td>Oct. 2015</td>
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<tr>
<td>Commander</td>
<td>POS</td>
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<td>Upgrade</td>
<td>Oct. 2015</td>
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<td>Fiscal</td>
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<td>TravStar1 POS</td>
<td>POS</td>
<td>Yes</td>
<td>Upgrade</td>
<td>Oct. 2015</td>
</tr>
<tr>
<td>All Other Brands and Products</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Contact Manufactures Sales Representative or Authorized Dealer.</td>
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</tbody>
</table>

* Data connection speed and transfer rates are limited.
**Upgrade is available but not recommended. Gilbarco Advantage upgrade will cost approximately $6,000 plus labor.
EMV PREPAREDNESS: POINT OF SALE SYSTEMS

October 2015 deadline to avoid liability shift for charge backs inside the store

After this date, retailers without EMV capable POS will be responsible for charge backs on sales that take place inside the store. The following information will help you prepare.

Verifone and EMV Inside
Verifone has two options for EMV compliance and mobile commerce readiness; Ruby Ci -or- Commander combined with a Ruby 2 or Topaz XL. Verifone Ruby Ci is an all in one solution for EMV compliance that will also have you ready for mobile commerce with Sinclair’s new DINOPAY app. For high volume locations needing a larger system Verifone can get you EMV compliant and mobile commerce ready with a Commander 64 combined with either a Ruby 2 or Topaz XL. If you already have one of these systems, you will only need a software upgrade.

Gilbarco and EMV Inside
Gilbarco has three versions of Passport, the Tower model 51, Tower Model 52, and the new Px60. Tower 51 is not upgradable. Tower 52 is upgradable and the Px60 will need software only. If a merchant has Help Desk with software maintenance, the software will be free but there may be a labor charge.

Wayne and EMV Inside
Wayne is moving to a new product, the Fusion 6,000. The Fusion 6,000 (think Gilbarco PAM, Wayne hyper PIB, etc.) will connect to the Nucleus and the EMV capable PIN pad. Wayne’s preferred way of quoting pricing is to survey the individual station so that all quotes are very accurate. To complicate matters further Wayne is also moving away from the Nucleus POS to a new system. The Nucleus platform is so old that making improvements is too costly compared to their competition. If your existing Nucleus is one of the older models, you may find it economical to upgrade to Wayne’s new POS or another third party POS.
The Sinclair green card will keep your customers COMING BACK FOR MORE.

Offer your Sinclair Card customers 5¢ off per gallon, and Sinclair will reimburse you for it. It’s an easy way to stay competitive and generate loyalty among your customers while improving your bottom line. Contact your wholesale sales representative for details.

BUILD LOYALTY & INCREASE PROFITS

Not only will Sinclair reimburse you for discounting the price at the pump, but we will also pay the transaction fees for green card fuel purchases. That’s right, zero transaction fees to the station owner. Compared to average bank card fees of 7¢ to 9¢ per gallon, that is a significant savings.

To apply, your customers can click, call or visit their local participating location. sinclairoil.com | 1-800-340-DINO

Savings on transaction fees based on $3.50 per gallon fuel price and the lowest bank card rate available. Your savings will vary by bank card and fuel price.