

Fuel card fraud prevention checklist

Use this checklist to evaluate and improve your fleet's defenses against fuel card fraud.



Strengthen fuel card security

- ☐ Require driver-specific PINs for every transaction
- ☐ Disable unused cards immediately
- ☐ Limit card usage to authorized vehicles only
- ☐ Regularly review and update card user permissions
- ☐ Educate drivers on fraud risks and prevention (e.g., phishing, card skimming)
- ☐ Enforce mandatory reporting of suspicious activity



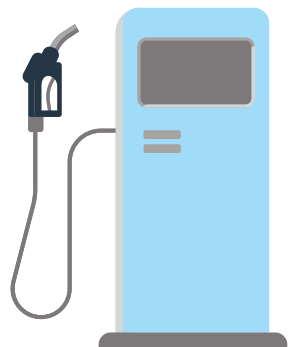
Activate fuel card controls

- ☐ Set time-of-day and day-of-week fueling limits
- ☐ Apply gallon or dollar amount caps per transaction
- ☐ Require vehicle or driver ID input at the pump
- ☐ Limit number of transactions per day or week



Monitor and audit activity regularly

- ☐ Review fuel card reports weekly (transaction history, anomalies, spikes)
- ☐ Use exception reporting to flag unusual behavior
- ☐ Compare actual fuel usage vs. expected mileage (telemetry or odometer data)
- ☐ Reconcile fuel purchases with job or route logs
- ☐ Conduct random audits of fuel spend per driver or vehicle
- ☐ Monitor and audit fuel purchases by type (e.g., gas only, no premium or non-fuel items)
- ☐ Monitor and audit fueling locations





Choose the right system

- ☐ Use a closed-loop fuel card network with enhanced data visibility
- ☐ Ensure your provider offers real-time transaction alerts
- ☐ Confirm support for Level III data (driver, vehicle, location, product type)
- ☐ Evaluate the provider's fraud response and support team
- ☐ Assess card compatibility with your telematics/fleet management software



Prepare your team

- ☐ Provide driver training on secure fueling practices
- ☐ Establish clear fuel usage policies and disciplinary steps for misuse
- ☐ Assign internal fraud monitoring responsibility (fleet ops, finance, or compliance)
- ☐ Share updates on fraud trends and new security features



Pro tip:

Review this checklist quarterly to adapt to new threats and maintain compliance.



Need more support?

Download the full white paper: *Fortify your fleet: The case for fraud prevention, fuel controls, and a closed-loop payment system*

Visit **wexinc.com** for more information.

