



**How the telematics
and fuel card combo
↳ beats fraud**

wex[®]



Introduction

As a fleet manager, telematics and fuel card data each on their own are invaluable. They provide you with better visibility into vehicle health, driver behavior, and fueling practices. While this is true, merging those two sets of data is a huge value-add for your operations.

The combination of these two data sets enables greater insight into fuel spend, making it easier to discern patterns, identify fraud, and produce accurate forecasting. Fuel costs have always been an expected expense you need to account for. **The volatility of fuel prices** in the United States, combined with the increased risk of fraud, make that management more complicated and time-consuming.

In this report, we'll discuss some of the common challenges of disconnected fleet data, and how combining your data in one unified tool will benefit your business.



The problem with fragmented fleet data

Without the right diagnostics and telematics technology, mechanical problems risk going unnoticed. This can lead to unexpected breakdowns, costly repairs, and shorter vehicle life — leaving vehicles unsafe to drive.

Premium telematics technology and fuel cards provide fleet managers with complete visibility into vehicles, drivers, and all vital operational assets. Without that visibility, challenges arise from the disconnect between them, which affects your bottom line over time.

The ongoing challenges of fleet fraud and card misuse

Fleet fraud can be difficult to quantify and keep tabs on, but it happens in several ways — all of which fleet managers should be aware of and take precautions to prevent:

- **Fuel card abuse and misuse**
Company-provided cards, especially fuel cards, are a frequent subject of fraud. Employees may use company fuel cards to fill up their personal vehicles, costing your company money.
- **Fuel theft**
When at a fueling station, employees may finish pumping fuel and then move the fuel nozzle from the vehicle to a jerry can and continue dispensing fuel.

- **Vehicle misuse**
Fraud can happen through inappropriate or unauthorized use of company vehicles. For example, an employee may use a vehicle for personal purposes without permission, like using fleet trucks to complete side jobs for personal profit.
- **Routing fraud**
Like vehicle misuse, routing fraud involves unauthorized diversions from assigned routes for personal reasons — something that is tricky to monitor without the right tools.

A lack of operational visibility can incentivize bad actors to continue making fraudulent decisions. No matter how large or small the fraud is, businesses can expect to pay more in operational expenses across the board due to fraud.

Other ways organizations may end up paying for fraud include:

- **Financial loss**
Fraudulent activities, such as unauthorized fuel card use or false maintenance claims, can result in significant financial losses for your company.
- **Increased operational costs**
Fraud can lead to inflated operational costs. This is because your company may be paying for services, fuel, or maintenance that was never authorized or received.
- **Reputational damage**
News of fraudulent activities within your fleet can damage a company's reputation. Customers, clients, and partners may lose trust in the integrity and reliability of your business.
- **Skewed data**
Another devastating result of fraud is inaccurate data about fuel consumption. This can cause a misallocation of resources and unreliable predictions, leading to ineffective decision-making. Having the right tools in place to accurately collect data is paramount to your business's efficacy.

Fraud statistics to shine a light on the issue:

5–10% of a fleet's annual fuel consumption is lost to theft or misallocation. ([AssetWorks](#))

<12% is the reported rate of fuel fraud—including unauthorized fuel card use and skimming—which can significantly erode the profitability of fleet operations. ([NAFA Webinar](#))

79% of organizations experienced payment fraud attacks in 2024. ([2025 AFP Payments Fraud and Control Survey Report](#))

19–22% of operations leaders' estimated fleet spend is being lost to theft and fraud, according to Motive [research](#).

If you're running a 1,000-vehicle fleet with \$5M in annual fuel spend and a \$10M total operating budget. Here's what you could be losing:

\$500K

lost annually to fuel theft and misallocation — drivers filling personal vehicles or misreporting fuel use — based on 10% of your annual fuel spend.

\$600K

lost annually to fraudulent transactions like card cloning, skimming, or unauthorized use — assuming fraud hits 12% of your \$5M fuel budget.

\$2.2M

estimated total losses tied to theft and fraud across fuel, maintenance, and other operational costs — based on 22% of your \$10M fleet operating budget.



How telematics data can help relieve financial pressure alongside fleet cards

GPS devices and software work together to collect and transmit near real-time vehicle data. This data provides insights into vehicle location, speed, fuel consumption, maintenance requirements, and even driver behavior:

> GPS TRACKING

[WEX premium GPS tracking](#) enables near real-time location monitoring. This allows fleet managers to know the location of each vehicle in their fleet. Armed with such insight, managers can track instances of unauthorized vehicle use or route diversions and take action accordingly.

> FUEL MANAGEMENT

[Telematics is a strong tool.](#) It enables deeper fuel usage monitoring to track consumption patterns, helping fleet managers identify anomalies or potential fuel fraud right when it happens.

The benefits of integrated telematics and fleet card data

Combining WEX telematics and GPS tracking with fuel card data helps businesses reduce operational costs and fraud risks. At the same time, this combination provides opportunities for better training to enhance driver safety and fuel efficiency. More specifically, integrated data can provide the following benefits:

Reduced Fraud

Fraud and financial crime are on the rise. In response, organizations are committed to **investing more in advanced technology** to mitigate risk.

With integrated telematics and fuel card data, **managers can limit fraud by monitoring patterns such as drivers' daily start and stop times**, time spent at customer locations or events, and fueling activity.

Suspicious transactions will be flagged in a report to help managers discern when fraud may have taken place, such as when a fuel transaction occurred when a vehicle was not at a station, or when a purchase exceeded a vehicle's tank capacity. Managers can schedule reports to be sent to their emails on a particular cadence for easy access.

Augmented maintenance planning

According to ATRI, **medium-sized fleets pay the most** in maintenance costs compared to larger fleets, which stands to reason why integrated data between telematics and fuel as part of your fleet management solution is important for cost savings.

Data integration allows for near real-time monitoring of vehicle health and usage, helping fleet managers schedule timely, preventive maintenance based on near real-time vehicle conditions.

Improved driver habits and safety

Everyone makes mistakes, but faults on American roadways can quickly turn fatal. While traffic fatalities have decreased every year from 2023 to 2025, there were still 37,810 fatalities in 2025 in the U.S. according to the **National Highway Traffic Safety Administration and the United States Department of Transportation.**



WEX telematics tracks driver behavior and overall vehicle safety to help reduce bad habits such as speeding, idling, harsh stopping and acceleration, and swerving. When integrated with fleet fuel card data, you'll get insights into how bad driving habits like these can impact fuel efficiency. With a holistic report, you'll have easier access to the data you need to bolster driver training efforts and encourage better habits—for more safety and better fuel economy.

Compliance with International Fuel Tax Agreement (IFTA) regulations

By **combining telematics and Fuel Tax data into one report**, WEX makes it easy for fleet managers to reconcile quarterly taxes — especially for fleets that operate in more than one state. This is imperative to comply with IFTA regulations. Failure to keep complete and accurate records for each vehicle in your fleet could put a strain on your organization by way of:

- Financial penalties
- Audit risk
- Lost business opportunities

Vehicle-level data with WEX

Beyond tracking vehicle locations, simplified dashboards allow fleet managers to analyze data and take action to save money, encourage better spending habits, protect against fraud, and improve efficiency and productivity.

Integrate WEX telematics with your fuel card included in WEX Telematics Service plans at no additional cost to unlock vehicle asset tracking and simplified IFTA reporting.

Ready to get started? Visit the [WEX GPS tracking page](#) for more information and when you're ready, contact us to learn more.

WEX is a leading, global fintech solutions provider, simplifying payments and back-end business processes in the fleet management, benefits management, and corporate payments areas. To learn more, please visit the company's [About WEX page](#).

