OTR buyer's guide:

Fuel cards vs. credit cards



wex®

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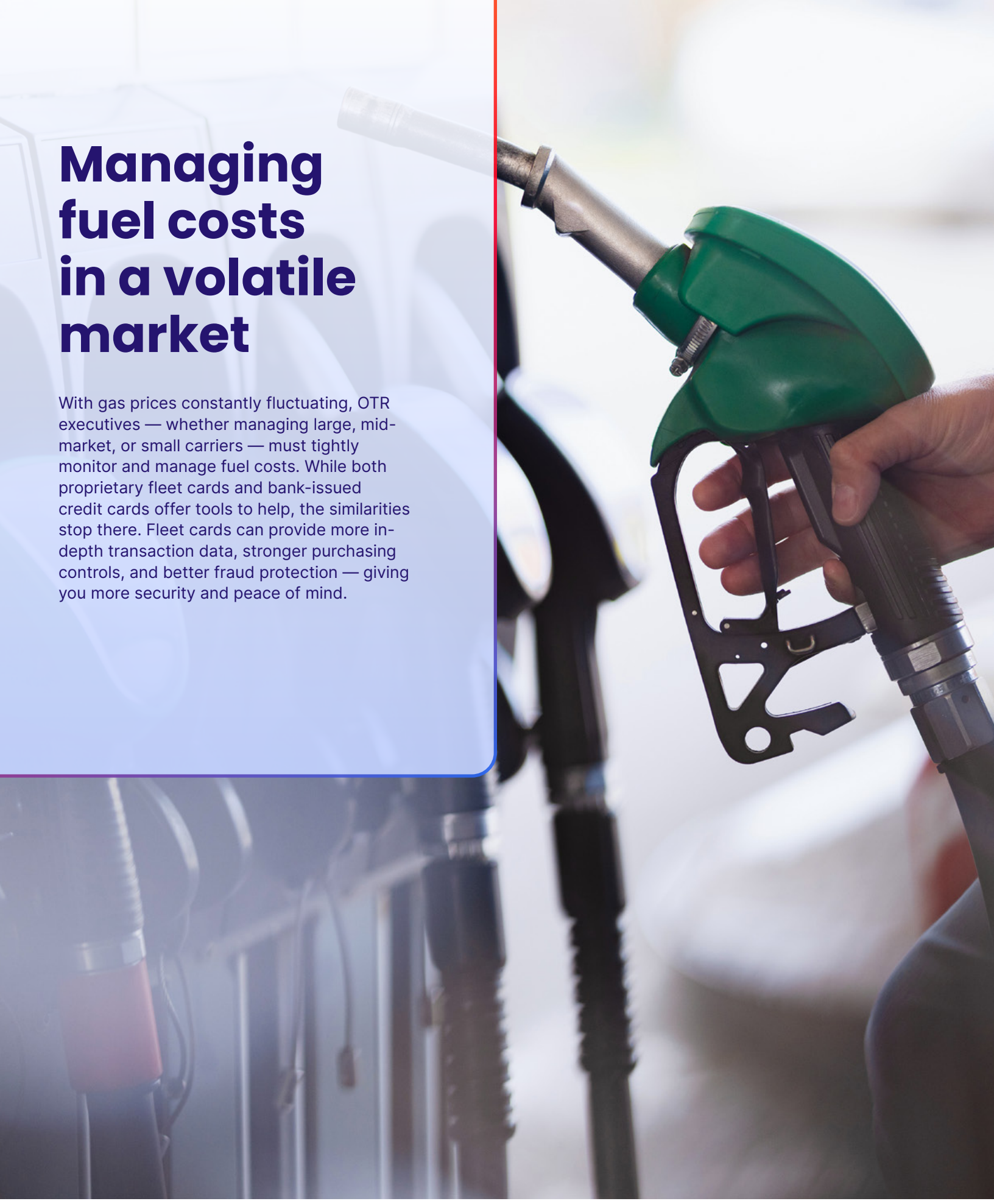
Managing fuel costs in a volatile market

With gas prices constantly fluctuating, OTR executives — whether managing large, mid-market, or small carriers — must tightly monitor and manage fuel costs. While both proprietary fleet cards and bank-issued credit cards offer tools to help, the similarities stop there. Fleet cards can provide more in-depth transaction data, stronger purchasing controls, and better fraud protection — giving you more security and peace of mind.



The power of data

What is Level III data and why it matters

Level III line-item data gives you far more than just the “when” and “where” of a transaction. You also get the “who,” “what,” and “why.” This includes:



Driver/vehicle ID



Odometer reading



Fuel type and quantity



Cost per mile

This level of detail supports better cost analyses, improved vehicle lifecycle management, and streamlined accounting. It also strengthens fraud protection by requiring cardholder input (e.g., vehicle ID) at the pump.

WEX supports up to 20 “user-defined fields” in its reporting tools, providing an enhanced level of data capture. This gives you the ability to define and capture data points about your accounts, vehicles, and cards in the WEXOnline user interface. This valuable data is then tied to each transaction. The transaction record data and the information captured at the point of sale are visible on WEX’s customer portal. For example, carriers may have specific cost centers, departments, vehicle garage zip codes, or driver personnel information that is specific to their organization they can capture using WEX’s reporting tools.

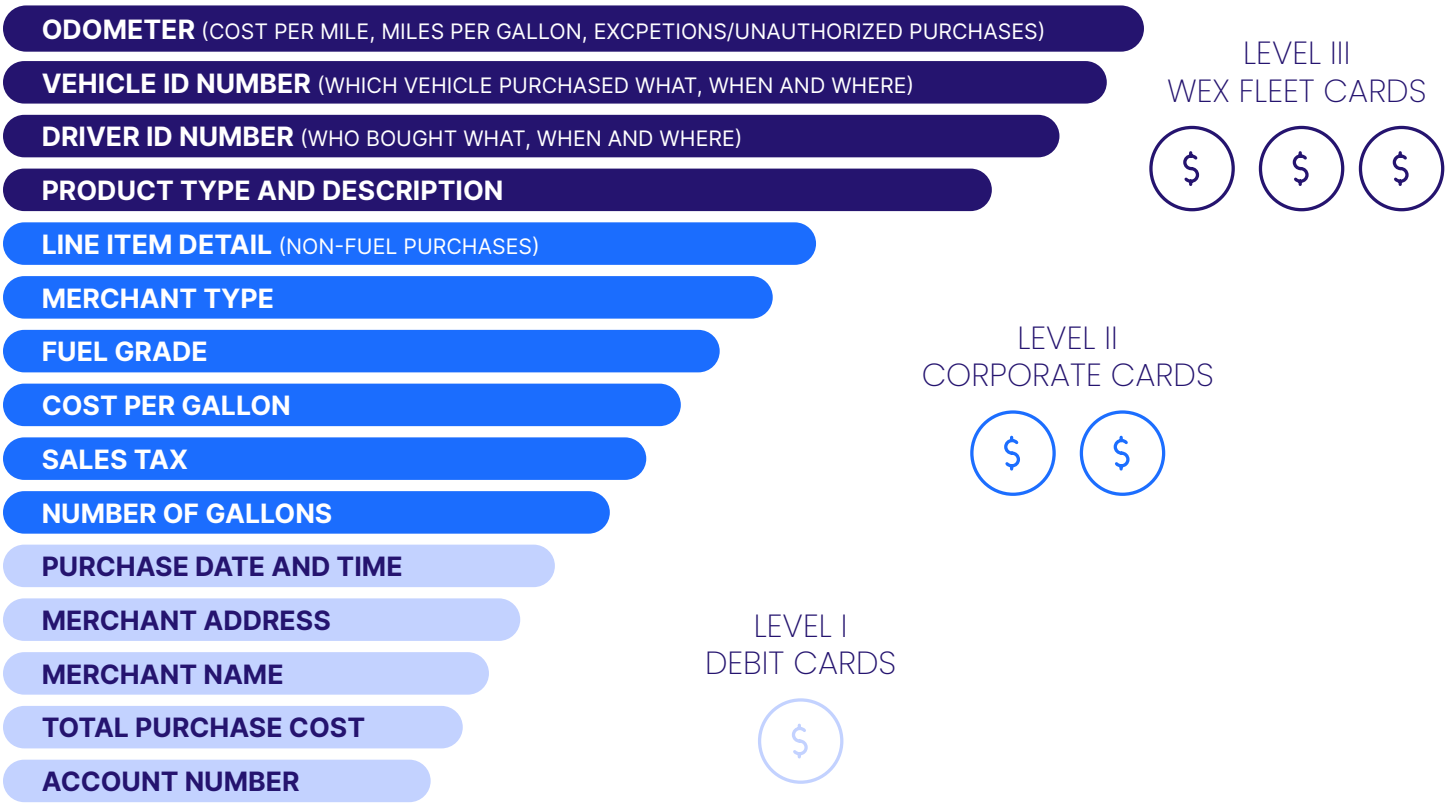
How credit cards fall short on data capture

Most bank-issued credit cards only offer Level I data — basic info like date, vendor, and amount. Some may offer Level II, but even then, it can be inconsistent and rarely useful at scale. Without Level III data, your ability to pinpoint inefficiencies or unauthorized purchases is significantly reduced.

Level I, II, III Comparison

Data category	Level I	Level II	Level III
Basic Transaction info	Merchant name, date, total amount	Same as Level I	Same as Level I
Sales tax	Not included	Total sales tax amount	Total sales tax or line-item tax detail per product/ service
Customer reference info		Customer code or PO number	Customer code, PO number, shipping info, and more
Line-item detail			Detailed list of items purchased, unit cost, quantity, product descriptors
Vehicle/Driver info			If provided by carrier: Vehicle ID, driver ID, odometer reading, job number
Purchase controls	Basic MCC restrictions (merchant type)	Limited, often inconsistent	Granular controls based on product type, time/day, dollar limits, and more
Fraud protection	Minimal (swipe/tap only)	Slight improvement	High (requires ID input; real-time alerts; pump shut-off, etc.)
Reporting accuracy	Low	Moderate	High (supports automated reconciliation, cost-per-mile analysis, etc.)
Best for	General consumers	Large B2B purchases (not OTR-specific)	Managers, procurement teams, and detailed reporting needs

Accountability - Information capturing capabilities → savings



Why proprietary networks matter

Fuel card providers like WEX operate on proprietary networks, meaning they control both the card and the backend infrastructure. This allows them to:

- Require Level III data at the point of sale
- Enforce consistent data standards across merchants
- Build solutions designed specifically for carriers — not general consumers

In contrast, credit card networks are built for broad use and offer little OTR-specific customization. One of the most significant advantages proprietary fuel cards offer over credit cards is their custom-built network, which provides highly granular data on individual transactions — a must for today's cost-conscious OTR executive.

While bank card providers aim for a one-size-fits-all approach to satisfy the needs of their customers, fleet card companies provide customized solutions focused on the needs of carriers. Companies like WEX own and build all the necessary back-end processes associated with their card's operation. This ensures that all vendors accepting their cards will be subject to the same requirements. It also means that data capture is tailored to meet the needs of trucking businesses, which can differ significantly from those of a network focused on and built for the average consumer.

Smarter controls for smarter spending

Fuel card controls: Tailored for OTR businesses

Fleet cards allow for tighter, more granular purchasing controls at point-of-sale terminals than you get with a credit card. This helps minimize abuse and inappropriate spending.

These tighter controls are called Product Type Controls (PTCs), and allow managers to limit purchases by product category (fuel, fluids, etc.), set spending thresholds, and restrict transactions to certain days or times. This prevents unauthorized spending without compromising operational needs.

This level of control is unique to proprietary fuel cards. WEX, as a leading fleet card provider, has worked with Conexxus Payment System Product Codes to help standardize many of these product-based codes to help carriers better control their purchases and to aid with reporting and accountability. Fuels continue to expand with the development of alternative fuels (Hydrogen, biodiesel, green fuels, CNG, etc) and this means more detailed reporting for electric vehicles as well. In addition to the Conexxus Payment System Product Codes WEX chaired the standard for EMV Fleet Tags.

These Product Type Controls offer you ultimate flexibility. They enable carriers to limit transactions within a predetermined network of fuel and service vendors. In addition, they can get a level deeper, enabling you to allow or exclude certain categories of products. For example, you can allow drivers to purchase fluids like washer fluid or oil, and disallow general merchandise, like snacks and soft drinks. In contrast, your typical credit card would be open to all fueling stations and any merchandise that is available, which opens up your business to unauthorized expenses and program abuse.





Where credit card controls fall short

Credit card controls rely on Merchant Category Codes (MCCs), which are broad and often inaccurate. A fueling station MCC, for example, won't distinguish between fuel, snacks, or cigarettes. This can result in misclassified expenses and rampant misuse. To minimize risk, some fleet managers limit use to "island readers only," excluding stations that don't offer pay-at-the-pump. This disrupts operations and can exclude legitimate purchases like windshield wiper fluid.

Product-related controls

- Restrict purchases to fuel and auto-related items
- Set real-time alerts
- Trigger automatic pump shut-offs when limits are exceeded

Merchant controls vs. product controls

- MCCs limit control to vendor types
- PTCs allow for control over product types
- Fleet cards = greater flexibility and precision



Coverage you can count on

Credit card acceptance: Read the fine print

Some credit card companies claim high fuel station acceptance, but that doesn't mean those stations support Level III data. Most bank cards only capture Level I data. WEX operates with Level III data and WEX's system is closed loop.

WEX fuel cards: Nationwide access and full data capture

WEX fleet cards are accepted at approximately 95% of U.S. retail fueling locations, most of which are required by WEX to transmit Level III data. This ensures your data remains consistent — even in rural areas where other providers fall short.

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.**

Apply for a fleet card today!

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