Stop fuel fraud before it starts:
3 ways to protect your fleet

Fuel card fraud costs U.S. businesses millions every year.
If you're relying on credit cards or outdated fuel management systems, your fleet could be exposed. Here's how to fortify your fleet in three key steps:



Step 1

Know the threats that put your fleet at risk

Fraud risk is rising:

- **341% increase** in phishing and cyber scams targeting payment systems (Infosecurity, 2024)
- Skimming devices are increasingly harder to spot
- Internal misuse often goes unnoticed

Common fraud tactics:

- Cloned cards
- After-hours purchases
- Unauthorized fuel types
- Personal item purchases

Actions to take:

Education and auditing: Educate your team and audit your current fuel program regularly to stay ahead of emerging threats.

Step 2

Set smart controls that help stop theft

Fuel controls put you in the driver's seat:

- **Time-of-day limits** – Block off-hours transactions
- **Spending caps** – Limit gallons or dollars per fill
- **Driver/vehicle matching** – Prevent card sharing or misuse

Result:

✓ Less fraud. ✓ More savings. ✓ Total accountability.

Actions to take:

Create purchase restrictions – Set category-level controls to choose exactly what drivers can buy. Keep it fuel-only, or allow additional categories like roadside assistance, parts and service, general merchandise, and more.

Monitor and audit activity – Monitor and audit activity regularly and look for transactions that occur out of normal regions, drivers who are purchasing premium grade fuel, etc.



Step 3

Use a closed-loop system for maximum security

Open-loop cards = open doors for fraud.

Closed-loop systems (like WEX's) reduce exposure and increase visibility.

Why closed-loop wins:

- Transactions processed on a secure, proprietary network
- Level III data (where available) reveals who, what, where, when, and how much
- Robust fraud detection and reporting
- Block bad actors before losses occur

Fortify your fleet today.
Don't wait for fraud to cost you.

- Add purchase controls
- Choose a secure fuel card
- Trust a closed-loop system

Learn more at wexinc.com.

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