

THE EFS CARD



EFS is making payments smarter with:

- ▶ Best-in-class purchase and financial controls
- ▶ Consolidated transactions on a single card
- ▶ Better authorization controls
- ▶ Card-level programming
- ▶ Superior fraud prevention tools
- ▶ Real-time online account reconciliation
- ▶ Mobile card management
- ▶ Seamless system integration with leading third-party software providers

EFS Fleet & Cash

Enjoy extraordinary convenience while maintaining full control and security over your fuel, cash, and non-fuel purchases. Like all EFS solutions, it's customized to you and your needs. Setting purchase limits in real-time through our robust, secure online website is the power behind the EFS Fleet Card. Flexible purchase limits give you the ability to customize at the individual card level. Control fuel and non-fuel purchases with distinct card prompts that validate the sale at the point of purchase, and, if you choose, a variety of pertinent data can be captured and validated before fueling is authorized.

The EFS Fleet Card provides:

- ▶ Carrier Controls
- ▶ Customized Reports
- ▶ Driver/Vehicle Reporting
- ▶ Direct Bill & Flexible Payment Options
- ▶ 24-Hour Customer Service & ATM Access
- ▶ Mobile Smartphone Access

Welcome to the revolutionary card that does it all.

The EFS Card is a powerful, convenient payment solution that responds to the changing dynamics of your business. Accepted at more than 14,000 locations across North America and customized to your unique needs, the EFS Card is designed to meet all of the demands of your business as well as those of your employees or contractors.

There's a feature set just for your company:

EFS Card Features	Fleet 'Limit'	SmartFunds® 'Limit' and 'Declining Balance'
Truckstop/Terminal Fueling	✓	✓
Cash Advances	✓	✓
ATM Access/Withdrawal	✓	✓
Payroll/Settlement		✓
Scheduled Payments		✓
Bank Draft/Money Code		✓
ACH Transfer (multiple accounts)		✓
Online Card/Account Management	✓	✓
Carrier Mobile Smartphone Access	✓	✓
Driver Mobile Smartphone Access	✓	✓
24-hour Customer Service	✓	✓
Superior Financial Controls	✓	✓



THE EFS CARD

EFS SmartFunds[®]

EFS SmartFunds allows you to securely manage fuel/fleet purchases and payroll/settlement conveniently on one card. EFS SmartFunds combines the important functions of fuel, cash, and non-fuel purchase management with employee payroll and contractor settlement functions to provide you with a superior payments solution and better financial controls — all from the convenience of a single card.

EFS SmartFunds benefits include:

- ▶ Multiple account deposit flexibility so employees can deposit personal funds electronically from the convenience of a single card
- ▶ Online summary of all load transfers and purchases to help track expenses
- ▶ Simplified workload by compiling and sending one file to load funds
- ▶ Check fraud elimination
- ▶ Employees can access funds through thousands of ATMs and participating point-of-sale retailers via the debit network
- ▶ Online access for employees to download transactions and manage their direct deposits
- ▶ Employee management of personal funds via their mobile device using our mobile app, *EFS Mobile Driver SourceSM*
- ▶ 24-Hour Customer Service

More Power. More Control.

EFS provides a highly-customized solution for the intelligent management of your fleet and fuel purchases, using systems and tools that seamlessly integrate into your existing enterprise and daily operations. We give you the power to control your fleet from a macro-level down to the individual cardholder. We operate on fully redundant, distributed systems with real-time replication. Our infrastructure uses the latest in modern technology enabling us to quickly develop custom applications specific to your business needs.

Real-time Technology. Big Time Results.

By partnering with the industry's leading third-party software providers, EFS brings a real-time, integrated approach to more efficiently managing your business. Our technology integrates seamlessly into your existing systems in real time, which saves you valuable time in managing employee, transaction, and asset data accurately and instantly. Through our real-time interfaces, you'll always have greater visibility and control over your fleet.

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SMARTER PAYMENTS START HERE.SM