

Fleet Card Usage and Fraud Prevention Guidelines

EMPLOYEES

Keep your Driver ID secure

- Memorize your Driver ID.
- Never keep your Driver ID with your card or write it on your card.
- Never give your Driver ID to a station attendant – enter it yourself.
- Shield the entry of your Driver ID from any nearby attendants, customers or passengers.
- Never enter your Driver ID as the odometer reading.

Keep your card secure

- Never let the card out of your sight during a transaction.
- Verify the purchase info - including the amount and date.
- Verify that the correct card is returned after a purchase.
- Keep your card/receipts where they can't be seen or easily accessed.
- Card must be kept secured in the prescribed key card holder when not actively being used to purchase fuel.

CONTACT YOUR SUPERVISOR IMMEDIATELY:

- If your card is lost or stolen.
- If your card is damaged, worn or broken.
- If your Driver ID is compromised.
- If you suspect that fraud or misuse has occurred.
- Supervisors – Request card replacements using the Service Now (SNOW) Ticketing System in the "Fleet Services" Menu

WHAT SHOULD EMPLOYEES LOOK OUT FOR WHEN FUELING?

- Look for well-lit pumps. Pumps with low visibility are prime targets for skimmers.
- If the pump's security label is missing or shows signs of tampering, use another pump or go inside.
- Scan the pump for loose wires, ill-fitting components, pry marks on the panel edges or other suspicious-looking items.
- Visually inspect the pump for any damage to the card reader and keypad. Skimming devices can installed inside the terminal or use overlays on the outside of the pump.
- Keypads should be flush with surrounding surfaces, and card readers should not look overly large for their recesses. Give the reader a quick jiggle to make sure it's attached properly.
- Compare the card reader and key pad to those on adjacent pumps to make sure they have the same shape and amount of wear?

Pump security label in place



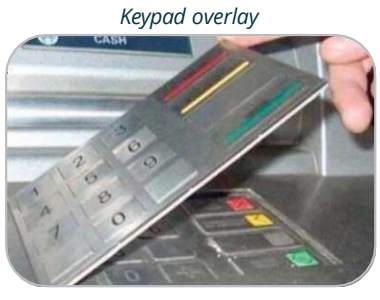
Pump security label compromised and intact



Bluetooth card readers placed on pump exterior



Keypad overlay



SECURITY FAQ: FRAUD AND ABUSE

What is "skimming"?

Skimming is when the information on a payment card is captured and used to create a counterfeit card (also known as "white plastic"). The counterfeit card is then used to make illegal purchases. Criminals can install skimming devices on the interior or exterior of fuel dispensers.

How does PODS define "fraud" vs "abuse"?

- Fraud is third-party criminal activity for financial gain; an employee had possession of their card and an unknown individual accessed their account.
- Abuse is when a company employee or other authorized user uses the fleet card for unauthorized purchases. In this case, the company should follow internal procedures for investigating and restitution.

What fraud protections do fleet cards provide?

- Automatic limits can be set in advance to restrict which products can be purchased, in what quantities, and when.
- Some cards will automatically stop fueling at the pump when a certain quantity or dollar limit has been reached.
- Real-time and scheduled reports that allow fleet managers to quickly identify inappropriate purchases.
- Chip-enabled fuel cards reduce the chances of being skimmed.

Are instances of fraud increasing?

Fraud, specifically pay-at-the-pump card-skimming scams, has reached epidemic levels in the US. PODS and our vendors are collaborating with task forces to help build cases and ultimately execute arrest warrants.

Who is financially responsible when fraud occurs?

- **Lost or stolen cards.** The company is liable for any damages before reporting these cards to the vendor.
- **White plastic (skimming).** The company is not liable for charges if the claim investigation reveals the transactions in question are the result of skimming by an unknown third party.
- **Driver abuse.** The company is liable for employee card abuse. As stated above, the company's internal procedures should be leveraged for investigation and restitution.

Note: All charges for which the company is liable will be deemed final and binding unless disputed in writing within sixty (60) days of the billing date.

Contact your supervisor immediately if you have any of the above concerns

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