GSA Fleet Card Facts – Did You Know?

- 211,000+ leased vehicles
- 8 million transactions in FY17
- That’s 15 transactions every minute
- $400 million transaction spend in FY17
GSA Fleet Value Proposition

Right Vehicle  Right Price  Great Service

and the data required to effectively and efficiently manage a fleet.
Agenda

- GSA Fleet Lease Services Supplied
- Fleet Card Management and Usage
- Card Ordering
- Transaction Review
- Fraud Case Management & Prevention
- Resources
Services Included in GSA Leases

- Inventory Management System – FMS
- National Rates
- Helping Customers to Meet mandates – FAST, AFVs
- Accident & Maintenance Management
- Access to Short Term Rental Vehicles
- Federal Motor Vehicle Registration System (FMVRS)
- Loss Prevention Team Services
Information on Your GSA Fleet Card

Remind service vendors tax exempt

Enter correct odometer readings

Service for fueling issues and repairs under $100

One card per vehicle

GSA MCC/AMC for repairs or accident approvals over $100

One driver ID per card

Wright Express Customer Service 1-888-WEX-4GSA
Fuel purchases 1-888-WEX-4GSA
Maintenance under $100 call 1-888-WEX-4GSA
Maintenance/Body Work over $100 call GSA for prior authorization 1-888-400-0411

This card is the property of Wright Express
To report lost card(s), call Wright Express Customer Service or return to
Customer Service, PO Box 633, Portland, ME 04104-0633
Unlike an expiration cycle there is a hard cut off when our contracts change from the old cards to the new cards, there is no overlap. This impacts every charge card line: purchase, travel and fleet cards.

Please note that drivers/end users will need to have both cards in hand with clear instructions (included in letter with packaging) on switching over.
GSA Fleet Card Implementation

- Agencies will begin to receive their new GSA Fleet cards on 10/1/2018 from their local Fleet Service Representatives (FSRs) for distribution to their drivers. Please do not delay in getting new cards to the end users.
- Unlike an expiration cycle, at no point will both cards be active. Please ensure in the days leading up to the transition that all vehicles are fueled.
- Please contact your FSR or LPT@gsa.gov with any questions or concerns.
Accepting Vendors

- 135,000 fueling locations. 90% of retail fueling sites
- 50,000+ diesel locations
- Over 45,000 maintenance locations swipe WEX card
- Additional 500,000 fuel/maintenance locations via WEXPay™ with a virtual MasterCard provided via phone
- 2000 accepting stations in Canada (more coming)
Vendor Site Locator Tools

• WEXConnect App (available on both Google Play and iPhone Apps)
• Online Vendor Locator — fuel and service location
• 2019 initiative to merge the two for parity
Vendor Acceptance

- Car Washes & Service Locations
  - Remember washes at fuel sites where WEX cards are commonly accepted and washes are often discounted with a fill up
  - If you are aware of locally owned sites interested in Fleet Cards where there are hubs of Federal vehicles please email LPT@gsa.gov

- Future Enhancements
  - Requirement to move to chip & pin in 2020 may enhance acceptance at all merchants
Ordering a Replacement Card

- Go to: https://drivethru.gsa.gov/
- Once registered login using your email and password
- Select “WEX Replacement Card Ordering”
- Follow the instructions
- You are able to direct ship to either your default address or to a field location you enter
- Cards ordered prior to 2:00 ET should be received the next day via UPS
How Fleet Cards Save Agencies Money

- Fuel tax recovery of $12 million annually
  - Fuel taxes recaptured at the pump
  - Fuel taxes recaptured by fleet card provider
  - Fuel taxes recaptured by GSA

- Fleet card rebates $7 million annually

- Discounts honored by major service providers

- Ensuring expenses not included in your lease are billed to the correct agencies
How are “Fleet” Cards Different?

- **Custom card controls** – number of transactions per day, dollars per transaction by vehicle classification
- **Driver ID** - numbers for card security
- **Level III Data Capture** - which allows for transaction review, life cycle vehicle costing and tax recovery
- **MasterCard Virtual Platform** - where WEX is not accepted at a site, backup payment available to merchants
Transaction Reviews

- Hard Controls – those that actually cause a decline of the card set by vehicle type

- Soft Controls - business rules where transactions reviewed against GSA’s policies to identify exceptions

- Transactions Exceptions – researched and provided to FSR and agency for review or OIG if a severe concern

- GSA OIG - works with agency OIG in investigating

- Findings - are billed to agency on monthly billing
  - U2 for misuse
  - U3 for fraud
**Level 3 Data Capture**

<table>
<thead>
<tr>
<th>Metric</th>
<th>Level 1 Data</th>
<th>Level 3 Data</th>
</tr>
</thead>
<tbody>
<tr>
<td>GSA Plate Number</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Transaction Date</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Transaction Time</td>
<td>Varies</td>
<td>X</td>
</tr>
<tr>
<td>Merchant Name</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Merchant Complete Address/Phone</td>
<td>Varies</td>
<td>X</td>
</tr>
<tr>
<td>Cost per unit; price per unit; number of units (gallons)</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Vehicle odometer (driver entry)</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Product Code – what was purchased vs. where purchased</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Tax data (up to 10 levels)</td>
<td></td>
<td>X</td>
</tr>
</tbody>
</table>

MC/Visa vs. WEX – we get this level to prevent fraud and misuse
Keeping Maintenance Costs Down

- Use vehicle manufacturer roadside assistance programs which are free and GM’s PM program
- For preventative maintenance follow GSA instructions rather than vendor recommendations
- If you have concerns about a maintenance location please let your FSR know
- Please report any suspected fraud to lpt@gsa.gov
### Authorized Use of Fleet Card

<table>
<thead>
<tr>
<th>Authorized Purchases</th>
<th>Unauthorized Purchases</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular unleaded, self service fuel for GSA vehicle</td>
<td>Premium or full service fueling</td>
</tr>
<tr>
<td>Immediately consumable items for vehicle (e.g. Quart of oil, washer fluid)</td>
<td>Maps, air fresheners, food, etc.</td>
</tr>
<tr>
<td>Required preventative maintenance</td>
<td>Over maintaining vehicle – ONLY do maintenance authorized by GSA Fleet</td>
</tr>
<tr>
<td>Car washes – not to exceed regional policy – generally $25 per month</td>
<td>Excessive car washes or details</td>
</tr>
<tr>
<td>Mechanical repairs for GSA vehicle to which card is assigned</td>
<td>Upgrading tires or accessories (e.g. snow plows, lift gates, etc.)</td>
</tr>
<tr>
<td></td>
<td>Contact your FSR</td>
</tr>
</tbody>
</table>
Fleet Card – Card Issuer, Acquiring Bank for the Merchant, and the Transaction Processor*

Merchant – Brick and Mortar retail store where card transactions are initiated by WEX customers.

Network – intermediary entity between WEX and the Merchant. Merchants typically purchase point of sale equipment and credit card processing services from a Network. Examples: First Data, Chase/Paymentech, NBS. Sometimes referred to by merchants as their “Processor”

- Sometimes in step 1 on the previous slide, at the point of sale the merchant does not have the data capture set-up correctly in the terminal and they report diesel instead of unleaded, unleaded instead of E-85, etc. They must contact their point of sale help desk to have the error corrected (toll free number is typically on the equipment).

- The most common place is in step 3 on the previous slide. The Network has the product codes mapped incorrectly. This is evident when the receipt lists the correct product, but WEX reporting is
incorrect. In this scenario the Merchant must contact their Network to have the product code mapping corrected.

- Sometimes, in step 4. There is mapping in place at WEX that is incorrect. These errors are more easily caught, and more importantly are much easier to fix. WEX has control over these so they occur less frequently.
Merchant Challenges in Keeping Product Coding Accurate

- No monetary incentive for doing so
- Fleet card sales are dwarfed by consumer credit card sales making consumer pressure insignificant
- It can take time and possible expense to the merchant to resolve. Phone calls to their point of sale helpdesk, phone calls to their network, and in some cases a technician might even have to come on site to resolve the issue.
What Can Be Done to Improve Product Codes?

- Utilize stations where alternative fuel coding is known to be correct (past experience)
- If station management is easily accessible ask if they have considered updating software to correct
- Partner with GSA - for stations with frequent use where other options don’t exist collect receipts and scan/email to LPT@gsa.gov who will contact fleet card provider to follow up
- Testing interpretive analytics programs
**Transaction Requests**

- WEX is authorized to provide transaction data to Authorized GSA LPT Fleet personnel ONLY!

- If a customer agency needs transaction data go to [GSA Fleet Drive-Thru](https://www.gsafleet.com)

- Pricing information is not required by any of the Federal mandates and creates duplication and accountability issues in reporting so will not be supplied.

- If agency law enforcement needs transaction data due to suspected fraud or misuse, they can contact [LPT@gsa.gov](mailto:LPT@gsa.gov) for prompt follow up.
Common Types of Fraud

- Lost or stolen cards – card found and misused
- “Friends and family” – employee theft of cards used to fuel personal vehicles or stranger’s vehicles often in return for a discounted cash price
- Phishing – phone calls or emails attempting to gather fleet card information
- Skimming – card numbers stolen at the pump
Day of week could prompt an issue for Monday-Friday agency but nothing here

Date – many transactions in a single day which is why we run daily reports on any vehicle fueling more than 2X per day

Time – one right after another. Can happen when pump shut off but number of units didn’t support that, would run the same

Merchants same over and over each day in question

### Fraud Transaction Sample

<table>
<thead>
<tr>
<th>Day of Wk</th>
<th>DATE</th>
<th>TIME</th>
<th>TIME DIFF</th>
<th>ODOM</th>
<th>TANK SIZE</th>
<th>UNITS</th>
<th>MERCH BRAND</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuesday</td>
<td>6/14/2016</td>
<td>19:12</td>
<td></td>
<td>22273</td>
<td>50</td>
<td>15.65</td>
<td>SUNOCO</td>
</tr>
<tr>
<td>Tuesday</td>
<td>6/14/2016</td>
<td>19:12</td>
<td>0.00</td>
<td>19391</td>
<td>50</td>
<td>13.4</td>
<td>SUNOCO</td>
</tr>
<tr>
<td>Tuesday</td>
<td>6/14/2016</td>
<td>19:17</td>
<td>0.05</td>
<td>49859</td>
<td>50</td>
<td>7.6</td>
<td>SUNOCO</td>
</tr>
<tr>
<td>Tuesday</td>
<td>6/14/2016</td>
<td>19:22</td>
<td>0.05</td>
<td>22500</td>
<td>50</td>
<td>14.82</td>
<td>SUNOCO</td>
</tr>
<tr>
<td>Tuesday</td>
<td>6/14/2016</td>
<td>19:28</td>
<td>0.06</td>
<td>22500</td>
<td>50</td>
<td>17.05</td>
<td>SUNOCO</td>
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<tr>
<td>Tuesday</td>
<td>6/14/2016</td>
<td>19:35</td>
<td>0.07</td>
<td>22500</td>
<td>50</td>
<td>27.43</td>
<td>SUNOCO</td>
</tr>
<tr>
<td>Wednesday</td>
<td>6/15/2016</td>
<td>11:53</td>
<td></td>
<td>22500</td>
<td>50</td>
<td>18.037</td>
<td>ELEVEN</td>
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<tr>
<td>Wednesday</td>
<td>6/15/2016</td>
<td>11:58</td>
<td>0.05</td>
<td>22500</td>
<td>50</td>
<td>17.67</td>
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<tr>
<td>Wednesday</td>
<td>6/15/2016</td>
<td>12:04</td>
<td>0.06</td>
<td>25469</td>
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<tr>
<td>Wednesday</td>
<td>6/15/2016</td>
<td>12:09</td>
<td>0.05</td>
<td>20616</td>
<td>50</td>
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<tr>
<td>Wednesday</td>
<td>6/15/2016</td>
<td>12:14</td>
<td>0.05</td>
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<tr>
<td>Wednesday</td>
<td>6/15/2016</td>
<td>12:19</td>
<td>0.05</td>
<td>50039</td>
<td>50</td>
<td>15.677</td>
<td>ELEVEN</td>
</tr>
</tbody>
</table>

12 transactions within 24 hours

Odometers all over the place

Large tank but not a pump shutoff

24
The next generation of card skimming

New technology allowed thieves to wirelessly skim credit card information from compromised gas station card readers in South County.

1. One accomplice distracts the station attendant while the other installs the card skimmer.
2. The cover is removed and the skimmer placed secretly into the reader's electronic system.
3. Wireless-equipped skimmers transmit card information to nearby thieves when a pump is used.

The Register
Fraud Prevention

- It is the Agency Point of Contact’s responsibility to ensure accountability – know who had card and when

“Federal agencies are responsible for the establishment of administrative controls to ensure that the fuel and services procured using the fleet charge card are for the official use of the agency and that administrative controls are maintained to prevent unauthorized use”.

CFR 101-38.8
Fraud Prevention

- One card per vehicle – use the correct one
- Keep your Driver ID/PIN confidential, do not write on/near the card
- Ensure pumps are not compromised/opened
- Use pumps facing the attendant, they are less likely to have skimming devices installed
- Secure cards when stored – don’t leave in vehicles or in places accessible to all
Additional Resources

lpt@gsa.gov
replacementcards@gsa.gov
www.gsa.gov/fleetcard
Questions?
Thank you for your time!

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