Electronic Funds Source LLC /TCH Merchant Policies and Procedures

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ELECTRONIC FUNDS SOURCE LLC / TCH MERCHANT POLICIES AND PROCEDURES

Welcome to the Electronic Funds Source LLC (EFS) network of accepting Merchant Participants. We are excited to have your location(s) as part of our acceptance network. The information contained in this policy and procedures manual should provide you with the information necessary to accept and properly process our EFS Products.

EFS MERCHANT SERVICES DEPARTMENT

Merchant Services:
Phone:# 877.767.2435, Option 5
Fax: 952.917.6237
truckstops@efsllc.com

When questions or challenges arise, EFS Merchant Services Representatives are available Monday thru Friday, 8am - 4:30pm CT.

Merchant Services provides support for the following items:

- New Site setups
- Change of Ownership
- ACH Bank Change
- Merchant Manager setup and support
- Data file troubleshooting/assistance

EFS CUSTOMER SERVICE

Customer Service
Phone#: 1.888.824.7378 Option 1

When questions or challenges arise, EFS Customer Service Representatives are available 24-hours a day. Customer Service provides support for the following items:

- Voice authorization for Fuel Card and Check transactions
- Void a transaction
- Reprint settlement report

EFS ACCOUNTS PAYABLE

Accounts Payable
Accounts.payable@efsllc.com

EFS Accounts Payable is available Monday thru Friday, 8am- 5pm CT.

Accounts Payable provides support for the following items:

- Invoice Remittance Detail
  - No payment received
  - Missing payments
  - Wrong amount received
  - Update Remittance email and/or fax number

EFS AUTHORIZATION

Prior to accepting and processing transactions on any of EFS Forms of Payment, please request valid ID from the individuals presenting the EFS Forms of Payment. It is important to note that EFS will hold the Merchant responsible to check and record proper ID and obtain the driver's signature on all invoices or drafts.

EFS reserves the right to adjust amounts payable to the Merchant when necessary due to negotiated or contract price agreement between Merchant and customer, point-of-sale rental agreements, mistakes, malfeasance, or amounts owed to EFS by Merchant, and for any other reason pursuant to any agreement between Merchant and EFS or its customers.

EFS Forms of Payment may be used for the purchase of merchandise and/or services from Merchant Facilities.

Cardholder must be present when receiving authorization of transaction(s).

Valid Driver's License number or Government issued ID, cardholder's full name, and State must be legibly printed on the Invoice and the Invoice must also be signed by the cardholder to be considered valid.
- *Only applies to EFS voice authorized transactions. Does not apply to electronic point of sale transactions. Example: Transactions at the pump or electronically at the fuel desk.*

Attendant must verify that the Signature on the Driver's License or Government issued ID matches the signature on the Invoice.

Immediately report any suspicious activity (potential fraud) to (800) 776-2435 – prior to cashing check\authorizing transaction.

To authorize EFS transactions, use your Point of Sale Device or call 1.888.824.7378. The steps outlined below should be followed on all EFS card types:

- Validate that the name on the Driver's License or Government issued ID matches the name on the Fuel Card (not all cards will contain the Cardholder's Name)
- Provide EFS with Merchants Location ID
- Provide Invoice number that will be used for the transaction
- Provide EFS with Level of service - Self, Mini, Full (Point of Sale authorization only)
- Provide EFS with Type of product/fuel purchased
- Provide EFS the gallon\liter amount
- Provide EFS with Cash price per unit
- Provide EFS with total dollar amount of purchase
- Provide EFS the total Invoice amount
- EFS will issue an Authorization number which will need to be referenced on the receipt.
- Cardholder/driver must sign invoice if the transaction involved cashier interaction.
- Write the Driver's valid License number or Government issued ID and State on the invoice.
  - *Only applies to EFS voice authorized transactions. Does not apply to electronic point of sale transactions. Example: Transactions at the pump or electronically at the fuel desk.*

When a location is processing an EFS transaction, the following additional information may be required depending on the specific requirements of the trucking company:

Cardholder must be present when receiving original authorization of transaction(s).

- Driver's unit/vehicle number
- Driver's ID number
- Merchant's invoice number
- Trip or PO number
- Hub (Odometer) reading
- Commercial Driver's License (CDL) number or Government issued ID
- Trailer number (if purchasing reefer\NonHwy fuel)

EFS offers an automated voice response authorization function for both card and check transactions.

To access, call 1.888.824.7378 and select Option 1

Card Transaction – Option 1

Check Transaction – Option 2

Help information – Option 9

Site Authorization Menu (Option 1)
- To authorize a purchase, press 1
- To authorize or verify a check or to hear your settlement details, press 2
- To listen to the help information, press 9
- To speak to a Customer Service Representative, press 0
- To repeat these options, press the star key (*)
- To return to the main menu, press the pound key (#)

Authorizing a Purchase (Option 1)
Enter Card Number
- Please enter your card number followed by the pound key (#)
- If you wish to speak to a Customer Service Representative, press 0 (After 3 errors)

Enter Invoice Number
- Please enter the invoice number followed by the pound key (#). Only numeric invoice numbers are accepted.
- Invoice number must be entered
- To reenter the current data, enter the star key (*)
- To return to the main menu, press the pound key (#)

Enter Location ID
- Please enter your location ID followed by the pound key (#).
- You entered: [LOCATION ID].
- If this is correct, press 1.
- To reenter the current data, enter the star key (*)
- To cancel this authorization and return to the main menu, press the pound key (#).

Enter Driver Information Prompts (Merchant will be prompted based off customer requirements)
Alpha characters are replaced with the corresponding number on your keypad.
- Please enter the birth date, followed by the pound key (#)
- Please enter the control number, followed by the pound key (#)
- Please enter the driver's license number, followed by the pound key (#)
- Please enter the driver ID, followed by the pound key (#)
- Please enter the hub reading, followed by the pound key (#)
- Please enter the reefer hours, followed by the pound key (#)
- Please enter the license plate number, followed by the pound key (#)
- Please enter the odometer, followed by the pound key (#)
- Please enter the po number, followed by the pound key (#)
- Please enter the reefer temperature, followed by the pound key (#)
- Please enter the social security number, followed by the pound key (#)
- Please enter the subfleet identifier, followed by the pound key (#)
- Please enter the trip number, followed by the pound key (#)
- Please enter the trailer number, followed by the pound key (#)
- Please enter the unit number, followed by the pound key (#)

Enter Diesel Fuel
- Please enter the gallons of Ultra Low Fuel purchased, followed by the pound key (#). Use the star key (*) as the decimal point.
    - For example: Ten and nine tenths gallons would be entered as one, zero, star, nine, followed by the pound key (#)
- If Ultra Low Fuel is not a required purchase, press 00, followed by the pound key (#)
- Please enter the price per gallon, followed by the pound key (#). Use the star key (*) as the decimal point.
- Please enter the dollar amount of fuel purchased, followed by the pound key. Use the star key as the decimal point.

Enter Reefer Fuel
- Please enter the gallons of Reefer Fuel purchased followed by the pound key (#). Use the star key (*) as the decimal point.
    - For example: Ten and nine tenths gallons would be entered as one, zero, star, nine, followed by the pound key (#)
- If Reefer Fuel is not required, press zero zero followed by the pound key (#).
- Please enter the reefer fuel price, followed by the pound key (#). Use the star key (*) as the decimal point.
- The Price Per Gallon cannot exceed 5 dollars
- To reenter the current data, enter the star key (*)
- To cancel this authorization and return to the main menu, press pound key (#)
- Please enter the dollar amount of reefer fuel purchased, followed by the pound key (#). Use the star key (*) as the decimal point.

Enter Cash Advance
- Please enter the dollar amount of the Cash Advance, followed by the pound key (#). Use the star key (*) as the decimal point.
    - For example: To enter 10 dollars 99 cents press one, zero, star, nine, nine, followed by the pound key (#).
- If cash advance is not required, press zero zero, followed by the pound key (#).

Enter Oil
- Please enter the dollar amount of the oil purchased, not including tax followed by the pound key (#). Use the star key (*) as the decimal point.
    - For example: To enter 10 dollars 99 cents press one, zero, star, nine, nine, followed by the pound key (#).
- If oil is not a required product, press zero zero, followed by the pound key (#).
- Please enter the amount of sales tax for the oil, followed by the pound key (#)
- The tax cannot exceed 15% of the total item you purchased
- To reenter the current data, enter the star key (*)
- To cancel this authorization and return to the main menu, press pound (#)

Enter Additional Items {Do until 1 or pound is pressed}
- If you have no other items to purchase, press 1 to continue.
- To enter more items, press 2.
- To listen to what you have purchased, press 3.
- To hear a list of merchant codes, enter 9.
- To repeat these options, press star (*)
- To cancel this authorization and return to the main menu, press pound (#)

Option 2- More Items
- Please enter the merchandise code followed by the pound key (#).
- Please enter the dollar amount for [ITEM]. Use the star key (*) as the decimal point.
    - For example: To enter 10 dollars 99 cents press one, zero, star, nine, nine, followed by the pound key (#).
- Please enter the dollar amount of the sales tax
- The tax cannot exceed 15% of the total item you purchased
- To reenter the current data, enter the star key (*)
- To cancel this authorization and return to the main menu, press the pound key (#)

Option 3 – Listen to Items Purchased {Repeat for each item purchased}
This customer has purchased
- [Quantity] units of diesel
- [PricePerUnit] per unit for a total of [TotalAmount]
- [Quantity] units of reefer
- [PricePerUnit] per unit for a total of [Total Amount]
- Cash advance for [TOTALAMOUNT]
- Oil for [TOTALAMOUNT]
- Sales tax for [TOTALAMOUNT]
- Additives for [TOTALAMOUNT]
- Clothing for [TOTALAMOUNT]
- Deli foods for [TOTALAMOUNT]
- Electronics for [TOTALAMOUNT]
- Groceries for [TOTALAMOUNT]
- Hardware for [TOTALAMOUNT]
- Merchandise for [TOTALAMOUNT]
- Oil change for [TOTALAMOUNT]
- Permits for [TOTALAMOUNT]
- Scale for [TOTALAMOUNT]
- Shower for [TOTALAMOUNT]
- Tires for [TOTALAMOUNT]
- Truck parts for [TOTALAMOUNT]
- Truck repair for [TOTALAMOUNT]
- Truck wash for [TOTALAMOUNT]
- Diesel #1 for [TOTALAMOUNT]
- Unleaded regular gasoline for [TOTALAMOUNT]
- Unleaded plus gasoline for [TOTALAMOUNT]
- Unleaded premium gasoline for [TOTALAMOUNT]
- Car diesel for [TOTALAMOUNT]
- Propane for [TOTALAMOUNT]

Option 9 – List Merchant Codes
- 1 for additives
- 2 for clothing
- 3 for deli foods
- 4 for electronics
- 5 for Groceries
- 6 for Hardware
- 7 for Merchandise
- 8 for Oil Change
- 9 for Permits
- 10 for Scale
- 11 for Shower
- 12 for tires
- 13 for Truck Parts
- 14 for Truck Repair
- 15 for Truck Wash
- 51 for Diesel #1
- 52 for Unleaded Regular Gasoline
- 53 for Unleaded Plus Gasoline
- 54 for Unleaded Premium Gasoline
- 55 for Car Diesel
- 57 for Propane

Enter Grand Total
- Please enter the grand total including all taxes, followed by the pound key (#). Use the star key (*) as the decimal point.
  - For example: To enter 10 dollars 99 cents press one, zero, star, nine, nine, followed by the pound key (#).

Verify Location ID
- Please reenter your location ID for verification.
- To reenter the current data, enter the star key (*)
- To cancel this authorization and return to the main menu, press pound (#)

Authorization Code
- The authorization code is [AUTH CODE]
- Again the authorization code is: [AUTH CODE]
- To repeat this information, press 1
- If you have another transaction, press 2
- To speak with a Customer Service Representative, press 0
- To return to the main menu, press the pound key (#)
- The limit is exceeded
- The amount is out of balance
- A prior authorization exists
- This card is not authorized to be used at this location.
- To return to the Driver Card Menu, press the star key (*)
- To cancel this authorization and return to the main menu, press the pound key (#)

Help (Option 9)

To use this automatic purchase transaction authorization line, follow the questions and input the required information. All entries must be followed by the pound key (#) to indicate that your entry is finished. For entries such as fuel gallons or fuel prices, use the star key (*) as the decimal point. When being asked a purchase item that is not included in the current transaction, enter zero. If you make a mistake, use the star key (*) at the end, you will be given another chance to re-enter. Press the star key (*) twice at the end to bring you to the previous entry. Press the star key (*) three times to go to the beginning of the process. Enter the required information as accurately as possible to eliminate a system error. If you encounter any difficulty during the process, you can speak directly to a customer service representative by entering zero followed by the pound key (#).

To authorize a money code or transaction number, press 1

- Please enter the money code or the issuer number and the transaction number, followed by the pound key(#)
- You entered {###}, if this is correct, press 1.
- To reenter the current data, enter the star key (*).
- Please enter the check number, followed by the pound key (#)
- You entered check number {###}, if this is correct, press 1.
- To reenter the current data, enter the star key (*).
- Please enter the dollar amount followed by the pound key (#), use the star key (*) as the decimal point.
- You entered {$__.__}, if this is correct, press 1.
- To reenter the current data, enter the star key (*).
- Please enter your location ID, followed by the pound key (#). If you do not have a location ID, enter your ten digit phone number followed by the pound key (#).
- The authorization is confirmed
- The authorization code is {######}
- Again, the authorization code is {######}
- To authorize another check, press 1.
- To repeat this information, press the star key (*)
- To return to the check authorization menu, press the pound key (#).

To verify a previously authorized check, press 2

- Please enter the check number, followed by the pound key (#).
- You entered check number {###}, if this is correct, press 1.
- To reenter the current data, enter the star key (*).
- Please enter the dollar amount followed by the pound key (#), use the star key (*) as the decimal point.
- You entered {$__.__}, if this is correct, press 1.
- To re-enter the current data, enter the star key (*).
- Please enter your location ID, followed by the pound key (#). If you do not have a location ID, enter your ten digit phone number followed by the pound key (#).

RESULT 1.
- EFS check has been authorized:
- The authorization is confirmed
- The authorization code is {######}
- Again, the authorization code is {######}

RESULT 2.
- Check does not exist in EFS/TCH database
- Please enter the money code or the issuer number and transaction number followed by the pound key (#)
- You entered {###}, if this is correct press 1
- To reenter the current data, enter the star key (*)
    o _NOTE: This will try to authorize the check_
- The authorization is confirmed.
- The authorization code is {######}
- Again, the authorization code is {######}

To verify another check, press 1
- To repeat this information, press the star key (*)
- To return the check authorization menu, press the pound key (#)
- To register a card to a check, press 3 (cardholders only)
- For a location settlement, press 4 (Not applicable)
- To authorize an alpha numeric money code, press 5
- Please enter the money code, or the issuer number and transaction number, followed by the pound key (#)
- To enter alpha characters, press the star key (*) followed by the 2 digits indicating the letter.
- The first digit is the number on the keypad where the letter is located.
- The second digit is the position of the letter on that key.
    o _FOR EXAMPLE_: *21 represents letter A.
- To enter the letter Q, press *72.
- To enter the letter Z, press *94.

Drivers or cardholders may at times present an EFS Check for purchases of services or products, or for cashing. The check should be filled out completely and will have either a EFS MoneyCode^{SM}/express code or 6-digit authorization number.

You may obtain or verify an authorization code for an EFS check via your POS device, using the EFS voice response system, online at www.efsllc.com, or by calling EFS Customer Service.

- If the check has an EFS MoneyCode^{SM} or express code and NO authorization number – follow the authorization procedures outlined for check authorization.
- If the check has an EFS MoneyCode^{SM} or express code AND an authorization number – follow the check verification procedures to ensure it is a valid authorization code.
- If the check has NO EFS MoneyCode^{SM} or express code but DOES HAVE an authorization number – follow the check verification procedures to ensure it is a valid authorization code.

A properly authorized EFS Check should then be submitted to your bank for deposit

To reorder EFS Checks at no charge call 1-888-824-7378 and press [0] for customer service

Returned Check Process
If a check should be returned to you from your bank, please refer to the reason for return on the face of the check or feel free to contact the EFS Customer Service department at (1.888.824.7378) for further instructions.

Settlement Process – ACH

For all purchases of goods and services by EFS and Merchant's mutual customers at Merchant facilities with EFS Payment, EFS shall make payment via ACH (Automated Clearing House) to settle with Merchant.

- Your EFS Settlement will be automatically processed to your designated bank account by creating an ACH transfer request four (4) days following the date of the transaction. Payment will post to your bank account on the fifth (5th) day - see Payment Schedule outlined below.
- EFS drafts are not required for settlement.
- A Payment Remittance Advice, which contains your deposit detail, will be sent to your location via fax and/or email.
- Transaction details can be pulled using Merchant Manager. Use the Detail Invoice date on the Remittance to pull the settlement report by date range.

Payment Schedule – ACH

EFS/TCH Payment Cycle (Net 5 Business days)		
Transaction Day	**Initiate Payment & Remittance Report generation**	**Post to Bank account**
Monday	Monday	Tuesday
Tuesday	Tuesday	Wednesday
Wednesday	Wednesday	Thursday
Thursday	Thursday	Friday
Friday, Saturday, Sunday	Friday	Monday

The EFS Claims Department is dedicated to the needs of merchants who have invoice disputes involving duplicate transactions, transactions that have been run for the wrong amount, transactions that did not show up on a settlement and any other transaction concerns.

Whenever your location experiences one of the above mentioned problems, fax or email the EFS Dispute Form to the EFS Claims Department at:

Email: claims@efsllc.com
Fax #: (801)395-8666.

In order to process your claim, the following must be provided on the Claims form:

- **The full EFS card number**
- **A copy of the signed invoice**
- **The EFS generated authorization number**

Disputed Purchases

- The Merchant agrees to retain all original purchase invoices for a minimum period of six (6) months after the transaction, and to forward to EFS a copy of the original invoices within seven (7) business days of a request by customer or EFS, at no cost.
- If the Merchant fails to forward the original documents, EFS is authorized to deduct the disputed funds from the Merchant's settlements and return them to the customer.
- Merchant agrees to notify EFS of all such disputed transactions within 30 days of the original transaction date by using the EFS Dispute form.
- If Merchant fails to provide such notice to EFS within 30 days of the original transaction date, disputed transaction(s) in question will be reviewed and processed on a discretionary basis by EFS.
- Payment via EFS is not guaranteed if disputed transactions are not submitted within 30 days of original transaction date.
- The Merchant agrees to provide video\audio tape to EFS upon request, if available.

Merchants must follow processes and procedures outlined in this document, including obtaining and documenting a valid ID for the cardholder or individual obtaining cash. Transactions are subject to return or chargeback when these processes are not followed.
- *Only applies to voice authorized transactions. Does not apply to electronic point of sale transactions. Example: Transactions at the pump or electronically at the fuel desk.*

DISPUTE FORM

DISPUTE TYPE	**IF NO EMAIL AVAILABLE, FAX TO 801-395-8666
☐ **Card Transaction or Z-Con Transaction**	**Fill out section 1 and 2, then email to claims@efsllc.com**
☐ **Electronic Check**	**Fill out section 1 and 3, then return to tch.checks@efsllc.com**

SECTION 1: LOCATION INFORMATION

Location Name		Today's Date	
Location Id	City	State/Province	
Contact Name	Phone	Fax	

SECTION 2: CARD TRANSACTION DETAIL (Scan and attach signed invoice and other documentation)

Transaction Date	Invoice Number	Authorization #
Card #		Drivers Company Name

Driver Id #	Unit #	Trailer #	Odometer/ Hubometer

REQUIRED INFO FOR Z-CON TRANSACTION:

VIN #:   DRID: UNIT:

Truck Fuel Gallons/Litres	Price per Gallon/Litre	Total $
Reefer Fuel Gallons/Litres	Price per Gallon/Litre	Total $
Other Fuel Gallons/Litres	Price per Gallon/Litre	Total $
Cash Advance Amount	Other (please specify)	Invoice Total $

Reason for Dispute

SECTION 3: CHECK DETAIL (Scan and attach check image if available)

Company Name:	Date on check:
Money Transfer Code:	Check Number:
Amount:	Authorization Number:
Comments:	

MERCHANT MANAGER

Merchant Manager is an online tool provided by EFS and is designed to provide the merchant with timely transaction detail reports (scheduled or manual) and offers the ability to implement point of sale discounts to EFS carriers/customers.

- Types of discounts available through Merchant Manager:
  - Retail Minus, Cost Plus, Cost Minus, Better Of, Fixed Price
- An Opis ID, provided by Opis, is required when offering a cost plus or cost minus discount type.
  - All cost components should be verified and/or updated by contacting Opis directly
  - Provide Merchant Services with the assigned Opis ID.
    - Cost based discounts will not process if Opis ID is not added to your merchant profile within the EFS database.

    - OPIS Contact#: 888.301.2645
    - Email: energytrans@opisnet.com

EFS TRADEMARK RESTRICTIONS

No merchant, merchant affiliate or other person or entity may use any EFS trademark, trade names or other intellectual property in any advertising, publicity releases, promotional materials, publicly filed or distributed documents, website, or in any other manner, without first securing the prior written consent of EFS, in each instance in a case by case basis, which consent may be withheld in the sole discretion of EFS. Any requests for permissions should be directed to the Director of Merchant Services.

MISCELANOUS

"Electronic Funds Source LLC also does business under the name T-Chek Systems. EFS Products issued under the T-Chek Systems name are processed on a separate platform and are subject to a different set of policies and procedures for merchants, a copy of which can be found here: www.tchek.com