Bringing a New Approach to Fleet Payments



The EFS Commitment

- Help Carriers <u>Lower Costs</u>
- Help Carriers <u>Mitigate Risk</u>
- Help Carriers <u>Improve Operating Efficiency</u>



Better Buying Decisions: EFS CardControl Mobile App

The innovative source that allows drivers convenient access to their EFS card functions while on the go.

Drivers can:

- Get real-time card balances
- View recent transaction details
- Register checks
- Manage their EFS SmartFunds[®]
- Transfer funds to external bank accounts
- Find fuel prices and locations based on a specific location
- Find fuel prices and locations by route



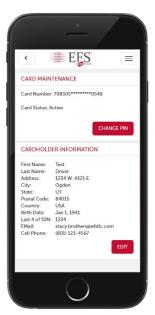


New Enhanced Mobile App Functionality

Account Activity



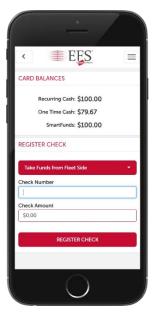
Card Maintenance



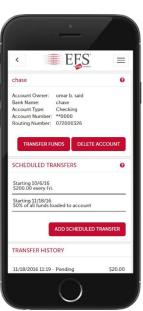
Search by Route



Register Checks



Transfer Funds









Mitigating and Managing Risk: The Future of Fueling











Where Fleet Cards Meet Telematics





Universal Solution leveraging existing equipment



Catch unauthorized purchases in real time



Trucks must be at the right location to authorize fuel



ECM dictates purchase policies



Data mining in real time



Improving Operating Efficiency: Superior Single Platform

PORTFOLIO OF SOLUTIONS



Virtual Payments (Lodged Cards and Single-Use Cards)



Unauthorized Purchase Protection





Card Management



Fleet Cards (Fuel & Maintenance, Payroll/Settlement)









Information Reporting



Expense Reporting Modules



Electronic Accounts Payables (EAP)







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UNIQUE SERVICES & TOOLS



And we're just getting started.

