

MS-218 Guide

Card Acceptance Policies and Procedures

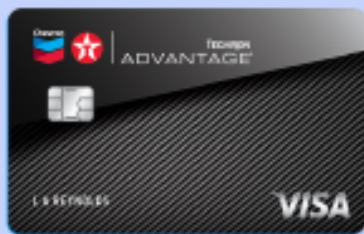


Last Updated July 2025

Sample Cards

Chevron and Texaco Cards

Personal and Visa Cards



Business Cards



Gift Cards

1-800-352-1090

Holiday Gift Cards and Gift Cards branded either solely Chevron or Texaco (not shown) should continue to be accepted for purchases, providing they have a remaining balance.



The Techron Advantage Credit and Visa® Cards are issued and administered by Synchrony Bank (“Synchrony”) and are not an obligation of Chevron U.S.A. Inc. Acceptance Policies and Procedures for Techron Advantage Cards are established jointly by Synchrony and Chevron.

The Chevron and Texaco Business Card and the Chevron and Texaco Business Access Card are issued and administered by WEX Inc. (“WEX”) and are not an obligation of Chevron U.S.A. Inc. Acceptance Policies and Procedures for Chevron and Texaco Business Cards are established jointly by WEX and Chevron.

The requirements and information in the MS-218 Card Acceptance Policies and Procedures Guide may be modified and supplemented by Marketing Bulletins sent through Chevron Texaco Station Support (CTSS).

Throughout the guide the term “station”, “facility” or “facilities” is defined as any retail location that is authorized to sell Chevron or Texaco products and/or services, including, but not limited to, direct-served and marketer-served retailers, marketers, bulk plants, marinas, and lubricant facilities.

For purposes hereof, the term “Credit Card Information” shall mean personally identifiable information relating to a holder of a Chevron Proprietary Consumer Credit Card or a Chevron Co-Branded Consumer Credit Card. Direct-served and marketer-served retailers and marketers shall have no obligation to indemnify Synchrony for any Losses where Synchrony has been made whole through a chargeback to Chevron or has made a recovery from any other source. To the extent Chevron pays any amounts to Synchrony hereunder, Chevron shall be subrogated to all rights of Synchrony and all rights and remedies of Synchrony with respect to such matters shall be assigned to Chevron. “Losses” means any and all demands, claims, assessments, losses, damages (statutory or otherwise), liabilities, judgments, settlements, awards, offsets, defenses, counterclaims, proceedings, interest, penalties, costs of any proceedings, including all related reasonable out-of-pocket costs, expenses and reasonable attorneys’ and other professional and expert fees and charges, and including any right of indemnification against any indemnifying party or with respect to any liability or appeal.

Introduction

MS-218 Guide Purpose

The MS-218 Guide (“Guide”) provides direct-served and marketer-served retailers, marketers, facility managers and station personnel with current information on the cards that are accepted at Chevron and Texaco facilities, payment methods for cards and mobile payments, and the transaction processes for each. The Guide also discusses how to reduce processing errors, chargebacks, and potential fraud.

The Guide acts as a policy and procedure manual, a helpful training tool, and a quick reference guide. Accordingly, please access the Guide via Chevron’s Business Point, or ask your marketer for a copy, and place a hardcopy of it near the Electronic-Point-of-Sale (EPOS) devices for easy access by station personnel. As an independent business owner, your decision to participate in the card program is for you alone to decide and you are responsible for understanding and complying with all applicable laws, including U.S. Federal, state, and local laws, and obligations, including any without limitation laws and regulations related to dispenser and/or card reader security requirements.

For additional training tools on specific card products and the benefits and acceptance of cards, please visit Chevron’s Business Point. For additional assistance, please contact the Retail Marketing Center at 1-877-243-8457.

CUSTOMER PAYMENTS AND CARD SERVICES

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A. Card Acceptance Requirements (continued)

Section 1: Card Acceptance Policies

A. Card Acceptance Requirements (Which card to accept and how)

1. **Process all cards through Chevron's EPOS (Electronic Point-of-Sale) System.**

Customer must present an active and valid card at time of sale. (See examples of accepted credit cards on the front and back covers of this Guide.) Do not proceed with sales on expired, altered, cut, or otherwise tampered cards, or on the basis of a previous sale. Cards accepted before an effective date or after an expiration date may subject the transaction to chargeback. **MAKE SURE TO VALIDATE THE CARD PRIOR TO PROCEEDING WITH THE TRANSACTION.**

2. **Unlawful discrimination in any way, against any cardholder or any person with respect to any transaction is prohibited.**

3. **Surcharges and Minimum/Maximum Purchase Amounts**

a. Surcharges on **debit card** transactions are **PROHIBITED**.

b. **Credit Card Surcharges:** Some transactions allow surcharging. Refer to the following websites prior to programming changes:

Visa® – www.visa.com/merchantsurcharging

Mastercard – www.Mastercardmerchant.com

Discover – www.discovermerchants.com

American Express – www.americanexpress.com/merchants

Synchrony Bank – No credit surcharges or transaction fee or any fee in connection with any Card application shall be charged.

c. **Minimum/Maximum Purchase Amounts:** A minimum purchase amount up to \$10 is allowed for **credit cards only**. The financial institutions of each card may impose **maximum** purchase amount limits on payment cards. No minimum purchase amount is allowed to be imposed on the Techron Advantage Credit or Visa® Cards.

4. **Customer Signatures on In-Store Transactions**

The following card types **DO NOT** require Customer Signature on In-Store Transactions:

- | | |
|---------------------|----------------------------------|
| • Mastercard | • American Express |
| • Discover | • Debit Cards (with PIN) |
| • Techron Advantage | • VISA® (EMV Chip Enabled Sites) |

The following card types **DO** require Customer Signatures on In-Store Transactions:

- | | |
|-------------------------------------|--------------------------------------|
| • Fleet Cards | • Debit Cards (without PIN) |
| • Chevron and Texaco Business Cards | • VISA® (NON-EMV Chip Enabled Sites) |

A. Card Acceptance Requirements (continued)

5. Additional guidelines for the following specific card types:

a. **Bank Credit Cards and Travel and Entertainment Cards:**

Facilities participating in Bank Credit Card and Travel and Entertainment Card programs acknowledge the issuer's authority to impose special conditions and accept and agree to be bound by such conditions present and future, including but not limited to the following: Banks reserve the right to chargeback any sale regardless of amount or authorization and impose a handling fee per chargeback, which marketers and retailers agree to pay if assessed. The fee is assessed when a location meets or exceeds a pre-determined ratio of chargebacks to transactions processed.

b. **Discover – Cash Over:**

Cash Over is an optional, fee-free cash back payment enhancement that allows customers to obtain cash without a PIN while making purchases with a Discover credit card. Cash Over (cash back) up to \$50 can be given to Discover card customers on in-store transactions.

c. **ATM/Debit Cards:**




Stations may accept ATM/Debit cards that display the following logos on the front or back of the card: ACCEL, AFFN, ALASKA OPTION, CU24, INTERLINK, ITS-SHAZAM, MAESTRO, NYCE, PULSE, STAR, and NETWORKS. Processing a card without an acceptable logo will result in a "CARD DENIED" message from the EPOS device. You must then request another form of payment. Cash back can be offered at each facility's option, up to a \$50 maximum.

d. **Fuelman/Fleetwide:**

DO NOT process special handling invoices for Fuelman and Fleetwide transactions.

e. **Synchrony Car Care:** DO NOT process special handling invoices for Synchrony Car Care transactions.

f. **Contactless Payments:**

- Contactless payments (e.g., cards or mobile devices) use RFID or NFC technology to pass payment data to card readers that contain a  logo
- After selecting a payment option initiate contactless payment transactions by tapping a card or placing a mobile device over the  symbol of a supported reader.
- Contactless cards contain the  logo or an embedded chip.
- Contactless cards may allow swiping if the back of the card contains a magnetic stripe.
- Please consult the issuer or terminal vendor for additional details regarding contactless card acceptance.

A. Card Acceptance Requirements (continued)

g. **Third Party Visa®, Mastercard, and American Express Gift Cards:**

- Cards must be electronically swiped (DCR or Indoor EPOS), approved and processed.
- Manual entries are NOT allowed.
- Phone authorizations are NOT allowed.
- Pay-at-the-pump sales are processed as a normal credit transaction.
- Gift cards cannot be used as tender to purchase ANY type of gift cards or lottery of any kind.

h. **Checking Pay™:**

- Customer's checking account linked to their Chevron or Texaco app user account. Only available at stations that are able to process Chevron and Texaco app transactions.

i. **Chevron and Texaco Physical Gift Card / Promotional Card / Electronic Gift Card Redemptions:**

- Electronically swipe physical gift cards and promotional cards at the dispenser or indoor EPOS for approval and processing.
- Chevron and Texaco electronic gift cards currently can only be used through the Chevron and Texaco apps once they are linked as a payment method to the customer's mobile-app user account at stations that are able to process mobile-app transactions. They cannot be reloaded with funds through the app.
- Manual entries are NOT allowed.
- Phone authorizations are NOT allowed.
- Pay-at-the-pump sales are processed as a normal credit card transaction.
- It is highly recommended that customers pay the cash price when a Chevron and Texaco physical gift card, promotional card, or electronic gift card are used to purchase fuel at stations that offer tiered pricing for credit/debit and cash transactions.
- Physical gift card purchases do not require a customer signature.
- Physical gift cards cannot be used to purchase ANY type of gift card or lottery of any kind.
- Promotional cards cannot be used to purchase alcohol.
- Promotional cards and all remaining funds on the card expire on the date on the card.
- Gift cards never expire. If a customer has an issue redeeming a gift card due to how long they've had it, advise them to call the number on the back of the card or on the electronic gift card email. The funds will be reloaded, or a replacement will be issued.

A. Card Acceptance Requirements (continued)

- Forms of payments to purchase physical gift cards - While physical gift cards can be purchased with credit cards, it is highly recommended that only cash or debit cards be accepted to help deter fraud. If you do accept credit cards for the purchase of physical gift cards, be cautious when a customer wishes to use multiple credit cards for the transaction as this can indicate fraudulent activity.

j. **CHEVRON AND TEXACO PHYSICAL GIFT CARD AND ELECTRONIC GIFT CARD BALANCE & RETURN PROCEDURES:**

Gift card laws in some states require merchants to provide cash refunds to customers for gift cards with remaining balances of varying amounts. In order to comply with these state laws, give cash back to any cardholder upon request if the remaining balance on their Chevron or Texaco Gift Card is \$10 or less.

If a customer requests a refund for the remaining balance on their Chevron and Texaco Gift Card, do one of the following:

1. Advise the customer to devalue their card by contacting BHN at the number on the back of the card or on the terms of their electronic gift card (800-352-1090). BHN will send the customer a check for the remaining balance. Customers can also contact BHN via another direct toll-free phone number, email, or through their website as follows:
 - Phone: 800-972-7481 (Monday-Friday; 8 a.m. – 5 p.m. CST)
 - Email: info@svmcards.com
 - Website: www.giftcardreturns.com
2. Provide cash back to the customer as follows:
 - Call the number on the back of the card to obtain the balance.
 - Give the customer a cash refund for the amount of the balance.
 - Call BHN at 800-972-7481 and inform the representative of cash given back to a customer and request a check from the representative for the refund amount.
 - Provide BHN with the station name, phone number, and address for the check.
 - Destroy the gift card to ensure the balance is not redeemed prior to devaluation.

k. **GIFT CARD REFERENCE MATERIAL:**

- For additional information on physical gift card, electronic gift card, physical promotional card, and electronic promotional cards see the Gift Card Procedure Guide on Chevron Texaco Station Support (CTSS).

A. Card Acceptance Requirements (continued)

Preloaded Chevron or Texaco gift cards with specific denominations can be ordered in bulk for customers who want to purchase them for business use at no cost through the Business Point Website. The cost of the cards will be debited to your station through the Chevron chargeback process. All preloaded gift cards will be shipped with signature required to the station in bulk with no need for individual EPOS activation.

Stations may also order bulk gift cards by contacting BHN directly at 1-888-222-2032 or DL-SVMCClosedLoop@bhnetwork.com. Payment will be arranged by BHN's sales staff according to BHN's regular payment terms. Please remember, preloaded gift cards are active cards and should be treated like cash.

You may return preloaded gift card orders and will be required to pay a devaluing fee of \$0.25 per card or a minimum \$7.50 per returned order.

Make sure every cashier is aware of this process and ensure you comply with gift card laws.

Important Reminder Regarding the Financial Crimes Enforcement Network (FinCEN) Regulations for Gift Cards:

- U.S. federal regulations prohibit initial card loads/reloads on an individual gift card of over \$2,000 a day.
- U.S. federal regulations prohibit the sale of more than \$10,000 in gift cards to a customer in one day.

B. Merchandise and Services (What can be purchased)

Please follow the below procedures for merchandise and service purchases. Failure to adhere to the procedures may subject the transaction to a chargeback for the TOTAL AMOUNT OF THE INVOICE (All items on the invoice).

1. Limited to merchandise, services, and dollars stated below.

- a. **Petroleum Products:** The maximum quantity that may be charged per customer per transaction for petroleum products is the “operating capacity” (vehicle or vessels internal fuel tank capacity) of the vehicle or vessel and not the additional storage capacity of a vehicle or vessel used to make fuel deliveries. Certain marketing areas may have additional limits placed on in-store transactions due to fraud and prevention measures.
- b. **Multi-Tier Pricing for Motor Fuel:** if your facility offers multi-tier pricing for motor fuel credit and debit transactions, chevron encourages you to extend the cash motor fuel price to Chevron and Texaco branded card transactions. With a “Cash/Chevron Card” price, the cash motor fuel price must apply to all Chevron and Texaco branded consumer and business card transactions. Please ensure that your station’s EPOS system is configured to charge the correct prices for all the various transactions. It is the responsibility of marketers and retailers who elect to offer multi-tier pricing to understand and comply with all applicable legal requirements. Please see the Chevron Image Guidelines for additional Multi-Tier Pricing and Signage policy requirements located on Chevron Texaco Station Support (CTSS).
- c. **Batteries:** Vehicle or Vessel Batteries (limit: one (1) per customer, per transaction if not installed).
- d. **Vehicle repairs, services, and parts**
- e. **Convenience Store Merchandise:**
Techron Advantage Credit Cards or Visa® Cards and Synchrony Car Care:
 - \$150 daily limit per cardholder.
 - \$100 limit per cardholder on cigarettes, tobacco products, and phone cards.
 - \$150 daily limit per cardholder, using the Techron Advantage® Credit or Visa® Card for purchases of Chevron and Texaco Gift Cards or any 3rd-party Gift Cards (excludes gift card fees). **No verbal or other authorization may override the \$150 limit.**
 - \$50 limit per cardholder, on alcoholic beverages.

Chevron and Texaco Gift Cards (Physical and Electronic) / Promotional Cards:

- Gift Cards and Promotional Cards are identified on the front of the card.
- Promotional Cards contain an expiration date.
- Physical Gift Cards and Promotional Cards may be used to purchase fuel, snacks, merchandise, and auto repair services (at any repair service facility using a Chevron EPOS system).
- Electronic Gift Cards currently can only be used through the Chevron and Texaco apps once they are linked as a payment method to the customer’s mobile-app user account at stations that are able to process mobile-app transactions.

B. Merchandise and Services (continued)

- Gift Cards and Promotional Cards cannot be used to purchase ANY type of gift cards or lottery of any kind.
- Promotional Cards cannot be used to purchase alcohol. Promotional Cards and all remaining funds on the card expire on the date on the card. Gift Cards never expire.
- U.S. federal regulations prohibit the sale of more than \$10,000 in gift cards to a customer in one day and prohibit initial card loads/reloads on an individual gift card of over \$2,000 a day. It is highly recommended that direct-served and marketer served retailers and marketers only accept cash or debit cards when activating a gift card to help deter fraud.
- If you do accept credit cards for the purchase of gift cards, be cautious when a customer wishes to use multiple credit cards for the transaction as this can indicate fraudulent activity.

Chevron and Texaco Business Card Program Issued by WEX:

- **Business Card**
- **Business Access Cards**

Daily and per transaction dollar limits vary by account according to individual requirements set by the business account holder.

Bankcards, ATM/Debit Cards, and 3rd Party Gift Cards:

Limits based on card issuer's card acceptance policies.

2. Certain goods must not be charged, including, but not limited to, the following:

a. Certain Goods and Services

- Deposits
- Entertainment Tickets
- Firearms
- Gambling Tokens/Internet Gambling
- Lodging
- Lottery Tickets (except in states and local jurisdictions that allow, OR with ATM/Debit card transactions with a PIN)
- Reservations
- Service Discount Booklets
- Toll Ticket Booklets
- Travel Tickets
- Video Poker

B. Merchandise and Services (continued)

- b. Cash advances or any cash equivalent product (e.g., money orders)
 - i. **For Techron Advantage Credit Card cash advances:** customers may get cash at any ATM displaying the PULSE symbol in the U.S.
 - ii. **For Techron Advantage Visa® Card** cash advances: customers may get cash at any ATM displaying the Cirrus symbol in the U.S.
- c. Boat, car, or aircraft rental or charter instruction.
- d. Fleet cards, which include the Chevron and Texaco Business Cards, may contain restriction codes that limit the items the customer can purchase with the card. (See Section 7.B for Restriction Codes).

Chevron and Texaco Business Card, Chevron and Texaco Business Access Card, WEX 3rd-Party, and Voyager cards cannot be used to purchase any cash equivalent sales – e.g., lottery tickets or gift cards of any type. Such purchases may subject the transaction to chargeback.

- e. Illegal Internet Gambling
Do not accept any card to place, receive or otherwise transmit a “bet or wager” involving the use of the Internet, and which is unlawful where initiated, received, or otherwise made.

Section 2: Card Authorization Procedures

A. Credit Authorization (Processing the transaction when EPOS is online)

Please follow all stated card acceptance policies in the Guide in order to receive credit for a sale.

1. The EPOS device must authorize all sales.
2. **Chevron and Texaco Physical and Electronic Gift Cards / Promotional Cards:**
 - a. Physical gift cards and promotional cards require electronic swiping (DCR or Indoor EPOS) for approval and processing. Purchases using these cards do not allow Customer Credit. The dollar value available on the card determines its authorization amount.
 - b. Electronic gift cards currently can only be used through the Chevron and Texaco apps once they are linked as a payment method to the customer's mobile-app user account at stations that are able to process mobile-app transactions. The available balance is displayed with the card image under Payment Methods. Customers can call the Consumer Connection Center at 1-855-285-9595 if their electronic gift card isn't working at the pump.
3. Failure to receive a valid authorization number may subject the transaction to chargeback. invalid authorization numbers include "CH97", "CHEV99" and "NOAUTH". Additionally, invalid authorization numbers also include made-up numbers, such as "00000", "123456", etc.
4. **Bank Holds for Fuel Purchases on Debit Cards at Outdoor Payment Terminals:**
 - a. **Signature (no PIN) debit transactions** – Issuing banks are responsible for managing preauthorization amounts and the availability of funds. Chevron assists issuing banks by sending cancelled and completed transactions in real time. All exceptions will be processed in a timely manner.
 - b. **PIN-based debit transactions** – Chevron determines the preauthorization amounts and assists issuing banks by sending cancelled and completed transactions in real time. All exceptions will be processed in a timely manner.
5. **Invoices must be legible:** All invoices must contain a legible account number, valid authorization number, facility number, date, product description, quantity, price, and total amount. Illegible and incomplete items may subject the transaction to chargeback.

A. Credit Authorization (continued)

6. Receipt of a “DECLINE” response from the EPOS device:

- a. Do not swipe again; additional swipes may subject the transaction to chargeback and additional fees of up to \$50.
- b. Seek an alternate form of payment from the customer.
- c. Do not discuss possible reasons for the decline with the customer.
- d. If the customer requests further information, direct the customer to their card issuer.

7. Driver Identification or Driver ID (DID):

Most business customers are issued credit cards with DID prompting. When the card is swiped, the cardholder is prompted to enter their unique DID into the keypad. This is a security feature to help protect the customer from possible fraudulent use of a business card if it is lost or stolen.

B. Store and Forward (SAF)

The Store and Forward Program (SAF):

SAF allows customers at participating Chevron and Texaco branded stations to pay with credit cards when Chevron's payment card processing network goes offline. Stations are automatically enrolled in the program through their Retail Technology System agreement and are placed on a parameter table that accommodates SAF processing. Under SAF, credit card transactions first receive local approval at participating sites. The local EPOS system stores the transaction data in an encrypted file until reestablishment of the network connection. Upon reestablishment, the EPOS automatically sends the transaction data to Chevron for processing. The SAF functionality was designed to process payments inconspicuously. Cardholders are intended to have a seamless experience when the EPOS switches to SAF mode and fraudsters are less likely to exploit the SAF program.

Retailer and Marketer Liability:

The direct-served retailer/marketer holds responsibility for the cost of all SAF chargebacks resulting from fraud or the misuse of the EPOS system, or any related local area network or back-office system at the site that impacts Chevron's card processing system. Chevron takes responsibility for chargebacks occurring as a result of failures of the Chevron-managed network systems. Chevron reserves the right, in its sole discretion, to refuse any station access to the SAF program based on the station's fraud levels or abuse levels.

Outage Causes:

Chevron has established the following guidelines to determine chargeback liability responsibility:

- Chevron's Responsibility – Outages caused by global or facility specific network equipment and systems outages, including host communications components, 3rd party card interfaces, and weather-related events.
- Direct-Served Retailer/Marketer Responsibility – facility level outages caused by equipment misuse by the operator which results in equipment failure at the facility, intentional damage, willful disconnection of the equipment from the network, and/or fraud.

SAF is subject to change in Chevron's sole discretion. For details, please access Chevron Texaco Station Support (CTSS) <https://stationsupport.chevron.com/s/>

or contact your Business Consultant for further information.

The table below identifies the EPOS systems and software versions compatible with SAF:

EPOS Type	Software Version
Gilbarco Passport	v12.03 or higher
VeriFone Commander/CI	v8.02 or higher

B. Store and Forward (SAF) (continued)

SAF Card Acceptance

1. **Cards Not Accepted in SAF Mode:** Chevron and Texaco Gift Cards, Electronic Gift Cards, Debit Cards, Checking Pay™, provisioned cards in Chevron's mobile application and some diverse Credit Cards are not supported by SAF, therefore they will not work when SAF is enabled.
If SAF is enabled during a Chevron and/or Texaco Gift Card activation or reload it is automatically cancelled. The customer's credit card or debit card transaction is reversed once the network is restored.
2. **Chevron and Texaco App Payments Not Accepted in SAF Mode:** See Mobile Payments Section 3.C for more information.

Store and Forward Card Acceptance	
Card Types Not Accepted	Accepted Card Types
Debit Cards	Visa
Chevron and Texaco Gift Cards	Mastercard
Chevron and Texaco Electronic Gift Cards	American Express
Chevron and Texaco Electronic Promotional Cards	Discover/Diners/JCB
Fuelman	Voyager
Fleetwide	WEX Fleet - 3rd Party
Synchrony Car Care	Chevron and Texaco Personal Cards
PayPal (mobile)	Chevron and Texaco Visa Cards
Venmo (mobile)	Chevron and Texaco WEX Business
Synchrony (mobile)	Chevron and Texaco WEX Access
Checking Pay™ (ACH)	On-Site Station Card

C. Europay, Mastercard and Visa® (EMV)

Background

EMV helps increase the security of payment card information and by doing so, reduces fraudulent card transactions.

To help protect cardholder data and reduce counterfeit card fraud Visa®, Mastercard, American Express, and Discover card networks have adopted EMV technology for card-processing in the U.S.

How does EMV chip work?

EMV operates through a microprocessor chip embedded into a standard-sized payment card. These chips provide dynamic data for each transaction processed by an EMV-enabled EPOS terminal. In contrast, traditional payment cards only have static information on their magnetic stripes.

EMV Requirement

Stations using Chevron's EPOS system to process payment transactions must be enabled to process EMV transactions at all payment terminals both inside the store and outdoor at the dispensers, in accordance with Chevron's Retail IT Brand Standards. This includes having required EMV-capable software, hardware, and EMV enablement (turned on and processing EMV transactions). Effective as of October 1, 2021, retailers and marketers that do not comply with the EMV outdoor requirements of Chevron's Retail IT Brand Standards will be charged a monthly fee of \$500 per station.

Fraud Liability

Visa®, Mastercard, American Express, and Discover shifted fraud liability to the party using the least secure card-processing technology (issuer, processor, or merchant).

Stations that do not upgrade and enable their indoor EPOS equipment and software to conform to EMV requirements with the latest approved software for their EPOS system required to process EMV chip transactions inside the store, and remain enabled and current with any updates, are responsible for any chargebacks/liability due to fraudulent transactions or bad debt, in addition to the \$500 monthly fee for not complying with the requirements of Chevron's Retail IT Brand Standards. Chevron reserves the right to change approved systems or software at any time in its sole discretion.

D. Key Entered Customer Credit (KECC)

If a customer requests a refund for all or part of a purchase, follow the instructions below.

1. Refund or Return Merchandise for **Credit Card** Sales (No cash is allowed on credit card transactions).
 - a. When refunding or returning items(s) purchased with a credit card with an **open batch**, refund/return all of the items in the transaction. The refund amount must match the original total sale amount. Then, process a new transaction with the correct items. The EPOS manual contains specific instructions on performing refunds or returns of merchandise.
 - b. If the **batch is open** or **closed** AND the refund amount does not match the original total sale amount, perform a key entered customer credit (KECC). See your EPOS manual for specific instructions for performing a KECC. For further assistance, please call the EPOS service provider. These providers can be found in the Contact Information Section 8.A.
2. Refund or returned merchandise for **ATM/Debit** card sales:

Debit Cards cannot be processed using the KECC functionality

- If the **batch is open**, process refunds through the EPOS. See the EPOS manual for specific procedures.
- If the **batch is closed**, contact the Retail Marketing Center (RMC) at 1-877-243-8457 option 1.

Section 3: Mobile Payments

A. Mobile Payment Acceptance Requirements:

1. **Acceptance of Mobile Payment Transactions.** Under Chevron's payment card program, retailers and marketers using Chevron's payment card processing network must process mobile payment transactions at all dispensers and the POS status must reflect online status at all times, in accordance with Chevron's Retail IT Brand Standards. Stations that do not comply with the requirements of Chevron's Retail IT Brand Standards will be subject to a monthly fee of \$500 per station.
2. **Maximum Purchase Amounts**
 - a. Maximum transaction dollar limits are set by the payment card brands used through the Chevron, Texaco and ExtraMile Rewards apps with mobile payments or by the financial institutions of the same or by the loyalty network.
 - b. The financial institutions of accepted mobile payment methods may impose maximum purchase amount limits on mobile transactions. No minimum purchase amount is allowed to be imposed on Techron Advantage Credit or Visa® Card mobile payment transactions
3. **Additional Guidelines for Mobile Payment Transactions:**
 - Mobile payment transactions are initiated and completed by the customer on their mobile device through the Chevron, Texaco and ExtraMile Rewards apps.
 - Customers can pay through the Chevron, Texaco and ExtraMile Rewards apps at stations that are able to process mobile-app transactions using the following methods of payment linked to their app user account:
 - Techron Advantage Cards or Techron Advantage® Visa® card
 - Registered PayPal account
 - Registered Venmo account
 - Chevron and Texaco physical gift cards and electronic gift cards
 - Chevron and Texaco electronic promotional cards
 - Checking Pay™
 - Visa®, Mastercard, American Express and Discover cards. (Please note that transactions made with dual debit cards (debit + credit) are automatically treated as credit transactions. These transactions run on the credit rail and may incur associated credit card fees.)
 - Apple Pay (Currently not supported for Mobile Pay Inside)
 - Google Pay
 - Customers use the selector to choose the pump at a station location and confirm their payment method and whether they would like to add a car wash, if available. The pump will be reserved after the customer's payment method is authorized. They then just select the fuel grade on the pump as they normally would and begin fueling.
 - Customers can only use one type of payment per mobile payment transaction.

B. Merchandise and Services available through Mobile Payments

1. Customers may purchase fuel and car washes, if available at the pump, through their Chevron, Texaco and ExtraMile Rewards app user account at stations that are able to process mobile-app transactions. Chevron is currently piloting Pay inside feature in the Chevron, Texaco and ExtraMile Rewards apps at 400+ stations that can be used for in-store purchases and expects it to be available at all stations participating in the Chevron Texaco Rewards program at a later date. Apple Pay is currently not supported for Pay Inside.
2. **Multi-Tier Pricing for Motor Fuel:** If your facility offers multi-tier pricing for motor fuel credit and debit transactions and you extend the cash motor fuel price to Chevron and Texaco branded card transactions, then customers paying with their Chevron and Texaco branded card through their Chevron or Texaco or ExtraMile Rewards app user account must also receive the cash motor fuel price. Please ensure that your station's EPOS system is configured to charge the correct prices for these transactions. Gilbarco EPOS systems require specific configurations to process this discount for mobile transactions. It is the responsibility of marketers and retailers who elect to offer multi-tier pricing to understand and comply with all applicable legal requirements.

C. Store and Forward (SAF)

Chevron, Texaco and ExtraMile Rewards App Payments Not Accepted in SAF Mode:

Chevron, Texaco and ExtraMile Rewards app payment transactions, including those made with Techron Advantage® Cards, Apple Pay, PayPal, Venmo, and Chevron or Texaco Physical and Electronic Gift Cards, Electronic Promotional Cards, and Checking Pay™ are not supported by SAF. Stations that are able to process Chevron, Texaco and ExtraMile Rewards app payments will not be able to do so when SAF is enabled.

D. Direct-Served Retailer and Marketer Settlement

Mobile batches are applied to the account of the direct-served retailer or marketer and netted against any amounts owed Chevron. Chevron does not have accounts with marketer-served retailers.

Note that the cutoff time for Chevron and Texaco app payments through P97 for mobile transactions, including PayPal and Venmo, is 12 noon UTC(5 am PDT and 4am PST). During daylight savings time, transactions between 5 am PDT the previous day to 5 am PDT on the current day will be included in the dealer settlement. During standard time, transactions between 4 am PST the previous day to 4 am PST on the current day will be included in the dealer settlement.

Mobile Unconfirmed Transaction Log:

When a mobile batch has a Mobile Unconfirmed Transaction Log:

- The cardholder has received the product;
- The cardholder has not been billed;
- The facility did not receive credit;

For *Verifone POS*:

- The Mobile Settlement report will print at the POS terminal.
- Due to PayPal's transaction cutoff times, the total in the Mobile Settlement report might not match the Chevron Texaco Station Support (CTSS) turn in report.
- The Mobile Settlement report will have a section titled "Exception Transactions", which will detail the unpaid transactions.

For *Gilbarco POS*:

- The Mobile Payment Unpaid Transaction report will be activated when the station POS is enabled for mobile payment.
- The Mobile Payment Unpaid Transaction report details all unpaid transactions for the closed business day. If transaction details are missing, the Mobile Payment Settlement report lists the transaction and the reason for being unpaid.

The Unconfirmed Log process for mobile transactions is the same as the process for other payment methods. You should immediately fax a legible unconfirmed log to the Retail Marketing Center (RMC) at 1-866-743-1160 or email rmcemail@chevron.com. **Logs that are more than 15 days old will not be accepted for processing.** If you have questions regarding this process, please call the RMC at 1-877-243-8457, option 1.

Please promptly fax a clear copy of the mobile unconfirmed log or P97 documentation to the Retail Marketing Center (RMC) at 1-866-743-1160 or email it to rmcemail@chevron.com. Alternatively, you may create a case and attach the mobile unconfirmed log or P97 documentation through the Chevron and Texaco Station Support portal at stationsupport.chevron.com. Logs older than 15 days will not be processed. For any inquiries regarding this procedure, please contact the RMC at 1-877-243-8457, option 1.

E. Mobile Payment Refunds & Returns- Products & Carwash

When refunding or returning a car wash or other product purchased through the customer's user account on the Chevron, Texaco and ExtraMile Rewards app, contact the Retail Marketing Center (RMC) at 1-877-243-8457 option 1 to initiate the return. The RMC will work with CCA to submit the return through the PayPal portal or enter a KECC to credit the station and the customer. If the customer calls CCC instead, then CCC will contact the station to start the process for the refund. The station would contact RMC as stated above.

Do **not** refund the car wash via cash from the register. If you refund a car wash with cash from the register, that money will not be reimbursed by Chevron.

Section 4: Chargeback Policy

A. Violations

VIOLATION OF ANY POLICY LISTED IN THIS GUIDE WILL MAKE THE TRANSACTION SUBJECT TO CHARGEBACK. Credit authorization does not override policy set forth in this Guide. In addition to obtaining credit authorization, please follow all applicable instructions in this Guide. Failure to follow the instructions may subject the transaction to chargeback.

1. **Time Limit:** No time limits apply to chargebacks resulting from policy violations.
2. **Customer Complaints:** Invoices for merchandise and services that result in valid customer complaints may subject the transaction to chargeback. The Consumer Connection Center will usually consult with facilities in the handling of invoices disputed by customers. Failure of the facility to respond promptly to a customer complaint may subject the transaction to chargeback.
3. **Disputed Invoices:** Credit card customer disputes involving invoices that may have been fraudulently accepted, prepared, or submitted by one or more individuals within the business organization of the facility including, but not limited to employees, contractors, representatives, and agents, may subject the transaction to chargeback.
4. **Fraudulent Invoice:** Fraudulent sales transactions completed at any facility due to possible fraudulent employee activity or the misuse of credit card information may subject all suspected transactions to chargeback based on the following:
 - a. The facility is responsible for the actions of its employees and contractors, including responsibility for any potentially fraudulent sales transactions resulting from such employee or contractor actions.
 - b. The facility is responsible for any possible fraudulent sales transactions resulting from a violation of the following:

A cardholder's name and/or account number information contained in any media form whatsoever that the facility obtained by reason of an actual or possible credit card transaction, shall not be sold, purchased, provided, or exchanged to any third party other than the purpose of processing credit card transactions and shall not be retained or stored in any manner or media whatsoever prior to authorization of a transaction.

Fraudulent transactions completed as a result of improper or inadequate dispenser and/or Point of Sale Terminal (POS) inspections by station personnel as recommended in Section 5.B of this manual may subject the transaction to chargeback.

A. Violations (continued)

5. **Chargeback Terms and Conditions:** The terms and conditions (including processing and other service fees) upon which invoices will be accepted may change at any time.
6. **Termination:** Chevron may, at any time in its sole discretion, terminate its authorization for the acceptance of credit cards for purchases at any retail facility.
7. **Invalid Fuel Product Codes:** Facilities are responsible for their EPOS equipment passing valid fuel product codes up to the host. Fleet companies receiving incorrect fuel product codes on their billing statement may change their purchasing behavior as a result of incorrect reporting, causing a potential loss of volume. Disputed transactions may result in chargebacks. Chevron may occasionally notify Business Consultants of product code complaints and inquiries from Fleet card companies.
8. **Hard-Copy Requests:** There are various Hard-Copy Request notification delivery methods:
 - A Credit Hard-Copy Request message is sent to the facilities EPOS device, from the Chevron Host (the EPOS must be configured beforehand to receive hard-copy notification).
 - Credit Hard-Copy Requests are sent to Chevron Business Point (CBP) / Chevron Texaco Station Support (CTSS). (Marketer-served locations that do not have access to Chevron Business Point (CBP) / Chevron Texaco Station Support (CTSS), contact your Marketer for assistance).
 - Credit Card Accounting will EMAIL Debit Hard-Copy Requests to stations. Ensure your facility has a valid email address on file in Chevron Business Point (CBP) / Chevron Texaco Station Support (CTSS).

<p>HARDCOPY REQUEST: ACCT#1234XXXXXX1234 STN 013456, BATCH/SEQ 123/01,\$11.11, TRANSACTION DATE 09/01/24 <u>creditcardaccounting@chevron.com</u> **SUBJECT TO CHARGEBACK ON MM/DD/YY**</p>

- All sale slips must be legible containing complete and accurate purchase detail.
 - Facilities should include work-orders / additional documentation to support the sales transaction.
 - Sale slips must be sent to Chevron within a 10-day timeframe from the Request Date.
 - All sale slip fulfillments must be emailed to creditcardaccounting@chevron.com.
 - Failure to comply with these requirements will be subject to chargeback.
9. **Direct-Served Retailer and Marketer Disputed Chargeback Invoices:** Direct-served retailers and marketers disputing chargebacks must respond within 10 days of the Chargeback Notice **posted** date.

Section 5: Data Security and

Fraud Prevention Guidelines

A. Data Security, Retention, Destruction, and Confidentiality

It is your responsibility to understand and respect the sensitivity and confidentiality of personal data. Federal law requires the collection, processing, protection, transfer, storage, disclosure, and disposal of personal data in accordance with applicable laws and Chevron-approved procedures.

1. Data Security:

All materials with credit/debit card account numbers (such as invoices, EPOS device roll receipts, shift or daily reports, or credit card related correspondence) must be kept under lock and key, accessible only to authorized personnel who properly safeguard the account numbers.

2. Retention:

Retain original electronic roll receipt invoices supporting authorized transactions for 180 days. Retain work orders supporting authorized services and installed parts and accessories for two years.

3. Confidentiality:

Individuals within the business organization of the facility, including but not limited to employees, contractors, representatives and agents, shall not reveal any information related to a specific card, credit card application, card member, charge, authorization request or response, including any card member account number, card member name, card member phone number, card member address or charge amount (“customer information”) to any person or entity other than to persons or entities necessary to affect a charge pursuant to policies and procedures of this Guide.

A. Data Security, Retention, Destruction, and Confidentiality (continued)


If asked to provide credit card account numbers over the telephone:

- Do not give out any account or card information.
- Direct the requestor to contact the credit card issuer:

Techron Advantage and Visa® Cards:

Techron Advantage® and Visa® Cards			
Issued by Synchrony: Techron Advantage Credit Card			Call 1-800-243-8766
Issued by Synchrony: Techron Advantage Visa® Credit Card			Call 1-866-448-4367

Chevron and Texaco Business Cards:

Chevron and Texaco Business Cards			
Issued by WEX: Chevron and Texaco Business Card Chevron and Texaco Business Access Card			Call Chevron and Texaco Customer Advisors at: 1-888-531-3698

ALL OTHER CREDIT CARDS:

Refer callers to the card issuers (phone numbers located on the back of plastics).

B. Fraud Prevention Information

To help prevent credit card fraud outside at the dispenser and inside at the EPOS card reader, Chevron recommends inspection of dispensers and EPOS card readers for unauthorized devices at each shift change. Tampering with dispensers and card readers is a federal offense and must be reported **immediately**.

Initial activity: Change the default locks on dispenser access panels and doors. Failure to change the locks makes dispensers more susceptible to tampering and unauthorized devices.

Your Responsibility*:

- a. **Place Anti-Tamper Security Seals on all dispensers.**
- b. **Place Hologram Labels on all dispensers with external card readers and inside at the EPOS card reader.**
- c. **As additional anti-fraud materials are developed, deploy at Chevron's request.**
- * **Failure to follow these procedures may cause the facility to be removed from Chevron's Payment Authorization network and may result in chargebacks.**

1. What to look for when inspecting dispensers:

- a. Unauthorized devices installed inside dispensers.
- b. Card Reader Overlays on dispensers with external card readers.
- c. Anything taped or otherwise suspiciously adhered onto the device.
- d. Skimmers are oftentimes strapped to a flat surface and attached to either the card reader or the data ribbon.
- e. Check both sides of the dispenser.

2. What to look for when inspecting the inside EPOS reader:

- a. The Hologram Label is missing or tampered.
- b. Card Reader Overlays on EPOS.
- c. Skimming EPOS overlays are snapped tightly over the EPOS.
- d. Inspect all EPOS card readers.

3. What to do in case you find a skimming device:

- a. **DO NOT** attempt to remove the device; this is evidence in a criminal case.
- b. **Dispenser Skimmer:** shut down the affected dispenser and cone off the area immediately.
- c. **EPOS Skimmer:** immediately discontinue using the EPOS card reader.
- d. Contact local law enforcement or the nearest branch of the **U.S. Secret Service**.
http://www.secretservice.gov/field_offices.shtml
- e. Complete a Chevron Fraud Incident Report form and submit to the Chevron and Texaco Fraud Department, as noted on the bottom of the form.
- f. Contact your Business Consultant and the Chevron and Texaco Fraud Department at 1-800-880-3125 or CreditCardFraud@chevron.com.
- g. If someone attempts to remove the device, **DO NOT CONFRONT THEM. Call 911** and attempt to **get the license plate number** of any vehicle they are driving.

B. Fraud Prevention Information (continued)

4. What to do in case you are contacted about a potential skimming incident:

- Cooperate fully with all law enforcement agencies.
- Immediately contact the Chevron and Texaco Fraud Department at 1-800-880-3125 or CreditCardFraud@chevron.com and/or Chevron Global Security to document and/or record the incident.
- Provide supporting information and comply with inspection requests.

5. Protect Against Dispenser Pulser Manipulation – Fuel Theft:

The dispenser pulser counts the gallons being pumped. Criminals break into dispensers and receipt doors to install or manipulate the current pulser, allowing fuel to flow without counting gallons.

- Conduct daily fuel reconciliation to quickly identify major inventory discrepancies.
- Inspect dispensers at each shift change.
- Use high security locks on the bottom dispenser skirt.
- Look for warped, damaged, or protruding surfaces on dispenser doors and bottom skirts.
- Look for punctures in the valve coil wires, missing screws that hold the pulser housing, and dirt/dust that has been swiped or disturbed in the area.

6. What to do if you find or suspect pulser fuel theft:

- DO NOT touch anything, bag dispenser to preserve evidence; any devices are evidence in a criminal case.
- Call local law enforcement to report fuel theft.
- Contact your Business Consultant and the Chevron and Texaco Fraud Department at 1-800-880-3125 or CreditCardFraud@chevron.com.
- Complete a Chevron Fraud Incident Report form and submit to the Chevron and Texaco Fraud Department, as noted on the bottom of the form.
- Pull surveillance footage, fuel reconciliations, and receipts.
- If theft is witnessed, **DO NOT CONFRONT THIEF. Call 911** and attempt to get the license plate number of any vehicle they are driving.

7. Fraud Deterrent Equipment and Supplies:

Dispenser Anti-Tamper Security Seals and External EPOS Hologram Labels

- Inspect dispensers' multiple times a day (recommended at each shift change) for signs of tampered seals and/or labels. Record the placement and removal of each seal. Log the unique serial number and other pertinent information. The Chevron and Texaco Fraud Department can provide a sample of a monitoring sheet.
- Secure supplies and restrict access to seals and labels.
- Verify that seals are valid Chevron-approved seals. See next page for examples of valid and counterfeit seals.
- Chevron Approved Anti-Tamper Security Seal and Hologram Label order information.

NovaVision, Inc.	
Online	https://www.novavisioninc.com/chevron
Toll Free	(888) 416-0443
Email	chevron@novavisioninc.com

B. Fraud Prevention Information (continued)

Outside Surveillance Cameras

- Should cover all outside dispensers.
- Retain a **minimum of 90 days**' worth of footage.

Chevron Approved High Security Locks

- CompX Security Products
- Contact www.compx.com/gssp or 864-297-6655 for more information.
- Registered key control – unique key codes are specific for each facility.
- High Security Lock keys cannot be duplicated.

Station Fraud Prevention Educational Tools (available on Chevron Texaco Station Support (CTSS))

- Fraud Prevention Brochure
- Fraud Prevention Video
- Security Seal and Hologram Label Placement Guide

Dispenser Anti-Tampering Alarms

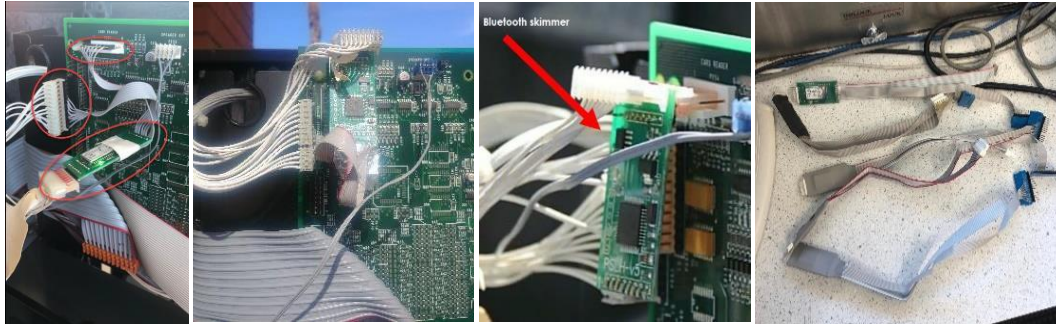
- Will sound an alert in the case of unauthorized entry.
- Available from dispenser manufacturer.

B. Fraud Prevention Information (continued)

Examples of Unauthorized Devices

[Safety](#)>[Security](#)>[Fraud Prevention](#)>[Training & Detection](#)>[Fraud Prevention Toolkit](#)

Dispenser Skimmers



Deep Insert Skimmer



PIN Pad Overlay Skimmer



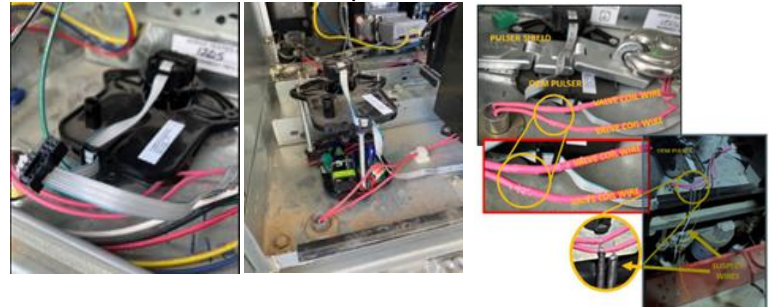
Overlay Credit Card Skimmers



External Dispenser Skimmer

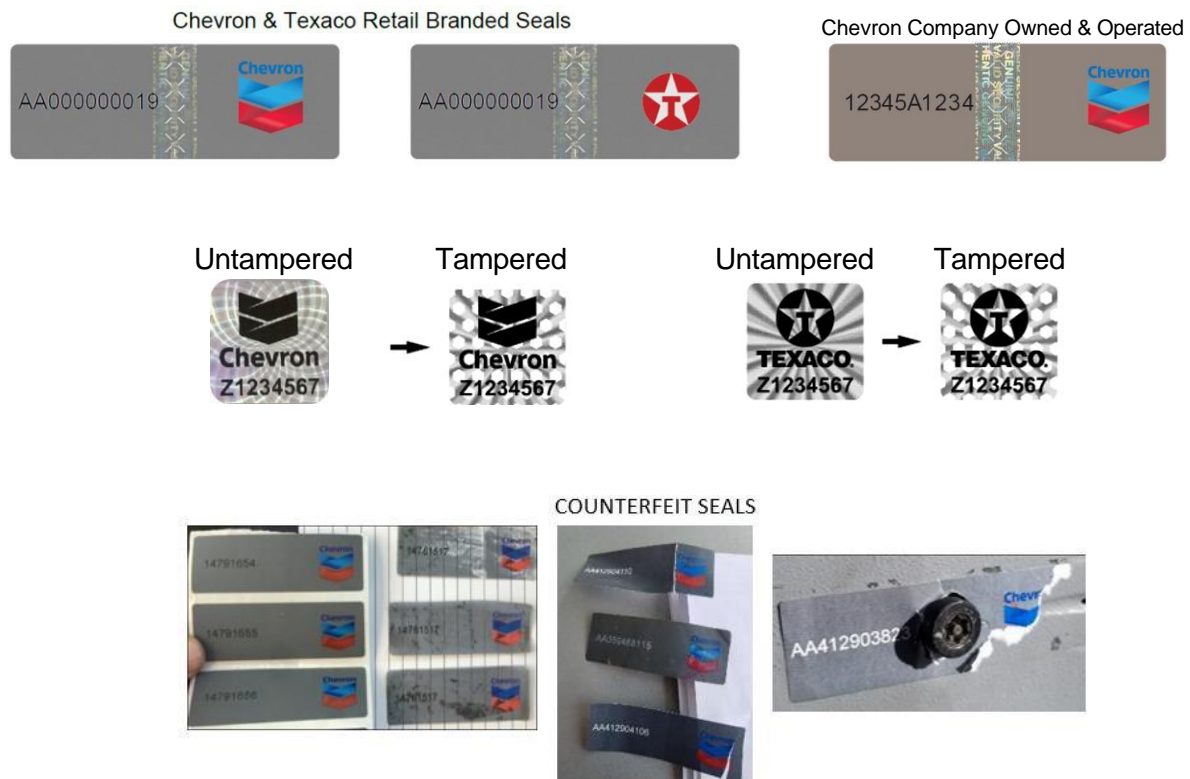


Pulser Manipulation Devices



B. Fraud Prevention Information (continued)

Anti-Tamper Security Seals and Holograms Label



For more information on security equipment or training tools, please consult Chevron Texaco Station Support (CTSS) or contact the Chevron and Texaco Fraud Department at 1-800-880-3125 or CreditCardFraud@chevron.com

B. Fraud Prevention Information (continued)

8. Dispenser Fraud Prevention Programs

a. **EMV (Europay, Mastercard, Visa®)**

EMV is a global technology for credit and debit cards that uses computer chips to authenticate and secure chip-cards for American Express, Discover, Mastercard and Visa® transactions.

b. **Driver Identification (DID)**

Paying at the pump can increase exposure to possible fraudulent charges.

DID: Most business customers are issued credit cards with DID prompting. When the card is swiped, the cardholder is prompted to enter their unique DID into the keypad. This is a security feature to help protect the customer from possible fraudulent use of a business card if it is lost or stolen.

9. C-store Fraud Prevention Programs

a. **EMV (Europay, Mastercard, Visa®)**

EMV is a global technology for credit and debit cards that uses computer chips to authenticate and secure chip-cards for American Express, Discover, Mastercard and Visa® transactions.

10. Reservation of Rights

Chevron reserves the right to implement any other fraud prevention measures at any time in its sole discretion. These measures include but are not limited to shifting liability for fraudulent transactions to the direct-served retailer or marketer, instituting maximum purchase amounts or not accepting or processing credit and/or debit cards.

C. Credit Card Switches

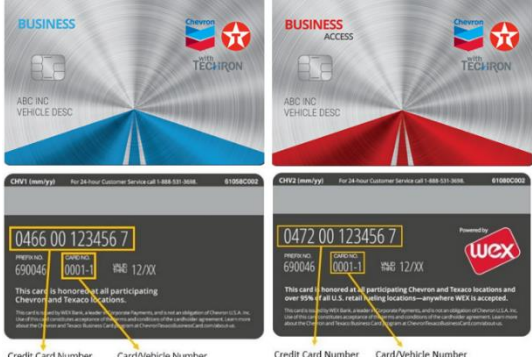
Use the following tools to help prevent card switches:

1. Acknowledge customer name when returning credit card.
2. Verify pump number before proceeding with sale.
3. If a card switch occurs, contact the appropriate entity below:

Chevron and Texaco Techron Advantage and Visa® Cards

Techron Advantage® and Visa® Cards		
Issued by Synchrony: Techron Advantage Credit Card		Call 1-800-243-8766
Issued by Synchrony: Techron Advantage Visa® Card		Call 1-866-448-4367

Chevron and Texaco Business Cards

Chevron and Texaco Business Cards		
Issued by WEX: Chevron and Texaco Business Card Chevron and Texaco Business Access Card		Call Chevron and Texaco Customer Advisors at: 1-888-531-3698

All other credit cards

Call the phone number on the back of the card and follow the instructions given.

C. Credit Card Switches (continued)

4. Have the following information available:
 - a. Customer account numbers on both cards involved in the switch.
 - b. Card sub numbers.
 - c. Card expiration dates.
 - d. Date switch occurred.
 - e. Amount of each sale.
 - f. Facility number.
 - g. Name of person in possession of each credit card involved.
5. Do not try to fix the switch yourself. Charges that are incorrectly billed will be corrected by the Credit Card Issuer.
6. Destroy both cards involved in the credit card switch.

D. On-Site Station Card

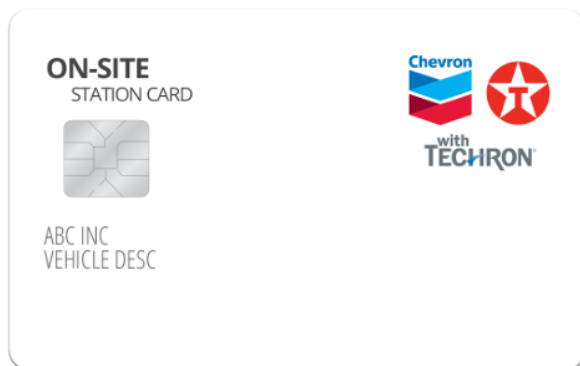
The On-Site Station Card is a card that is kept at the facility for a business to use at a designated location. These cards help minimize the risk of loss and the administrative burden of issuing individual cards to employees. The On-Site Station Card Agreement needs to be signed by the customer *and* the direct-served retailer and marketer. The card will NOT be issued without both signatures. The form is located on CTSS <https://stationsupport.chevron.com/s/>.

For question regarding the On-Site Station Card, please call the Chevron and Texaco Merchant Advisors at 1-888-531-3698.

PROCEDURES:

1. **Card Usage:** The On-Site Station Card is locked down to the particular facility number embossed/printed on the front of the card.
2. **Processing / Signature Required:** The On-Site Station Card can only be used at the cashier location as a signature is required. Refer to the restriction codes in Section 6.B prior to processing the transaction. Unsigned transactions may subject the transaction to chargeback.
3. **Offline Processing:** The On-Site Station Card is accepted in Store and Forward (SAF) mode.
4. **Lost or Stolen Cards:** If an On-Site Station Card is lost or stolen, the facility must notify Chevron and Texaco Business Card Services immediately. Unauthorized charges resulting from any delay in notifying Chevron and Texaco Business Card Services may subject the transaction to chargeback.
5. **Unauthorized Charges:** If unauthorized charges occur and upon investigation it is determined the facility is responsible for the charges, some or all of the unauthorized transactions may be subject to chargeback, at the sole discretion of WEX.

Card Security: The On-Site Station Card must be kept in a secure location accessible only to authorized personnel to help prevent unauthorized use. Any transaction disputed by the Chevron and Texaco Business Card holder that was made on an On-Site Station Card not kept in a secure location or that was accessible to unauthorized personnel may be subject to chargebacks.



E. PCI Standards

The Payment Card Industry (“PCI”) Security Standards Council (the “Council”) established technical and operational security to protect cardholder data (the “Standards”) which apply to all organizations that store, process or transmit cardholder data. The Standards include PCI Data Security Standards (PCI DSS), PCI Payment Application Data Security Standards (PCI PA-DSS), and PCI PIN Entry Devices Security Requirements (PCI PED). Compliance with the Standards is enforced by the founding members of the Council (American Express, Discover Financial Services, JCB International, Mastercard Worldwide, and Visa®, Inc.). In storing, processing, and transmitting cardholder information, facilities shall at all times comply with the Standards. Facilities shall have a continuing obligation to stay informed of any changes to the Standards and to implement any changes necessary to maintain compliance with the Standards.

Chevron may, from time to time, post additional information or updates on PCI standards and data security on Chevron Texaco Station Support (CTSS). For questions regarding compliance with PCI Standards, please contact the RMC.

Facilities that do not comply with PCI Standards are at risk of incurring fines or losing card processing capabilities. Facilities found breaching compliance with PCI Standards may also need to complete an annual PCI DSS Assessment requiring a Certified On-Site Auditor. Chevron may require retailer to complete a PCI Self-Assessment Questionnaire (PCI SAQ) to help determine the level of compliance with PCI and Chevron standards annually and upon request if a data breach is discovered at or relating to the business conducted at the facility.

Facilities shall be responsible for, and shall indemnify, defend, and hold harmless Chevron from and against, any and all claims, loss, damages, liability, demands, fines, or penalties of whatever nature resulting from or arising out of your failure to comply with the Standards or any breach of cardholder information connected with the operations at the facility except to the extent caused by Chevron’s failure to comply with the Standards with respect to the operation or maintenance of Chevron’s Retail Technology System used at the facility.

Section 6: Important Information for Facility Managers

A. Direct-Served Retailer and Marketer Settlement

Debit and credit batches are applied to the account of the direct-served retailer or marketer and netted against any amounts owed Chevron. These amounts include but are not limited to fuel deliveries and any rent, fees, debrand expenses and incentive amounts owed. Chevron does not have accounts with marketer-served retailers.

1. **Debit Unconfirmed Transaction Log:**

When a DEBIT BATCH has a Debit Unconfirmed Transaction Log;

- The cardholder received the product;
- The cardholder has not been billed;
- The facility did not receive credit;

Please promptly fax a clear copy of the unconfirmed log to the Retail Marketing Center (RMC) at 1-866-743-1160 or email it to rmcemail@chevron.com. Alternatively, you may create a case and attach the unconfirmed log through the Chevron and Texaco Station Support (CTSS) portal at stationsupport.chevron.com. Submission of Debit Unconfirmed Transaction Logs older than 7 days will not be accepted for processing. For any inquiries regarding this procedure, please contact the RMC at 1-877-243-8457, option 1.

Note: Credit/Debit Unconfirmed Transaction Logs with status codes RV-S (Reversal) and RV-D (Reversal) should not be sent to the Retail Marketing Center (RMC), because no product was dispensed.

2. **Credit Unconfirmed Transaction Log:**

When a CREDIT BATCH has a Credit Unconfirmed Transaction Log;

- The cardholder has received the product;
- The cardholder has not been billed;
- The facility did not receive credit;

Please promptly fax a clear copy of the unconfirmed log to the Retail Marketing Center (RMC) at 1-866-743-1160 or email it to rmcemail@chevron.com. Alternatively, you may create a case and attach the unconfirmed log through the Chevron and Texaco Station Support (CTSS) portal at stationsupport.chevron.com. Submission of Credit Unconfirmed Transaction Logs older than 20 days will not be accepted for processing. For any inquiries regarding this procedure, please contact the RMC at 1-877-243-8457, option 1.

A. Direct-Served Retailer and Marketer Settlement (continued)

3. Unpaid Transactions:

When a transaction is unpaid, but did not generate an Unconfirmed Log (possible causes – stuck sale, POS error, power outage, etc.)

- The cardholder has received the product;
- The cardholder has not been billed;
- The facility did not receive credit;

You should immediately send the following:

- Finalized receipt
- Unpaid Transaction report (if available)
- Cashed out receipt (if applicable)
- Electronic Journal Log
- Network Sale

Please promptly fax a clear copy of the unconfirmed log to the Retail Marketing Center (RMC) at 1-866-743-1160 or email it to rmcemail@chevron.com. Alternatively, you may create a case and attach the unconfirmed log through the Chevron and Texaco Station Support (CTSS) portal at stationsupport.chevron.com. Documents will not be accepted for processing if:

- Credit card transactions are more than 20-days old
- Debit card transactions are more than 7-days old
- Mobile Pay transactions are more than 15-days old
-

4. EFT Acknowledgment Notice:

Review and reconcile Credit Card Sales and Processing Fees shown in the EFT Acknowledgment Notice within 7 calendar days from the date of the receipt of the notice. For questions on reconciliation items such as missing or incomplete batch payment, please call the RMC at 1-877-243-8457, option 1. Late reporting may result in non-receipt of credit for missing or incomplete payment.

Section 7: Appendix

A. Suspicious Use/Code 10 Authorization Procedures

Suspicious Use/Code 10 Authorization Procedures (Does not apply to Techron Advantage and Visa® Cards)

When a credit card user appears suspicious, Visa®, Mastercard, American Express, and Discover provide the following ways to request assistance from their authorization centers.

Use the Credit Card Authorization phone number on the back cover of the Guide. To speak with an operator, please follow the instructions below:

- For Visa® and Mastercard Bank Cards: Press 2* for the menu, then enter 5*.
- For American Express and Discover Cards: Follow the prerecorded instructions to speak to an operator.

Ask the operator for a Code 10 Authorization. Requesting a Code 10 indicates to the operator that the station employee may not be able to speak freely in front of the card user. The operator will ask a series of questions that can be answered “yes” or “no”. Based upon your answers, the operator can determine whether you are suspicious of the card, the card user, or both. In addition to the normal sales transaction information, the questions may include:

- Is the card in your possession?
- Can you speak freely?
- Are you suspicious of the card?
- Do you have a device that reads the magnetic strip?
- Does the face of the card appear to have been altered?
- Are you suspicious of the card user?

The operator may ask to speak directly with the card user. If that happens, do not say or do anything that will insult or embarrass the card user. Suggested language may include:

- “The bank wants to ask you a question about your account.”
- “The bank wants to confirm some information for their records.”

The operator will relay an approval number or some other specific instructions that may include verification of the customer’s signature with the signature on the card, request a photo ID, and/or picking up the card and sending it in.

Do not complete a sale on a pick-up card request. Rather, seek an alternate method of payment. Do not put station employees or customers at risk. Do not use force or threats to recover any credit card.

B. Restriction Codes

Restriction Codes

1. When processing the Voyager or Ford Card (issued by Voyager), locate the Restriction Code to check for card restrictions as follows:
 - a. For cards with RC 01, 11, 21, 31, or embossed "Fuel and Oil Only", drivers can only purchase fuel and oil products with the card.
 - b. Cards with RC 00, 10, 20, 30, or embossed "Fuel and Other" have no restrictions.
2. When processing a WEX Card, look for a "Fuel Only" embossing. If so, the customer can only purchase fuel with the card.

Section 8: Contacts

A. Contact Phone Numbers and Websites

CHEVRON CARD SUPPORT

Chevron Texaco Station Support (CTSS)	https://stationsupport.chevron.com/s/
Consumer Connection Center	1-855-285-9595
Retail Marketing Center (RMC)	1-877-243-8457, option 1
Retail Marketing Center (RMC - FAX))	1-866-743-1160
ExtraMile Back Office Support	1-888-388-2237, option 2
Retail Technology Support Center (RTSC)	1-800-435-7277, option 2

POS VENDORS

VeriFone Help Desk	1-888-777-1891
VeriFone Stand-Alone Terminal (VX520) Desk	1-800-843-6799 option 1 option 4
Gilbarco Help Desk	1-800-743-7498
Leased From Chevron (COCO/CORO) (RTSC)	1-800-435-7277, option 2

CREDIT CARD RESOURCES

Chevron and Texaco Credit Services (Personal Cards)	1-800-243-8766
Chevron and Texaco Credit Services (VISA® Cards)	1-866-448-4367
Chevron and Texaco Business Card and Business Access Card issued by WEX	1-888-531-3698

CHEVRON SUPPLIERS

K/P Corporation	1-800-542-3766
BHN	1-800-352-1090

<https://chevrontexaco.cashstar.com/store/>

ADDITIONAL CHEVRON RESOURCES

Chevron and Texaco Fraud Department	1-800-880-3125 CreditCardFraud@chevron.com
Global Lubricants	1-800-822-5823

B. Topics and Contact Information

Topic	Contact Information
Chevron and Texaco Cards	See Front Cover
Bank and Fleet Cards & Fleet Authorizations	See Back Cover
Card Acceptance	Retail Marketing Center (RMC)
Chargebacks	Retail Marketing Center (RMC)
Chevron and Texaco Physical Gift Cards/Electronic Gift Cards/Promotional Cards	Blackhawk Network (BHN)
Consumer Complaints	Consumer Connection Center
Electronic Manual Sales (EMS) Procedures	CTSS https://stationsupport.chevron.com/s/
EPOS Leased Equipment	Retail Technology Support Center (RTSC)
EPOS Quick Reference Guide	CTSS https://stationsupport.chevron.com/s/
Finances	Retail Marketing Center (RMC)
Fraud Prevention Brochure	CTSS https://stationsupport.chevron.com/s/
Gift Card Procedure Guide	https://otmm.chevron.com/adaptivemedia/rendition?id=2f06f4f4c0b75266d4e5882e9843a22fbf9847ab&prid=original
Hard-Copy Requests	Retail Marketing Center (RMC)
Hardware	Retail Technology Support Center (RTSC)
Miscellaneous Questions	Retail Marketing Center (RMC)
Mobile Payment Technical Issues	POS Vendor Help Desk
MS-218 Guide Reordering	http://chevron-mimeo.webflow.io/
Network Connectivity	Retail Technology Support Center (RTSC)
Out of Balance Batches	Retail Marketing Center (RMC)
Retail IT Brand Standards	https://stationsupport.chevron.com/s/article/What-station-IT-information-should-I-update
Turn-In Batches	Retail Marketing Center (RMC)

Bank and Fleet Cards (logo and hologram must be displayed on the card)

VISA



Mastercard



American Express



Discover



Diners Club



JCB



VOYAGER[®]

Voyager
1-800-987-6589
Merchant ID#
97070+7 Digit Station
ID (12 Digit number
required)



Fleetwide
1-800-877-9013

wex[™]

WEX Fleet
1-800-842-0071
Merchant ID#
97070+7 Digit Station
ID (12 Digit number
required)



Fuelman
1-800-877-9013

Synchrony Car Care[™] is valid at Chevron and Texaco stations that accept Synchrony Car Care[™] credit cards.

