

Store and Forward Program

Rules and Requirements

Overview

Chevron developed the Store and Forward Program (SAF) at the request of Marketers and Retailers to allow customers at participating Chevron and Texaco branded sites to “pay at the pump” with credit cards during periods when Chevron’s payment card processing network is Offline. Under SAF, credit card transactions at participating sites are approved locally when Chevron’s network is unavailable, and the transaction data is stored on the local EPOS system in an encrypted form. The transaction data is automatically sent to Chevron for processing when the network connection is reestablished. SAF functionality is transparent to the cardholder.

Enabling SAF at each site requires an updated parameter table to be downloaded to your EPOS terminal and, depending on the system, may require a minor change to the local limit settings on the terminal.

Local authorization of credit card transactions involves greater risk of fraudulent card activity and resulting charge-backs for improper card transactions. SAF has features to help reduce those risks (such as the Offline Velocity Limit & Local Override Limit), but these features do not eliminate the risks inherent in SAF. Marketers (or any Operator of Marketer) and Retailers that participate in SAF assume certain risks and are solely responsible for any charge-backs or other losses that may result from their participation in SAF, other than those identified as Chevron’s responsibility, as noted in the table below:

Charge-back Responsibility	Reason Offline and Unable to Process Card Transaction at Site
Chevron	Host System Outage: Unavailability results from any failure, malfunction, or misoperation of the EPOS system itself or a related network of a card issuer or processor or telecommunications provider (whether or not caused by forces outside the control of Chevron or other host system operator).
Marketer (or Operator of Marketer) or Retailer	Local System Outage: Unavailability results from any failure, malfunction or misoperation of the EPOS system at the site or any related local area network or back office system of Marketer (or any Operator) or Retailer (whether or not caused by forces outside the control of Marketer (or any Operator) or Retailer). <i>Weather Exception:</i> If connectivity is lost due to a local system problem beyond the reasonable control of Marketer (or any Operator) or Retailer that resulted primarily from a weather event, Chevron shall be responsible for any related charge-backs.

In most Offline situations, SAF should reduce the need for manual card transaction processing and help speed up credit card payments to Marketers and Retailers. But for unusually protracted Offline periods, SAF could actually delay the processing of card transactions stored locally. That’s because eight consecutive days are allowed for locally stored transactions to be automatically transmitted to Chevron before they are sent to the Unconfirmed Log for manual processing at Chevron’s Retail Marketing Center.

As detailed in Section 6 of your Retail Technology System agreement, compatible sites are automatically enrolled to participate in SAF. If you do not wish to participate in SAF, or would like to disable SAF after it has been activated at your site, you may opt out of the program by providing at least 30 days’ notice via email to

Cheryl Jaen at Cheryl.Jaen@chevron.com. If you have any questions, please contact the RTSC at 1-800-435-7277.

Definitions

- **RMC** – Chevron’s Retail Marketing Center
- **RTSC** – Chevron’s Retail Technology Support Center (Help Desk)
- **EPOS** – Electronic Point of Sale system.
- **Offline** – The EPOS system is unable to communicate to the Chevron host card processing system.
- **Locally Approve** – The EPOS system generates the approval code for the transaction in lieu of the credit card issuer performing this function.
- **Host Offline Authorization Dollar Limit** - The aggregate dollar limit allowed for all locally-approved transactions during an Offline period.
- **Local Limit Override** – This SAF feature allows participating Marketers and Retailers to override the Host Offline Authorization Dollar Limit at their sites to set a lower (but not higher) aggregate dollar limit for locally-approved card transactions.
- **Offline Velocity Limit** – The number of times the same card can be used at a participating site during an Offline period when SAF is active. This number may vary depending on the type of card.
- **Unconfirmed Log** – The list of all card transactions that could not be processed online and that require manual intervention by Chevron.
- **EMS** – Electronic Manual Sale
- **CAT** – Card Activated Terminal (card reader located at the dispenser)

Participating Marketers and Retailers are responsible for:

- Understanding SAF and its inherent risks.
- Enabling SAF functionality by installing and using the latest software/hardware required for their specific EPOS platforms, and promptly installing upgrades when required.
- *Bearing all risk of loss for any charge-backs that may result from using SAF and locally approving card transaction as identified in the RTS Agreement.*
- Setting the maximum dollar limit for all credit card transactions processed using SAF during an Offline period (for both FastPay or inside sales) either by accepting the Host Offline Authorization Dollar Limit or lowering that amount via the Local Limit Override.
- Conducting site inspections regularly to identify and correct any local conditions that could interfere with communications between the EPOS and Chevron’s network and trigger SAF (such as satellite dish obstructions) or that would allow easy access to the satellite dish for tampering.
- Notifying Chevron of any problems with SAF through the appropriate EPOS support channel.
- Allowing Chevron or its contractors to connect to the EPOS system or related devices for remote diagnostic purposes.
- Notifying Chevron if an Offline condition exists.
- Submitting credit unconfirmed logs (UCL) timely and accurately using the secured report feature of your EPOS. This report must be faxed to the RMC at 1-866-743-1160 in order to receive proper credit (refer to your MS-218 Guide, Page 28 for more details).

The table below identifies the EPOS systems and software versions compatible with the Store & Forward feature:

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

Liability: Marketer or Retailer is responsible for the cost of all SAF charge-backs as the result of fraud or misoperation of the EPOS system or any related local area network or back office system at the site that causes impact to Chevron's card processing system. Charge-backs occurring as a result of failures of the Chevron managed network and systems will be the responsibility of Chevron. Chevron reserves the right, in its sole discretion, to refuse to allow any site access to the Store & Forward program that it deems to be exposed to high fraud levels or abuse.

Outage Causes:

Because outages can occur for various reasons – both site related and system-wide, Chevron has established the following guidelines to determine charge-back liability responsibilities:

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

SAF Card Acceptance

- **Cards Not Accepted in SAF Mode:** Chevron and Texaco Gift Cards, Electronic Gift Cards, Debit Cards 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.
- **Chevron and Texaco Mobile 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

Frequently Asked Questions

QUESTION	ANSWER
1. How would a site know when they are in SAF mode?	The EPOS will display a link down message to the cashier; Debit cards and Chevron Gift cards will not be authorized when in SAF (Note – Not all EPOS systems display the same way. Please consult your EPOS system’s User Guide for details.)
2. When are SAF transactions forwarded to the Chevron Host?	As soon as the SAF port is reestablished; transactions are forwarded in sequential order based on first in first out (FIFO) method.
3. Is there ever interference between on-line transactions and offline-approved transactions sent to the Chevron Host?	SAF transactions have their own port so that there is no interference with the on-line port traffic.
4. Will the Chevron customer see any difference in transaction speed for transactions approved in SAF mode?	No. Offline-approved transactions are purposely delayed to match on-line authorization speed.
5. Where do offline-approved transactions print on the batch report?	A new Offline Authorization Batch section will display all offline-approved transactions in the current batch. (Note – Not all EPOS systems display the same way. Please consult your EPOS system’s User Guide for details.)
6. How does the customer’s receipt indicate that the transaction was approved off-line?	The EPOS will generate an internal Invoice # and Authorization code when in SAF mode.
7. Are all offline-approved transactions accepted at the Chevron Host?	The majority of transactions will be approved at the Chevron Host; however certain conditions such as a faulty message will result in a declined and unconfirmed transaction.
8. How does the merchant get paid for offline-approved transactions?	When the Host link is reestablished each offline-approved transaction is converted to an EMS transaction and sent to the Chevron Host. All converted EMS transactions result in payment. Transactions in the pending EMS section of the batch report are waiting to be converted for payment.
9. If the link is down when the EPOS closes a batch, how are unsettled transactions displayed in the batch report?	They reside in the pending EMS Batch section of the batch report.
10. How can the merchant match their EFT when there are SAF transactions that have not been sent to the Chevron Host?	Only offline-approved transactions in the EMS Batch section are funded.
11. How are offline-approved unconfirmed transactions submitted for payment?	Any unconfirmed transaction, including those that are offline-approved, must be submitted for payment. (Please refer to the MS218 Guide for detailed information)
12. How many offline-approved transactions can be accepted in SAF mode?	There are several limits for SAF – Host Total Dollar limit; Host Total Transaction count; and a Local Dollar limit. SAF will cease operating whenever any one of these limits is reached.

QUESTION	ANSWER
13. Besides a manually generated close, what other event will close a batch?	When 100 Credit, Debit, or Offline-approved transactions are reached, the current batch will close. Refer to Store & Forward Values in the Parameter Table for detailed information.
14. In what batch was the offline-approve transaction approved?	The Invoice number indicates the batch in which the offline-approved transaction was authorized. The format will be <i>00bbb00</i> .
15. How do you determine in which batch the offline-approved transaction was paid?	The EMS Invoice number indicates the batch in which the offline-approved transaction was paid.
16. How are card types allowed to approve transactions in SAF mode?	The PDL download will determine which cards are authorized in SAF mode.
17. What is the status value for offline-approved transactions at the FastPay?	The status value of 'V' indicates a Customer Activated Terminal (CAT) offline-approved sale.
18. What is the status value for offline-approved transactions inside the store?	The status value of 'W' indicates an inside offline-approved sale.
19. Who can I contact if I have additional questions?	Please contact the RTSC or your Sales Automation Specialist with any additional questions.