



Why Credit Cards Don't Stack Up

Learn more about business cards designed to make fueling easy for your business

WHAT IS A BUSINESS CARD?

A business card (sometimes called a fleet card for business) is a specific type of charge card designed for businesses that use vehicles and drivers on a regular basis.

Whether your business has one vehicle or more than 1,000, a business card allows you to control purchases before they happen, and to see a lot of detail after your drivers make purchases. Fueling up and tracking your vehicle activity just became simple.

WHY NOT USE A REGULAR CREDIT CARD?

Most credit cards only tell you **where** purchases were made – not **what** was purchased, **who** made the purchase or for which vehicle. If a purchase on a credit card statement says it came from a fuel station, you have no way of knowing if your employee bought only fuel, or if they also purchased wiper fluid, food, coffee, cigarettes, etc.

This forces you to rely on paper receipts, and means you must manually separate purchases and determine who bought what for each vehicle. This process is tedious and takes valuable time. It also opens up your business to potential errors and inconsistencies, and the risk of fraud.

In the end, **credit cards were designed for consumers, not businesses.** Rarely can they give you a level of data that actually helps your business succeed. This is what a business card is designed to do.

KEEP YOUR FUEL BUDGET IN CHECK WITH AUTOMATIC PURCHASE CONTROLS







Business cards allow you to take control of your fuel budget in several ways.

You can allow purchases by specific product type with a business card. This means your drivers can buy basic maintenance supplies, like washer fluid or oil at a fuel station, but not candy or cigarettes. These controls are flexible and up to you. Using them can reduce what some businesses call "slippage," or non-business expenses.

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PRODUCT TYPE CONTROLS

	Fuel Type
	Fuel (always on)
	Parts & Service
	Quick Lube Oil & Fluids
	Roadside Assistance
	General Merchandise

Have you ever been surprised by your fuel expenses at the end of the month? You can eliminate unexpected expenses when you set automatic controls on your purchases. Set daily or weekly dollar amount limits, gallon limits, or use timeframe controls to limit purchases to certain days of the week or times of day.

This type of budgeting control isn't possible with a regular credit card. Some credit cards, not all, can control purchases in broad strokes (by not allowing drivers to shop at a liquor store, for instance), but they can't separate types of purchases at a fuel station, or allow you to set automatic controls.

GAIN A CLEAR VIEW OF YOUR VEHICLE ACTIVITY AND EXPENSES

A business card also lets you see *who* is buying *what* in detail. Every time a driver makes a purchase,

he/she must enter their driver ID number and a current odometer reading. This information is visible on your card statement for each purchase, allowing you to track cost per mile and cost per gallon figures for each vehicle and driver.

The result? **A clear picture of your vehicle activity and expenses**, giving you the power to create a more efficient and successful business.

THE BOTTOM LINE: SAVE TIME AND MONEY WITH A BUSINESS CARD

Business cards create efficiency by preventing unauthorized spending, eliminating paper receipts, reducing administrative time and tracking cost per mile and cost per gallon data for your vehicles.



WHO SHOULD USE A BUSINESS CARD?

Business cards are for any business that wants to take control of their fuel and vehicle costs, no matter the size of your business or miles driven. The level of purchase information a business card provides is invaluable in today's competitive, fast-paced business environment.

You've got better things to do than managing fuel expenses. When you sign up for a Chevron and Texaco Business Card, you get a total fuel expense management program that's easy to track and control, so you can focus on running your business.

With increased efficiencies, Chevron and Texaco Business Card customers can save on their fuel management costs each year. Savings that can make a big difference to your business.



BETTER TOOLS FOR BIGGER SAVINGS

	Credit Card [†]	Business Card ^{††}
 Use card at 95% of US stations*	✓	✓
 Vehicle tracking and online account management		✓
Online card setup and deactivation		✓
Odometer reading, MPG, locations		✓
Enhanced driver/vehicle reports		✓
Tax exempt reporting		✓
 Set purchase alerts		✓
Each driver or card		✓
Fuel type		✓
Fueling gallons, dollars		✓
Daily/weekly/monthly total		✓
Amount and location of transactions		✓
 Email alerts sent if limits reached		✓
 Set purchase controls		✓
Dollars and amount		✓
Days and time of day		✓
 Payment and expense detail	✓	✓
View online past 12 months detail		✓
Purchase receipts online		✓
 Works with GPS vehicle tracking		✓
 WEX SmartHub mobile app		✓

[†]Chart represents the typical bank card offer. May not pertain to 100% of the bank card programs.

^{††}Chevron and Texaco Business Card Program powered by WEX.

*Chevron and Texaco Business Access Card.