

WEXPay™ Important Information

What is WEXPay?

The **WEXPay** tool offers Wright Express customers a whole new set of possibilities. Our innovative payment solution teams the control of a fleet card with the power of MasterCard®. With the **WEXPay** tool, Wright Express Fleet Card customers can gain access to the MasterCard network of accepting fuel and vehicle maintenance merchants in the U.S.

With **WEXPay**, you still enjoy all the advantages that you do with your regular Wright Express transactions. **WEXPay** transactions are still subject to current Wright Express controls, and you'll be able to view transaction data on **WEXOnline®**. Level III transaction data is available for all **WEXPay** transactions as well.

When your drivers fuel or service their vehicles at a merchant that does not accept the Wright Express card, they ask the merchant to contact Wright Express at 1-800-438-9140. We will supply the merchant with a single-use MasterCard number for payment. The transaction will appear on your reporting and billing along with your Wright Express card transactions.

Vehicle Analysis Report

ACCOUNT: ABC, INC.
DEPARTMENT: SALES

LOCATION	DATE	TIME	DRIVER	ODOMETER	PRODUCT
85 013 335	02-03-07	10:45	CONNOR, S	108165	UNL
90 001 353	02-03-07	16:57	SMITH, J	108514	UNL
85 013 771	02-07-07	02:33	CONNOR, S	108839	E85
90 001 353	02-09-07	21:28	LOPES, K	109162	UNL
MC 244 001	02-12-07	08:34	CONNOR, S	109487	UNL
85 013 771	02-15-07	13:28	SMITH, J	109772	UNL
85 013 771	02-22-07	13:18	CONNOR, S	110074	UNL
85 013 771	02-27-07	15:24	WATSON, P	110384	SUP

NON-FUEL TRANSACTIONS

Card	Vehicle Card Department	Customer Vehicle ID	Transaction Date	Transaction Time	Merchant	Merchant Name	Merchant City	Merchant State	Driver Name	Driver ID	Department	Odometer	Product	Units	Unit Cost	Exempt Tax	Reported Tax	Gross Cost	Net Cost	Fuel Cost	Non-Fuel Cost	Exchange Rate	
85 013 771		G567 MEASURE	02-15-07	13:28	SMITH, J	109772	FAIRVIEW	OK	SMITH, J	3955	WEHLING	109772	FOO	0	2.75								
MC 244 001		G567 MEASURE	02-27-07	15:24	WATSON, P	110384	FAIRVIEW	OK	WATSON, P	3955	WEHLING	110384	OIL	0	2.75								

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MC 244 001		G567 MEASURE	02-27-07	15:24	WATSON, P	110384	FAIRVIEW	OK	WATSON, P	3955	WEHLING	110384	OIL	0	2.75								

Transactions will appear in reporting with the Merchant Prefix "MC."

Download Results Top of Page

Records 1 to 3 of 3 total records.

Fuel

Card Number	Vehicle Card Department	Customer Vehicle ID	Transaction Date	Transaction Time	Merchant	Merchant Name	Merchant City	Merchant State	Driver Name	Driver ID	Department	Odometer	Product	Units	Unit Cost	Exempt Tax	Reported Tax	Gross Cost	Net Cost	Fuel Cost	Non-Fuel Cost	Exchange Rate
1. 6036 - 1	WEHLING	G567 MEASURE	02/04/2007	09:05:00 AM	UNBRANDED	2 STORE	FAIRVIEW	OK	BOECKMAN	3955	WEHLING	99975	UNLEADED	26.065	\$2.04	\$0.00	\$0.00	\$74.00	\$74.00	\$74.00	\$0.00	
2. 6036 - 1	WEHLING	G567 MEASURE	02/05/2007	03:15:00 PM	UNBRANDED	2 STORE	FAIRVIEW	OK	BOECKMAN	3955	WEHLING	100143	UNLEADED	16.332	\$2.94	\$0.00	\$0.00	\$48.00	\$48.00	\$48.00	\$0.00	

Total for Fueling Locations: \$122.00

Service

Card Number	Vehicle Card Department	Customer Vehicle ID	Transaction Date	Transaction Time	Merchant	Merchant Name	Merchant City	Merchant State	Driver Name	Driver ID	Department	Odometer	Product	Units	Unit Cost	Exempt Tax	Reported Tax	Gross Cost	Net Cost	Fuel Cost	Non-Fuel Cost	Exchange Rate
3. 6036 - 1	WEHLING	G567 MEASURE	02/04/2007	09:55:22 AM	MASTERCARD	2 STORE	FAIRVIEW	OK	GEORGE	5300	DEAN	99964	SERVICE	0	\$0.00	\$0.00	\$9.79	\$370.40	\$0.00	\$0.00	\$360.69	

Total for Service: \$370.48

Grand Total: \$492.48

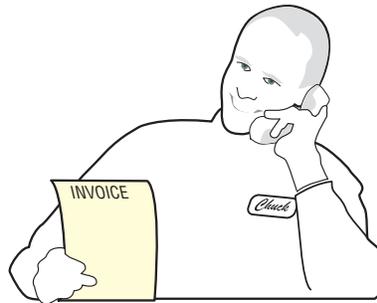
Records 1 to 3 of 3 total records.

WEXPay™ Important Information

How do you use WEXPay?



1. Driver provides the WEX Card and companion card to repair facility with instruction to call the dedicated toll-free number for authorization and payment instructions.



2. Merchant calls Wright Express customer service and provides account number, vehicle card number, Driver ID, and estimate of service and repair cost.



3. Customer Service validates account number, vehicle card number, Driver ID and that the amount is within allowed limits; if trans is approved, Rep provides merchant with instructions on how to finalize the sale.



4. If work was not complete, the Merchant calls back with final estimate and specific data is captured from the merchant.



5. Upon completion of work, Customer Service provides single use MasterCard account number to merchant with charge limit set to the dollar amount of the invoice.



6. Transaction flows through all fleet reporting at the vehicle level as a charge for that Wright Express Fleet Card.

WEXPay™ Important Information

Frequently Asked Questions

Do I need to apply for a separate Wright Express MasterCard account?

- No, you won't need to fill out an additional application. Because these transactions may be subject to additional rules provided by MasterCard®, you may receive additional terms.

How does a driver request authorization at a location that doesn't accept the Wright Express card?

- If the location accepts MasterCard, the driver can give the attendant their Wright Express Fleet Card and the **WEXPay** merchant guide provided by Wright Express. The attendant follows the step-by-step processing instructions. Like all transactions, authorizations are subject to the same account validations, so it's possible a transaction could be declined even though the merchant follows the correct process.

Will the security features of the fleet card apply to these MC transactions?

- Yes, Wright Express will apply your purchase control settings at the time of authorization, along with requiring the Driver ID and odometer reading. Wright Express uses single-use account number technology to issue a unique account number that corresponds to the exact authorization amount.

How will these transactions appear on my paper reports and online?

- Whether you're viewing transactions online or on your paper report, there will only be two differences. The Location Number will be identified with the prefix "MC" and the merchant brand will be identified as MasterCard.

Will the dispute process be different for these MC transactions?

- Yes, the dispute process for out-of-network transactions is different. You must first dispute the transaction directly with the merchant. If the merchant does not settle the inquiry, then you need to call **WEXPay** Customer Service 1-800-438-9140. Remember, you must dispute a transaction within 60 days of the billing date that appears on your invoice. When you call Customer Service to initiate a transaction inquiry, we will provide you with a form specifically for the single-use MasterCard account transactions.

Can I use the Out-of-Network transaction process in Canada?

- Not at this time.

My fleet is tax exempt – will these transactions be?

- For qualified fleets, federal taxes will be exempted on fuel transactions at out-of-network merchants. Applicable state, county or local taxes will not be exempted, but will be reported. Taxes for non-fuel transactions are not exempted or reported.

Is there a fee to use **WEXPay**?

- No, there are no additional charges associated with **WEXPay** transactions.

WEXPay™ Important Information

How Do I Sign Up?

Call your Account Manager - you will need to complete the enclosed enrollment form and update your existing controls or create new Product Type Control profiles. Note: if you have a negotiated agreement you may need an amendment.

The Companion Guide

Since the merchants that you will need to use the WEXPay tool at are not currently members of the Wright Express network, they will require guidance to process the transaction. To help with this, each of your drivers should carry a companion guide that contains instructions in English and Spanish.

When using the WEXPay tool, have your drivers hand the WEXPay guide to the merchant at the time of payment for fuel purchases and completed service work or receipt of estimate for service work. The Wright Express customer service representative will supply the merchant with a single-use MasterCard number for payment. The transaction will appear on your reporting, along with your Wright Express card transactions.

WEXPay™ Guide

*If you are at a fuel or service location that does not accept the Wright Express Card, ask the merchant to follow the enclosed instructions and call **1-800-438-9140 24x7** to receive a single-use Mastercard® number for payment on authorized purchases.*

 **WRIGHT EXPRESS**

**Service & Maintenance Merchants
Alternative Authorization Instructions
1-800-438-9140**

1. U.S. vehicle maintenance locations that do not accept the Wright Express Universal Fleet Card can still process a transaction for a Wright Express customer by calling Wright Express at 1-800-438-9140 for an out-of-network authorization.
2. Be prepared to provide the following information: Account #, Vehicle #, Expiration date, Driver ID and Vehicle odometer reading, Total amount of transaction and Merchant contact information.
3. For completed, authorized transactions, Wright Express will provide a single-use Mastercard® account # for payment.
4. If the service is not yet completed, Wright Express will provide an invoice reference #.
5. Once the service is complete, CALL Wright Express for final authorization and payment, or FAX a detailed invoice with reference # to 1-888-313-9976. A single-use MasterCard account number will be provided as payment for the authorized services.

 **WRIGHT EXPRESS**

**Fuel Merchants
Alternative Authorization Instructions
1-800-438-9140**

1. U.S. fuel stations that do not accept the Wright Express Universal Fleet Card can still process a transaction for a Wright Express customer by calling Wright Express at 1-800-438-9140 for an out-of-network authorization.
2. Be prepared to provide the following information: Account #, Vehicle #, Expiration date, Driver ID and Vehicle odometer reading, Total amount of transaction and Merchant contact information.
3. For authorized transactions, Wright Express will provide a single-use Mastercard® account number for payment.

4.ALTVS(3/07)

**Let your PFS
Representative or
Account Manager know
how many companion
cards you will need for
your drivers.**



WEXPay™ Request Form

FAX to: _____ FAX #: _____

1. Complete parts A and B.
2. Be sure to sign the form and keep a copy for your records.
3. Fax completed form to: 1-888-313-9976.

A. ACCOUNT INFORMATION

Account Name:	Account Number: 04
Authorized Fleet Contact:	Phone No.:
Fleet Contact email:	Fax No.:

B. SETUP INFORMATION

Complete the below items:

- _____ Number of Alternative Authorization Instruction cards needed.
(We recommend at least one per driver using WEXPay)
- \$_____ How much spend do you anticipate? (Credit line may need to be reviewed)

C. TERMS AND CONDITIONS

These terms and conditions supplement the Wright Express® Business Charge Account Agreement between you and Wright Express Financial Services Corporation (the "Agreement"). The following additional terms and conditions shall be applicable to your account upon your completion and our acceptance of this WEXPay™ Fleet Tool Request form. Your continued use of your account and the product referenced herein constitutes acceptance of these terms and conditions. All capitalized terms shall have the same meaning as in the Agreement, as amended from time to time.

WEX FSC will issue single use MasterCard® Cards for purchases made by you only at U.S. merchant locations that do not accept the Wright Express® Universal Fleet Card. A ghost account is an account where there is no plastic issued. Ghost Accounts may be single use accounts (i.e. used for purchases one time only). MasterCard International's chargeback rules apply. Your MasterCard purchases will appear on your Wright Express® Universal Fleet invoices. You agree to pay and/or perform, as the case may be, when due all indebtedness, obligations and liabilities of each MasterCard account established pursuant to this request of every kind, nature and character whatsoever, including, without limitation, (i) all amounts payable under each account, (ii) all obligations, covenants, and agreements contained herein. Purchases are due and payable in full by you upon billing. Your billing cycle for these purchases will be the same as in your Agreement.

In the event you currently participate in any rebate or discount program offered by WEX FSC for your Wright Express® Universal Fleet card purchases, your purchases made using WEXPay™ will apply to such rebate or discount provided you meet any conditions of such rebate or discount program.

We reserve the right to modify or terminate WEXPay™ at any time upon 15 days notice to you.

We will issue WEXPay™ Alternative Authorization Instruction card for your distribution to your drivers. When your drivers present the Alternative Authorization Instruction card to a merchant the merchant may, at their discretion and their own risk, either complete the work or contact WEX FSC to validate your account. Wright Express will not pre-authorize the transaction if the work has not been completed but we will provide the merchant with a reference number so that they may contact us upon completion of the work for payment authorization. In order to validate your account we must preview your account information and this may effect your control limits, if you have set them on your account, including the number of transactions available per day and the total daily dollar limits. You should check your current controls (if any) to be certain that you have sufficient limits for these transactions. If you make any changes or set any control limits, you agree that we are authorized to rely on such changes and you further agree to indemnify us and hold us harmless for any loss, claim or damage allegedly caused by our reliance on such changes. You also agree that we will not be liable to you for any loss, liability or damages you suffer which arise from, are related to, or are in any way connected with any fraud control or purchase restrictions such as Authorization Controls which we implement from time to time. We are not liable on account of any merchant's refusal to honor the MasterCard or to participate in the WEXPay™ process, regardless of the reason.

The person signing this Out-of-Network Authorization Process Request represents and warrants that he/she is authorized to execute this Request.

<input checked="" type="checkbox"/> Authorized Fleet Contact Signature:	Date:
Print Name:	Title:

USER (INTERNAL USE ONLY):

The information contained in this facsimile message is intended only for the use of the individual or entity named above and may contain confidential information. If the recipient of this message is not the intended recipient, or the employee or agent responsible for delivering the message to the intended recipient, you are hereby notified that any dissemination, distribution, or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by calling 1-800-492-0669 and return the original message to the attention of the sender at the above address. Thank you.