



# One-Stop Pump & Store **Payments**

**ALON provides one-stop payment processing services for all major credit cards, PIN-based debit cards, fleet cards, gift and loyalty cards.**



## Products

### Payment Card Acceptance

- ALON has a customized point of sale “POS” solution that we specifically developed for any c-store and/or automated fuel dispenser merchant.
- Our card payment processing accounts are designed to meet the needs of c-store merchants today, but more importantly are ready to meet technology trends of tomorrow.
- Benefits of using the ALON payment card processing network:
  - Built for the future
  - Faster transaction speeds
  - Easily reconcile your transaction costs
  - Total POS site management solution

### PIN-Based Debit

- Industry analysts report that nearly one third of US consumers prefer using debit cards over any other form of payment.
- PIN-based debit cards are secure and convenient for both merchants and cardholders.
- ALON can process PIN-based debit transactions quickly, easily, and securely through our direct connection to regional and national debit processing networks.
- Benefits to accepting debit cards:
  - Reduced processing costs
  - More convenient than accepting checks
  - No signature required
  - PIN access provides additional security
  - Reduced chargeback liability
  - Security built into every transaction



## Pricing

### Direct-to-Network Pricing

Our national footprint and brand partnerships have allowed us to negotiate direct-to-network pricing for our customers.

### No Middleman

There are no middlemen sales organizations, no merchant service providers, and more importantly no hidden fees.

- No transaction surcharges
- No annual fees
- No PCI compliance (or non-compliance) fees
- No IRS / Government reporting fees
- Pay only one set price based on card type, it's that simple.

### Direct Pricing from Major Credit Card Brands

Payment card processing providers all receive their pricing from the same place, which is Visa, MasterCard, Discover and American Express.

### Lowest Interchange Rate

No payment card processor can offer a lower interchange rate.

## Fleet Cards

- ALON payment solutions allows your business to accept all major fleet card types.
- Next day credit. Transaction batches are closed at the store and offer a smooth, non-staggered funding schedule.
- Benefits of using Fleet cards:
  - Increase acceptance base and average ticket size
  - Drive business to your location
  - Easy reconciliation of your sales and deposits
  - Enhanced data for your fleet customers
- Available Fleet cards:
  - Wright Express
  - Voyager
  - Visa Fleet
  - MasterCard Fleet
  - Fleet One
  - Fuelman
  - ALON Commercial Fleet
  - ALON Universal Fleet

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## Gift / Loyalty Cards

- Almost 50 million adults purchase gift cards each year.
- Gift cards are a fun and convenient way to shop for any occasion.
- As opposed to paper gift certificates, gift cards are more durable, easier to track and difficult to counterfeit. It is an attractive way to market your business.
- Plastic cards can be loaded for any amount up to \$250.
- The consumer purchases the gift cards using cash, check or a credit card.
- Card activation is simple: the amount of the gift is loaded onto the gift card by swiping the card through your POS terminal and then keying in the desired amount.
- Benefits of using Gift / Loyalty cards:
  - Gain new customers and increase sales
  - Create customer loyalty at your business
  - NO start-up cost, easy implementation, and NO card supply costs
  - Low transactions fees, no interchange costs