

# DFS

DIRECT FUEL SALES

How to Compete in the Diesel Industry Today and Tomorrow

# Introduction

Truck diesel payments are being disrupted

# Fleet Fuel Cards

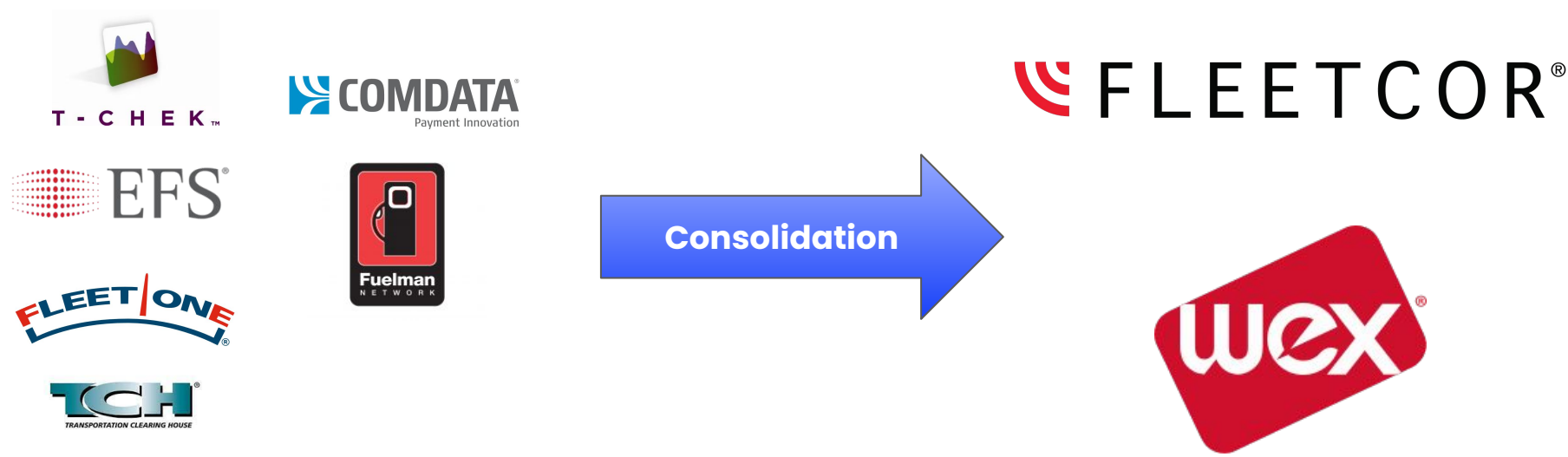
Trucking companies largely use fleet fuel cards to buy fuel

Large trucking companies *exclusively* use fleet fuel cards to buy fuel



# Fleet Fuel Card Rollup

FleetCor and WEX have emerged as the only two players in the space



# Duopoly



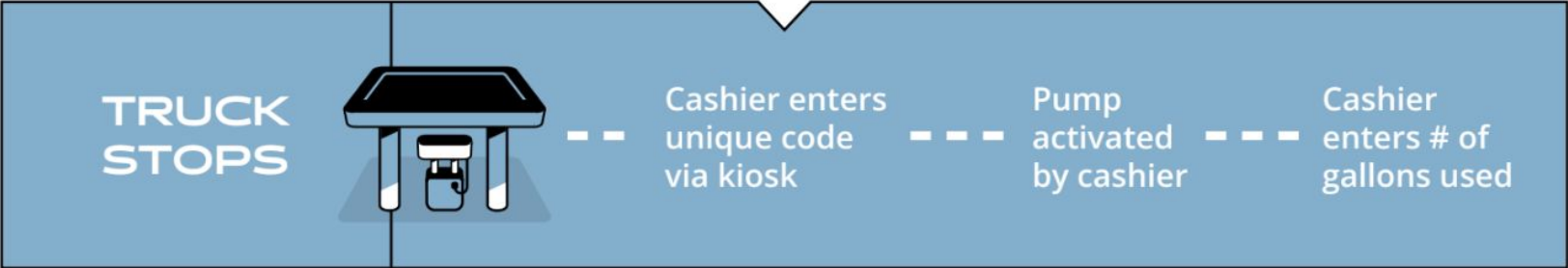
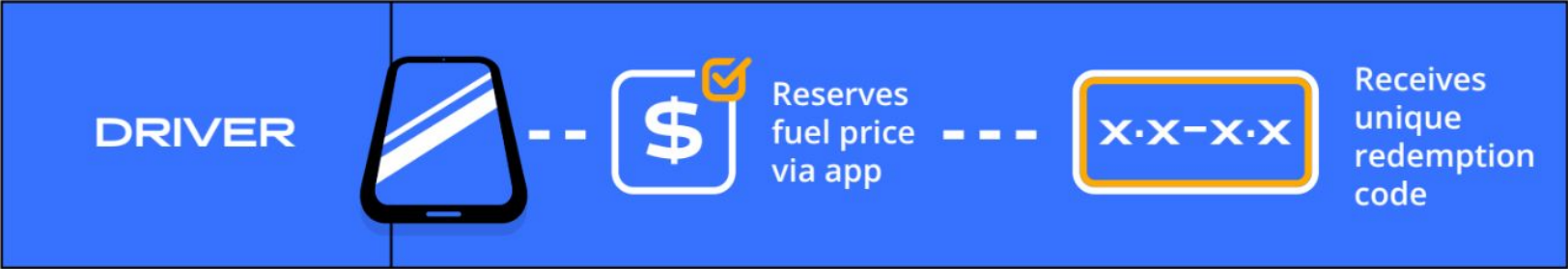
- High merchant processing rates (upwards of \$0.15/gal in some cases)
- New fees announced regularly
- Poor customer service
- Competition kept out
- Smaller merchants paying much more to accept these cards

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The advantage of digital payments

# How do Digital Payments Work?

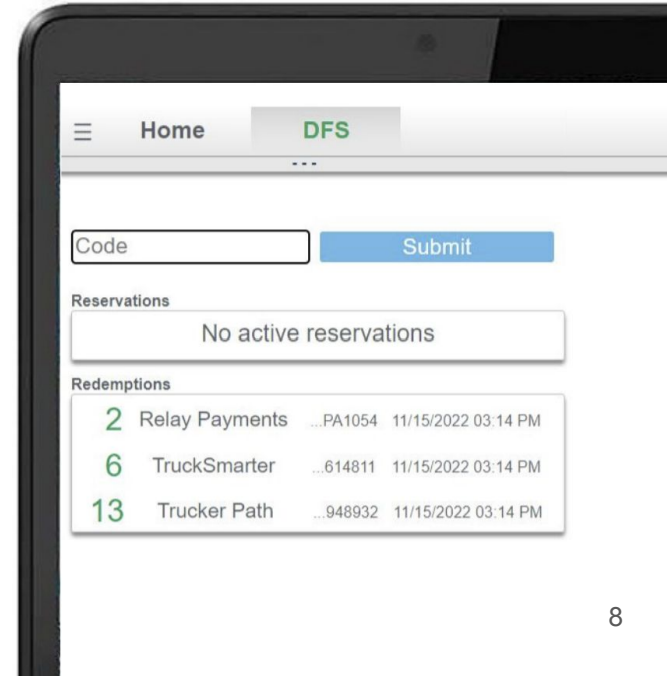


# User Friendly Kiosks

Ease of operation makes a huge difference. We provide training to cashiers and offer personalized customer support.

Our kiosks feature:

- Easy to use interface
- Streamlined transactions
- Transparent fuel pricing





# Advertising Network

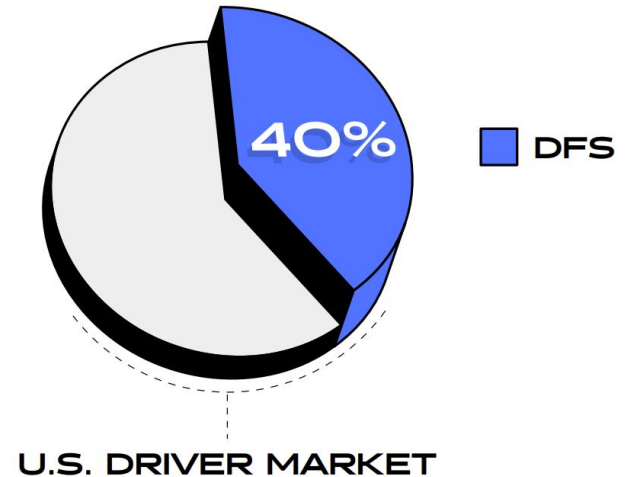
We partner with some of the largest mobile apps, fleets and freight broker in the U.S. to drive traffic to truck stops.

*TruckSmarter*

 **TRUCKER PATH**<sup>®</sup>

 **RELAY**  
Payments

Our network reaches more than 40% of the US driver Market

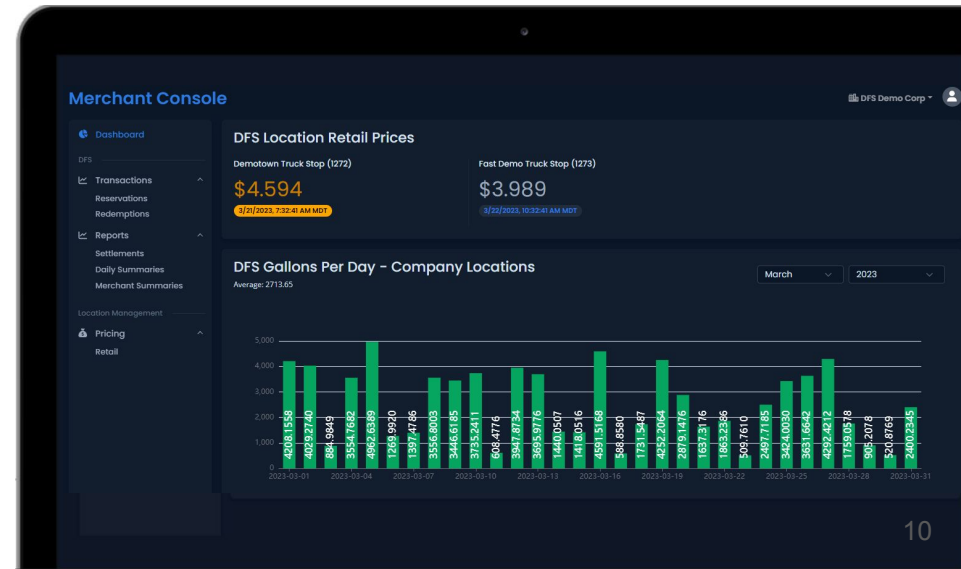


# State of the Art Reporting & Dashboards

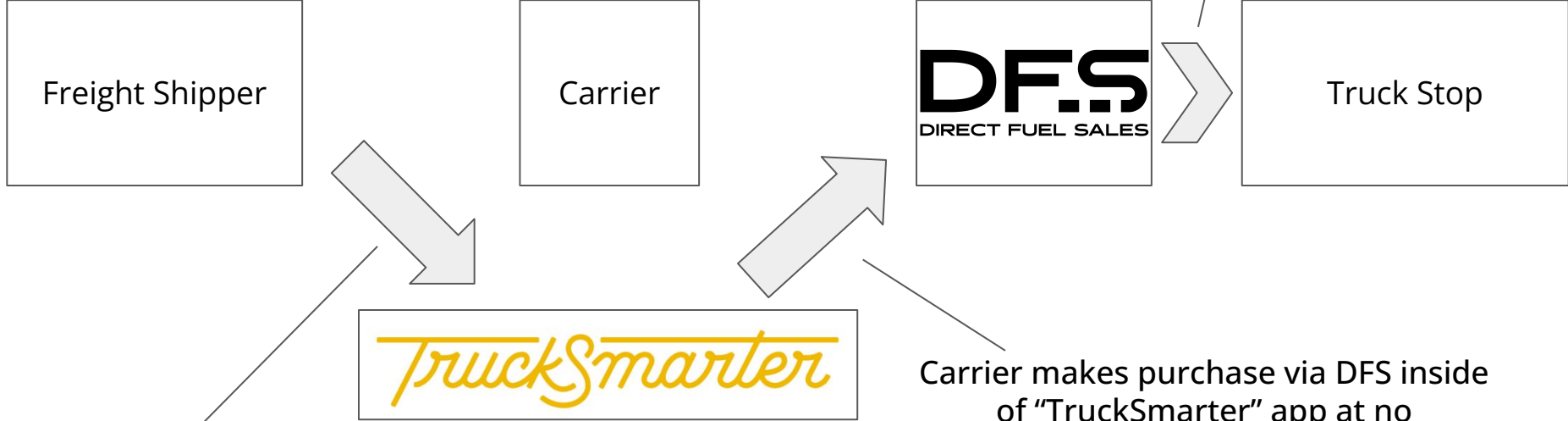
Understanding your data can help increase profit margins.

Our dashboard features:

- Access to transactions
- Access to settlements
- Ability to control site level retail & allow cashiers to edit prices
- Ability to access the kiosk in real time
- View across multiple locations



# Efficient Money Lifecycle



DFS Settles with truck stop at \$0.02/gal

Funds factored at 1.5% to the Carrier's "TruckSmarter" bank account

Carrier makes purchase via DFS inside of "TruckSmarter" app at no transaction cost to carrier.

# Growing Your Business

## DFS' partners attracts truckers and increases sales by:

- Tapping into a network of over 1M+ truckers
- Increase annual gallons pumped by an average of 25%
- Enabling stress-free merchant reporting and settlements

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Thank-you!