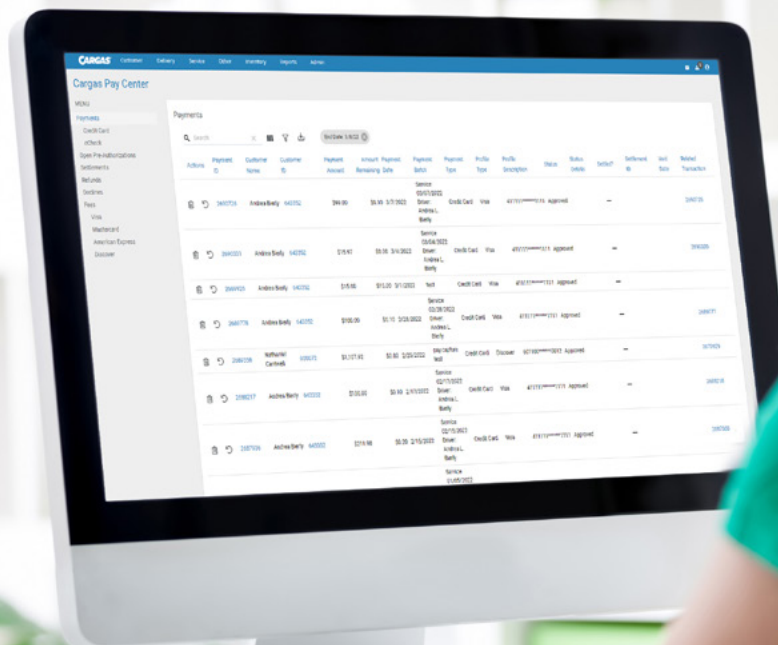


CARGAS PAY PAYMENT CAPABILITIES



AN OVERVIEW OF CARGAS ENERGY'S PAYMENT CAPABILITIES

Cargas Pay allows you to process payments directly through Cargas Energy. With Cargas Pay, you no longer need a separate payment gateway or processor. Instead, Cargas Energy becomes your payments platform, allowing you to manage all of your payments in one place. With Cargas Pay, you can create a better experience for your customers by accepting credit card payments wherever you interact with them.



Accept Payments Anywhere

Over the phone, in the field, at your retail storefront, online, or via text.



See It All in One Place

Get a real-time view of payment transactions and settlement info in the Cargas Pay Center.



Simple, Transparent Pricing

Cargas' relationship with leading industry partners ensures the best rates possible.

WHY CARGAS PAY?

Cargas Pay does not change the way you handle credit cards in Cargas Energy, and it gives you one solution to manage all aspects of your business, including credit card transactions. Here are some of the advantages of using Cargas Pay.

Accept payments anywhere. Process credit card transactions through the Cargas Energy back office and accept payments in the field. Future functionality will support credit card swiping as part of the Point of Sale mobile app, text to pay as part of the texting feature, and an integration with web-based customer portals to support online bill pay.

View payments directly in Cargas Energy. Get a real-time view of credit card transactions, as well as daily settlement data through the Cargas Pay Center.

One partner, unified support. Instead of being directed to your third-party processor or gateway for questions or problems with credit card transactions, Cargas becomes your dedicated resource for payment processing, including support and customer service.

Transparent & advantageous pricing. The processing costs for Cargas Pay are managed by Cargas, allowing us to establish transparent and straightforward pricing for our customers. In addition, our relationship with leading payment industry partners enables us to offer better rates for credit card and eCheck/ACH transactions than other third-party processors.





FEATURES

Tokenization. Use tokens to represent customer credit cards so credit card numbers and other information are not stored in the software.

Manage customer credit cards. Add credit cards to customer accounts, process payments using credit cards on file, and assign specific cards to specific transactions (like one card used for fuel deliveries and another card for service work).

Payments through the back office. Accept credit card payments through Cargas Energy's back office.

Payments in the field. Accept credit card payments in the field, or add a credit card to a customer's account using the Mobile Delivery or Mobile Service apps.

Cargas Pay Center. View all payment transactions processed through Cargas Energy in real-time, as well as daily settlement data.

Autopay. Give your customers autopay options with their credit cards on file.

Online bill pay. Provide online bill pay through your customer portal.

Payment types. Accept all major credit cards, ACH, and eCheck.

Transaction monitoring. Take advantage of transaction monitoring provided by the Cargas support team.

PCI Level 1 compliance. To protect the security of credit card data and cardholder data, Cargas maintains compliance with PCI Level 1, the highest and most stringent level of the Payment Card Industry Data Security Standard.

Settlement ID	Settlement Date
57	3/9/2022
58	3/9/2022
56	3/8/2022
55	3/7/2022
53	3/6/2022
54	3/6/2022
52	3/5/2022
51	3/5/2022
50	3/4/2022
49	3/4/2022

IS THERE ANYTHING CARGAS PAY DOESN'T DO?

POS, online, and mobile payments. Cargas Pay currently supports credit card transactions through the back office and the Mobile Service app. Future functionality will support payments through the Mobile Delivery app, credit card swiping as part of the Point of Sale mobile app, text to pay as part of the texting feature, and an integration with web-based customer portals for online bill pay.

Cargas Energy payments only. Cargas Pay is limited to transactions processed by Cargas Energy's back-office software and mobile applications. It cannot be used for payments in other areas of your business. For example, it can't be used to manage a c-store or for a community fundraising event.

ADDITIONAL DETAILS

Cargas has partnered with payment industry leaders to become an approved payment facilitator, allowing us to act as your single point of contact for payment processing.

As a payment facilitator, Cargas also assumes the responsibilities of underwriting and onboarding new merchants, transaction monitoring, authorizations, and reviewing and approving daily settlement batches for our customers.

We expect to establish a pricing model based on a percentage of each transaction, plus an additional fee per transaction. For example: 2.99% + 30 cents per transaction. Discounts may be available based on transaction volume.

To implement Cargas Pay, you'll go through a merchant onboarding process with Cargas. This may include creating or moving your merchant ID to Cargas for payment processing and implementing or migrating your existing customer credit card information to a supported gateway.

NEXT STEPS

Cargas is in the process of finalizing Cargas Pay pricing and creating a simple migration path for our customers. If you're interested in learning more about Cargas Pay, please contact your customer success manager.

