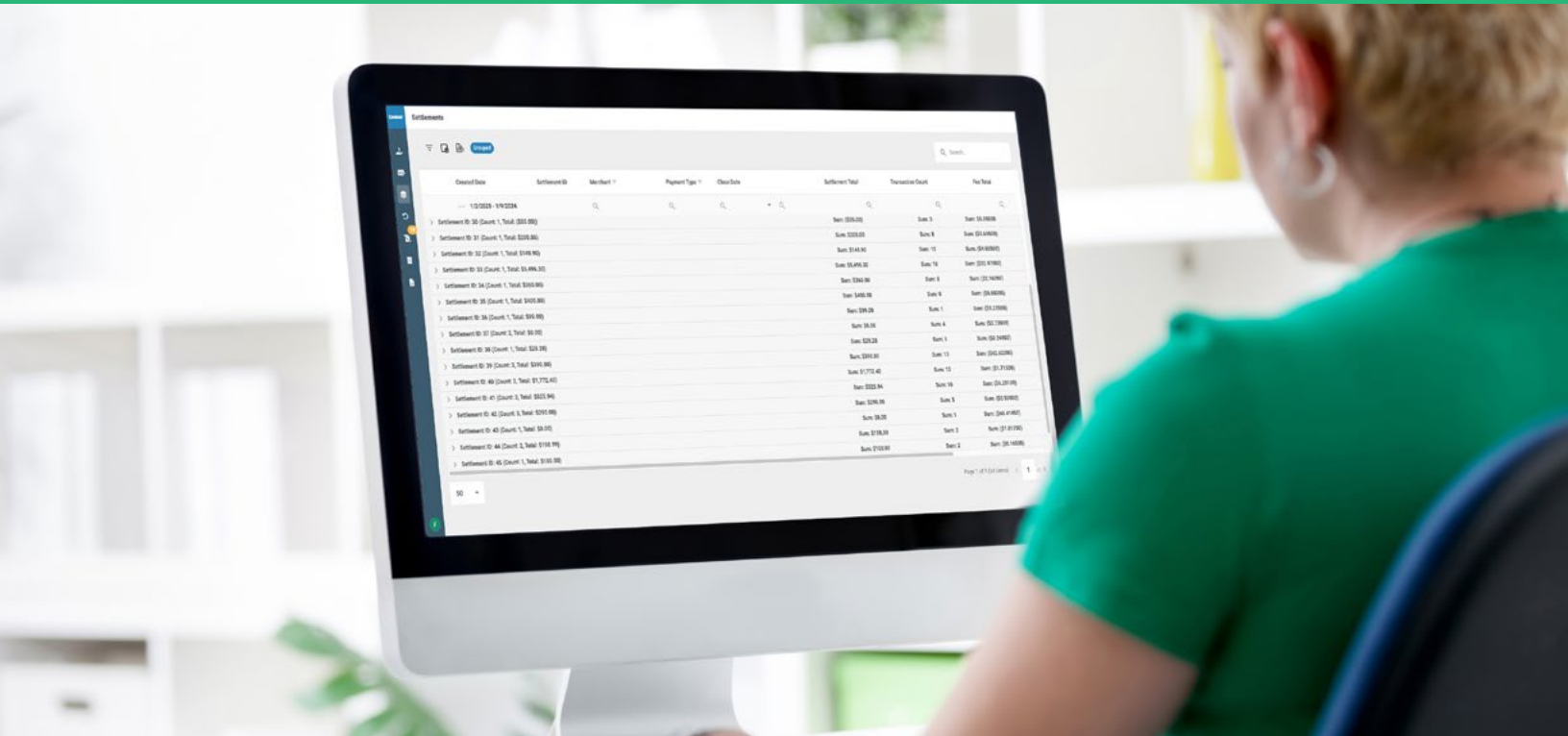


Cargas Pay Payment Processing



Easy and Transparent Payment Processing for Cargas Energy Customers

With Cargas Pay, Cargas Energy becomes your payments platform and Cargas becomes your payments facilitator. This means you don't need a separate payment gateway or processor—everything is managed directly within Cargas Energy, including all fees.



A Simplified Experience

Eliminate multiple payment vendors by centralizing all payments with one partner—Cargas.



Time Savings

Get a full view of all your payments data on one platform—no more jumping between windows.



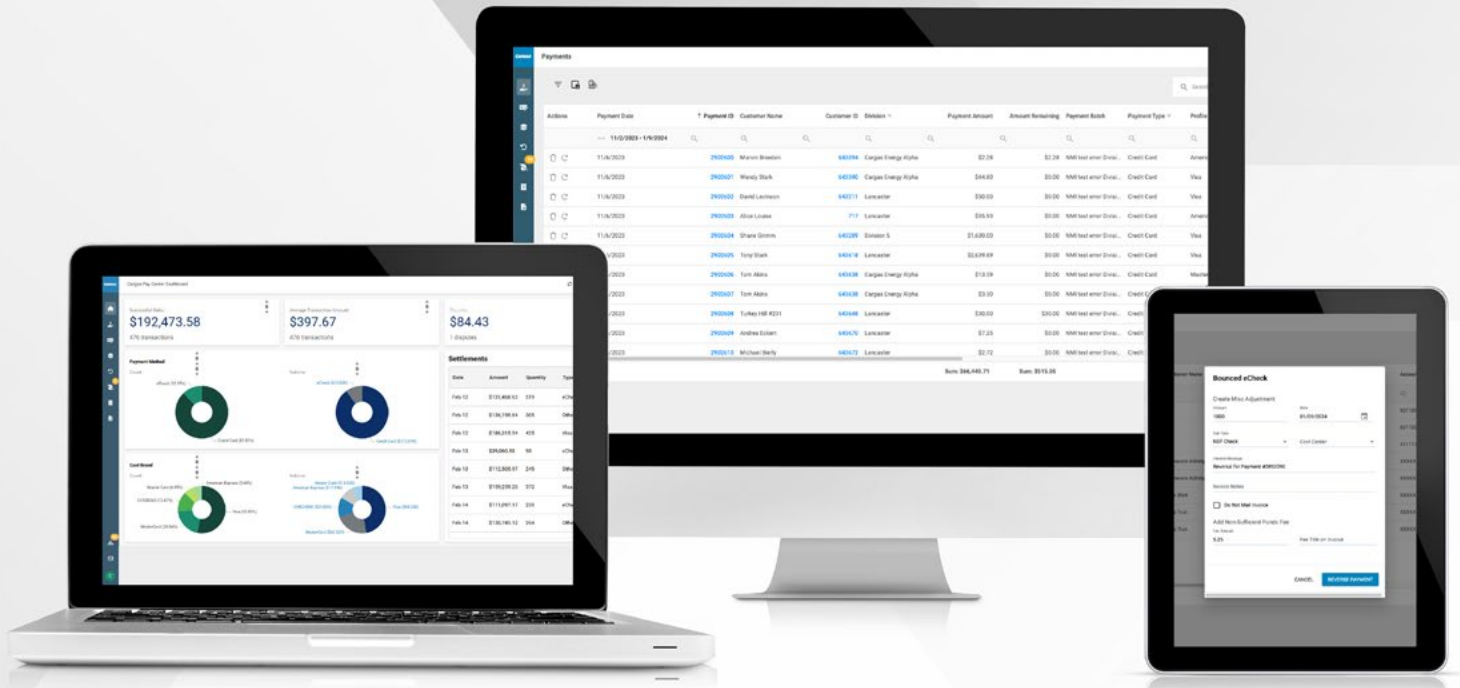
No Hidden Fees

Enjoy straightforward and more transparent pricing, with fees visible directly in the software.



Award-Winning Support

Whether you need assistance with Cargas Pay or Cargas Energy, our award-winning support team is here to help..



Why Cargas Pay?

Cargas Pay does not change the way you handle credit cards in Cargas Energy, but 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.

Flexible payment options. Process credit card transactions through Cargas Energy over the phone and accept payments in the field. Plus, integrate with Silverline's MyFuelPortal to support online bill payments.

View payments directly in Cargas Energy. Stop jumping in and out of different software programs. See all of your payments information right in your fuel delivery software so you can make quick decisions and keep your data together.

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 & simple pricing. The processing costs for Cargas Pay are managed by Cargas, allowing us to establish transparent and straightforward pricing for our customers.



Features

Payment options. Accept credit card payments over the phone, in the field, and online.

Payment types. Accept all major credit cards, ACH, and eCheck. Plus, give autopay options and accept online bill pay through Silverline's MyFuelPortal.

Gateway options. Use Cargas Pay with the Cargas Pay Gateway, as well as NMI or Authorize.net.

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).

Cargas Pay Center. Get a real-time view of credit card transactions through the Cargas Pay Center. View, manage, and reconcile payments, view preauthorizations and settlement data, and check transaction fees, all without leaving Cargas Energy.

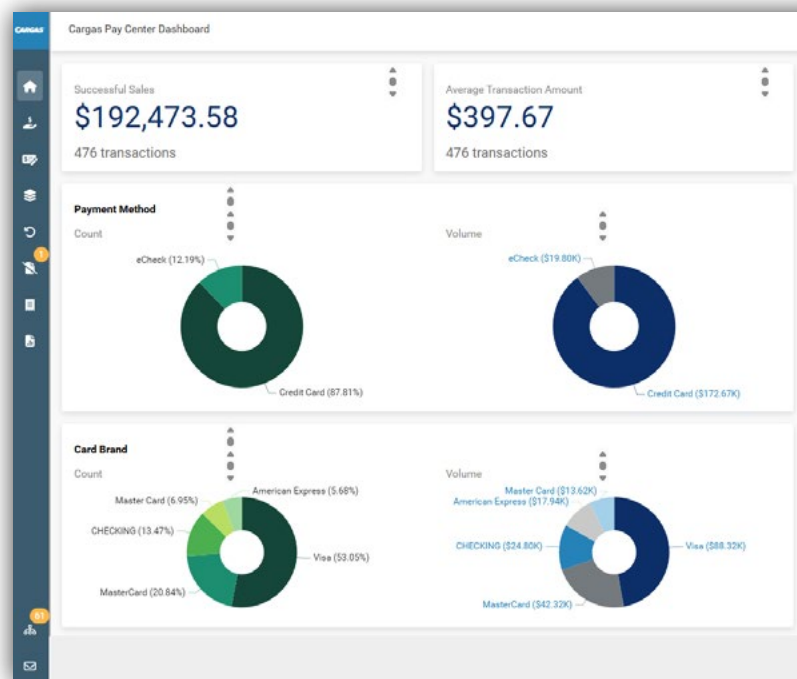
Security and compliance. Use tokens to represent customer credit cards as an added security layer, and enjoy PCI Level 1 compliance—the highest and most stringent level of the Payment Card Industry Data Security Standard.

Integrated reporting. Run reports on your payment data without having to leave Cargas Energy.

POS Integration. Cargas Pay integrates with Cargas Energy's Point of Sale application to offer seamless credit card swiping for storefronts.

Dashboards. See any payment status at a glance in the intelligent payment dashboard.

Surcharges. Cargas Pay automatically detects customer location to ensure compliance with state-by-state surcharge laws.



Pricing & Implementation

Cargas Pay's pricing model is based on a percentage of each transaction, plus an additional fee per transaction. For example: 2.50% + 15 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.

Additional Details

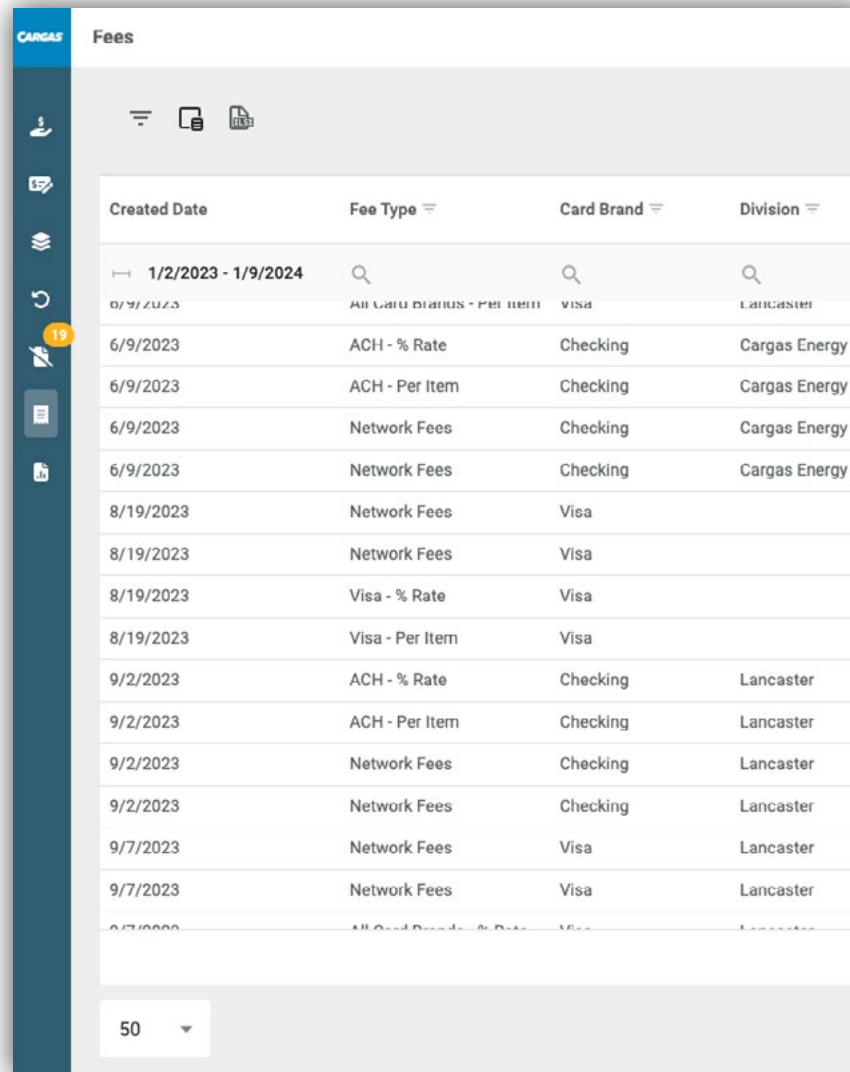
Cargas Pay is powered by Worldpay processing. Cargas has partnered with Worldpay to become a registered payment facilitator, allowing us to act as your single point of contact for payment processing.

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

Cargas Pay is limited to transactions processed through Cargas Energy's software.

Get Started Now

Cargas Pay is now available for Cargas Energy customers. With Cargas serving as your payment facilitator, creating a simple migration path for payments is easier than ever. Contact your account manager to get started with Cargas Pay.



Created Date	Fee Type	Card Brand	Division
1/2/2023 - 1/9/2024			
6/9/2023	All Card Brands - Per Item	Visa	Lancaster
6/9/2023	ACH - % Rate	Checking	Cargas Energy
6/9/2023	ACH - Per Item	Checking	Cargas Energy
6/9/2023	Network Fees	Checking	Cargas Energy
6/9/2023	Network Fees	Checking	Cargas Energy
8/19/2023	Network Fees	Visa	
8/19/2023	Network Fees	Visa	
8/19/2023	Visa - % Rate	Visa	
8/19/2023	Visa - Per Item	Visa	
9/2/2023	ACH - % Rate	Checking	Lancaster
9/2/2023	ACH - Per Item	Checking	Lancaster
9/2/2023	Network Fees	Checking	Lancaster
9/2/2023	Network Fees	Checking	Lancaster
9/7/2023	Network Fees	Visa	Lancaster
9/7/2023	Network Fees	Visa	Lancaster
9/7/2023	All Card Brands - % Rate	Visa	Lancaster