

REASONS FOR CHARGEBACK

Credit Card Sale Limitations

Marathon Petroleum Company LLC accepts credit card sales that are assigned within the policies and instructions in this Credit Card Handbook. If any of the following instructions or subsequent specific instructions issued by Marathon are violated, the respective transaction will be subject to chargeback.

1. Assigning cash, money orders or lottery tickets on any card type is strictly prohibited.
2. Purchases of any non-Marathon prepaid cards with Marathon proprietary cards are prohibited and subject to chargeback.
3. Surcharge or processing fee of any kind on any card type is prohibited.
4. Valid authorization is required on transactions.
5. Items sold through the convenience store on a Marathon card (including motor oil, antifreeze, etc.) are limited to \$75.00 per day per account. C-store items are not eligible for extended terms. Any transaction exceeding \$75.00 which proves to be uncollectible, for any reason, will be subject to chargeback.
6. Products and services on a Marathon card must be performed on or installed in the vehicle at the time of sale. Product quantity is limited to the individual vehicle capacity.
7. Any dealer found processing prepaid card transactions that are not in compliance with the Marathon Credit Card Handbook Section K will be subject to chargeback.
8. Marathon credit card charges for service work, repairs, towing, and accessories may not exceed \$1000 per day without prior approval from the Credit Card Center. Call 1-800-537-9580, Monday through Friday, 7:00 a.m. to 7:00 p.m. (EASTERN TIME) excluding holidays. **A CALL IS REQUIRED EVEN THOUGH A VALID AUTHORIZATION NUMBER HAS BEEN OBTAINED.** When a service/repair estimate exceeds \$1000, call for approval immediately to avoid non-office hours, weekends and holidays.

Marathon credit card charges for service work, repairs, towing and accessories must be supported by a detailed work order that contains the cardholder's printed name, address, phone number (work and home), license plate number, Marathon special 7-digit authorization number and signature. Failure to supply a properly completed work order when requested to support a credit card sale may result in a chargeback.

REASONS FOR CHARGEBACK (cont'd)

NOTE: The TOTAL AMOUNT of any transaction is subject to chargeback if the customer refuses to pay because of dissatisfaction with workmanship or materials.

9. **It is important that you verify within 14 days that payment is received for all electronic batches and manual assignments. Transactions on Marathon Fleet and non-proprietary cards older than 30 days and Marathon cards older than 90 days will not be processed.**
10. Accept only valid credit cards identified on the cover of this handbook or listed in the Acceptable Card Section.
11. Even though a valid authorization number is obtained, an invoice may still be subject to chargeback if the transaction is in violation of any procedure defined in this handbook.
12. Marathon agrees to accept from you or your dealers all authorized invoices issued on such Marathon Cards and third party credit cards, and to credit the relevant account or make payment by EFT to you or your dealers for the net amount thereof. Marathon reserves the right to chargeback the net amount for each unauthorized invoice/charge including those not received from your direct operations or the operations of your dealers, which is disputed by the cardholder and verified by Marathon as subject to Chargeback or which is otherwise subject to Chargeback under Marathon's rules, regulations, requirements and procedures ("a Chargeback"). You and your dealers must promptly pay to Marathon upon receipt of notice of a Chargeback the amount of the Chargeback. Marathon shall have the right but not the obligation to apply the proceeds of Marathon Cards and third party credit card invoices from you or your dealer, or any other credits which may be owed to you, toward the payment of any Chargebacks owed by you to Marathon.
13. Every invoice must identify the location's name and dealer number or it will be subject to chargeback.
14. Incorrect product codes.

NOTE: If any portion of the invoice is in violation of credit card policies and procedures, the TOTAL AMOUNT of the invoice will be subject to chargeback.

Manual Transaction - Imprinter

A manual transaction is subject to chargeback when . . .

REASONS FOR CHARGEBACK (cont'd)

1. The credit card is not used to prepare the sales invoice. DO NOT write in any card information.
2. An operable portion of the invoice is missing, illegible, altered, incorrect, inconsistent, or indicates any fraudulent activity. An operable portion includes account number, name, date, amount, or signature.
3. A Marathon Fleet and non-proprietary invoice is not received in the Credit Card Center within 30 days after the sale or a Marathon invoice is not received within 90 days after the sale.
4. Telephone authorization was not obtained when required. See section on Manual Sale Authorization.
5. The invoice is not signed.
6. The signature on the invoice does not match the signature on the back of the card. If there is any doubt about the validity of the signature, or the card is not signed, the cardholder should be asked to show a photo I.D.
7. Price of goods and services purchased in a single transaction may not be divided among two or more sales slips.

Merit Electronic Transaction

A MERIT transaction is subject to chargeback when . . .

1. A legible invoice copy in response to MERIT retrieval request is not received in the Credit Card Center within 14 days from the original request.
2. The invoice is not signed.
3. An invoice has an incorrect price on the invoice compared to the price posted on the sign or the pump.
4. The signature on the invoice does not match the signature on the back of the card. If there is any doubt about the validity of the signature, or the card is not signed, the cardholder should be asked to show a photo I.D.

No card sales shall be made unless the card is presented at time of sale.

REASONS FOR CHARGEBACK (cont'd)

Special Notice

1. **Original signed copies of merit invoices must be retained for a period of 6 months from the sale date. If the charge is found to be fraudulent, the retention date could be up to two years (see page E-7).** If a credit card customer asks to see a signed copy of the invoice, Marathon is obligated to provide it. Marathon will request the invoice via mail message sent through the MERIT terminal or through eMpoweredbyMarathon.com. **Either the original invoice or a legible copy of the invoice along with a copy of the Retrieval Request Form and supporting work order must be received by Marathon within 14 days to avoid chargeback.**

A card sale shall not be accepted when only a partial payment is made by use of a card, and the balance is made by another card.

2. Service work orders must be retained for a period of 1 year from the sale date to support automotive products and services purchased on a credit card.
3. Separate invoices are required for each vehicle when multiple sales are made at one time on the same credit card.
4. Under no circumstances are C-Store items or automotive products/services to be shown as fuel purchases on a customer's credit card receipt. These entries are considered fraudulent and do not represent a bona fide sale to a customer. Any such item disputed by a customer or which proves to be uncollectible, for any reason, will be subject to chargeback.
5. Marathon accepts credit card transactions free of dispute. Any transaction is subject to chargeback if the customer refuses to pay because of dissatisfaction with workmanship or materials.

Merit Electronic Transaction - Manual Entry through Terminal

A Manual Entry transaction is subject to chargeback when . . .

1. Manual entry is to be used **only** if a valid card has been swiped three times and is still unable to be read. The terminal then prompts you to allow the transaction to be entered manually. If disputed, these transactions are subject to chargeback.

REASONS FOR CHARGEBACK (cont'd)

2. **In order to prove the card was present, a manual imprint must be made of the card on a completely filled out Manual Invoice Form (Form 50656).** The imprinted copy must be attached to the original signed Merit Invoice and provided to Marathon along with the signed Merit Invoice if a Retrieval Request is received for that invoice. The customer should only be asked to sign the merit invoice.
3. REMINDER: Credit card transactions that are keyed manually are valid only on the following cards: Marathon, Marathon® Platinum MasterCard®, VISA, MasterCard, Discover Network, American Express, Diners Club, Marathon Fleet, Wright Express, MasterCard Fleet, VISA Fleet, Voyager and Super Fleet. **MANUALLY ENTERED TRANSACTIONS ON ANY OTHER CARD TYPE WILL BE CHARGED BACK.**
4. A MANUAL entry transaction is keyed with an invalid authorization number.

Phone authorization must be obtained at the time of the sale and recorded on sales slip.

5. Unpaid batches (manual or electronic) should never be re-keyed through manual entry in order to receive payment. If you have questions regarding unpaid batches, or assignments, contact 1-800-352-2422, x 1, Marathon Dealer Support.

CHARGEBACK DISPUTES

1. All chargeback disputes must be submitted to Marathon using the Dealer Chargeback Dispute (Form 83-001-100), which can be obtained by calling 1-800-352-2422, ext. 1. The completed form, along with a copy of the invoice and chargeback notice, can be mailed or faxed as follows:

MAIL: Marathon Petroleum Company LLC
ATTN: Chargeback Processing, Room 975-M
539 South Main Street
Findlay, Ohio 45840

FAX: Marathon Petroleum Company LLC
ATTN: Chargeback Processing
419-421-4615

2. To avoid processing delays, please complete one form per invoice.
3. Disputes must be received within 30 days of original chargeback date.

REASONS FOR CHARGEBACK (cont'd)

INVOICE RETRIEVALS

Following are guidelines to process an *Invoice Retrieval Request*.

1. You have 14 days to fax, email or mail a copy of the invoice into us. Service work, repairs, towing and accessories must be supported by a detailed work order that contains the cardholder's printed name, address, phone number, valid authorization number and signature. Failure to supply a properly completed work order when requested to support a credit card sale may result in a chargeback.
2. **FAX – 419-421-3816**
 - a. Make sure it is a dark, clear copy.
 - b. Include a cover sheet with dealer number, fax number, contact name and phone number. If it is not legible, Marathon will fax it back to you and let you know. If Marathon receives a fax that is illegible with no information on it, we won't know who it is from and it will be discarded.
 - c. **Print a confirmation page after you send the fax.** Keep it in case you get charged back for non-receipt so you can prove to us it was faxed.
3. **EMAIL – retrievals@marathonpetroleum.com**
4. **MAIL – Attn: Retrievals, P.O. Box 11, Findlay, OH 45839**
 - a. Make sure it is a dark, clear copy.
 - b. You can mail a copy or the original and Marathon will return the original to you by certified mail.
5. There is no need to fill out a "Dealer Chargeback Dispute" form. These are only used if you have been charged back and you want to dispute the reason why.

NOTE: The total amount of any transaction is subject to chargeback if the customer refuses to pay because of dissatisfaction with workmanship or material.

REASONS FOR CHARGEBACK (cont'd)

CREDIT CARD ACCOUNT NUMBER AND EXPIRATION DATE MASKING FEATURE

Each Marathon-certified POS system is required to mask all but the last 4 digits of the account number on the cardholder sales receipt and the entire expiration date. This masking applies to sales inside and at the pump. Under no circumstances should a dealer attempt to modify the software to show account number or expiration date. Masking is required by federal law and Payment Card Industry (PCI) security standards. Full compliance with all local, state and federal law is the sole responsibility of the site owner/operator.

FRAUD PREVENTION

1. The Dealer should be constantly on the alert for individuals using lost or stolen credit cards.
2. The Dealer should not process a credit card sale when he has knowledge, or reason to suspect, that the party is attempting to use a credit card that is wrongfully in his possession.
3. If the Dealer becomes suspicious of a prospective purchaser (example – excessive cigarette sales, multiple sales in one day or attempts to charge cash on the card), call the Marathon Petroleum Company Credit Card Center (1-800-537-9580 from 7:00 AM to 7:00 PM – ET – No Holidays) and ask for either the Fraud Department or the Collection Department. If after hours call 419-421-3104 and leave a detailed message.
4. Obtain cardholder signature on all invoices. Verify that the signature on the invoice matches the signature on the back of the card. If there is any doubt about the validity of the signature, or the card is not signed, the cardholder should be asked to show a photo ID.
5. **All fraud, including but not limited to the theft/skimming of cards, PIN numbers or customer identity at any Marathon® branded location is subject to chargeback. Please consider this as notification that third party card rules state that the card issuer can chargeback sales transactions for two years following violation of the rules, and that they may be able to chargeback transactions from non-Marathon locations if the Marathon® location is determined to be the site where cardholder information was stolen, copied or otherwise compromised. If Marathon is assessed a chargeback from the card issuer you will be responsible for a chargeback from Marathon in the same amount.**

REASONS FOR CHARGEBACK (cont'd)

- 6. Violations regarding protection of the magnetic stripe contained on the card or Personal Identification Numbers (PINs) are of particular concern. Neither magnetic stripe data nor PINs should be copied or retained subsequent to authorization of a transaction, and a transaction should not be processed if it is known to be fraudulent or not authorized by the cardholder. PINs should only be entered by the cardholder and never entered or asked for by you, your employees or your dealers. Transactions of this type will be charged back and all legal remedies will be pursued against the offending parties.**
- 7. Fraud at a Marathon® station damages the image of Marathon® and negatively impacts the acceptance of Marathon® products. Fraud at unacceptable levels at any branded location will result in the loss of the right to use the Marathon registered trademark at such locations.**
- 8. Your terminal will now have the option to prompt a customer for their billing zip code, in order to reduce your potential fraud exposure. For many sites this option will not be turned-on. In high fraud areas, this option may be enabled for your protection.**

IMPACT ON THE FRANCHISE RELATIONSHIP

1. Acceptance of Marathon Cards and third party credit cards pursuant to the rules and regulations set forth in this handbook is reasonable, important and of material significance to the franchise relationship established in the Product Supply Agreement, Service Station Lease or Seller Agreement with you.
2. Further, you hereby acknowledge and understand compliance with the requirements of this Credit Card Handbook is both reasonable and of material significance to the franchise relationship, and that failure to comply is an event relevant to the franchise relationship established between you and Marathon and is grounds for non-renewal or termination of such franchise relationship.