

MARATHON® PREPAID CARD

Procedures and Controls

Marathon Petroleum Company LLC accepts Marathon® Prepaid Card sales that are assigned within the policies and instructions in this Credit Card Handbook. If any of the following instructions or other specific instructions issued by MPC are violated, the respective transaction will be subject to full chargeback, which would include any applicable Bonus Bucks and Prepaid Dealer Incentive.

1. Original signed copies of prepaid 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, MPC is obligated to provide it. MPC will request the invoice via mail message sent through the MERIT terminal. Either the original invoice or a legible copy of the invoice along with a copy of the Retrieval Request Form and supporting documents (i.e., activations/replenishments) must be received by MPC within 14 days to avoid chargeback.

To reconcile Marathon® Prepaid activity, dealers are encouraged to keep associated credit sales receipts with prepaid card activation/replenishment receipts.

2. The card is not redeemable for cash, lottery, money orders or additional prepaid cards.
3. The prepaid card is intended for the purchase of products or services typically offered within Marathon Brand c-stores or service stations. The prepaid card shall not be used for Excluded Items. Excluded Items are products or services not typically offered for sale with Marathon branded outlets. Excluded Items include, but are not limited to vehicles, farm machinery, lawn furniture, storage barns, gazebos or consumer electronics and products or services offered for sale or sold in violation of applicable law.
4. The prepaid card program is intended to provide prepaid cards for activations and replenishment by consumers. Activation and delivery of a prepaid card to the purchaser must occur at the time of the purchase of the prepaid card. Note also page E-8 Section 7.
5. Excessive prepaid card activation or replenishment of the same prepaid card may imply fraudulent activity. Excessive prepaid card activation or replenishment could result in termination of prepaid card network rights.
6. Any Dealer found processing cash sale transactions on prepaid cards to take advantage of bonus buck or other consumer promotions, or dealer incentives will be subject to termination of prepaid network rights.

MARATHON® PREPAID CARD (cont'd)

7. The card cannot be used to pay balances on proprietary and third-party credit cards, charge cards, fleet cards or other payment devices endorsed or sponsored by Marathon Petroleum Company LLC, subsidiaries or affiliates.
8. Fleet cards cannot be used to purchase a prepaid card.
9. When purchasing a prepaid card with a premier card, the sale cannot be set up as an installment purchase.
10. Lost or stolen cards will not be replaced.
11. Dealer imposed surcharge or handling fee of any kind is prohibited.
12. Transactions that are prompted for Call for Authorization at the Point-of-Sale terminal and are not properly processed will be charged back to the respective dealer.
13. 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.

Settlement

Activations/Replenishments

1. When a new Marathon® Cash/Gift Card (“Activation”) is sold to a customer or value is added to the customer’s existing card (“Replenishment”), the Marathon dealer collects payment for the sale.
2. MPC totals Activation and Replenishment transactions daily between 1:00 a.m. Eastern Standard Time (EST) and 1:00 a.m. EST the next day.
3. MPC then collects the total Activation and Replenishment dollars by reducing Dealer Payment Assignments. The deduction will show as an adjustment.

Sales

1. When a Marathon® Cash/Gift card is used to purchase fuel, merchandise or other services, a sale transaction is generated (similar to a credit card transaction).
2. The transaction is included in the batch total.
3. MPC then includes payment for this sale transaction and all other batch transactions in the next dealer payment assignment, less applicable transaction fees.

MARATHON® PREPAID CARD (cont'd)

Fraud

1. Any dealer activating, replenishing or accepting a Marathon® Prepaid Card for payment in any fraudulent, counterfeiting or compromising manner will have the ultimate responsibility for satisfying any and all customer complaints. MPC will also chargeback any applicable Bonus Bucks and Prepaid Dealer Incentives.
2. 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.
3. Violations regarding protection of the magnetic stripe data contained on the card are of particular concern. Magnetic stripe data should not 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. Transactions of this type will be charged back and all legal remedies will be pursued against the offending parties.
4. 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.
5. Be on alert for individuals activating and replenishing multiple prepaid cards for large denominations.
6. When activating or replenishing a Marathon® Cash/Gift card, do not accept any credit card if you have knowledge, or reason to suspect, that the credit card is stolen or counterfeit.
7. No manual transaction(s) if the card is not present for activation or replenishment of prepaid card(s).
8. If you are suspicious of a prospective Marathon® Cash/Gift card user, call 800-537-9580 (available business days) and ask for the Fraud Department. If after normal business hours, please leave a detailed message and your call will be returned on the next business day.

MARATHON® PREPAID CARD (cont'd)

Prepaid Card Best Practices

1. When reviewing prepaid activations and replenishments, question the following:
 - Was the same card activated or replenished multiple times?
 - Are large prepaid card denominations being activated?
 - What payment method was used to purchase card?
 - Use Caution with Cash– customers do not normally have large amount of cash available.
 - Debit Card – Excessive use of ATM at store to obtain cash.
 - Credit Card – Ask for ID if credit card invoice signature does not match back of card.
 - Do not allow purchase of a prepaid card with any type of prepaid card.
 - Is there sufficient revenue (credit cards, cash, or debit cards) to cover the daily amount of prepaid activations and replenishments?
 - Are prepaid cards being activated/replenished and then used immediately for purchase?
 - Any discrepancy in amounts deducted from Payment Notifications or Credit Card Summary reports (available on eMpowered Marketing) compared to terminal shift reports. Balancing should be done on a daily basis.

MARATHON® PREPAID CARD (cont'd)

HELP Numbers

Call Prepaid POS Support – 866-349-6592 for assistance with:

- Cashier needs POS specific instructions on how to complete a prepaid card transaction.

Call Prepaid Cardholder Support – 866-752-5378 for assistance with:

- Customer would like the balance of two cards combined into one card.
- Customer questions the remaining balance on their card.
- Cashier activates card for the incorrect amount.
- Customer is having difficulty using their prepaid card. The card may be damaged or locked out by multiple swipes of the card at the POS terminal.

Call ADS Network Support – 800-378-1204 for assistance with:

- Cashier needs general support for POS related issues such as terminal communication problems.

Call Marathon's Office Supply – 800-662-2534 for assistance with:

- Location is running low on prepaid card inventory.

Call Marathon's Dealer Services – 800-352-2422, ext. 1, for assistance with:

- Customer would like to activate more than 100 cards.