

RETAILER Q's & A's

Q: Are there any costs to the Retailer for POS-activated cards?

Beginning June 9, 2008 with the launch of ExxonMobil Racing Gift Cards there will no longer be a 2% upfront cost to retailers. With the launch of these new ExxonMobil Gift Cards retailers will pay 100% of each card's face value upon POS-activation. Any existing ExxonMobil Cash Cards which you already have in inventory will be activated at 98% the face value of the card if the 2% prepayment was paid.

In late August, or early September, ExxonMobil will be launching a new look Gift Card for which there will also be no upfront fees. Retailers may continue to sell the existing inventory they have of ExxonMobil Cash Cards but only the new Gift Cards will be supplied when placing new orders.

Q: Why is the reference to the card changed from Cash Card to Gift Card?

As customers think of these cards as gift cards, ExxonMobil thought it would be appropriate to change the name to Gift Card.

Q: How do I order POS-activated gift cards for my store?

Retailers can order in three ways:

1. On-line at www.drivercash.com
2. Through RPM
3. Via fax at 1-847-553-9222

Q: Is there a minimum order for POS-activated cards?

SVM has prepared a standard order of 30 - \$25 cards, 15 - \$50 cards and 5 - \$100 cards. You may order in multiples of these individual bundles, with a minimum of 25 cards. Be sure to have your store's 7-digit reimbursement/settlement number ready.

Q: How do I pay for POS-activated cards?

As of June 9, 2008 POS-activated cards are part of your normal card settlement process. The 100% face value of the card will appear as a debit on your Card Settlement Summary (CSS or CCM) in the chargeback section. Each card activated will appear as a separate line item.

Q: Can I order batch-activated cards for a business-to-business customer?

Should you require a quantity of cards for a B2B customer, you may contact SVM directly. Pre-activated B2B Cards will be shipped to you - or directly to your customer(s) - in bulk, foregoing the need for individual POS-activation. Payment will be arranged by SVM's sales staff, at 1-866-462-8646, according to SVM's regular payment terms.

Q: How do consumers or businesses order cards directly?

Orders can be placed in a variety of ways.

- / Order on-line at www.drivercash.com. Business orders are generally considered orders of 10 cards or greater, with total value of \$250 or greater. They are batch/phone activated and payment for the cards is obtained by SVM at time of order.
- / Directly with SVM at 1-866-462-8646. For business-to-business customers, an account representative will be assigned. For consumer orders, address information will be stored for convenient re-orders
- / Fax an order to 1-847-533-9222 (credit card and ACH debit).

Q: How long does it take to process and ship my order?

All orders received will be shipped no later than the next business day. Orders will be shipped Airborne ground (3 - 5 days). During the peak holiday periods some delays may be expected. SVM will inform Retailers as to potential delays. Expedited shipping options may be chosen for an additional charge.

Q: What denominations are available?

Retailer POS-activated cards are available in \$25, \$50 & \$100 denominations. Other denominations are available for business to business (B2B) sales. Please contact SVM for all other denominations at 1-866-462-8646.

Q. Do cards have expiry dates or dormancy fees?

No.

Q. Are there any instances where we provide cash back on an ExxonMobil Cash or Gift Card?

Yes, in certain states depending on the value left on the card retailers are required to give cash back if requested by the cardholder. Retailers should give cash back when requested only if:

CA. – Card balance are less than \$10

MA. – 90% of the face value of card is used

MT. – The original card value was more than \$5 and balance is less than \$5

RI. – The card balance is less than \$1

VT. - The card balance is less than \$1

WA. – A purchase is made and the card balance is less than \$5

Q: Why are the POS-activated cards separate from the card carriers?

Retailers should display only the card carrier and keep the plastic behind the counter or in the cash register to prevent theft. When a customer brings the carrier to the cashier, the cashier can simply take a card from inventory, activate, and place in the card carrier pocket for the customer.

Q: Do I have to change my software or my terminal in order to POS-activate the new cards?

No, there are no software or hardware changes needed at the site.

Q: How do I process the card when a customer uses it to make a purchase?

You process the Gift or Cash Card on your point of sale equipment just like you would a credit card. Be sure to hit the "Credit" key and not the "Debit" key on your POS equipment. Then simply follow the system prompts. For more information refer to your ExxonMobil Cash or Gift Card Reference Guide.

Q: If the Electronic POS system is down, can I process the card on a paper ticket?

No. There are no paper tickets with Gift or Cash Cards! All transactions must be processed electronically. In the event that your system is down, you must accept an alternate form of payment from the customer.

Q: How do I sell and activate ExxonMobil Gift Cards at my store?

*Selling and activating the Gift Card is a **TWO** step process. First the cashier takes a customer payment (cash, ExxonMobil card, third party credit card, or ATM card) and completes a sale for an ExxonMobil Gift Card. Then the cashier must activate the ExxonMobil Gift Card through the POS terminal as follows: (This example assumes a \$50.00 Cash Card sale and activation.)*

G- Site	Passport	Wayne Plus 3
Press 31 and the # Key Swipe ExxonMobil Gift Card Enter an amount: 39999 Press the # Key Terminal Displays: In Progress ACT BAL \$50.00	Press the More Key Press Network Functions Press Credit Card Verify Swipe ExxonMobil Gift Card Enter Card Auth. Amount: 39999 Press Enter Terminal Displays: ACT BAL \$50.00	Enter an Amount: 39999 Press Credit Swipe ExxonMobil Gift Card Terminal Displays: ACT BAL \$50.00
Nucleus	VeriFone Ruby	VeriFone Omni 3300
Enter an Amount: 39999 Press Credit Swipe ExxonMobil Gift Card Terminal Displays: ACT BAL \$50.00	Press the Network Function Key Terminal Displays; 1. Special Function 99 Press Right Arrow Key 1 time Terminal Displays: 2. Pre-Authorization Press Enter Swipe ExxonMobil Gift Card Terminal Displays: Estimated total \$ of Sale Enter 39999 Enter Terminal Displays: Please Wait Approval Number Press Enter to Continue Press Enter Terminal Displays: ACT BAL \$50.00	Press the Down Arrow Press F2 for Verify Swipe ExxonMobil Gift Card Enter Verify Amount: 39999 Enter Terminal Displays: Verify Request Dialing....Connecting.... Sending....Receiving.... ACT BAL \$50.00

Once the Cashier has received the 'ACT BAL' message from the terminal they should place the card in the carrier and hand the package to the customer.

Q: Are there any limitations on what a customer can purchase with a Gift or Cash Card?

Customers can use Gift or Cash Cards to purchase gasoline, convenience products, fast food, automotive services, etc. Currently, there are only three things a customer cannot purchase with a Gift or Cash Card (except in Ohio). Gift or Cash Cards cannot be used to purchase money orders, lottery tickets or other ExxonMobil Cash or Gift Cards. In Ohio, Gift or Cash Cards cannot be used to purchase money orders, lottery tickets, ExxonMobil Gift or Cash Cards, and beer and wine.

Q: How can I determine the remaining balance on a Gift or Cash Card?

There are several ways to determine remaining card balance.

1. Check customer receipt for balance information
2. Balance inquiry is available online at www.drivercash.com
3. Have the customer call the toll free number 1-800-919-8646 on the back of the card. The system will provide remaining balance in dollars and cents.

It is no longer possible to check the remaining balance through the POS Terminal.

Q: What should I do if the card's magnetic stripe is defective or becomes damaged and cannot be read?

If this should happen, simply Manually Key the card (see ExxonMobil Card Guide 3.9).

Q: Can ExxonMobil Gift or Cash Cards be used at locations other than Exxon or Mobil stations?

No. Gift Cards can only be redeemed at Exxon or Mobil stations.

Q: Can a customer use the Gift or Cash Card at an ATM machine?

No the card is not accepted at ATM terminals.

Q: Can a Gift or Cash Card be replaced if it is lost or stolen?

In some cases yes, the customer should call 1-800-919-8646. This process is handled by SVM.

Q: Are ExxonMobil Gift or Cash Cards reloadable?

No. You cannot reload a Gift or Cash Card. Once the value on a Gift Card is depleted it is finished.

Q: If the customer doesn't have enough left on their card to complete the transaction, what can I do?

You may deplete the card's balance and process the remainder with cash, a credit card or debit card. For complete details please refer to your ExxonMobil Gift & Cash Card Reference Guide under "Split Tender Transactions".

Q: Can the Gift or Cash Cards we sell at retail stores be used if they have not been activated?

No. These Gift or Cash Cards only have value if they have been activated.

Q: Can a customer buy a Gift Card with a credit card?

Yes. A customer may purchase a Gift Card using cash, credit or debit card. They cannot use a Gift Card to buy another Gift Card. As a reminder, there are certain fleet cards with restrictions on the purchase of prepaid cards as described in the ExxonMobil Card Guide, e.g. ExxonMobil Fleet Card, Wright Express, and Voyager.

Q: What should I do if a customer comes into my store with an ExxonMobil Gift or Cash Card and asks me to activate it for them?

It is important that you do not activate any ExxonMobil Gift or Cash Card unless you are selling it because your store will be charged for any cards that you activate. If the customer purchased a card and believes that it wasn't properly activated, inform the customer to call the toll free customer service number at 1-800-919-8646.

Q: Is it possible to cancel a purchase made with a Gift or Cash Card?

There are no cancellations on a finalized transaction. If you want to cancel a purchase made with the Gift or Cash Card before the transaction is finalized, you must cancel the whole transaction.

Q: Is it possible to perform refunds for purchases made with the Gift or Cash Card?

No, it is not possible to apply funds back onto an ExxonMobil Gift or Cash Card. In cases where you need to reimburse funds for customer satisfaction, the transaction should be treated as a cash transaction for refund purposes.

Q: What happens if a customer pre-pays for their gasoline with a Gift or Cash Card and then pumps less than the pre-paid amount?

This transaction is handled just like it would be if a credit card had been used: Press Pump Select, Press Fuel, Press Credit. The system will automatically know the correct amount to apply for the final sale value (the value pumped).

Q: Once a card is depleted should I keep it or return it to the customer?

Once the Gift or Cash Card is depleted, it has no remaining value and cannot be used to purchase anything. Let the customer decide if they wish to keep the card.

Q: How are we able to determine the number of ExxonMobil Gift Cards we have sold and activated at our store?

You can pull / print the Cash Card Activation Report by using Special Function 99 - Option 28 and entering the activation date (mm/dd/yy) you want to view. This report can be printed when convenient and as many times as necessary. Daily activation reports (midnight to midnight) will be available for 14 days. The report looks as follows:

CASH CARD ACTIVATION REPORT

1106764	ACTIVATIONS REPORT	20040106
TIME	ACCT	TID ACT AMT
0913	1234567891234567891234	ZZZ0 25.00
1015	1234567891234567891235	ZZZ0 50.00
0120	1234567891234567891236	ZZZ0 100.00

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NO CASH CARD ACTIVATION REPORT

NO ACTIVATIONS REPORT

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Your Card Settlement Summary (CSS or CCM) will also reflect the Gift Cards you have activated for that day's settlement. A sample of a \$25 activation on a CSS or CCM is as follows:

CARD SETTLEMENT SUMMARY TOTAL \$19,358.62

POS \$19,673.33	PAPER TICKETS \$98.00
INVOICE 12345	CR DATE 10/07/03
S000028 2,785.02	S000030 12,852.30
S000029 3,461.40	S000031 549.23
6440266 61.93	6240267 36.07
TID9999 25.38	

CHARGEBACKS

TAX111 9.59 ACT234 24.50

PTA213 25.00
PTA213 25.00

POS Sales	19,673.33
Paper Sales	98.00
Less Processing Fees	443.12-
Chargeback	34.09-
Hold	0.00
Adjustments	0.00
Reverse Chargeback	0.00
Paper Supply Credit	50.00
Net Payment	19,344.12

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