



Merchant Guidelines

V 2.0.MG

3/23/2022

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Introduction

The Clark Payment Methods Manual contains the policies and procedures governing credit and debit card purchases made by retail and commercial customers presenting credit or debit cards at all locations. All credit and debit card charges are to be made on Clark Brands certified electronic Point of Sale (POS) Equipment. Keep all credit and debit card sales receipts for one year. If a customer disputes a sale made at your location, you will need these copies. If you are unable to provide them upon request, the sale is subject to chargeback.

The contents of this manual are subject to change by Clark Brands.

Valid Card Types

*The cards that are accepted by Clark Brands are subject to change.
All cards expire on the last day of the month shown on the card.*



ELECTRONIC FOOD BENEFIT CARDS (EBT)

EBT cards can also be accepted on certain POS and with additional setup. The following POS can accept EBT:

Verifone Commander	Verifone Ruby Ci
Radiant	FD150

For locations with a POS that cannot accept EBT, the standalone FD150 can be rented to process EBT cards only at a monthly fee.

For more information regarding EBT or to setup EBT at your location please visit www.clarkbrands.com/ebt

FUELMAN

Fuelman fleet cards can be processed through the POS on the Clark network. However, the card is settled directly by Fuelman, it is not settled by Clark. A Fuelman account needs to be set up directly with Fuelman. They can be reached at 1-877-826-9282 or visit their site www.fuelman.com/fuelman-merchant-program. Once the account is set up and the ID is received please notify Client Services to have it added to the location's profile.

POS

For up-to-date POS information, software versions and acceptance visit www.clarkbrands.com/setup. The following POS terminals are approved to process on the Clark Network:

ACCEPTED POS DEVICES FOR NEW LOCATIONS
Comdata Smart Solutions
Gilbarco Passport
NCR Radiant
Syn-Tech Fuelmaster
Verifone Commander
Verifone Ruby Ci
Wayne Nucleus
Standalone Terminal

NETWORK

First Data Buypass

PIN PAD ENCRYPTION

Wells TDES Key 351

HELPDESK INFO

HELPDESK PHONE NUMBERS	
Clark Brands Client Services Mon. – Fri. 8am – 5pm Central	877.462.5275 ext. 9
Comdata 24/7	800.833.8680
PDI Managed Firewall Technical Support 24/7	800.393.3246 ext. 1
PCI DSS Help Desk Mon. – Fri. 7am – 7pm Central	877.393.8921
First Data Buypass Helpdesk 24/7	800.347.8224
Gilbarco 24/7	800.743.7501
Verifone 24/7	888.837.4366
Wayne Nucleus 24/7	800.289.2963

NOT ABLE TO PROCESS

If your location is not able to process, complete the following steps:

- Processing Internet
 - Checking your internet connection

- If there is no internet connection, call your internet service provider
 - If there is a connection, reboot your internet router and the firewall
 - If your credit cards still do not work, contact Client Services or PDI Managed Firewall Technical Support
- Processing Dial
 - Check your phone line
 - If there is no dial tone, call your phone provider
 - If there is a dial tone and you still cannot process call:
 - Client Services
 - Your POS Helpdesk
 - If processing on a standalone terminal call the First Data Bypass Helpdesk

VIRTUAL TERMINAL

Clark's Office Store Program allows for the processing and acceptance of credit cards in an office environment or at a bulk plant. All you need is a computer with an internet connection. For more information visit bit.ly/clarkcrownVT.

STANDALONE POS

Standalone POS terminals are available for rent through Clark Brands. Rental includes free hardware repair and replacement including shipping should the need arise. It also includes free software upgrades and help desk support services. Amounts do not include applicable sales tax. Rates are subject to change.

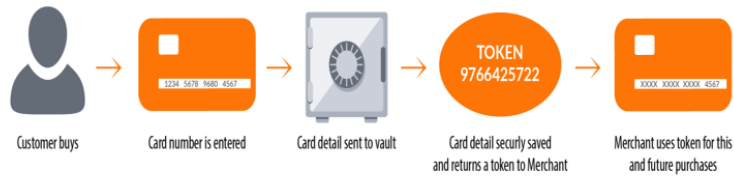


TRANSARMOR DATA PROTECTION

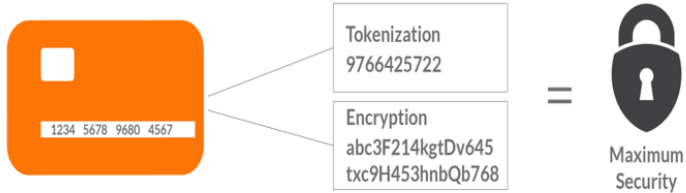
All standalone terminals are EMV chip capable for secure processing over the internet. To eliminate the need for the terminal to be placed behind a firewall, TransArmor Data Protection is added to our standalone terminals.

Tokenization and Encryption

This added security encrypts and tokenizes transaction information. TransArmor safely stores token, and not cardholder data. A merchant can confirm their terminal has TransArmor. When a transaction is being processed, an image of a lock will appear on the terminal while the transaction is being sent to the acquirer.



A token replaces cardholder data with a sequence of randomly-generated numbers and can be safely stored in a client's back office process



Encryption is the process of encoding or scrambling sensitive data elements into an unrecognizable and unreadable digital format.

TransArmor and PCI Compliance

By adding TransArmor to the standalone terminal, the need for a security scan to achieve PCI compliance has been eliminated. The PCI council still requires a questionnaire to be completed, however with the added benefits of TransArmor the questionnaire length has been significantly decreased. For more information regarding PCI-DSS visit bit.ly/clarkpciapply.

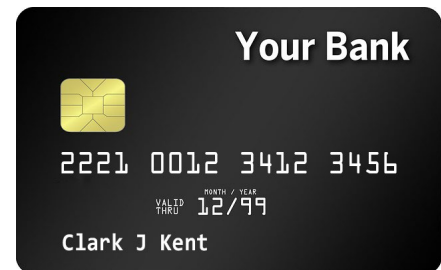
CREDIT CARD PROCESSING HOW IT WORKS

6 SIMPLE STEPS



THE BASICS OF A CREDIT CARD NUMBER

1. Bank Identification Numbers (BIN) - the first 6 digits - identifies the issuing institution for each customer account and enables transactions to be routed properly.
2. Account range - the next 1-5 digits - is how accounts are managed and segmented. Issuers use the account range to support ongoing innovation and safety and security.
3. Customer identification number makes up the remaining digits and is defined and managed by the issuer.



MASTERCARD 2-SERIES BINs

Mastercard received an additional range of 2-series numbers (range 222100-272099) to add to the 5-series (range 510000-559999). Mastercard credit/debit cards are commonly known to begin with the number 5, with this change, that took effect in 2017, issuers are issuing Mastercard credit/debit cards that begin with the number 2.

All merchant POS terminals that accept Mastercard card numbers must be 2-series ready. Please contact your local POS systems technician or your POS systems help desk to make sure you can accept the new bin. Legacy POS systems, such as Ruby and Sapphire will require a technician visit.

Mastercard has begun conducting field tests and any merchants that cannot properly support and accept a 2-series card will be fined, until they are compliant. The fine will be based on the location's transaction volume and can range anywhere from \$100 - \$2,500 but can escalate up to \$20,000 per occurrence if the issue is not resolved. A transaction processed through use of one of the offered 2 series BIN card/account options will be accepted for the purpose of validating resolution of the acceptance issue. Clark Client Services can assist with the processing of this transaction.

Fleet Cards

The Clark Fleet Services Card, Voyager and Wright Express Fleet Fueling Cards may have purchase restrictions embossed on the card. The card will be either Fuel Only or Restricted. In either situation, when a manual imprint is necessary for Fleet Cards, the gallons purchased, price per gallon, vehicle ID and odometer reading will be required.

TAX EXEMPT

Some fleet customers may be exempt from sales tax. In these cases, a monthly tax-exempt report detailing these transactions will be sent. The total for each tax-exempt card type will be reported on a monthly basis and will be deducted as an adjustment. A separate report will be sent for Voyager and WEX, where applicable.

For questions on sales tax or fuel excise taxes, or reimbursement for these adjustments, marketers should consult their tax advisor. *

To be setup as a Voyager tax exempt merchant please send a request to clientservices@clarkbrands.com. No setup required for WEX tax exempt customers.

** With respect to Payment Transactions where the fleet cardholder (the "Cardholder") holds itself out as a tax-exempt person or entity (collectively, a "Tax-Exempt Transaction"), Clark presently provides or causes to be provided to the Company the following information: Merchant number, DBA Name, Currency Code, Purchase Date, Product Code, Fuel Qty, Tax Rate, Tax Amount, Tax ID Number, Tax Description, Customer Number and Customer Name (although Clark reserves the right to change the categories and types of information so provided). The Company acknowledges that such information is acceptable and sufficient for the Company's tax reporting and filing purposes.*

The Company acknowledges and confirms that (a) Clark does not provide any assurance or guaranty that the Card Holder or Tax Exempt Transaction is, in fact, tax exempt, (b) Clark does not retain any Card Holder information and cannot provide the Company with any such information, (c) Clark makes no representations or warranties as to the accuracy of the tax rates or fuel quantities included in the information Clark provides it being understood that such information is provided by the Card Holder at the time of purchase and (d) the Company may, at any time, request in writing that Clark (and Clark may, at any time, notify the Company in writing that Clark will) discontinue providing information to the Company.

Credit Card Rules

A card must be presented to complete a transaction, either through card swipe on a credit card reader or a manual imprint.

Merchants may require minimum purchase amounts on credit card transactions. The minimum purchase amount must not exceed \$10 (or other amounts as set by law), does not apply to transactions made with debit cards and cannot differentiate on the basis of the issuer or payment card network.

For card brand rules and guidelines, please visit the links below:

<https://vi.sa/37VUVWb>

<https://bit.ly/MerchMCRules>

<https://amex.co/36kUSCQ>

Products Authorized to be Purchased with a Credit Card

All items sold at Clark stores except for Money Orders and Lottery Tickets may be charged on a credit or debit card.

Chargebacks


A chargeback is the reversal of a previous sales transaction by the card issuer due to the transaction being non-compliant with the association rules and regulations or because it was disputed by a Cardholder. When this occurs, the amount is passed on to the merchant/dealer and deducted from their credit card settlement. Clark will notify the marketer of a chargeback by sending a "Chargeback Report" with details of the transaction.

CHARGEBACK- PAY AT THE PUMP

Merchant regulations provide no remedy for pay at the pump transactions that are deemed to be fraudulent. Clark reserves the right to chargeback transactions that are not in compliance with the Payment Methods Guidelines and the rules and regulations of Visa, MasterCard, Discover, American Express, all Debit Networks and all Fleet Card issuers.

SAMPLE CHARGEBACK REPORT

When a chargeback report is received please follow the directions that are provided to attempt to reverse the chargeback with the card issuer.

	
February 14, 2022	
CHARGEBACK	
Please call (800) 430 - 0263 if you have any questions regarding this item.	
Your account will be debited for the following chargeback:	
Marketer:	ABC Petroleum
Location Number:	8712
Credit Card Number:	478200XXXXXXXX2424
Card Type:	Concord VM
Transaction Date:	2/4/2022
Transaction Amount:	\$12.18
Batch Number:	04
Sequence Number:	107
Reason Code:	4870 - Chip Liability Shift
Entry Method:	Card Present
Location:	Pay at the Pump
Condition:	NORMAL
Merchant Number:	335180950883
Case Number:	
Approval Code:	095801
TransID	
This dispute is a result of the EMV Chip Liability	
By Mail:	By Fax: 402-933-1525
Merchant Services	
P.O. Box 6013	
Hagerstown, MD 21741-6013	

REQUEST FOR COPY PROCEDURES

Because of occasional billing questions, there may be instances when a copy of a sales draft (Ticket) is required by the cardholder's issuing institution. These requests are formally known as a Request for Copy (RFCO), and informally known as retrieval requests. Below are the steps to follow when a Merchant receives a Request for Copy. Failure to respond to a Request for Copy will result in a chargeback.

1. Clark receives Requests for Copies (RFCO) daily from card companies and will send via email Request for Copy reports to the Licensee (see Sample Request for Copy Report).
2. The Merchant should find the store copy of the ticket that has been requested and send or fax it to the credit card company requesting the ticket.
3. Please make sure that your ticket copy is legible before sending via fax or mail. **IMPORTANT!** Please respond to all retrieval requests by the reply date. Responding by this date does not ensure that transactions will not be charged back.

SAMPLE REQUEST FOR COPY REPORT



March 01, 2022
INQUIRY REPORT

Reply Date: 3/7/2022

We request your immediate attention to the item below:

Marketer:	ABC Petroleum
Location Number:	8712
Credit Card Number:	379364XXXXX2148
Card Type:	AMEX
Transaction Date:	2/1/2022
Transaction Amount:	\$28.83
Batch Number:	02
Sequence Number:	553
Merchant Number:	3121561922
Case Number:	
Reason Code:	Fraud (193)
Entry Method:	Card Present
Location:	Indoor

This item is currently under dispute. Please verify the transaction information listed above and provide a Legible Sales Draft by the Reply Date to:

By Fax, if Fraud reason code:
623-444-3003
By Fax, if NOT Fraud reason code:
623-444-3000

Security and Fraud

Merchants processing on the Clark network benefit from tools that can help reduce and identify fraud events.

SHUT OFF/COMPLETION LIMITS

The following Shut Off/Completion limits need to be programmed into the POS so that no purchase at the pump exceeds these limits:

Card	Non-EMV	EMV
Visa	\$125	\$125
Mastercard	\$125	\$125
AMEX	\$100	\$100
Discover	\$100	\$100
Pin Debit	\$50	\$50
Voyager/WEX	\$150	\$150
Visa Fleet	\$150	\$350
Mastercard Fleet	\$350	\$350

For transaction amounts that exceed the amounts listed, issuers may chargeback the difference between the transaction amount and the limit for select chargeback reason codes.

PRE-AUTHORIZATION/BANK HOLDS

When a customer uses their card at the pump an amount on their account is held to ensure the customer has funds available for the purchase. The amount held can be anywhere from \$1-\$150 depending on the card type. The funds are released once the transaction is settled. Hold time can range from a few minutes to 24 hours for most cards, but can take up to 7 days. For customer's with pre-loaded cards these holds can last up to 30 days. For a customer to avoid any potential holds it is best to pay inside. For the customer's bank hold policy, they can contact their bank using the number on the back of their card.

Card Type	Pre-Auth
Visa	\$1
MasterCard	\$1
American Express	\$100
Discover	\$100
Debit	\$50

Card Type	Pre-Auth
Wright Express	\$1
Voyager	\$1
Visa Fleet	\$1
MasterCard Fleet	\$1

HOST VELOCITY

Clark can limit the number of times a credit card is swiped at a location's dispensers per day. This control makes it more difficult for a stolen credit card to be used numerous times at the dispenser, potentially preventing pay-at-the-pump chargebacks. The velocity setting can be changed at any time at the merchant's discretion.

ADDRESS/ZIP CODE VERIFICATION (AVS)

AVS is a system that helps reduce pay-at-the-pump fraud by verifying the personal address and billing information provided by a customer at the dispenser against the information the credit card company has on file. Clark may choose to place a location on AVS.

VISA TRANSACTION ADVISOR (VTA)

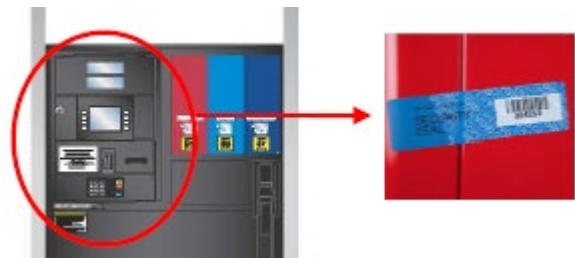
VTA analyzes all non-chip Visa transactions at the dispensers and sends customers with potential fraudulent transactions inside the store. Based on documented behavior, criminals are less likely to use fraudulent cards inside the store. VTA is also set up to review non-chip indoor Visa transactions.

VTA occurs behind-the-scenes and will not affect the speed and acceptance of non-fraudulent transactions. Please be aware that VTA is not a substitute for accepting EMV cards.



SECURITY LABELS

Over the past few years, there has been a dramatic increase in gas station credit card skimming. Criminals have been opening and inserting skimming devices in unattended PIN-entry devices at gas stations nationwide. The criminals can then download personal information from credit/debit cards leading to identity theft. In order to combat this problem, Clark Brands can provide security labels.



These stickers provide an anti-tamper seal for your pumps and have pressure-sensitive adhesive—just peel and stick. After applying a security label in the proper location around the dispenser door, the label will remain a solid color. If any attempts to lift, peel or remove the label the words VOID will appear.



BIG



TICKET

To mitigate fraud, a single transaction that exceeds a certain maximum amount, that is determined by Clark, may require additional documentation before the transaction is settled. Client Services will send an email notification on the following business day from the transaction date requesting a signed receipt and a copy of the invoice. You can proactively send the information prior to the email to clientservices@clarkbrands.com.

Managed Firewall

Clark Brands has retained PDI to offer the PaySafe™ UTM managed firewall system. The PaySafe system provides the highest level of protection to help secure your credit card transactions and network. These systems are continually monitoring for intrusions, hackers, are logging internet activity, and testing security to help protect you and your customer's information.

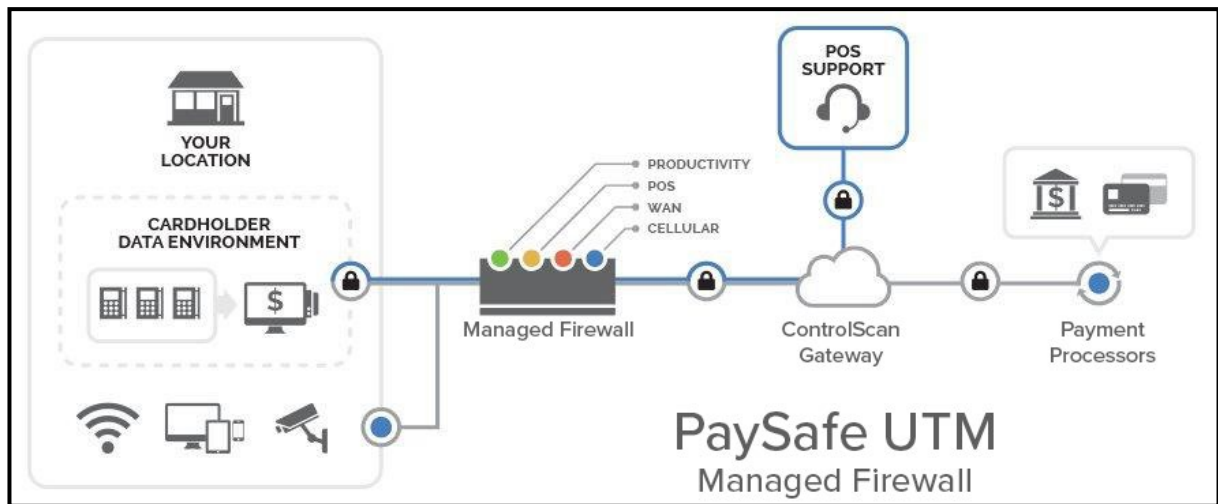
It also includes cellular failover to keep you up and running when the internet is not. It is a faster alternative to traditional analog dial backup.

The monthly firewall rental fee is billed directly by PDI and includes:

- Continuous monitoring of your firewall
- Notifications of changes in your systems
- Ability to log internet activity
- Monitors for intrusions and hackers
- 24/7/365 support center

HOW TO ORDER

Managed firewall systems are mandated by the PCI DSS standards and is therefore required for all locations processing over the internet. To order a Paysafe please create an account by visiting clarkbrands.spgnow.com.



PCI Standards

PCI

The Payment Card Industry Data Security Standards (PCI DSS) are industry security rules set by the major card brands to protect credit card information.

Who are the PCI Players?

Payments Brands:

- American Express, Discover, JCB, Mastercard and Visa
- They define compliance programs and enforcements
- Assess fines and penalties

PCI Security Standards Council:

- Maintain the PCI DSS standard

Acquirers:

- Processes merchant payments card transactions
- Responsible for merchant compliance with PCI DSS

Merchants (C-Store Operators) and Service Providers:

- Accept credit cards therefore store/process/transmit card data
- Must comply with PCI Rules

QSA:

- Qualified Security Assessor companies are qualified by the PCI Security Standards Council to validate an entity's adherence to PCI DSS.

Who Has to Comply with PCI DSS?

- All merchants and service providers who store, transmit, or process cards must comply with all requirements

As a Merchant what do I have to do?

- Login at clarkbrands.com/pcidss and complete the following:
 - Annual questionnaire
 - Quarterly scan, if processing over the internet

For more information about PCI compliance, visit www.pcisecuritystandards.org.

PCI-DSS OVERVIEW

Clark assists you in understanding and meeting the requirements needed to validate and maintain PCI compliance. Our easy-to-use solution makes achieving compliance less complicated.

Our service center will provide hands-on assistance for completion of the Self-Assessment Questionnaire (SAQ), quarterly scans, and reports for identifying vulnerabilities - all required to maintain PCI compliance.

Recognizing that PCI compliance can seem complex, our help desk includes:

- Access to one-on-one telephone consultation.
- Knowledgeable representatives trained on compliance and security.
- Ability to walk through the entire required SAQ process with you.
- Access to certified security analysts for more advanced questions.
- Assistance with some remediation.

For more information, as well as instructions on how to navigate the portal, please visit, bit.ly/clarkpciapply.

PCI SUPPORT CONTACT INFORMATION

1.877.393.8921 7:00 AM – 7:00 PM Monday – Friday, Central Time

COMPLIANCE REQUIREMENTS

Within the first week a Merchant begins processing on the Clark network, each Merchant will be enrolled. Once enrollment is completed, an email will be sent with login instructions to the Merchant. The Merchant will have 90-days to complete and pass the questionnaire (SAQ) and, based on SAQ type, complete and pass the quarterly vulnerability scan.

If merchants do not become PCI compliant within the 90-day period, non-compliance fees will be assessed on a monthly basis until the merchant has completed and passed the SAQ and/or vulnerability scan. Non-compliance fees are as follows:

- \$14.95 for a non-compliant SAQ
- \$14.95 for a failed/incomplete Scan

For all Credit Card Only merchants there is a \$64.95 annual fee per location. For all Clark or Crown branded merchants, the fee will be waived if PCI compliance is maintained.

In the event a merchant chooses to utilize another certified QSA and ASV, or has already achieved compliance, the merchant must submit a completed SAQ reflecting compliant status, a completed and signed Attestation of Compliance, and a passing scan report to clientservices@clarkbrands.com for review. In that event, an administrative fee will be assessed.

Europay Mastercard Visa – EMV

EMV cards contain both a traditional magnetic strip, as well as a chip that is used to transmit data. EMV cards help deter fraud by using unique transaction codes, which can only be use at one time, making fraud more difficult and less likely to occur.

FRAUD LIABILITY SHIFT

On April 17th 2021, under rules instituted by Mastercard, Visa, American Express and Discover, counterfeit fraud liability shifted to the merchant, when a chip card is used at a fuel dispenser that only has the ability to read the card’s magnetic stripe and not the chip. The shift for indoor transactions previously occurred on October 1, 2015.

Reasons to Upgrade Your Dispenser:

1. If you don’t upgrade your dispenser, you could see thousands of dollars in chargebacks
2. Criminals will target unprotected sites while consumers look for secure payment options

Outdoor EMV Planning Timeline



New Store Kits

Every new location, including both branded and credit card only, will be sent a new store kit via FEDEX/UPS after the location begins processing on the Clark network.

All locations will receive items in their new store kit to:

- communicate cards accepted to consumers
- display card acceptance messages to consumers, such as shutoff limits and AVS
- provide important phone numbers
- All branded locations will also receive items to aid in promoting Clark Crown Mastercard to consumers

Branded Programs

All Clark and Crown locations are required to participate in all Clark Crown Programs

CLARK CROWN MASTERCARD

All Clark and Crown locations need to actively promote the Mastercard.

Benefits for the location:

- Increased sales at the pump; customers visit more frequently and spend more than third-party credit cardholders
- Brand loyalty

To order additional POP items visit shopclarkcrown.com or call 888.400.5438 8AM – 6PM EST, Monday – Friday.

Consumer Benefits:

- Cash Back benefits
- No annual fee

To apply and for full programs details as well as Terms and Conditions visit bit.ly/clarkcrownmc.

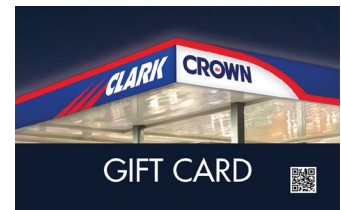


CLARK CROWN GIFT CARD

Clark Crown Gift Cards are accepted at all Clark and Crown locations and all locations must adhere to the Merchant Terms and Conditions which are listed below. Gift cards help build consumer loyalty and increase total spend.

To sign-up for the program or for additional information please contact 877-462-5275 ext. 6 or email mmccullum@clarkbrands.com.

Consumer terms and conditions can be found at www.clarkbrands.com/termsfuse/. The full program guide can be found at www.clarkbrands.com/giftcards.



CLARK CROWN MOBILE APP

The Clark Crown Mobile Application is available for download through both the Apple Store and the Play Store for Android and iPhones. The app allows customers to search for locations as well as participate in our consumer loyalty program, Save Every Mile.

CLARK CROWN FLEET CARD

Clark and Crown offer a comprehensive fleet sales program to help you attract fleet customers to your store and improve your gallons and inside business. Good fleet customers are already buying some or all of their fuel from you and introducing these commercial



customers to the Clark Crown Fleet Card makes good business sense. A Clark Crown Fleet cardholder remains loyal to your store, increasing your sales.

For additional information and to apply visit bit.ly/clarkcrownfleet.

Programs for Credit Card Only Locations

ON THE GO GIFT CARDS

The On The Go Gift Card is a consumer gift card for use at independent gas stations using Clark Brands Payment Processing. To sign-up for the program or for additional information please contact 877-462-5275 ext. 6 or email mmccullum@clarkbrands.com.

