



CITGO PlusPAY: Another Way to Mobile Pay

Electronic Payments and Enhanced Efficiency

General Information

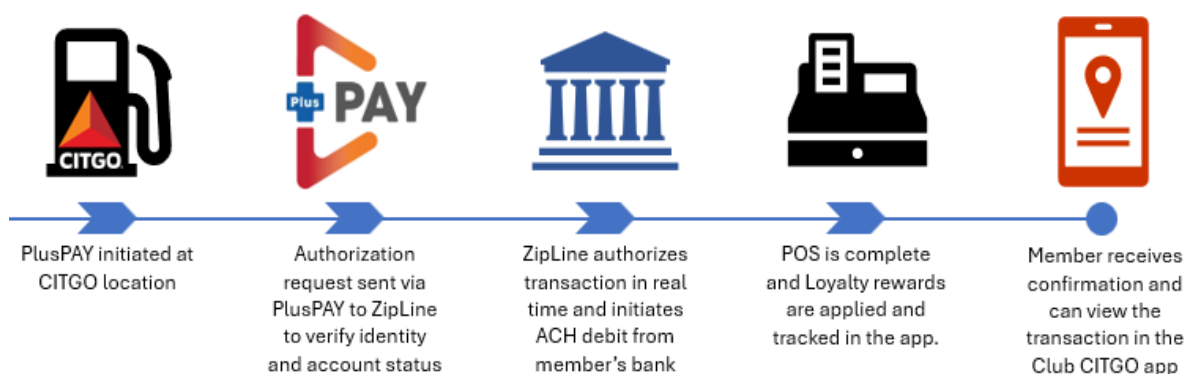
What is the new CITGO PlusPAY™ ACH Program?

CITGO PlusPAY is a newly introduced ACH (Automated Clearing House) electronic mobile payment solution designed for Club CITGO members. ACH is also referred to as:

- Mobile Debit / Mobile ACH
- Direct Debt / Direct Payment
- Electronic Bank Transfer
- Electronic Funds Transfer (EFT)

How does PlusPAY work?

After enrolling in CITGO PlusPAY via the Club CITGO app, a member initiates a payment at a participating CITGO location. The authorization request is sent to ZipLine, which verifies the member's bank details and processes the ACH transaction in real time. Once the transaction is authorized, the payment is debited from the member's bank account, loyalty rewards are applied, and the member receives confirmation and can view the transaction in the Club CITGO app.



What is ZipLine and why is it important to me?

ZipLine is the secure payment processor for PlusPAY and will send targeted messages related to your PlusPAY enrollment and account verification. ZipLine navigates the secure ACH transaction process from your bank to CITGO when you use PlusPAY. Here's how it works:

- At the pump or in the store, CITGO's Point of Sale system sends your payment request to ZipLine's secure network.
- ZipLine checks your bank information and processes the payment directly from your account.
- Your transaction is completed quickly and safely—no extra steps are needed.



ZipLine lets you manage your receipts and opt out of ACH payment emails in the Member Portal. It also enables CITGO to send you exclusive offers based on your activity as a Club CITGO member.

Will I receive communications from ZipLine?

Yes, during PlusPAY enrollment, you'll get real-time prompts in the app for identity and bank account verification, including any extra information needed (like codes, bank login, address, date of birth, or photo ID).

Once enrolled, you'll receive a confirmation prompt. The app will also notify you of declined transactions or account issues.

ZipLine only sends messages about your PlusPAY account; all promotional and loyalty updates are sent by CITGO.

Why is CITGO implementing an ACH program?

We have responded to our customers who want payment options that fit their lifestyle. CITGO recognizes the need for faster, more reliable, and secure payment solutions in today's environment. The CITGO ACH program, PlusPAY, reduces processing time, eliminates the risk of lost or stolen checks, and provides payment tracking. It reflects CITGO's commitment to embracing modern financial technologies, offering payment options, and enhanced customer experience.

Integrating PlusPAY into the Club CITGO loyalty program demonstrates the company's dedication to adopting advanced financial technologies. CITGO PlusPAY offers customers a choice in how they pay and is designed to enhance the overall customer experience by prioritizing convenience, security, and reliability.

How does CITGO PlusPAY benefit me?

Direct Bank Payments (ACH)

- Link your checking account to the Club CITGO app to pay straight from your bank.
- Avoid credit card fees and get access to lower fuel prices or discounts.
- Paying with ACH helps track spending and reduces overspending.
- ACH payments typically process in 1–2 business days.

Enhanced Security

- ZipLine's backend uses encrypted PIN authentication and secure ACH processing.
- Fraud protection and identity checks are provided during enrollment.
- No need for customers to carry cash.

Seamless Mobile Experience

- Pay with the Club CITGO app, which links loyalty rewards and payments.
- Skip physical cards—just use your phone and PIN.

Loyalty Integration

- Every transaction can be redeemed for discounts, free items, or exclusive offers.



- Promotions are personalized based on purchase history and preferences.
- Faster Checkout
- Transactions are processed quickly at the pump or in-store, reducing waiting times and improving convenience.
- No Credit Card Required
- Ideal for customers who prefer not to use credit or debit cards, or who want to avoid interest charges and fees.
- Eco-Friendly
- ACH eliminates paper checks and receipts, supporting a digital, environmentally friendly payment process.

Marketing and Promotions

What rewards will I receive when I add PlusPAY to my Club CITGO wallet?

Customers who add PlusPAY (ACH) to their Club CITGO wallet will receive:

Introductory Rewards

25¢ off per gallon for up to 30 gallons on each of their first four ACH fuel transactions.

This introductory offer is a combination of:

- 20¢ off as a special welcome for using PlusPAY
- 3¢ off as the everyday Club CITGO reward
- 2¢ off as a mobile pay bonus

Everyday Savings

After the introductory period, customers continue to save at least **10¢** every day, up to 30 gallons, when they use PlusPAY as their method of payment:

- 5¢ for using PlusPAY
- 3¢ for the Club CITGO everyday reward
- 2¢ for using mobile pay

Customer Enrollment and Setup

How do I enroll and get approved for ACH in the Club CITGO app?

Customers are required to be Club CITGO members in order to enroll in PlusPAY.

To join Club CITGO, it's always free:

1. Download the Club CITGO App
 - a. [Google Play Store \(Android\)](#)
 - b. [Apple App Store \(iPhone\)](#)
 - c. Alternatively, visit [Club CITGO | Download the Club Citgo App](#) to scan the QR code for download
2. Create Your Account



- a. Open the app and tap Sign Up.
- b. Enter the necessary information, such as name, email address, zip code, etc.
- c. Create a Password (must meet security requirements: 8–11 characters, mix of uppercase, lowercase, number, and special characters).
3. Enable Location Services & Notifications
 - a. Turn on Location Services so the app can find participating CITGO stations near you.
 - b. Allow Push Notifications to receive updates on promotions and rewards.
4. Start Saving
 - a. Your Alt ID is your registered phone number.
 - b. Use it at the pump:
 - i. Select Loyalty/Club CITGO on the PIN pad.
 - ii. Enter your Alt ID when prompted.

To add CITGO PlusPAY (ACH)

1. Open your Club CITGO App
2. Tap the 'More' button on the bottom ribbon
3. Select 'Manage Wallet'
4. Tap 'Enable PlusPAY'
5. After reading the description, select, 'Register with PlusPAY'
6. Complete the necessary identification verification steps, including name, address, and setting a PlusPAY specific PIN
7. You will now have the option to connect to your bank via username and password or by manually entering their routing and account number details
8. At this stage, you will receive either a "SUCCESS" or "PENDING" message
9. When SUCCESSFUL, you will be prompted to add PlusPAY to your Club CITGO digital wallet and can then begin transacting immediately
 - a. If a PENDING message is received, the members will receive further instructions on what is needed to complete their registration process. Once that verification is complete, the member will receive the SUCCESS screen and can proceed to the next step.

Who do I contact for PlusPAY enrollment and support questions?

- For enrollment questions, declined transactions or account issues, please contact:
ZipLine Customer Service by calling 877-403-2222.
- For Club CITGO or PlusPAY frequent questions, please contact:
clubcitgo@citgo.com, or call
CITGO Customer Service Call Center at 888-246-2582.
- Within the Club CITGO app:
Select the 'More' button at the bottom of the app, then select 'Contact.'



Why was I asked for additional verification or information when adding PlusPAY to my Club CITGO app?

To protect your financial information and ensure secure transactions, additional verification is sometimes required when linking a bank account to PlusPAY in the Club CITGO app. This process helps confirm identity, prevent unauthorized access, and comply with banking regulations.

Why is extra verification needed and what are some examples of requested validation?

Extra verification is needed for:

- Security: Verifying your identity helps prevent fraud and keeps your account safe.
- Compliance: Financial institutions must follow strict rules (such as NACHA guidelines) to protect customer data and prevent money laundering.
- Accuracy: Ensuring your bank account details are correct helps avoid payment delays or errors.

You may be asked to:

- Enter a code sent via SMS or email.
- Securely log in to their bank to confirm ownership of the account.
- Give their routing and account numbers for verification.
- Provide their address, date of birth, or other identifying details.
- Upload a photo ID or bank statement.

What notifications will I receive during ACH enrollment or payment?

You will be notified within the application regarding enrollment confirmation, payment status, and any errors that may occur during the process. Additionally, email or SMS alerts are provided for significant account updates or unsuccessful transactions.

If you have questions regarding the notifications, please contact ZipLine Customer Service by calling 877-403-2222.

Security and Compliance

Is the ACH program secure?

Absolutely. The ACH network uses robust encryption protocols and multi-factor authentication to protect sensitive financial information. CITGO adheres to industry standards and regulatory requirements, including NACHA guidelines, to ensure all transactions are secure and compliant.

How does CITGO protect banking information?

CITGO securely stores all banking details on encrypted servers with restricted access. Regular audits and compliance checks are conducted to safeguard against data breaches.

**What regulations govern ACH payments?**

ACH transactions are governed by the National Automated Clearing House Association (NACHA) rules as well as federal banking regulations. CITGO's ACH program is fully compliant with these standards, including privacy, anti-fraud, and anti-money laundering directives.

Support and Resources**Who do I contact for ACH program enrollment and / or support?**

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