



Welcome to today's Retailing Institute



CITGO PlusPAY™

Another Way to Mobile Pay

February 19, 2026

Today's Agenda

- What is Club CITGO?
 - Mobile Pay within Club CITGO
- What is CITGO PlusPAY?
 - Benefits and Enrollment
 - Lessons from the Soft Launch
 - Compliance
 - POP
- Questions and Closing



Our Agenda for today –

Outside of the administrative stuff, we will take an in-depth look at what is new for Club CITGO, including mobile payments and what that means for your locations.

We'll talk about how you can implement and support Club CITGO at your locations

And lastly, we'll wrap up with some time for questions.



Amanda Rackliff

Payment Card & Loyalty Marketing Support Manager



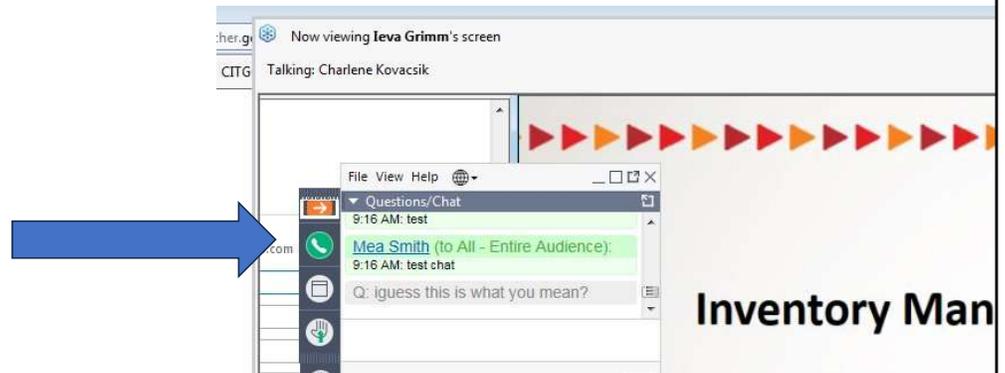
Focuses on strategic marketing and communication for CITGO PlusPAY, co-branded fuel cards, and loyalty programs—promoting mobile payment solutions, supporting Customer Service teams, Marketers and Retailers with training and resources, and supporting program adoption and compliance to drive customer engagement and increase gallon sales.



- Amanda has over 40 years of marketing and management experience in the aviation, healthcare, and non-profit sectors.
- Amanda earned her bachelor's degree from Boston University with a double major in Play Therapy and Biology.
- She has been married for 25 years, has a married daughter, and a 2.5-year-old granddaughter with a grandson due in August who lives only 25 minutes away.

Webinar Structure

- 30 to 45 minutes of high-impact content
- Interactive
- Ask questions throughout the presentation
- Submit Questions during the webinar via the Chat/Questions tab



Our structure today – we will go through about 30-45 minutes of content. I want this to be interactive rather than just a talking head. If you have questions, please don't be afraid to ask them.

You should see a questions/chat option on your screen. If you have any questions or comments, drop those in there and we will go through all items at the end before wrapping up.

Steve will be monitoring that for us today ~

View Past Videos

www.mycitgostore.com > Running Your Store > Training > Webinars

The screenshot shows the myCITGOstore website interface. A navigation menu at the top includes 'Brand Image', 'Promotions & Advertising', 'Payment Technology', 'Running Your Store', and 'Resource Library'. A large red banner on the left reads 'Retailing Institute Webinars'. A dropdown menu is open under 'Running Your Store', listing 'Running Your Store Overview', 'Programs', 'Buying Group', 'Disability Assistance', 'Training', 'Seminars', 'Ready Training Online (RTO)', 'Webinars', and 'Operational Tools'. Red arrows and numbered circles (1-4) indicate the navigation path: 1 points to the myCITGOstore logo, 2 points to the 'Running Your Store' menu item, 3 points to the 'Training' dropdown item, and 4 points to the 'Webinars' sub-item. The 'GOOD TO GROW' logo is in the bottom right corner.

If you want to go back and revisit this webinar, or any of our other webinars or training materials, they can all be found on mycitgostore.com.

If you need help getting set up for mycitgostore.com, see your customer service representative.

Goals

- Understand Club CITGO's purpose, functionality and benefits
- Learn about Mobile Payment options and the significance of their integration.
- Get acquainted with CITGO PlusPAY.
- Study and comprehend the "Lessons Learned" from the soft launch period.
- Stay updated on POS Compliance and ACH Reporting Access.
- Familiarize yourself with CITGO PlusPAY POP and its scheduling details.
- Identify and utilize the resources and support offered for Club CITGO and CITGO PlusPAY.

We have set some realistic goals for today webinar and encourage you to participate and ask questions. By the end, you'll understand how **Club CITGO's mobile payment integration** fits together with **CITGO PlusPAY™** and why that matters for your sites and customers."

"Our first goal is understanding **Club CITGO** as we have some new Marketers and Retailers with us today. We won't spend a lot of time, but rather a high level to become familiar with the Loyalty program.

Secondly. We will walk through the **Mobile Pay functionality** within the Club CITGO app.
Pause

That unified approach is what allows customers to see rewards apply automatically while they pay, and it's what enables us to streamline adoption and engagement across locations.

Next we will dive into **how PlusPAY operates** as an ACH-based direct bank transfer—and, importantly, how it combines loyalty and payment features inside the app so members get a seamless experience from the pump to the register."

As PlusPAY soft launched in early December, **Lessons were learned** and will walk through some of those as well.

Another core goal is to **stay current on POS compliance** requirements and the resources

available to you. We'll cover practical steps for ensuring that your POS setup is online, who to contact for technical assistance, and how to **access PlusPAY and loyalty analytics** so you can track adoption, discounts, and performance at the marketer and store levels.

Next, we'll **review upcoming promotional campaigns** and the **staff training materials** that support PlusPAY. You'll see how to use POP and digital assets to **promote sign-ups**, strengthen loyalty, and boost inside sales—alongside a concise toolkit that simplifies training for cashiers and store managers.”

Pause

“By aligning rewards messaging with enrollment and clear in-store touchpoints, we turn interest into usage—and usage into repeat visits.”

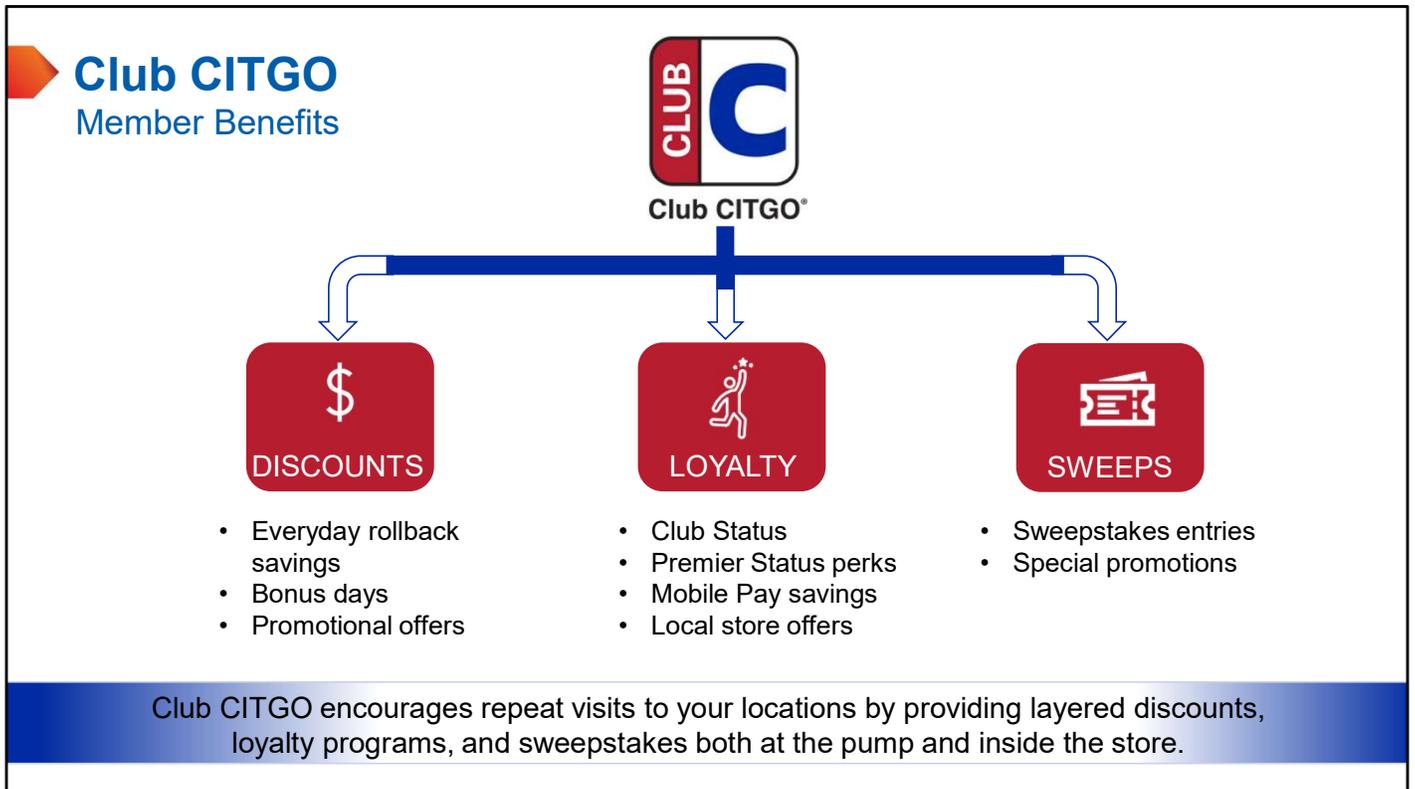
Lastly, **support and digital resources** will be discussed when assistance is needed.

So, Let's get started!

Club CITGO

Purpose, Functionality & Benefits





Club CITGO is your LOYALTY PROGRAM. Its **purpose** is simple: Encourage repeat visits to your locations by providing layered discounts, loyalty programs, and sweepstakes both at the pump and inside the store. It is a simple to use product that allows members to receive a discount every time they fill up.

These Discounts Include:

- Everyday rollback savings, bonus days, and promotional offers.
- Members are guaranteed to save a minimum of \$0.03 cpg every time they fill up.
- That discount can increase based on when they fill or where they are in their journey with CITGO.
- These discounts stack with any POP and card-based discounts you may have set up at your location.

We will discuss more in detail the Loyalty Discounts a little bit later, complete with a graph to hopefully ease confusion.

Loyalty Tiers:

- Earn rewards through qualifying purchases and loyalty tiers such as Club and Premier Status.
- Club Status
 - 3¢ off per gallon everyday
 - 5¢ off per gallon one (1) Friday per month
 - 9¢ off per gallon one (1) Tuesday per month

- Premier Status when you fuel up 12 times per quarter
 - 6¢ off per gallon everyday
 - 8¢ off per gallon one (1) Friday per month
 - 18¢ off per gallon one (1) Tuesday per month
- Mobile Pay Savings
 - At least 10¢ off per gallon every time they use PlusPAY to pay
 - 3¢ for Club CITGO
 - 2¢ for using Mobile Pay
 - 5¢ for using PlusPAY
- Local Store Offers
 - Don't forget, your locations can sweeten the pot even more at your discretion!

We will discuss in more detail the Loyalty Discounts a little bit later, complete with a graph to hopefully ease confusion.

Prizes:

- Sweepstakes entries such as Win Gas for a Year and Music Festival Sweeps are offered during the year.
- Special promotions for members, such as surprise and delights.

Club CITGO

Marketer and Retailer Benefits

- ▶ **Boost Fuel Volume & Loyalty**
Club CITGO drives repeat visits and increases gallons sold per customer, improving profitability.
- ▶ **Marketing Support for Retailers**
Access to POP materials, social media templates, and email campaigns via the Marketer Toolbox and myCITGOstore.
- ▶ **Mobile Pay Convenience**
Integrated payment options through the app make transactions faster and more secure.
- ▶ **Stackable Discounts**
Club CITGO savings combine with other POP or card-based discounts, maximizing value for customers.
- ▶ **In-Store Promotions**
Drive inside sales with national merchandise offers and surprise rewards for app users.
- ▶ **Employee Incentives**
Cashiers who complete Club CITGO training can earn a one-time \$1 off per gallon reward, motivating staff engagement.

Demonstrating our commitment to **your growth goals**, we provide comprehensive support to Club CITGO locations—including training, a dedicated call center, and fully funded national merchandise programs.



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So, you ask... What's in it for me?

Club CITGO is your LOYALTY PROGRAM. It is a simple to use product that allows Club CITGO members to receive a discount every time they fill up.

CITGO has made a commitment to help grow your business by providing consumers with exciting loyalty offerings, offer a consistent shopping experience and ensure program success. For you, we provide full support to branded Club CITGO locations—including training, a dedicated 3rd party call center, and fully funded national merchandise programs.

To elevate your offering further, you can incorporate your own deals/rewards specific to your location to build a fully integrated loyalty solution. Additional agreement and fees may apply.

Club CITGO's Mobile Payment Options

Why is integration Important?





Mobile Pay

Two Options for Frictionless Consumer Payment Options

CITGO PlusPAY:

- ▶ Is an ACH-based payment method that enables users to link their bank account within the Club CITGO app wallet for payments without having to use a physical card.
- ▶ Offers lower fees, quicker processing, and works for recurring or direct transfers, making payments easier for customers and retailers.

Payment Card Method:

- ▶ Allows customers to make purchases directly from their phone by adding credit or debit cards to the Club CITGO app wallet.
- ▶ Process eliminates the need to carry physical cards and helps ensure secure transactions at the pump or register.

Benefits of Mobile Pay:

- ▶ Instant Savings: Users receive automatic fuel discounts with Mobile Pay.
- ▶ Stackable Rewards: Mobile Pay rewards can be combined with Club CITGO offers for bigger savings.

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Club CITGO offers two frictionless mobile payment options designed to make fueling faster, easier, and more rewarding.

First, customers can add a credit or debit card to the app and pay right from their phone—no physical card needed.

Second is CITGO PlusPAY, our ACH-based option, which lets members pay directly from their bank account.

Both options deliver instant, stackable savings, integrate seamlessly with Club CITGO rewards, and create a secure, convenient experience for customers—while driving efficiency and loyalty at your locations.

Why Integrate Mobile Pay into Loyalty?

1. Enhanced Customer Experience & Convenience
 - Frictionless Payments
 - Unified App Experience
2. Increased Customer Loyalty & Retention
 - Seamless Rewards
 - Personalized Offers
3. Competitive Differentiation and Modernization
 - Meeting Evolving Expectations
 - Streamlined Operations
 - Brand Differentiation
4. Data Insights and Strategic Marketing
 - Rich Customer Data
 - Real-Time Analytics
5. Security and Compliance
 - Advanced Security
 - Regulatory Alignment
6. Marketing and Promotional Leverage
 - Stackable Rewards
 - POP & Digital Messaging

Integrating mobile pay into loyalty apps is no longer optional for oil and gas brands
– it's a strategic imperative.

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Integrating mobile pay into loyalty is no longer optional—it's a strategic imperative.

Customers expect fast, frictionless payments and rewards in one unified experience.

When mobile pay and loyalty work together, it drives higher engagement, stronger retention, and more frequent visits.

It also gives marketers valuable data and real-time insights to power smarter promotions, while maintaining strong security and compliance.

In short, mobile pay integration modernizes the brand, strengthens loyalty, and helps drive both customer satisfaction and profitable growth.

CITGO PlusPAY™



▶ Introducing CITGO PlusPAY



Soft Launched December 8, 2025

CITGO PlusPAY™ is the new ACH (Automated Clearing House) electronic payment program for Club CITGO® members.

Also Known As:

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

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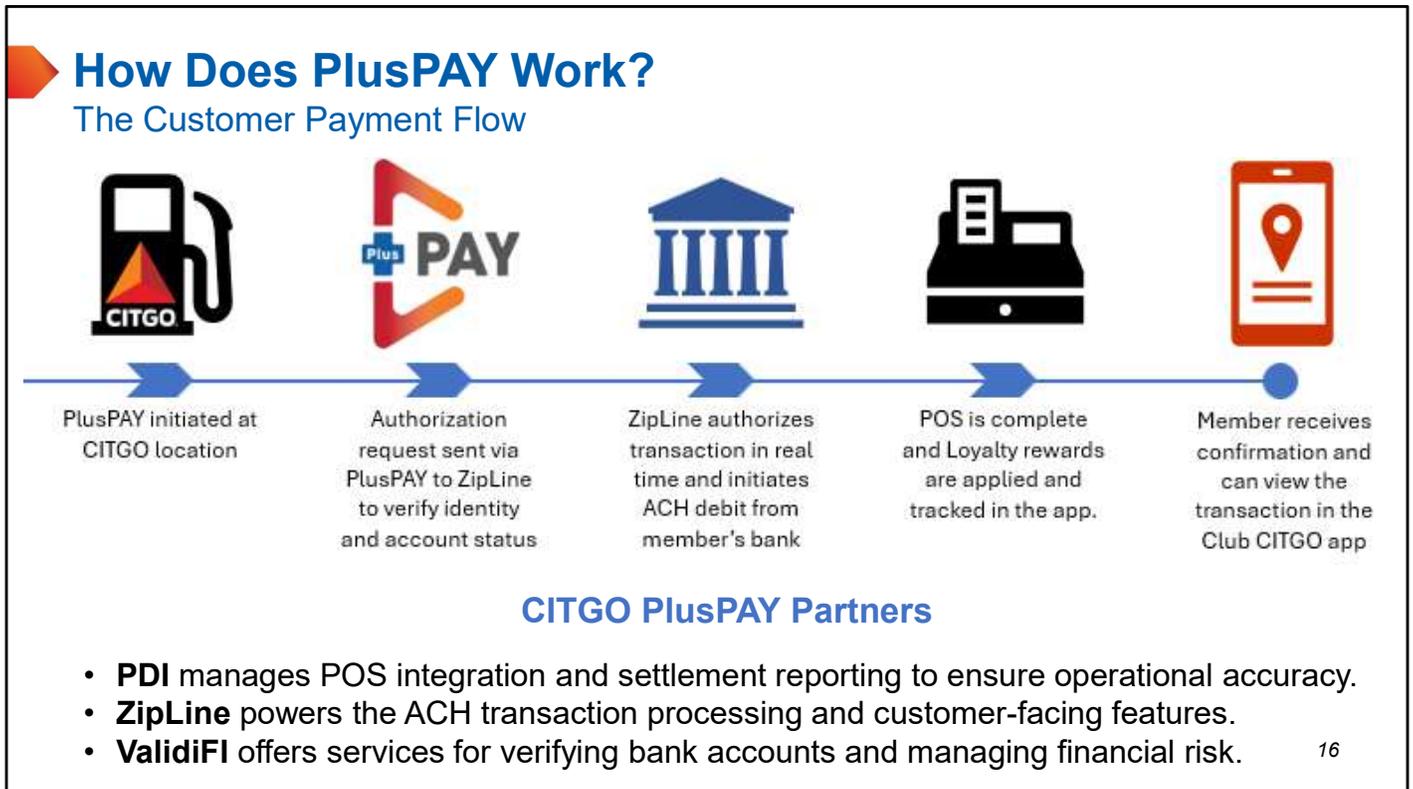
“Now let’s get into **CITGO PlusPAY™**, which soft launched on **December 8, 2025**.

PlusPAY is our new **ACH-based electronic payment option** built directly into the Club CITGO® app, allowing members to pay straight from their bank account—no physical card required.

You may also hear it referred to as mobile ACH, direct payment, or electronic bank transfer. AKA: Zelle, PayPal and Venmo.... But you didn’t hear those registered brand names from me..... 😊

The key takeaway is that PlusPAY combines **payment and loyalty in one seamless step**, unlocking some of the **highest per-gallon savings in the Club CITGO program**.

While we intentionally limited large-scale marketing during the soft launch, this phase has allowed us to validate performance, refine the experience, and prepare for broader promotion with upcoming POP.



Let's take a quick look at what's happening behind the scenes when a customer uses PlusPAY.

Once a member enrolls in PlusPAY through the Club CITGO app, they simply select it as their payment method at a participating location.

That payment request is securely sent to ZipLine, which verifies the customer's bank account and authorizes the ACH transaction in real time.

At the same time, PDI ensures the transaction flows correctly through the POS, so loyalty rewards are applied accurately and reported properly.

ValidiFI plays an important role upfront by verifying bank information during enrollment, helping reduce fraud to protect both the customer and the retailer.

The result is a seamless experience—payment and loyalty happen in one step, the transaction is confirmed in the app, and everything is tracked accurately for reporting and settlement.

 **PlusPAY Benefits**
for Your Customers

 Direct Bank Payments (ACH)	 Enhanced Security	 Seamless Mobile Experience	 Loyalty Integration
 Faster Checkout	 No Credit Card Required	 Eco-Friendly	

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Let's take a moment to focus on what PlusPAY means for your customers.

At its core, PlusPAY allows members to pay directly from their bank account using ACH—no credit or debit card required. That unlocks enhanced security, with encrypted PIN authentication and bank-level verification built right into the experience.

From a customer standpoint, everything happens seamlessly in the Club CITGO app: payment and loyalty work together in one step, rewards apply automatically, and checkout is faster both at the pump and inside the store.

For many customers, PlusPAY also offers greater control over spending, fewer fees, and an eco-friendly alternative to paper-based payments—all while earning some of the strongest rewards in the Club CITGO program.



Stackable Rewards

Reward Type	Action	Duration / Limit	Total Discount	Total Discounts Includes	
				ACH Discount	Everyday Discounts
Club CITGO - Everyday	Everyday savings	Everyday	\$0.03 CPG	NA	NA
Club CITGO - Triple Tuesday	User fills on a Tuesday	1X / month	\$0.09 CPG	NA	NA
Club CITGO - 5¢ Friday	User fills on a Friday	1X / month	\$0.05 CPG	NA	NA
Mobile Pay - Enrollment	New User completes mobile pay registration	One-time Offer	\$0.50 CPG	NA	NA
Mobile Pay - Everyday	User receives discount after the Enrollment offer is used	Unlimited / Ongoing	\$0.02 CPG	NA	Everyday Mobile Pay Discount
CITGO PlusPAY - Enrollment Initiation	Applied after the enrollment is initiated, but has not been added to their in-app mobile wallet	On-time Offer / Earn and Burn	\$0.25 CPG	\$0.22 CPG	\$0.03 CPG for Everyday Club CITGO discount
CITGO PlusPAY - Welcome	Enrollment has been verified and added to their in-app mobile wallet	First 4 PlusPAY transactions	\$0.30 CPG	\$0.25 CPG	\$0.02 CPG for Everyday Mobile Pay Discount + \$0.03 CPG for Everyday Club CITGO discount
CITGO PlusPAY - Everyday	User continues using ACH payment after the fourth PlusPAY transaction	Unlimited / Ongoing	\$0.10 CPG	\$0.05 CPG	\$0.02 CPG for Everyday Mobile Pay Discount + \$0.03 CPG for Everyday Club CITGO discount

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I want to pause here, because this slide explains where a lot of the questions come from—**how rewards stack.**

Starting with the Everyday Rewards as that is the base for when you start adding functionalities such as Mobile Pay and PlusPAY

When a member enrolls in **Mobile Pay**, they receive a **one-time 50-cent-per-gallon welcome reward.**

After that, Mobile Pay continues to give them **2 cents off per gallon** on every fill.

When that same member enrolls in **PlusPAY**, they earn an additional, one-time **25-cent-per-gallon introductory reward after their enrollment initiated**

Following the Introductory reward and once their ACH enrollment is verified their **first four PlusPAY fills**, all rewards stack together—ACH, Mobile Pay, and Club CITGO—totaling **30 cents off per gallon.**

After the introduction period, customers still save **at least 10 cents per gallon every day**: 5 cents for PlusPAY, 2 cents for Mobile Pay, and 3 cents from Club CITGO—plus monthly bonus days.

The key takeaway: **nothing replaces anything—everything stacks**, and the more engaged

the member is, the more they save.

Lessons Learned From the Soft Launch

The soft launch gave us valuable, real-world insights.

Over the past two months, we've identified what's working well—and where customers and stores need more support.

Early Adoption Behavior Confirms Strong Loyalty Alignment

- ACH Users earn *all* standard Club CITGO rewards **plus** extra bonuses
- PlusPAY Users receive the highest value per-gallon rewards in the CITGO Loyalty Program
- All PlusPAY discounts are stackable
- Automatically combines loyalty + payment in one step
- Reporting shows ACH usage as a distinct, trackable loyalty behavior



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The soft-launch confirmed that that PlusPAY aligns with Club CITGO loyalty-driven behavior:

What we're seeing is that customers who use PlusPAY behave differently—in a good way.

These users earn **all standard Club CITGO rewards plus additional PlusPAY bonuses**, and because everything stacks, they receive the **highest per-gallon savings in the entire loyalty program**.

The key difference is simplicity. PlusPAY is the **only payment option that automatically combines payment and loyalty in one step**, which reduces friction and increases repeat usage.

That ease of use is driving more frequent visits, stronger loyalty engagement, and higher-value customers.

From a business standpoint, this is important because PlusPAY transactions are clearly identifiable in reporting, allowing you to track adoption and performance.

The big takeaway: **PlusPAY isn't just another way to pay—it's a loyalty accelerator.**

CITGO PlusPAY naturally drive **higher frequency visits, deeper engagement, and greater loyalty penetration.**



What We Learned During the Soft Launch

Enrollment Insights: What's Working and Where Users Struggle



67% of users gain instant access when logging in directly through their bank—strong early success for “instant verification.”



22% remain pending due to micro-deposit verification, which delays use and increases questions at the store level.



11% fail to complete enrollment because of abandonment or inaccurate information.



3% rejected due to fraud flags.

During the soft launch, we gained some really valuable insight into how customers experience PlusPAY enrollment—and where questions tend to come up.

The good news is that **about two-thirds of users—67%—get instant access** when they log in directly through their bank. That tells us the experience works smoothly for most customers right out of the gate.

However, **22% land in a ‘pending’ status** because their bank requires micro-deposit verification. This isn’t an error—it just takes an additional day or two, and those customers will receive reminders to complete verification.

We also saw **11% drop off** due to incomplete or inaccurate information, which reinforces the importance of clear instructions and in-store coaching.

And finally, a very small group—**about 3%—are declined due to fraud protections**, which helps keep the system secure.

Your key takeaway is simple: be prepared to answer questions for all three scenarios— instant access, pending verification, and incomplete enrollment—and use the updated job aid, FAQs, and messaging to guide customers confidently.

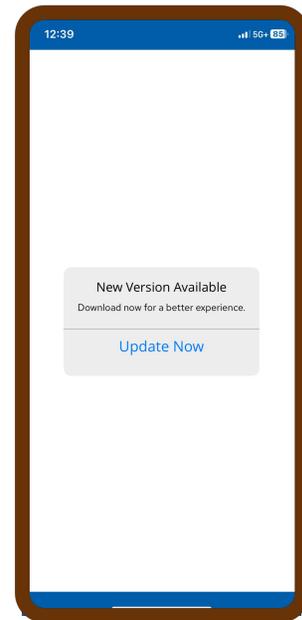
Requirement: Update the Club CITGO App

To enroll in PlusPAY, current Club CITGO members must update their Club CITGO app.

As of February 9, 2026, the current version is 7.14.0

Two ways to get this done:

1. Log into the app then select “Update Now” under the “New Version Available” header.
2. Go to Your Device’s App Store
 - Select “Update” or “Navigate” depending upon your device type.



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Before a customer can enroll in **CITGO PlusPAY**, it’s important to confirm they’re using the **latest version of the Club CITGO app**.

For existing members, this is a required first step. There are two easy ways to update:

- They can log into the app and tap **‘Update Now’** when prompted, or
- Go directly to their device’s app store and select **Update**.

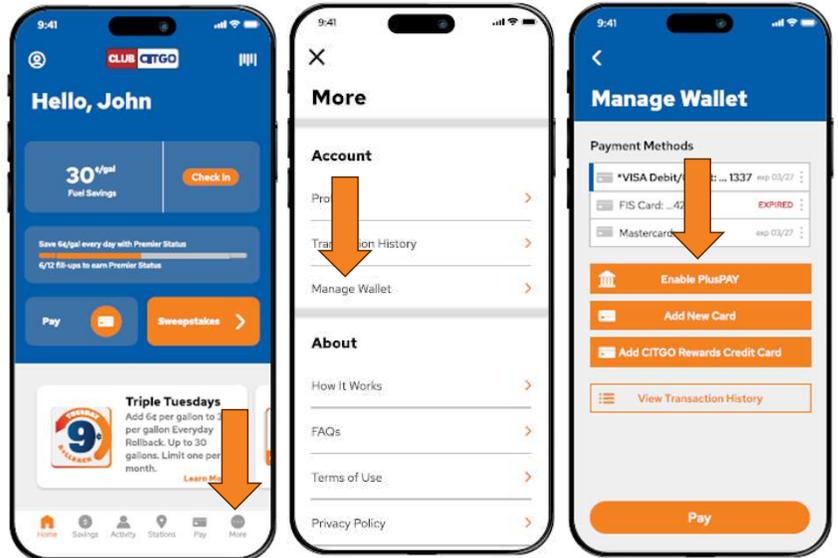
The current version is **7.14.0**, and includes mobile payment features, enhanced security, and PlusPAY functionality.

If a customer doesn’t see PlusPAY as an option, the app version is usually the reason.

Updating the app resolves most enrollment questions right away and ensures a smooth experience moving forward.

The Enrollment Process With an Existing Wallet

- Select **'More'** on the bottom menu
- Tap **'Manage Wallet'**
- Choose **'Enable PlusPAY'**
- Tap **'Register with PlusPAY'**
 - Set a PlusPAY PIN (can be same as Mobile Wallet PIN)
- After validation, enter the 4-digit PlusPAY PIN to add it to your wallet



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“Now let’s walk through how a customer enrolls in **CITGO PlusPAY™** when they already have a wallet set up in the Club CITGO app.

First, they’ll open the app and tap **'More'** on the bottom menu, then select **'Manage Wallet.'**

From there, they’ll choose **'Enable PlusPAY'** and tap **'Register with PlusPAY.'**

The customer will follow the on-screen prompts to securely link their bank account and create a **four-digit PlusPAY PIN**, which is required anytime PlusPAY is used.

Once the bank account is validated, the customer simply enters that PIN to add PlusPAY to their wallet—and they’re ready to use it at the pump or inside the store.



Now let’s talk about enrolling in **CITGO PlusPAY** for customers who **do not already have a mobile wallet set up** in the Club CITGO app.

Because of security and fraud-prevention requirements, this process looks a little different—but the goal is still the same: keeping the experience secure and simple.

From the home screen, the customer taps **‘More’**, then completes **SMS verification** by selecting **‘Send Code.’**

This step confirms their identity before moving forward.

Next, they’ll **Create a Mobile Pay PIN**, which is required before enabling PlusPAY.

Once that’s done, they tap **‘Enable PlusPAY’** and select **‘Register with PlusPAY.’**

The customer then follows the on-screen prompts to link their bank account and choose a **four-digit PlusPAY PIN**.

This PIN can be the same as their Mobile Wallet PIN if they prefer.

After the bank account is validated, the customer simply enters the PlusPAY PIN to finish adding it to their wallet.

At that point, **PlusPAY is ready to use**—at the pump or inside the store.

The key takeaway here is that while there are a few extra steps, they’re all intentional and

designed to protect both the customer and the retailer.

POS Compliance and PlusPAY Reporting



Site Configuration

POS Technical Issues

prgmspos@CITGO.com

- POS Loyalty Product Support 1-832-486-5415
- Verifone Help Desk 1-888-889-7829
- Gilbarco Passport Help Desk 1-800-800-7498

Firewall Communication Issues - Please call your provider

- PDI Control Scan 1-800-393-3246 (*aka:EchoSat, SPG or PaySafe*)
- Acumera 1-512-687-7401
- Cybera 1-866-429-2372
- Mako Networks 1-844-662-4846

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Let's talk briefly about site configuration and where to go for help if something isn't working as expected.

Getting PlusPAY and loyalty fully operational depends on proper POS configuration and reliable communication between your systems.

If you experience **POS-related issues**, such as loyalty not applying correctly or transactions not processing as expected, your first stop should be **CITGO's POS support team**, who can help troubleshoot loyalty and payment setup questions.

For locations using **Verifone or Gilbarco**, those help desks remain key partners for hardware- or POS-specific support.

If the issue is related to **connectivity or firewall communication**, that's when you'll want to contact your firewall or network provider directly, as those settings sit outside of CITGO's control.

You're not on your own! There is a clear support path depending on whether the issue is POS configuration, hardware, or network-related. Using the right contact upfront helps resolve issues faster and keeps PlusPAY and Club CITGO running smoothly for your customers.

Settlement Guidelines



- ▶ ACH payments are processed in batches, with banks typically having a daily cut-off around 3:00 - 5:00 p.m. local time; payments after this time will process the next business day.
- ▶ CITGO will deposit payments electronically to the Marketer's designated bank account, with remittance details sent by email or available online.
- ▶ Funds usually become available within one to two business days, depending on bank policies and holidays.

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Let's talk a little about Settlements:

- ▶ ACH payments are processed in batches, and most banks have a daily cut-off, typically 3-5 p.m. local time, for same-day processing. Payments initiated after the cut-off will be processed the next business day. Marketers should confirm their bank's cut-off time to ensure timely settlements.
- ▶ Payments from CITGO to Marketers will be electronically deposited into the designated bank account on file. Remittance will be sent via email or accessible through CITGO's online portal, detailing payment amount, date, and reference information.
- ▶ Funds sent or received via ACH are generally available within one to two business days, depending on bank policies and national holidays. CITGO will process payments promptly, but availability is subject to your bank's schedule.

Accessing PlusPAY Reporting on MarketNet

- 1) Log into MarketNet.
- 2) Navigate to:
 - a) **Payment Card** → **Payment Card Reports**.
 - b) Select the **Loyalty Discount Report** option.
- 3) Filter by:
 - a) **Date range**.
 - b) **Location or Customer Number**.
- 4) In the “**Card Name**” column, ACH discounts are identified by “**Plus Pay**” in the report.
- 5) Export options:
 - a) **Excel** or **HTML** for offline analysis

GROSS_AMT	CARD_NAME	CARD_TYPE
5.06	Plus Pay	01
0.00	Plus Pay	01
0.00	Plus Pay	01
0.73	Plus Pay	01
0.39	Plus Pay	01
0.00	Plus Pay	01
39.43	Plus Pay	01
36.91	Plus Pay	01
8.23	Plus Pay	01
6.98	Plus Pay	01

Track ACH adoption and transaction details alongside loyalty data.

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Now let's take a look at where you can **find PlusPAY reporting** and how to access it.

All **PlusPAY (ACH) discounts** are reported directly in **MarketNet**, alongside your existing loyalty data. There's no separate report or system to learn—everything is consolidated for easy tracking and reconciliation.

To access this information, start by **logging into MarketNet**. From there, navigate to **Payment Card**, then **Payment Card Reports**, and select the **Loyalty Discount Report**.

Once you're in the report, you can filter by **date range**, **location**, or **customer number**, depending on how you want to view performance.

In the report itself, look for the “**Card Name**” column—any ACH transactions tied to PlusPAY will be clearly labeled as “**PlusPAY**”.

This makes it easy to **track adoption**, **monitor usage**, and **validate discounts**, all within the same reporting you already use for Club CITGO loyalty.

You can also **export the report to Excel or HTML** if you'd like to analyze the data offline or share it internally.

CITGO PlusPAY Rewards

POP, Resources and Support

CITGO PlusPAY Rewards

Introductory Rewards – when they initiate enrollment

- **25¢ off per gallon**, up to 30 gallons

Welcome Offer

- **30¢ off per gallon**, up to 30 gallons on their **first four PlusPAY fuel transactions**.

Everyday Savings

- After the Welcome Reward, members continue to save **at least 10¢ every day!**

WHEN USING ACH AS THE PAYMENT METHOD,



Now let's focus on **CITGO PlusPAY** rewards.

As I've stated before, when a customer adds **PlusPAY**, they unlock **some of the strongest fuel savings available in the Club CITGO program**.

To start, there is a **very strong introductory offer**: When a member enrolls in **PlusPAY**, they a one-time **25-cent-per-gallon introductory reward after their enrollment is initiated**.

“That 25¢ introductory savings is **stacked rewards working together**, not a single discount:

- 22 cents** as a PlusPAY incentive
- 3 cents** from everyday Club CITGO rewards

Once the members enrollment is verified, they will receive a **Welcome Offer of 30 cents off per gallon**, up to **30 gallons**, on **each of their first four PlusPAY fuel transactions**.

The Welcome Offer is **stacked rewards** whereas:

- 25 cents** as a PlusPAY incentive
- 2 cents for Everyday Mobile Pay discount +**
- 3 cents from everyday Club CITGO rewards**

This is an important point to reinforce with customers: **Nothing replaces anything—everything stacks.**

After those first four PlusPAY transactions, their **Everyday Savings** kick in, saving **at least 10 cents per gallon every day** by using PlusPAY with Club CITGO and Mobile Pay.”

5 cents everyday for using PlusPAY
2 cents for Everyday Mobile Pay discount +
3 cents from everyday Club CITGO rewards

PlusPAY delivers strong upfront rewards to drive enrollment and dependable everyday savings that keep customers coming back.”



Installs will start February 6, 2026, and be completed on the 16th.

As mentioned at the start of the webinar, the soft launch happened on December 8, 2025, which means the feature is up and running but without big marketing or advertising until Wave 1 in February 2026.

This stage is all about making sure everything works smoothly, checking POS compliance, finalizing processes for clarity and understanding, and getting some early customers signed up before the full promotion kicks off.

The soft launch does **not include immediate POP deployment**; instead, it allows time to finalize creative assets and confirm compliance before mass production and installation.

Include if time allows ~ otherwise move to the next slide.

A soft launch is basically a carefully planned release to a smaller group before the official launch. The main goals are:

- **Testing in real situations:** Making sure the system, payment processes, and loyalty features work well together.
- **Reducing risks:** Spotting and fixing any technical or operational problems without affecting too many customers.
- **Collecting feedback:** Getting insights from early users to improve the

experience and marketing messages.

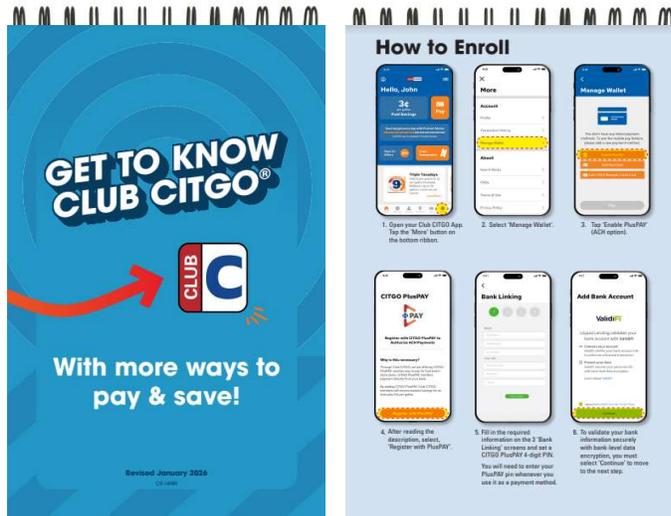
- **Getting operations ready:** Making sure POS systems, ACH reporting, and support are all set for a bigger rollout.
- **Building confidence:** Gathering early data and success stories to support the full launch.

Unlike a hard launch, which comes with heavy marketing and full exposure, a soft launch keeps risks and costs low while allowing for improvements along the way.

This method is popular in payment and loyalty programs because it helps companies fine-tune security, compliance, and customer engagement before going all out with promotion.

Club CITGO and PlusPAY Resources

Club CITGO Job Aid



Can be found on [CITGO MarketNet](#), [Retail Operations](#), [Loyalty Program](#) on February 1, 2026

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Additional information such as PlusPAY FAQs can be found on the Marketer Resources webpage, [CITGO MarketNet](#), [Retail Operations](#), [Loyalty Program](#).

An Updated Club CITGO Job Aid will be provided to participating CITGO locations in English and Spanish with the Wave 1 POP install, as well as PlusPAY tri-fold brochures for countertops.

The soft launch enables testing of messaging and operational readiness before committing to large-scale printing and distribution, reducing risk and ensuring accuracy. Digital assets such as FAQs, training materials, and resources are being finalized during the soft launch phase.

Club CITGO and PlusPAY Support

For support regarding:



PlusPAY (ACH) enrollment, and declined transactions:

ZipLine Customer Service 877-403-2222

For Club CITGO and PlusPAY general questions:

Club CITGO Customer Care 888-246-2582
Monday – Friday, 6 a.m. - 7 p.m. CST

POS:

Email: posprod@citgo.com
Phone: 832-486-5415

Settlement:

Email: poshelp@citgo.com
Phone: 800-533-3421
(Options: 2 → 2 → 6)

THANK YOU!
