

## FAQ

# CITGO PlusPAY (ACH) for Retailers

Electronic Payments and Enhanced Efficiency

### General Information

#### What is the new ACH program?

CITGO PlusPAY is the new ACH (Automated Clearing House) electronic payment program for Club CITGO members. ACH is also known as:

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

#### How does ACH payment processing 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 third-party services support CITGO PlusPAY?

**PDI** manages POS integration and settlement reporting to ensure operational accuracy. Responsible for:

- Ensuring ACH transaction data flows correctly from POS systems to CITGO's reporting and funding processes.
- Providing technical support for reconciliation and integration.



- Collaborating with CITGO on ACH reporting and system updates for accurate marketer-level visibility.

**ZipLine** powers the ACH transaction processing and customer-facing features.

Responsible for:

- Providing secure bank-to-CITGO transfers
- Verifying bank info to processes payments
- Managing ACH receipts through the ZipLine Member Portal.

**ValidiFI** offers services for verifying bank accounts and managing financial risk.

Responsible for:

- Validating customer bank account details during ACH enrollment
- Reducing fraud risk by preventing invalid or high-risk accounts from entering the system.
- Ensuring compliance with verification standards before transactions are processed.

### **Why is CITGO implementing an ACH program?**

CITGO recognizes the need for faster, more reliable, and secure payment solutions in today's business environment. The ACH program 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 and supporting its network of Marketers and Retailers with robust business tools.

### **Can my location(s) offer and support the CITGO PlusPAY program?**

As of November 1, 2025, all existing branded CITGO locations have been integrated into ZipLine, which facilitates ACH transaction processing and supports customer-facing functionalities. If your location(s) participate in Club CITGO, including the ability to process loyalty rewards and payment options through the app, then you're Eligibility requires Marketers and Retailers to maintain their POS configurations.

### **How does CITGO PlusPAY benefit Retailers?**

- Streamlined Payment Process
  - ACH payments are processed quickly and securely, improving customer experience. ACH transactions eliminate those pesky debit card holds.
- Enhanced Customer Loyalty
  - Because PlusPAY is fully integrated with Club CITGO, customers using ACH are eligible for all standard loyalty offers and may receive additional bonuses or discounts exclusively for ACH transactions. This integration boosts customer engagement and repeat business.
- Loyalty Reporting
  - Marketers and Retailers can monitor ACH transaction metrics on MarketNet via the mobile report. Information will be identified as "ACH" under the card type



identifier column. Contact your Marketer if you do not have Loyalty Reporting access. For details on pulling your PlusPAY report, see the next question.

- **Secure and Compliant Transactions**
  - The ACH network uses robust encryption and multi-factor authentication. CITGO adheres to industry standards and regulatory requirements (including NACHA guidelines), ensuring all transactions are secure and compliant.
- **Seamless Integration with Loyalty Programs**
  - The in-app payment method is fully integrated with Club CITGO, so customers automatically receive loyalty rewards and marketers benefit from increased program participation.
- **Marketing Support**
  - CITGO provides promotional materials (POP signage, digital messaging, staff training) to help marketers highlight the benefits of PlusPAY, driving adoption and maximizing the impact of the program.

**How will the CITGO PlusPAY payments reflect in the DTN File, and will it need to be a separate report?**

The CITGO PlusPAY rebates will be reflected within the DTN file as its own line item.

**With the ACH payments occurring after 5:00pm being recorded on the next day's transactions, will this make it harder to match up line items in reporting?**

CITGO PlusPAY rebates will be dispersed at the end of every day's closing cycle unless the transaction occurs after 5:00pm; then the transaction will be recorded on the following day's closing report. This may cause an additional step in matching line items.

**Will the CITGO PlusPAY rewards be stacked with other discounts within the Club CITGO app?**

Yes, the CITGO PlusPAY rewards will stack with other rewards applied to customers' accounts. This includes but is not limited to, Life cycle marketing rewards, win-back rewards, Surprise & Delight offers, and more.

**Can the reward amount for CITGO PlusPAY be adjusted to allow a bigger reward if requested?**

Currently we are unable to adjust the reward amount for CITGO PlusPAY at the site level.

**How do I find PlusPAY (ACH) Reporting on MarketNet?**

PlusPAY (ACH) reporting is currently part of the mobile report, available in MarketNet, and are identified by the "ACH" card type in the report columns. You will be able to track ACH adoption and transaction details alongside loyalty data. Contact your Marketer if you do not have Loyalty Reporting access.

- 1) **Log into MarketNet.**



- 2) Navigate to:
  - a) **Payment Card** → **Payment Card Reports**.
  - b) Select the **Loyalty Discount Report** option (ACH data is included here).
- 3) Filter by:
  - a) **Date range**.
  - b) **Location or Customer Number**.
- 4) In the “**Card Name**” column, ACH discounts are identified by “**PlusPAY**” 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

### Why should I promote CITGO PlusPAY to Club CITGO members?

The in-app payment method is seamlessly integrated with Club CITGO, ensuring that customers utilizing PlusPAY qualify for all standard loyalty offers and may access additional benefits or exclusive discounts specific to ACH transactions. This mobile payment solution provides a secure and convenient alternative, enabling users to avoid credit card fees and the accumulation of debt.

## Enrollment and Setup

### Do I need to enroll my locations to offer the PlusPAY (ACH) program?

No. If your location(s) participate in Club CITGO, including the ability to process loyalty rewards and payment options through the app, then you’re Good to Go!

As of November 1, 2025, all existing branded CITGO locations have been integrated into ZipLine, which facilitates ACH transaction processing and supports customer-facing functionalities.

### How does a customer enroll and get approved for ACH in the Club CITGO app?

***Before enrolling in CITGO PlusPAY, they must be a Club CITGO member.***

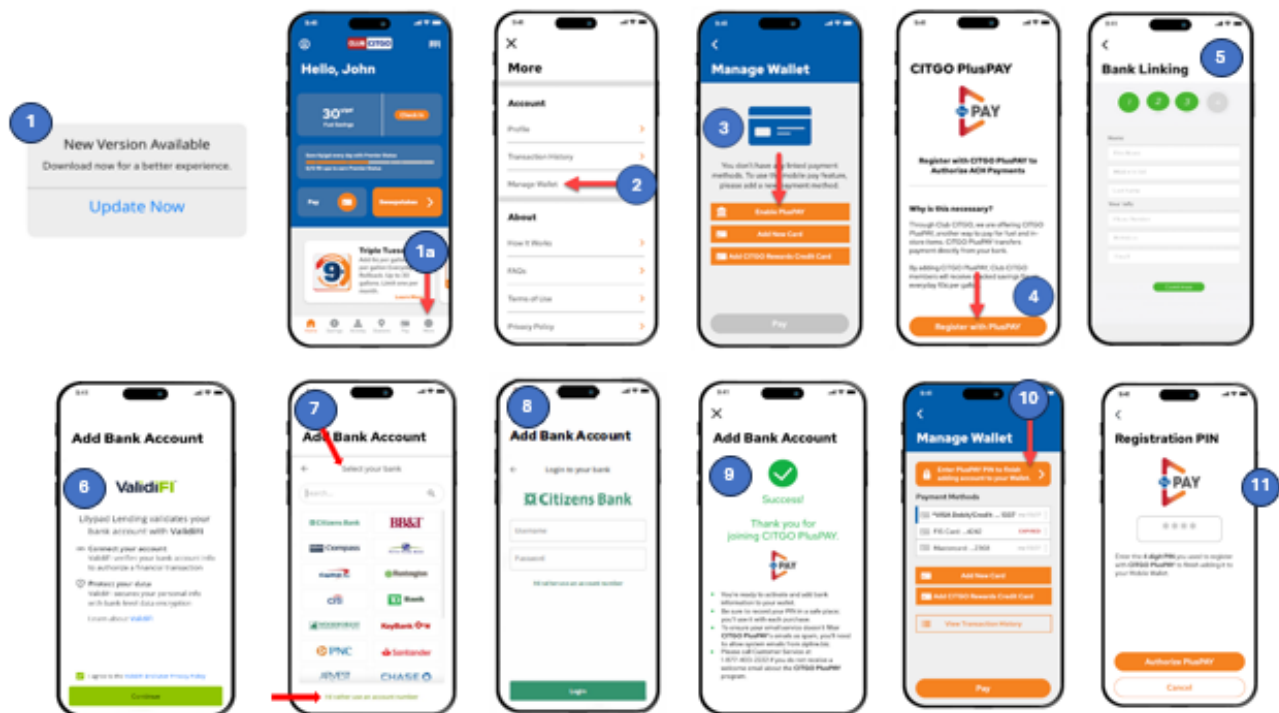
To join Club CITGO:

1. Download the Club CITGO App
  - a. [Google Play Store \(Android\)](#)
  - b. [Apple App Store \(iPhone\)](#)
  - c. Alternatively, visit [Club CITGO](#) 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, 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. Use it at the pump:
  - b. Select Loyalty/Club CITGO on the PIN pad.
  - c. Enter your Alt ID when prompted.

To enroll in CITGO PlusPAY:



1. Make certain you have the **latest app version**.
  - a) **Open your Club CITGO App** and Tap the **“More”** button on the bottom ribbon
2. Select **“Manage Wallet”**
3. Tap **“Enable PlusPAY”** (ACH option)
4. After reading the description, select, **“Register with PlusPAY”**
5. Fill in the required information on the **“Bank Linking”** pages
  - a) You will be asked to provide information such as name, phone number, birthday, etc. to verify credentials



- b) **Set a CITGO PlusPAY 4-digit PIN.** You must enter this PIN whenever you use PlusPAY as your payment method.
  - c) Select **“Link Account”**
6. To validate bank information securely with bank-level data encryption, you must select “Continue” to move to the next step
7. Choose one of two authentication methods:
  - a) **Select your Bank**, or
  - b) Choose, **‘I’d rather us an account number’** to manually enter the routing and account information.
8. Log into their bank and follow the steps to complete the SMS verification.
9. A ‘Success’ or a ‘Pending’ screen will appear.
  - a) When successful, you will be prompted to ‘Add to Wallet’.
  - b) To enrollment, **you must open the Club CITGO app and select “More”**
10. Select **“Manage Wallet”**
  - a) Select **“Enter PlusPAY to Finish adding account to your wallet”**
11. **Enter the 4-digit PIN** you set in step 5b to finish adding ACH to your mobile wallet.

PlusPAY is now ready for use at the pump or inside the store.

#### **For “Pending” notifications:**

1. An email containing further details will be sent to your registered email address. The verification process may require anywhere from 2 minutes to 2 days.
2. After verification, you will receive a ‘Success’ notification. After which, you will need to log into your Club CITGO app and follow the 2 screen prompts to complete the process and use PlusPAY at the pump or in-store.
3. If additional assistance is needed with the enrollment process, please contact:  
ZipLine Customer Service                      877-403-2222

#### **Why was my customer asked for additional verification or information when adding PlusPAY to their Club CITGO app?**

To protect their 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.



Examples of requested validation:

- You may be asked to enter a code sent via SMS or email.
- Securely log in to your bank to confirm ownership of the account.
- Provide your routing and account numbers for verification.
- You might be asked for your address, date of birth, or other identifying details.
- In rare cases, you may need to upload a photo ID or bank statement.

### **What notifications do customers receive during ACH enrollment or payment?**

Customers receive in-app notifications confirming successful enrollment, payment status, and any errors encountered during the process. Additional email or SMS alerts may be sent for important account updates or failed transactions.

### **Who can my customers and I call if help is needed with ACH enrollment, functionality at a particular site, and questions regarding declined transactions?**

For PlusPAY Enrollment, site functionality and transactions:

ZipLine Customer Service                      877-403-2222

For program general questions:

Club CITGO Customer Care                      888-246-2582  
Monday – Friday, 6:00 am - 7:00 pm CST

## **Making and Receiving Payments**

### **Are there cut-off times for ACH transfers?**

Yes. 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.

## **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. Marketers are encouraged to update banking information promptly to avoid errors or unauthorized transactions.

### **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**

### **Who do I contact for general PlusPAY program questions and support?**

Marketers and Retailers can email [ClubCITGO@CITGO.com](mailto:ClubCITGO@CITGO.com). Additional information can be found on the CITGO Marketer Resources webpage, [CITGO MarketNet](#), [Retail Operations](#), [Loyalty Program](#).

### **What should I do if a customer's ACH payment fails?**

Payment failures can result from several things including POS connectivity, incorrect account information, or insufficient funds. You can assist the customer experience by ensuring that your system is configured correctly and running smoothly. Contact [POSprod@CITGO.com](mailto:POSprod@CITGO.com) for assistance.

If the issue is not a POS configuration issue, ask them to contact ZipLine at 877-403-2222.

## **Future Developments and Feedback**

### **Will CITGO add new features to the PlusPAY program?**

CITGO is committed to continuous improvement and may introduce additional features such as real-time payment notifications, enhanced reporting tools, and expanded integration options. Feedback from marketers is welcomed and helps shape future updates.

### **How can I provide feedback about the ACH program?**

Contact your Marketer. The distributor can provide feedback through the CITGO Marketer Council, surveys, email, or portal submissions. CITGO values your input and works to improve the program for everyone.





## Marketing and Promotions

### Why didn't CITGO market and advertise CITGO PlusPAY when it first launched on December 8, 2025?

CITGO elected to implement a "soft launch" for the program, providing an opportunity to finalize creative assets, ensure regulatory compliance, and optimize both customer experience and expectations prior to large-scale production and deployment.

In a soft launch, emphasis is placed on validating operational workflows, confirming POS system compliance, refining procedures for enhanced clarity and efficiency, and initiating the enrollment of early customers in advance of the official promotion.

### What rewards will my customers receive when they add PlusPAY to their Club CITGO wallet?

When your customers add PlusPAY (ACH) to their Club CITGO wallet, they unlock valuable savings both immediately and every day:

#### 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¢ everyday:

#### WHEN USING ACH AS THE PAYMENT METHOD,



- 5¢ off per gallon every day for using PlusPAY
- 3¢ off per gallon every day as a Club CITGO member
- 2¢ off per gallon as a mobile pay bonus when using a Mobile Payment method

### Will there be any POP materials promoting CITGO PlusPAY?

Yes! CITGO PlusPAY will be the primary message in the 2026, Wave 1 POP at participating CITGO locations. This includes promotional signage on the pump topper,



column and pole sign, front door strips, and cooler cling(s). Installs will start February 6, 2026, and will be completed on the 16th.

### **What are best practices for promoting ACH to Club CITGO members?**

Retailers are encouraged to bring attention to the in-store signage, digital messaging, and staff training such as the updated CITGO Job Aid that will be provided to you in English and Spanish with the WAVE 1 POP install. These tools will highlight the benefits of ACH and exclusive rewards.

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## **Resource Information**

### **Where can I find training and educational materials?**

With the addition of PlusPAY, CITGO has updated the CITGO Job Aid that will be provided to you in English and Spanish with the WAVE 1 POP install. CITGO provides a comprehensive library of training guides, video tutorials, and FAQs on the Marketer Resources webpage [CITGO MarketNet, Retail Operations, Loyalty Program](#)

Currently in [MarketNet](#), you will find FAQs and a step-by-step process with customer screenshots. After WAVE 1 is installed, additional digital, downloadable resources will be added to MarketNet and myCITGOstore.

### **Who should we contact if we have questions?**

- For Club CITGO Support, regarding:
  - POS Support:
    - Email: [posprod@citgo.com](mailto:posprod@citgo.com)
    - Phone: 832-486-5415
  - Settlement Support:
    - Email: [poshelp@citgo.com](mailto:poshelp@citgo.com)
    - Phone: 800-533-3421
    - (Options: 2 → 2 → 6)
  - Club CITGO Customer Service:
    - Phone: 888-246-2582
- For CITGO PlusPAY regarding
  - Enrollment and declined transactions:
    - ZipLine Customer Service 877-403-2222



- For CITGO PlusPAY general questions:
  - Club CITGO Customer Care      888-246-2582  
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