

End-to-end secure  
payment & automation  
solution for fuel retailing

# iPAY FUEL

The i-Pay Fuel is an exciting payment solution for fleet and retail fueling operations that improves billing, management and operations by collecting data automatically, wirelessly, and effortlessly.

The solution comes to the individual end-user with a single card, which is supported by any contact or contactless card technology. The solution automates the fueling process for fleet operations using either card technology or a seamless Vehicle Identification Unit (VIU), which can be mounted in the vehicle, with an antenna mounted around the fuel inlet to allow a remote antenna in the building to access information stored on the VIU.



# Payment Solution for Fleet and Retail Fueling Operations

i-Pay Fuel brings the customers the latest secure fueling technology that includes payment, loyalty and vehicle identification.

i-Pay Fuel brings the customers the latest secure fueling technology that includes payment, loyalty and vehicle identification. Some of the highlights of the solution are listed as follows;

**End-to-end Solution:** In cooperation with our partners, we offer end-to-end solution including station automation, tank automation, vehicle recognition & management, customer management and c-Store management solutions.

**Maximum Flexibility:** The system allows the customers to register to the system with any type of credit cards, debit cards or bank accounts. Registration can be made by a single card/bank account or multiple cards or hybrids of these.

**Secure & Reliable:** All the information is stored only under the i-Pay Fuel database, which is located in the headquarters of the oil company.

i-Pay Fuel for retail fueling is a Visa and Mastercard supported Solution.

The solution presents automatic payment validation, authorization and scheduled settlement.

## Payment Automation Solution Components

Innova with its Station Automation partners provide a complete end-to-end solution that benefits the oil company and the station owner. The high performance solution is scalable and upgradeable in both the stations and the center site. The built-in modular architecture of the solution helps simple and fast implementations which quickly and efficiently deliver measurable competitive advantages.



### i-Pay Fuel, RETAILER

i-Pay Fuel for retail fueling utilizes short-range RFID technology for customer pay-

ment and loyalty. Customers carry a simple contactless card, which is fully compatible with Mifare® standards.

**Secure & Reliable:** Only card ID is stored in the card. In case of theft or loss, the card can be easily & immediately cancelled by the system upon notification.

The contactless readers can be placed on the pump, in the c-store, at the car wash or island kiosk; anywhere payment is required. It is a cost effective and durable system requiring minimal maintenance.

## How the System Works at Retailer Side?

The customer simply registers to the system with his credit/debit card or bank account for only once, and receives a contactless card.

When a vehicle enters the station, and the customer presents the contactless card to the card reader. Information is transmitted to the i-Pay Fuel System, and fueling begins

## Benefits of i-Pay Fuel System

### BENEFITS TO THE OIL COMPANY

- **Market Share Growth:** i-Pay Fuel builds customer loyalty based on long-term contracts between Oil Company and customers.
- **Accurate Information:** The system collects accurate information about the customer such as the fueling frequency, preferred stations, preferred fueling amounts, whether or not making shoppings, etc.
- **No Time-loss in the Station:** Leaving the car and paying inside the C-store causes time-loss and queue in the station. The driver presents nothing to the oil company.
- **Low Cost Installation:** Data is transmitted wirelessly, cabling and site-works are minimized in the system. The reader can be placed anywhere in the station; on the pump or in the C-store.

- **Multi-functionality:** The credit cards, fleet cards, pre-paid, loyalty and more! Reach all parts of the market with one payment and loyalty device that is secure and easily manageable.
- **Loyalty & Revenue:** By the delivery of the contactless card to the customer, the gas station will be the first choice for the customer, and customer loyalty and revenue will be increased in a very short term.

### BENEFITS TO THE INDIVIDUAL CUSTOMERS

- **Transaction Speed:** Presenting a contactless card is faster and easier than paying with cash or swiping a magnetic stripe card. Besides, leaving the car and paying inside the C-store bears the risk of theft.
- **Useable Loyalty Card:** The loyalty card, which is not used any time except fuel-

ing, and therefore makes swelling in the wallets, becomes used by the customers. Customers can easily earn rewards for their loyalty, and rewards can be redeemed directly from customers' accounts.

- **All-in-one Card:** The credit cards, pre-paid and loyalty cards are replaced with only one card, which the customers conveniently carries by attaching to the car key.
- **Ease and Flexibility:** The customers, not only paying the fuel charges, but also become able to make shopping and have their cars washed with their contactless cards.

### BENEFITS TO THE FLEET CUSTOMERS

- **Management of the Fleet:** In accordance to the routes of the company vehicles, the stations, the fuel amounts & types and the

when the information of the customer is verified by the bank. After fueling is completed, the customer gets the receipt, and he can simply drive away.



## i-Pay Fuel, FLEET

i-Pay Fuel for fleet is a cost effective and durable system requiring minimal maintenance. Data is collected automatically, wirelessly and effortlessly. Packaged in a waterproof enclosure, the Vehicle Identification Unit (VIU) is mounted in the vehicle, with an antenna mounted around the fuel inlet to allow a remote antenna in the building to access information stored on the VIU.

The nozzle ID unit is a wireless device that slips over the nozzle head, with a protective plastic nozzle cover. It contains the address of the nozzle and identifies the nozzle to the system. No adaptations are needed for the installation, there are no wires or swivels. This makes the system very

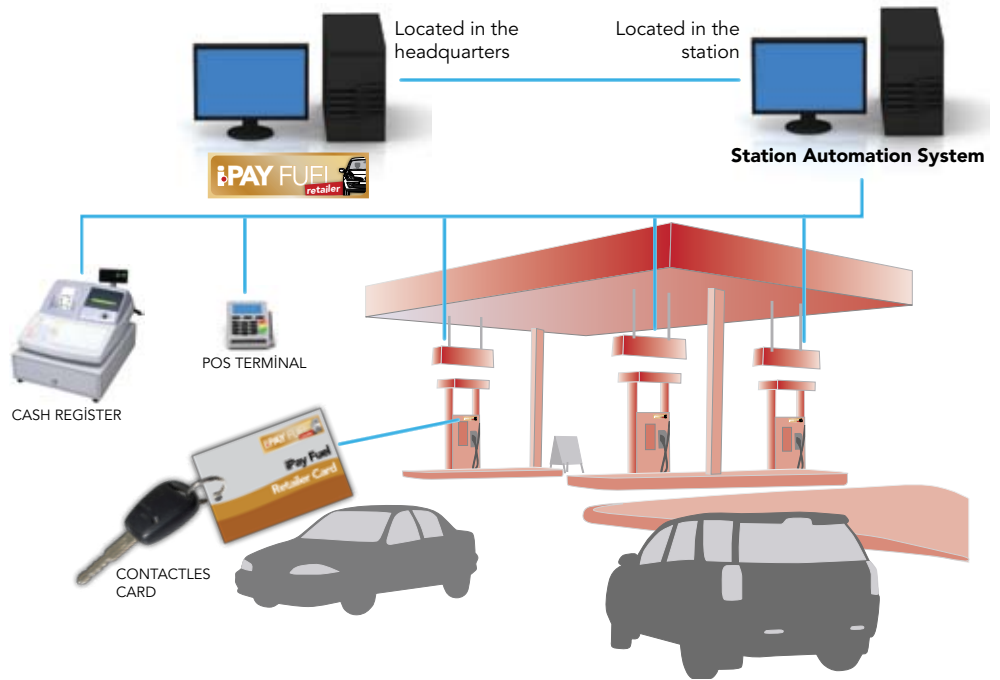
robust and easy to install.

The system includes an extensive Route Management System, which enables the companies to offer following enhancements; The vehicles can be authorized to use the stations predetermined by the supervisor of the system. The number of fueling attempts and the amount of the fuel to be purchased can be limited on a time basis. The consumption per vehicle can be easily monitored by the central system. The system supports up to 6 shifts for the same vehicle. The stations as well as the fuel amount

can be determined by the manager separately for each shift.

## How the System Works at Fleet Side?

The company simply registers to the system and receives Vehicle Identification Units for each member of the fleet. As the nozzle is inserted in the fuel tank, vehicle and payment information are captured. Upon the validation, the pump starts fueling ensuring that fuel is given to the right vehicle and with the right amount. After fueling is finished, any information desired to be collected by the oil company, is transmitted to i-Pay Fuel, and the vehicle can simply drive away. There is no need to sign any paper as proof of transaction, but the driver may request a receipt at his option.



time can be assigned for each vehicle.

- **Outstanding Transaction Speed:** Presenting noting to the oil company minimizes the stay of the driver in the station. Just pump and go. It's paperless, cardless, and fast.
- **Eliminate Fraudulent Fueling:** VIU eliminates fraudulent fueling. Only a vehicle with a valid VIU and antenna around the fuel inlet is authorized to fuel. Whenever the nozzle is removed from the tank, the dispenser stops. No unauthorized fueling of other vehicles or gas cans. No card fraud.
- **Segmentation and Classification:** There is no number limit for clas-

sification of the fleet, companies can create sub-groups, which are seperated from each other with fueling amount, type, time and stations.

- **Paperless:** All transactions are electronically collected for reporting to the fleet manager. There is no need to collect paper receipts and turn them in for processing, saving the fleet manager administration and labor costs.
- **Simplified Cash Flow:** Periodic and consolidated billing eliminates end-of-day processes and simplifies cash flow.

## Technical Specifications

- i-Pay Fuel is 100% built on Microsoft .NET infrastructure.
- The database is built on Microsoft SQL Server 2000 and Windows 2003 Clustering Services providing "high availability" feature.
- By use of "Transactional Replication" on SQL Server 2000, reporting and data mining activities are performed on reporting database instead of OLTP database.
- Owing to scalability of the system, the solution is able to run on multiple servers.

## i-Pay Fuel Solution Line

### CENTRAL AUTOMATION



Electronic  
Payment  
Module

Pre-paid  
Recharge  
Module

Station  
Automation  
Integration

Loyalty  
Management  
Module

User Interface  
and  
Reporting  
Module

ERP and  
Biztalk  
Integration

#### Station Automation System

#### Oil Company Internal Systems

Tank Automation  
Module

Vehicle  
Management  
Module

C-Store  
Management  
Module

Loyalty

CRM

ERP

Fraud  
Management

Third Party  
Station  
Automation

# FUTURE READY SOLUTIONS

FUTURE READY SOLUTIONS



iNNOVA IT Solutions, Turkey's leading software integrator, provides platform independent IT solutions and services to enterprises in the telecommunications, finance, manufacturing, public and service industries with a professional staff of 320. iNNOVA is ISO 9001:2000 certified and our installed base of systems provide service to more than 180 million subscribers and process more than three billion transactions a year.

The company's areas of activity include collecting and payment solutions for finance and telecom sectors, ERP, CRM and BI applications, portals, bespoke developed software, IT security and kiosk systems. Founded in 1999, iNNOVA has joined the Turk Telecom group of companies in 2007. The company operates out of offices in Istanbul, Ankara, Izmir and Dubai.

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