



ROADFLEX

Fuel Savings Guide

Proactive Fuel Risk Management

Hidden fees in legacy fuel cards can quietly eat into a fleet's profits. By reviewing invoices and spotting charges like per-card fees or out-of-network penalties, fleet managers can take control of unnecessary costs. RoadFlex offers a modern alternative that simplifies fuel management and boosts efficiency.

- Transparent pricing with no hidden fees
- Real-time analytics for better expense tracking
- AI-driven security to prevent fraud and misuse



Spot Hidden Fees & Maximize Savings with RoadFlex

Are you ready to boost your savings?

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01

Introduction: How Hidden Fees in Fuel Cards Drain Your Resources

Uncovering Hidden Fees: How to Save Thousands on Fleet Fuel Costs

Fuel card invoices often conceal hidden charges that can quietly erode your fleet's profitability.

From per-card fees to out-of-network surcharges, these extra costs add up quickly, making it essential to spot and eliminate them for improved cost management.

How Hidden Fees in Fuel Cards Drain Your Resources

Legacy fuel cards often sneak in hidden fees that hurt your bottom line. RoadFlex makes it easy to avoid these extra costs with a simpler, smarter way to manage fuel spending.

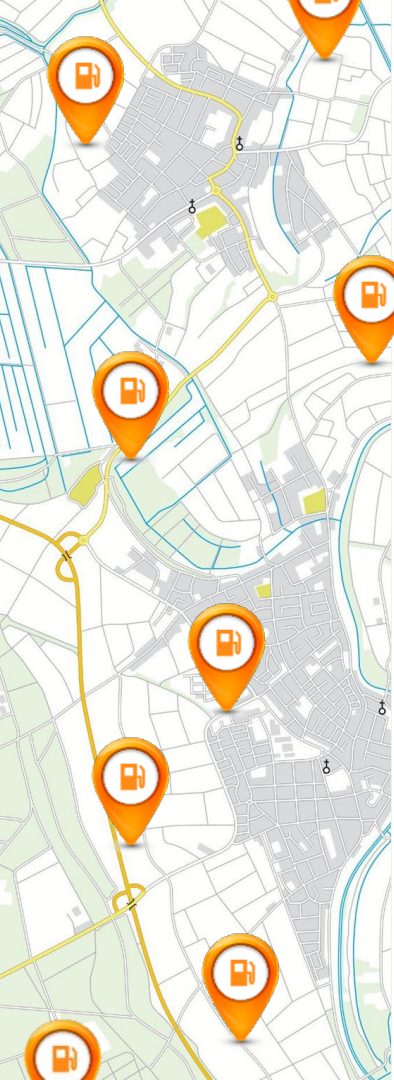
- No hidden fees — just clear, upfront pricing
- Real-time insights to track and control expenses
- Built-in AI security to prevent misuse

Additional Insights on Hidden Fees

The Broader Impact on Fleet Management

Hidden fees make budgeting harder and throw off smart decision-making. With surprise charges piling up, it's tough to know your real costs — but modern tools like RoadFlex help you stay in control.

- Clear, upfront pricing makes fuel spending predictable
- Regular audits help catch and cut unnecessary fees
- Savings can be reinvested into growing your business



02

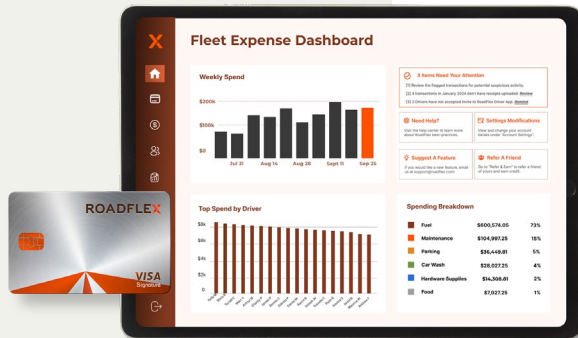
Comparing Legacy vs. Modern Fuel Card Systems

Legacy Fuel Card Systems: Hidden Challenges

Understanding the Limitations of Traditional Solutions

Legacy fuel card systems often come with a host of hidden fees and restrictions that complicate fleet management. These traditional platforms typically impose per-card charges, transaction fees, and out-of-network surcharges that can accumulate rapidly, making budgeting unpredictable.

In addition to financial drawbacks, legacy systems tend to offer limited network acceptance and basic reporting capabilities. This lack of real-time data and detailed analytics hampers proactive cost management and leaves fleet managers grappling with unforeseen expenses.



Modern Fuel Card Systems: Transparent & Efficient



Leveraging Technology for Enhanced Fleet and Cost Management

Modern fuel card solutions are designed to eliminate the hidden costs common in legacy systems. They offer transparent, upfront pricing with no per-card or transaction fees, allowing fleet managers to better predict and control fuel expenses.

These advanced platforms also feature real-time reporting, AI-driven analytics, and broader network acceptance. By providing detailed insights and customizable spending controls, modern systems empower fleets to optimize operations and drive significant cost savings.

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Common Hidden Fees: How to Identify Them and Potential Savings

Understanding Hidden Fee Types

80%

80%+ of fleet managers are paying
per-card fees

Pinpointing Per-Card, Transaction, and Reporting

Key Insights:

- Per-card, transaction, and reporting fees may seem minor but add up quickly for larger fleets.
- Hidden fees are often embedded in the fine print of fuel card invoices, making them easy to overlook.

Action Points:

- Review each invoice line item carefully to uncover these charges.
- Estimate the potential savings by identifying fees that could be eliminated or reduced.

Spotting Additional Costs in Your Invoices

20%

Of overlimit charges paid by some
fleet managers

Identifying Out-of-Network and Overlimit Charges

Key Insights:

- Out-of-network fees and overlimit charges can significantly increase your fuel expenses.
- These fees are frequently hidden under vague terms, often escaping initial scrutiny.

Action Points:

- Compare monthly invoices to spot irregular fee patterns or unexpected charges.
- Use detailed invoice audits to negotiate better terms or seek alternative solutions.

Strategies for Minimizing Hidden Fees



Fleets can save at least over \$10,000 with a modern fuel card.

Tactics to Boost Savings and Optimize Expenses

Key Insights:

- Regular invoice audits and switching to modern fuel card systems are essential for eliminating hidden fees.
- Advanced platforms offer transparent pricing, real-time reporting, and customizable spending controls.

Action Points:

- Implement proactive measures to continuously monitor and control fuel-related expenses.
- Leverage technology to track spending trends and ensure predictable, efficient fuel management.

How to Spot Hidden Fees In Your Invoices

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If an adjustment is shown here and in the detail above, the amount listed here is a summed value of those individual charges.

DATE	TRANSACTION DESCRIPTION	FUNDED BY	REBATE PERIOD UNITS/DOLLARS	PERIOD AMT	REBATE YTD UNITS/DOLLARS	REBATE YTD AMT
	OTHER ADJUSTMENTS THIS PERIOD					
08-23	Card Replacement Fee			2.00		
08-23	Monthly Card Charge			144.00		
08-23	Prgm Main .04			487.67		
08-23	Truck Stop Transaction Fee			20.00		
	Total			653.67		

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If an adjustment is shown here and in the detail above, the amount listed here is a summed value of those individual charges.

DATE	TRANSACTION DESCRIPTION	FUNDED BY	REBATE PERIOD UNITS/DOLLARS	PERIOD AMT	REBATE YTD UNITS/DOLLARS	REBATE YTD AMT
	OTHER ADJUSTMENTS THIS PERIOD					
08-23	Monthly Card Charge			116.00		
	Subtotal			116.00		

FLEET MANAGEMENT REPORT FOR 10/1/2024 – 10/31/2024

SUMMARY OF TRANSACTIONS THIS REPORTING PERIOD FOR ALL VEHICLES IN YOUR FLEET

PRODUCT	QUANTITY	BASE PRICE	FED TAX	ST TAX	OTH TAX	OTH CHARGES	TOTAL
PE10	47.113	\$177.02	\$8.96	\$8.95	\$0.00		\$194.93
UDSL*	85.797	\$275.03	\$21.43	\$23.18	\$0.00		\$319.64
OTHER CHARGES						\$46.44	\$46.44
Total	132.910	\$452.05	\$30.39	\$32.13	\$0.00	\$46.44	\$561.01
						Extended Network Pricing	\$6.00
						Regular Package Fee	\$25.00
						Monthly Billing Cycle Fee	\$15.44
						Report Total	\$561.01

This report is for information only. Please see remittance copy on the statement for the total payment amount.

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The Financial Impact of Hidden Fees

Modern Fuel Management Solutions Solve Legacy Challenges

\$2,080

Legacy fuel cards typically charge many hidden fees including \$2 per transaction. For just 10 fleet vehicles that fuel up twice per week, that's \$2,080 in transaction fees per year. Fleet managers can eliminate this expense simply by using a modern fuel card with no transaction fees.

Transparent Pricing and Better Budgeting

Legacy Challenge: Legacy fuel cards often include hidden fees—like transaction, admin, or out-of-network charges—that quietly drive up fuel costs. These fees are buried in transactions, making them hard to spot and manage.

Modern Solution: Modern solutions don't have any hidden fees and offer transparent pricing, allowing business managers to budget more accurately and avoid unexpected charges. Pricing transparency helps build trust and ensures business managers are fully aware of all costs associated with fuel management.

Eliminating Hidden Fees: How Fleets Can Save Over 10%

11%

Fleets can save an average of 11% in fuel spend each year by using a comprehensive fuel risk management platform.

Proven Strategies to Reduce Fuel Card Costs and Maximize Efficiency

Hidden fees in fuel card programs can silently erode fleet profitability, but with the right strategies, businesses can eliminate unnecessary costs and save over 10% on fuel expenses.

- **Audit invoices** – Identify and eliminate hidden fees.
- **Expand network coverage** – Minimize costly out-of-network fees.
- **Set spending controls** – Prevent overcharges and unauthorized spending.
- **Monitor for fee increases** – Stay ahead of unexpected cost hikes.

By implementing these strategies, fleets can **cut hidden fees by over 10%** and allocate savings toward operational growth.

The Hidden Cost of Fuel Cards: How Fees Erode Fleet Profits

Identifying and Eliminating Unnecessary Expenses to Boost Savings

Hidden fees in fuel card programs can quietly drain thousands each month, cutting into fleet profits and limiting growth. Switching to a transparent provider helps eliminate waste and improve efficiency.

- $\$3 \text{ per transaction} \times 1,000 = \text{\$3,000/month}$ in hidden fees
- $\$0.50 \text{ extra per gallon} \times 10,000 \text{ gallons} = \text{\$5,000/month}$ lost on out-of-network purchases
- $\$10 \text{ per card} \times 200 \text{ cards} = \text{\$2,000/month}$ in avoidable per-card fees



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Key Takeaways – Implementing Proactive Cost Management

Key Takeaways

Key Takeaway #1 – Hidden Fees Add Up Quickly

Fuel card hidden fees may look small, but they quickly add up to thousands in monthly losses. Legacy providers often slip in charges like per-card, transaction, and out-of-network fees that quietly hurt your bottom line.

- **A fleet with 1,000 monthly transactions at \$3 per transaction pays \$3,000 in fees.**
- **Out-of-network fuel costs at \$0.50 per gallon can lead to \$5,000+ in extra charges**
- **Per-card fees of \$10 each for 200 active cards result in \$2,000 in monthly expenses.**

By identifying and eliminating hidden fees, fleets can recover thousands in lost profits and reinvest in operational efficiency.



Key Takeaways

Key Takeaway #2 – Transparent Fuel Cards Save Money

Modern fuel cards offer transparent pricing with no hidden fees, helping fleets cut costs and avoid surprise charges, unlike legacy providers.

- **No per-card or transaction fees** – Flat, upfront pricing ensures cost control.
- **Broad network acceptance** – Reduces costly out-of-network surcharges.
- **Real-time expense tracking** – Prevents overcharges and improves finances.

Switching to a transparent fuel card provider can cut fleet expenses by over 10%, improving profitability and cash flow.

Key Takeaways

Key Takeaway #3 – Proactive Management Prevents Unnecessary Costs

Regular audits, smarter fuel card selection, and proactive expense monitoring are key to avoiding hidden fees. Fleet managers must stay vigilant, regularly reviewing invoices for unexpected charges and using modern tools to track spending in real-time.

- **Conduct invoice audits** – Identify and dispute hidden charges.
- **Set spending controls** – Prevent unauthorized expenses with per-card limits.
- **Leverage AI-driven analytics** – Detect inefficiencies and optimize fuel usage.
- **Negotiate contract terms** – Lock in transparent pricing and avoid surprise fee hikes.



A proactive approach to fuel card management ensures sustainable cost savings, improved oversight, and better financial planning for fleets.

ROADFLEX

By transitioning to RoadFlex, fleets can enjoy greater control, security, and efficiency, ultimately leading to significant cost savings and improved operational performance. RoadFlex's proactive approach to fuel management helps businesses mitigate risks, optimize resources, and achieve their operational goals more effectively.



For more information on RoadFlex and proactive fuel risk management, visit: www.RoadFlex.com