

Save Money On Fuel



Quick guide to saving money and protecting yourself against fraud at the pump
By Eric McMurphy (December 2025)



Save Money On Fuel

Background on Eric McMurphy – President (GHAC)

- 35 years with Phillips 66 in various Marketing positions
- 4 years managing Phillips 66 Payments business in Bartlesville OK
 - Developed Phillips 66 Fuel Payment app and ran first transaction in 2017
 - Coordinated move from magstripe cards to EMV chip cards
 - Added additional vendor for internet network security (VSAT & Internet)
 - Managed gas station EPOS (Electronic Point of Sale) vendors
 - Have a passion for saving money while purchasing securely
- Currently managing Phillips 66 Aviation business in the U.S.



Pump Security

Protecting yourself against fraud at the pump is a key strategy to keeping the wheels turning on the road

EMV (chip card)

- Europay, MC, Visa
- Unique transaction code
- Token code protocol



NFC

- Nearfield Communications
- Encryption of sensitive info



Mag Stripe

- Old Technology
- Data can be copied
- Sold on the dark web

Using a credit card at the pump can be risky business. Even with the invention of EMV (chip cards), fraudsters can steal your card information because the card has a Mag Stripe.



Pump Security

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Skimmer



Skimmer



Skimmer

Use the 'Yanking Method'.

Skimmers can also be present inside the store, so be aware.



Pump Security

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Smartphones

- Have encrypted apps
- Payment apps use tokens
- “Wallets” hold payment information in secure vaults and not on smartphones
- Most apps use two factor authentication or Biometrics
- Best to utilize password for entry on smartphone

Smartphones are the most secure way to pay anywhere!



Pump Security

Safe purchasing tips at the pump

- If you must use a credit card, use the NFC function
- If there is no NFC function, “yank the card reader”, pay inside if not sure
- The **best way to pay** is with your SMARTPHONE
- Safety at the pump reminders
 - Be aware of your surroundings
 - Never help others asking to use your credit card and pay you back
 - Avoid fueling at night or in sketchy areas
 - Never get back in the vehicle while fuel is pumping
 - Strength in numbers
 - Safety First - Always



Saving Money at the Pump

There are many ways of saving money with
SMARTPHONES and Loyalty Programs

Gas Stations



Smartphone
Tiered saving
based on gas &
store purchases
Pump savings
roll back
Savings 5cpg to
50cpg
Self election
Cellular

Smartphone
Tiered saving
based on
purchases
Pump savings
rollback
Savings 5cpg to
10cpg
Grocery loyalty
Cellular

Smartphone
Savings fixed
each time
Savings change
each quarter
Bonus holiday
Pump savings
rollback
Savings 5cpg to
25cpg
Cellular

Smartphone
Savings fixed
each time
Pump savings
rollback
Savings of
10cpg
Cellular

PinPad at pump
Sign up for
savings through
pump
Text signup
Enter phone
number for
savings
Savings based
on usage
0cpg to 25cpg

Smartphone
Tiered saving
based on gas &
store purchases
Savings
discount after
sale in \$
amounts
Self election
Cellular

Savings are capped per gallon per purchase by app



Saving Money at the Pump

There are many ways of saving money with
SMARTPHONES and Loyalty Programs

Truck Stops



Smartphone
Save on fuel and
in-store items
Pump savings roll
back
Savings up to
25cpg each time
Uses QR Scan on
pump to activate



Smartphone
Pump savings
rollback
Savings each time
of 10cpg on gas to
15cpg on diesel
Uses UPC scan
from App at the
pump



Smartphone
Pump savings
rollback
Savings range
from 3cpg to 5cpg
More savings
given with a Road
Ranger debit card



Smartphone
“My Rewards
Plus”
Earn Points
Pump savings
rollback
Savings range
depending on
frequency of
purchases



Smartphone
“UltraONE”
Earn Points
UltraCREDIT on
purchases over 60
gallons
Savings range
depending on
frequency of
purchases

Savings are capped per gallon per purchase by app



Saving Money at the Pump

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SMARTPHONES and Loyalty Programs

3rd Party Apps & Cards



Smartphone
Download app
Add card to wallet
See pricing of eligible locations
Go inside for savings unless issued a card
Saving range from 15cpg to 50cpg
Diesel only



Smartphone
Online application
Download app, receive card, see locations
Pump savings rollback
Savings average from 40cpg to 50cpg
Savings depend on location
Cr card 3% or ACH
Diesel only



Greenlane
Smartphone
Online application
Purchases via app
Receive card as backup
Savings show on receipt, not on pump
Average savings 60 cpg- 90 cpg
App shows locations and pricing
Diesel only

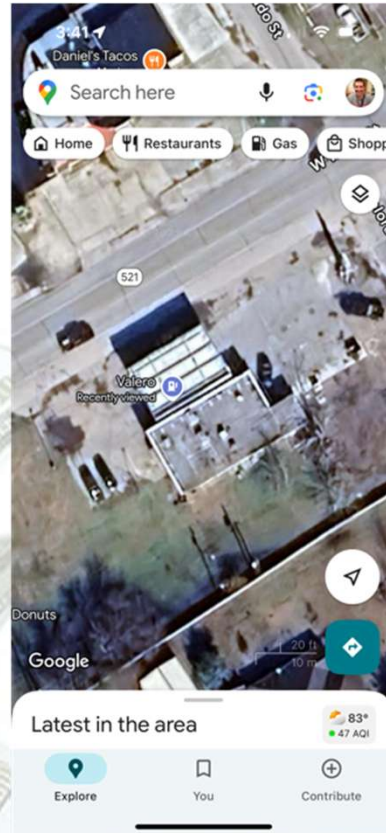
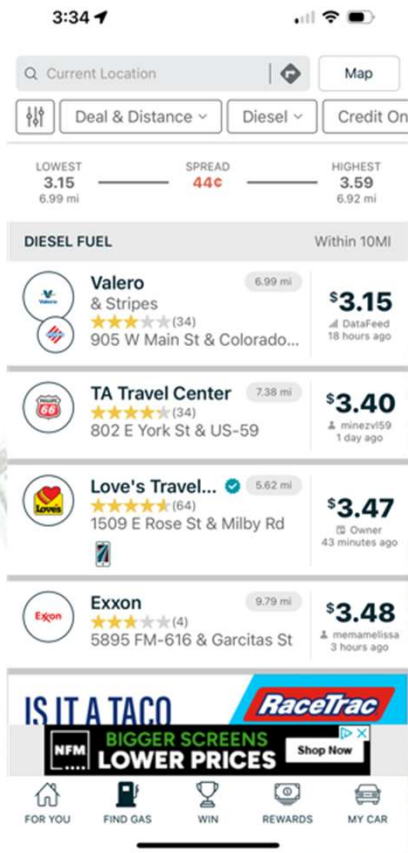


Smartphone
Apply for a card
App shows locations & pricing
Pump savings rollback
Savings range from 10cpg to \$1cpg
Savings depend on location
Diesel only

Savings are capped per gallon per purchase by app



Purchasing Decision Example



- I'm at Region 9 and I need diesel
 - Utilize the Gas Buddy app to see all local prices
 - Apply my knowledge of savings to each alternative
 - I can save 10cpg at Valero, but the site looks a bit tight on Google Maps
 - I can save 15cpg at Loves and I know I can get in there.
- Going to the Love's Truck Stop, use my app, scan the bar code at the pump, use NFC
- Enjoy my savings!



Tips & Tricks

- Try out a few apps first and “get the hang of it”
 - All apps work a bit differently, don’t be afraid to use them
 - Putting credit card information into an app does not mean your data is stored on your phone
 - Test your app at the station before your next trip
 - Enjoy your savings!
- Plan ahead
 - Look for locations on your trip using your app location finders
 - Use you fuel app, RV planning tools like RV life, Gas Buddy or your RV Garmin
 - Use Google Maps to see the aerial view of the location (can you fit?)
- The **best way to pay** is with your SMARTPHONE!
 - Use credit cards only when you must and use NFC before a chip card reader. DO NOT USE a pump with a mag stripe reader only (non EMV) - (pay inside)
- Be safe and aware of your surroundings when fueling



Q&A

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