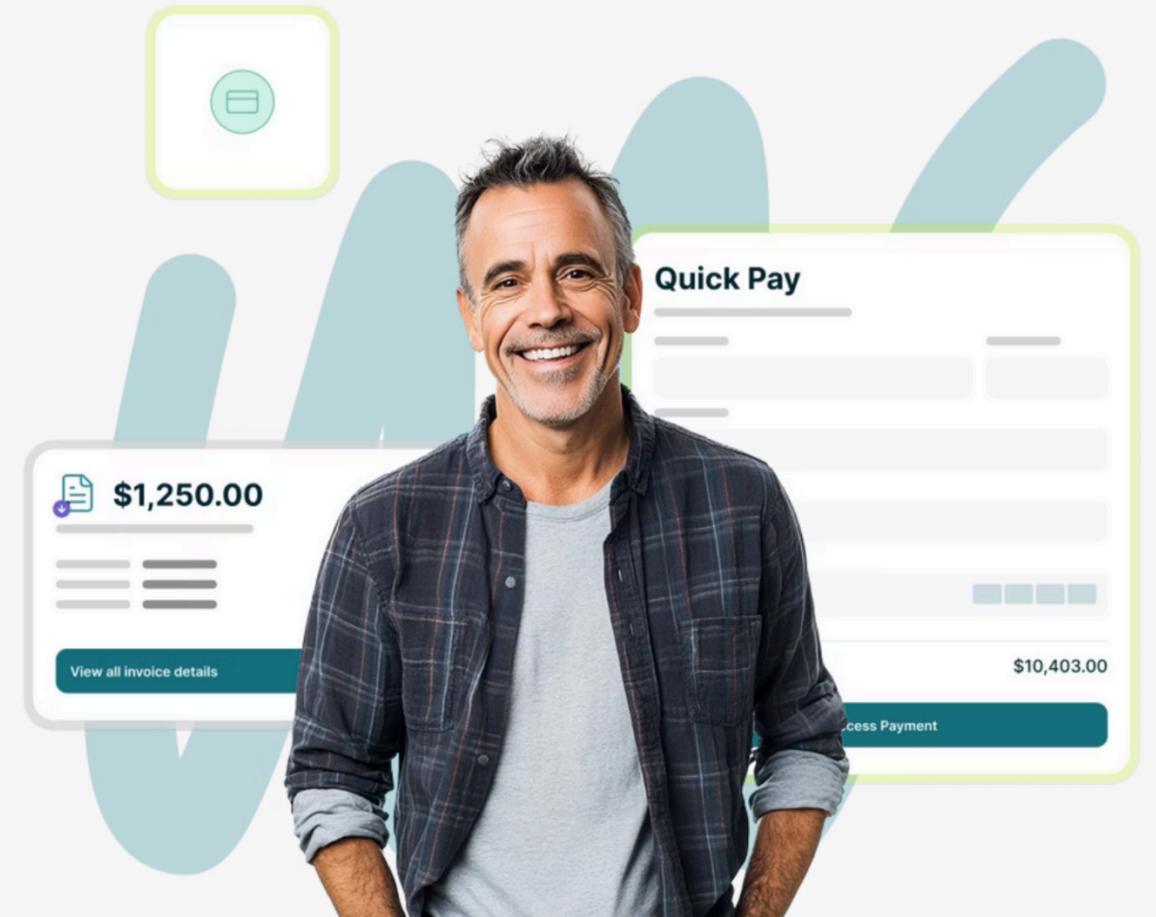


Get Paid Faster: Modernize Invoices & Reduce Receivables

Transform your payment process. Eliminate delays. Improve cash flow.

June 19, 2025

KC Cook | PIX PAYMENTS



Is it too much to ask?



Timely Payments

Get paid for your hard work without the wait



Predictable Cash Flow

Plan with confidence knowing when money arrives



Business Growth

Expand operations without financial bottlenecks



Peace of Mind

Stop worrying about chasing payments

Have you ever heard this?

1 "Send me a load today. I'll pay upfront."

New customers making promises and bypassing your underwriting process

2 "Check's in the mail"

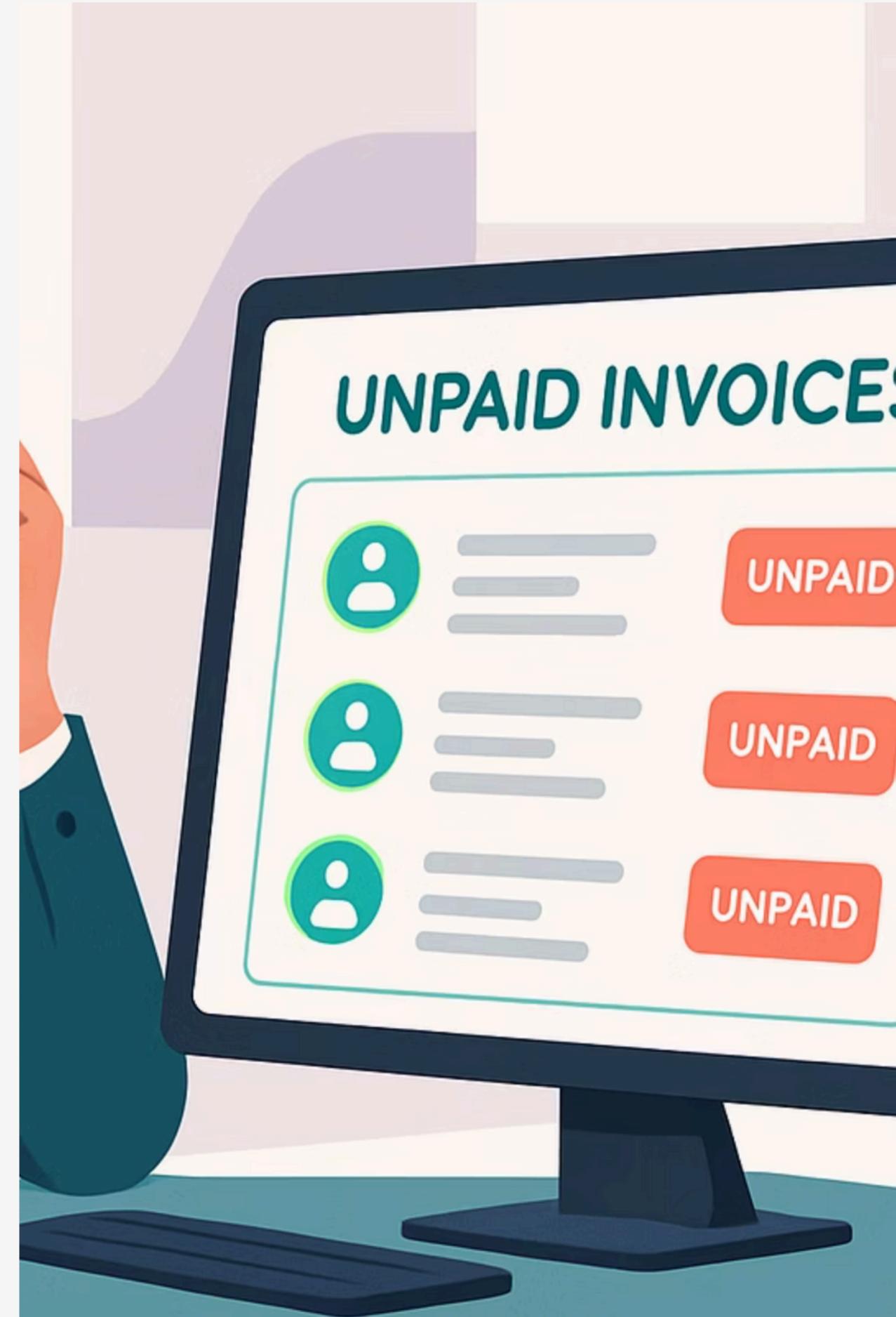
The classic delay tactic

3 "Resend those wiring instructions"

Creating unnecessary hurdles

4 "Can I pay with credit card just this once?"

Inconsistent & Hard to reconcile payment methods



Your Business Is Being Held Hostage



External Pain Points:

Late payments, lost checks, and manual processes drain resources daily



Customer Friction:

Limited payment options and account debiting concerns create unnecessary barriers



Internal Stress:

Accounting teams struggle while working capital remains tied up



Growth Limitations:

Time wasted chasing payments instead of pursuing new opportunities



Supplier Relations:

Cash Balance Problems lead to missing prompt-pay discounts damages your own vendor relationships



Complicated Tools:

Setting up online payments is intimidating and difficult.



Expensive Payments

Card Processing Fees are confusing and expensive.

PIX Payments: We're Here to Help You Get Paid Faster

PIX Payments serves Oil & Gas Marketers and C-Stores across the United States. We understand the unique challenges you face collecting payments.

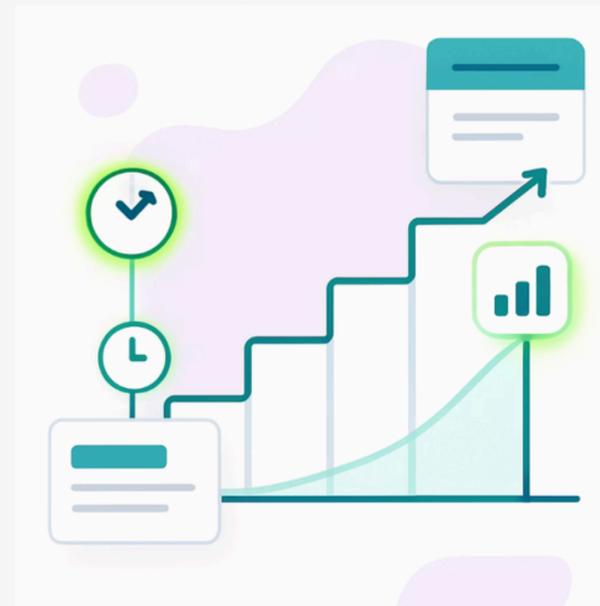
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Born from Industry Need

Created specifically for Oil companies securing receivables when supplying unbranded dealers.

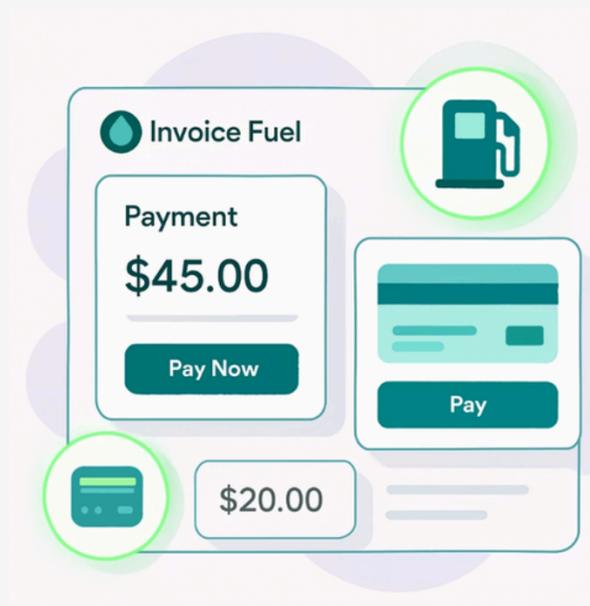
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Expertise Built Over Time

Ten years serving 50+ jobbers and 1,000 c-stores with specialized payment solutions.

3



Expanded to Online Payments

Now offering the same benefits for all Fuel Marketers: lower fees, clear reporting, and simplified accounting.

We're here to help clear the runway so you can get paid faster, eliminate software headaches, and stop chasing payments.

Our Approach to Getting You Paid Faster



Secure Online Payments

Optimize payment processes without sacrificing your hard-earned margins.



Digital Tools

Deploy simple yet powerful solutions that integrate seamlessly with your existing operations.



Reclaim Your Time

Stop chasing payments and focus on growing your fuel business.



Measurable Results

Track improvements in receivables aging and operational efficiency from day one.

Secure Online Payments

The Profit Concern

Fear that offering payment convenience (like credit cards) will erode profits.

Business Reality

Modern Retailers & Businesses want faster and more flexible payment options. More options lead to more new customers and more gallons. The cost of *not* offering these options (lost sales, slower payments) often outweighs processing fees.

Payment Processing Options

Card Processing: Card Not-Present is more expensive than card present, but adding surcharging and convenience fees is legal in most states.

Pay by Bank/ACH is slower than a credit card or a wire, but it's easier and cheaper than both.

On the horizon

- FedNow & RTP (Real-Time Payments) - Limited Bank Participation
- StableCoins - Amazon & Walmart are first 2 Mega-Retailers to consider

Payment Processing



Credit Card

Pay



Bank Transfer



Stablecoins

Card Processing: Understanding Higher Online Fees

Why Online Fees Are Higher



Enhanced Fraud Risk

Without physical cards or EMV processing, online transactions face higher security threats



Chargeback Vulnerability

Customers can more easily dispute online purchases, increasing processor risk



Card-Not-Present Classification

Payment networks automatically apply higher rates to transactions without physical cards



Additional Security Requirements

Online payments need extra verification steps like AVS and CVV validation



Processing Infrastructure

Digital payment gateways add another layer of costs to the transaction flow

Fee Comparison: Visa Retail \$100 Transaction

Fee Type	In-Person (Card Present)	Online (Card Not Present)
Base Interchange	1.51% + \$0.10	1.80% + \$0.10
Assessment Fees + Processor Markup	\$0.50	\$0.50
Gateway Fees	N/A	\$0.25 per transaction
Total Cost	\$2.10	\$2.65
Total Effective Rate	2.10%	2.65%

Card Processing: Recoup the Fees

	SURCHARGE	CASH DISCOUNT	CONVENIENCE FEE
DESCRIPTION	Fee added to a credit card transaction to offset processing cost. Capped at 3%, the fee is applied in addition to the sale price.	Lowering the final sale price when paying by cash.	An extra charge for using a non-standard payment method to cover the convenience of paying for a product or service.
EXAMPLE	3% fee added to the sale for paying with a credit card.	\$10 item is reduced to \$9.50 when paying by cash.	\$5 convenience fee is added to an invoice when paying online or by phone.
ALLOWED USE CASES	<ul style="list-style-type: none"> • Purchases made with a credit card. • The fee must be the same for all card types. • The fee must be capped at 3% • The fee must be disclosed before the method of payment is decided. 	<ul style="list-style-type: none"> • Allowed in all 50 States • Posted Price must be for cards. Final sale price must be lowered when paying in cash. 	<ul style="list-style-type: none"> • Only when alternative payment channels are presented without the fee. • Any payment method, card or ACH. • Must be a fixed amount. • Allowed in all 50 states.
PROHIBITED USE CASES	<ul style="list-style-type: none"> • Not allowed for Debit Card Transactions • Prohibited or Restricted in some states: CA, CT, FL, KS, MA, ME, NY, OK, TX, UT, PR • Cannot charge different percentages for different card types. 	<ul style="list-style-type: none"> • Cannot post the cash price and raise the price when paying with card. This is a disguised “surcharge” 	<ul style="list-style-type: none"> • Not allowed for face-to-face transactions or recurring payments • Must be the same amount regardless of payment method. • Cannot charge surcharge in addition to convenience fee.

ACH: Push vs Pull



	Pull / Credit	Push / Debit
Description	Merchant Initiated Transactions (MITs), often done via NACHA File with merchant's bank.	Customer Initiated Transactions (CITs), often processed through a 3rd party processor.
Per Transaction Fees	Fixed fee: \$0.00 - \$0.25	Fixed Fee: \$0.10 - \$7.00 Variable Fee: 1.00% + \$0.25
Capped Fees	N/A	No Maximum or Capped at \$5 - \$30
Premiums on Transaction Size	N/A	Examples: 0.10% for transactions over \$10,000
Settlement Times	Must be completed in 1 business day	1-4 Business days

Common Returns: NSF, Closed Account, Unauthorized Debit, R29 Corporate Customer Advises Not Authorized

Fee Examples: Lower Than you Think!



Standard Online Rate

3.00% + \$0.30

Typical online card processing rate without optimization



Net Card Fees

0% - 2.25%

With proper surcharging implementation



ACH Push Cost

1.00% + \$0.30 (Cap \$10.30)

Fixed fee for merchant-initiated transactions



Effective Rate

<1.00%

Total processing costs with optimized payment methods

	Type	Sale Amount	Surcharge	Fees	Net	Effective Rate
DEBIT CARD:	DEBIT	\$1,000.00	\$0.00	\$22.80	\$977.20	2.28%
PREMIUM CARD:	AMEX	\$5,000.00	\$150.00	\$152.23	\$4,997.78	0.04%
ACH PAYMENTS:	ACH	\$500.00	\$0.00	\$5.30	\$494.70	1.06%
ACH PAYMENTS:	ACH	\$10,000.00	\$0.00	\$10.30	\$9,989.70	0.10%
ACH PAYMENTS:	ACH	\$100,000.00	\$0.00	\$10.30	\$99,989.70	0.01%
TOTAL PROCESSED	Total	\$117,500.00	\$180.00	\$224.40	\$117,449.08	0.04%

Simple Digital Tools for Operational Efficiency

Manual processes drain resources and create friction. These are the **6 Must-Have Features of any Processor:**

1

Easy Online Payment Portal:

Secure 24/7 payment acceptance that doesn't require advanced coding skills to setup.

2

Digital Invoicing:

Send professional, trackable invoices instantly with automatic delivery confirmation

3

Smart Automation:

Set up recurring billing and automated payment reminders that run silently

4

Seamless Integration:

Connect invoicing **directly to accounting software** for real-time reconciliation

5

Enhanced Visibility:

Gain instant insights into payment status and cash flow projections

6

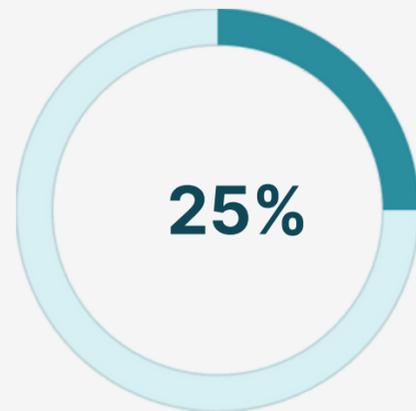
Onboarding Simplicity:

One-Stop Shop for Card Processing, ACH Processing, and Gateway services. Underwriting that doesn't require your first born child.

Zoom In: Accounting & Processor Integrations

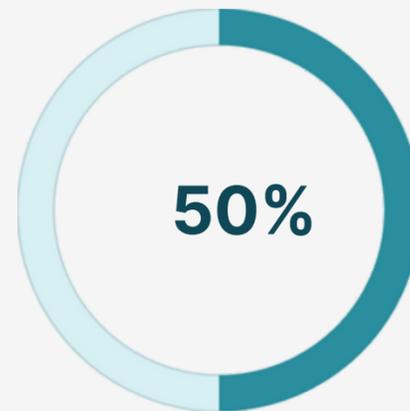
Selecting the right payment processor is crucial for petroleum businesses. Not all accounting platforms or processors offer equal integration capabilities. Many software providers restrict third-party access, creating potential automation bottlenecks.

Readiness for integrated payments:



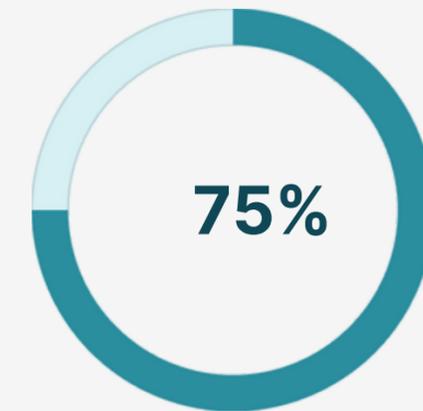
Petro Accounting Software:

PDI Enterprise, ADD Systems E3, AIMS, and iRely dominate the petroleum industry landscape. Most lack modern integration tools like APIs and webhooks.



Legacy Processors:

Global players (Heartland, TSYS, Worldpay) and FISERV solutions offer established but often limited integration options/innovation. Their technologies for ACH & Card Processing are often siloed and don't work seamlessly.



Digital-First Options:

Stripe, Adyen, Square, and QuickBooks provide modern APIs but may lack petroleum-specific features and are unlikely to build direct integrations.



Raise your hand if you're in a 2 year migration process with your accounting software

Real Results: Petroleum Industry Partnerships

PDS Solutions ("Davy's Portal") & PIX have partnered together for 4 years to create true integrated payment solutions for modern accounting platforms.



Reduced AR Cycles

Shorter payment timelines accelerate your cash conversion cycle by days or weeks.

Operational Efficiency

Redirect staff from payment processing to higher-value activities that grow your business.



Automated Reconciliation

Reduce manual matching of payments to invoices with direct system integration.

Improved Cash Flow

Predictable payment processing means better financial planning and stability.

Real Impact, Real Numbers



\$300k

Transactions

Clients range from \$50K to \$4M in monthly volume, with transactions as large as \$300,000

0.11%

Average Rate

Combined effective rate for all payment methods

90%

ACH Adoption

Majority of customers choose cost-effective ACH payments with Card Surcharging Offered



Eliminated Invoice Mismatches

Customers select specific invoices, preventing payment errors



Streamlined Reconciliation

Automatic data transfer to accounting software saves hundreds of hours

"Online Payments has helped our processes so much that we don't track our fees too closely, but I'm surprised to see how low they are."

- VP Finance, Texas Jobber



Introducing The Next Evolution



Born From Experience

Shaped by 10 years of customer feedback and billions in processed payments.



Pain Relief

Your payment headache solution – like Coca Cola and Goody's Powder for your migraine.



Future-Ready

PDS Solutions moves from Online Payments 1.0 to Invoice Fuel 2.0 by year-end.



Custom Digital Invoices

Send professional invoices via email or text with branded templates.



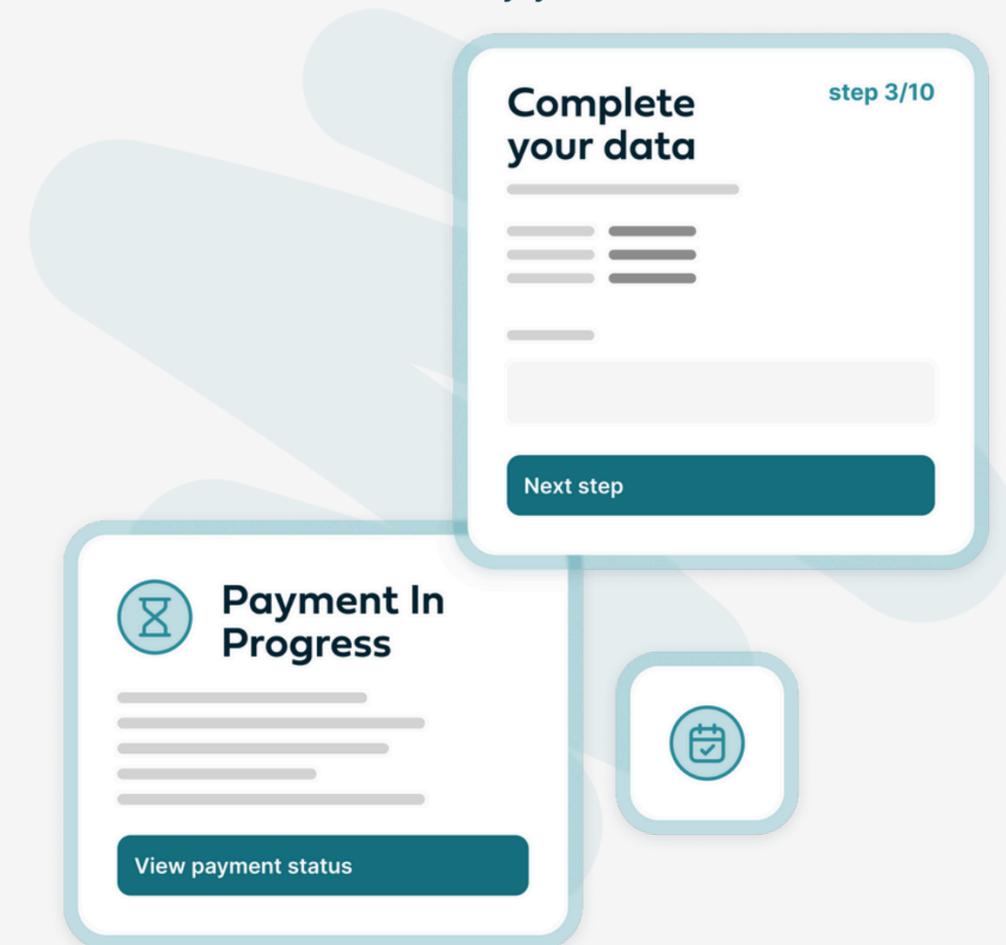
Reminders & Subscriptions

Automate payment reminders and set up recurring billing cycles.



Versatile Payment Tools

- Virtual terminals
- Custom payment pages
- Dynamic Surcharging
- And customer management in one place.



Feature Comparison:



Not all payment processors are created equal. Invoice Fuel is designed specifically for petroleum marketers.

Feature	Legacy Processors (FISERV, Global, ACH.com)	Stripe	QuickBooks	Invoice Fuel
Petroleum Software Integration	No	No	No	Yes, via PDS
Card Fees	~3.5%	2.90%	3.5%	2.2-2.9%
ACH Fees	Varies, Premiums	Varies	1%, \$10 Cap	1%, \$10 Cap
Utility Interchange Support	Yes	Yes	No	Yes
Real-Time Payments	Yes	Yes	No	Yes
Invoicing	Extra	Extra	Yes	Yes
Subscriptions	Extra	Extra	No	Yes
Custom Payment Pages	No	Yes	No	Yes
Dynamic Surcharging	No	No	No	Yes



Industry-Specific Design

Purpose-built for petroleum distributors, not a generic solution.



Cost Effectiveness

Competitive rates with capped ACH fees and support for utility interchange.



All-in-One Solution

Invoicing, recurring payments, and virtual terminal without extra costs.

Steps Toward Faster Payments

Assess Your Current State

- Calculate your average collection period
- Quantify hours spent chasing payments
- Audit check errors and misapplied payments

1

2

Explore Available Options

- Contact your accounting platform about payment integrations
- Review customer portal payment capabilities

3

Take Action Now

- Consider PDS Solutions for customer portal needs
- Schedule your Invoice Fuel demo today

EXCLUSIVE OFFER: First 20 Study Group members to schedule a demo receive **6 MONTHS OF INVOICE FUEL FREE!**

Schedule Your Demo

The Stakes: What's Really on the Line



Cash Flow Crisis

Unpredictable payments create financial uncertainty. Your growth plans stall when capital is tied up in receivables.



Time Drain

Your team wastes hours chasing payments. Manual follow-ups consume resources better spent serving customers.



Competitive Disadvantage

Customers expect modern payment options. They'll choose distributors who make transactions effortless.

Don't let outdated payment processes be the anchor holding your business back.

The Better Way: Your Business Transformed



Predictable Cash Flow

Invoices paid promptly. Cash flow becomes strong and reliable.



Customer Satisfaction

Easy payment options. Clients appreciate modern, convenient processes.



Financial Control

Reduced receivables and bad debt. Greater clarity in financial planning.



Time Freedom

No more chasing payments. Focus on core business and growth opportunities.



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SCHEDULE YOUR
INVOICE FUEL DEMO
TODAY!