

Leading the way for loyalty in petrol stations



Lukoil, the world's second largest energy company, wanted to increase the number of customers using their petrol stations to supply their vehicles with petrol or diesel. The solution? A Lukoil-only payment card that could offer instant corporate payment and discounted rates, giving professional drivers an incentive to stop at Lukoil instead of competitors.

challenges

Leveraging payment innovation in petrol stations

For years, payment technology has been advancing, but petrol stations have been left behind. Lukoil wanted to jump ahead of the market by offering a new and innovative payment system that would set them apart from the competition. This was combined with a desire to adapt to new customer demands, offer added value with insight into user behavior, and diversify the services offered at fuel stations.

A common challenge to all petrol companies

When stopping to buy fuel, purchase decisions are often motivated by location and convenience, rather than brand loyalty. So, how to ensure that customers don't just stop anywhere for fuel; they stop at Lukoil instead? Lukoil was looking for a new payment card that would be a strategic point of difference from the competition with clear benefits for users: speed, savings and convenience.

at a glance

- **Ingenico countertop and wireless terminals**
- **Closed loop payment system**
- **Web-based management panel for reporting**
- **Real-time transaction information upload**
- **Ability to set and change transaction limits**
- **Ability to blacklist cards for security purposes**

solution

Benefiting from a strong network of over 600 points of sale in Turkey, there was already a comprehensive country-wide POS network in place to support this scheme. It was developed in collaboration with Ingenico, the leader in payment systems, which was selected for its specialised team and experience.

For the greatest commercial impact, the new payment card would be aimed at road transport companies with a high need for fuel, such as fleets, coaches and transportation companies.

Streamline payment experience at the counter

When a consumer pays with a fuel card, payment is easy and takes under a minute to complete. On arriving at the cash register, the cashier asks the consumer the pump number and keys it into the terminal. The POS system shows the last three transactions on that pump, and the cashier selects the right one. The amount and product details are selected automatically and logged in the system. Then, the cashier swipes the Lukoil card, the details are recorded in real time, and payment is complete.

Day-to-day management

Lukoil issues all cards to customers and defines recommended pre-set limits. Users can only buy fuel to a total value up to and including their pre-defined limits. Managers can change their drivers' limits as needed, depending on their budgets and cashflow.

key benefits

Ingenico POS terminals and this software application bring a new dimension to payments, allowing users to manage fuel expenditures for companies in a more streamlined, unified and traceable way.

Save time and avoid paperwork

The solution offers significant time savings for fleet managers, as there is no need to manually check receipts or credit expenses: all records are stored electronically and can be automatically compiled each month.

Real-time updates in the dashboard

The dashboard can be accessed by individual users and by the corporate manager using their unique, secure username and password. Users have access to different features depending on whether they are drivers or managers. Thanks to this online dashboard, users can also check their own account activity wherever they are, at any time.

Manage remotely payment cards

Managers can be responsive to any unusual activity they spot. Payment limits can be applied, extended or lifted; the card can even be cancelled or blacklisted instantly if needed.



iWL250 / Ingenico's Wireless terminal



About Lukoil

Lukoil is a major international vertically-integrated oil & gas company, accounting for 2.1% of global output of crude oil. Lukoil is the largest privately owned oil & gas company in the world by proved oil reserves and one of the biggest Russian oil business groups with \$139 billion revenue and net income in excess of \$11 billion.