

2/21/2013

Co-Chair Paul R. Doyle  
Co-Chair David A. Baram  
Senator Kevin D. Witkos  
Representative Dan Carter

General Law Committee:

Hi, my name is Christine Hogan, I reside in Fairfield CT. I am the vice president of Consumers Petroleum/Friendly Service Stations headquartered in Trumbull CT.

We distribute petroleum throughout Connecticut and New York. We also own and operate 18 of our own convenience/gas stations.

**I am opposed to SB 440, HB 5045, HB 5607 and HB 6205.**

Asking retailers to charge the same for debit as cash is not reasonable because these transactions incur a fee.

I have attached the fee schedules for CITGO, Sunoco, BP and Gulf. As you can see the transaction come with a fee – these are referred to as PIN debit.

An example of this using the BP schedule:

Gallons purchases	15
Price per gallon	<u>3.59</u>
Total sale	\$53.85

Fee calculation:

	53.85
	<u>X .30 %</u>
	\$ .16
Flat fee	<u>.23</u>
Total fee	.39

As you can see for one sale of 15 gallons of gas we have to pay \$.39, this may not seem like a lot but debit represents close to 30% of our transactions. We simply can not afford this fee.

As a branded distributor of petroleum products, I cannot “shop” my fees. I am contractually obligated to process transactions through their network. We do not asses the fees, we are simply told how much they are.

I hope my testimony today helps you understand the complication nature of the fees and how they are assessed.

Thank you for your time.



# BP Credit Card Processing Fees

As of October 23rd, 2012			Rate
Card Type	Transaction Type	Transaction Card Fee	% of Sale Card Fee
<b>BP Proprietary Cards</b>			
• BP Visa	Electronic	\$0.13	0.00%
• BP Consumer Card	Electronic	\$0.13	0.00%
• BP Fuel Card	Electronic	\$0.13	0.00%
• BP Fuel Card Plus	Electronic	\$0.13	0.50%
• BP Cash (Prepaid)	Electronic	\$0.05	0.00%
• BP Branded Marketer	Electronic	\$0.15	1.60%
• BP Universal	Electronic	\$0.15	1.60%
<b>Third Party Cards</b>			
• American Express	Electronic	\$0.15	2.35%
• Discover	Electronic	\$0.20	1.95%
• Visa Credit	Electronic	\$0.20	1.95%
• Visa Signature	Electronic	\$0.25	0.50%
• MasterCard Credit	Electronic	\$0.20	1.95%
• MasterCard Signature	Electronic	\$0.25	0.50%
<b>Third Party Fleet Cards</b>			
• Voyager	Electronic	\$0.45	2.15%
• Wright Express	Electronic	\$0.45	2.15%
• Fleet One	Electronic	\$0.45	2.15%
• Visa Fleet	Electronic	\$0.45	2.15%
• MasterCard Fleet	Electronic	\$0.45	2.15%
<b>Third Party PIN Debit</b>			
• PIN Debit	Electronic	\$0.23	0.30%
<b>Rewards Cards</b>			
• BP Cards and Codes	Electronic	\$0.10	0.00%
<b>Paper Tickets</b>	Manual	CPT + \$0.50*	% by card type

\*\$0.50 fees is in addition to regular % of sale and CPT fees on respective card type



**CITGO Payment Card Processing Fees**  
Effective July 1, 2012

<b>CITGO PAYMENT CARD FEES LIGHT OIL MARKETERS</b>			<b>CITGO PAYMENT CARD FEES MYSTIK &amp; UNBRANDED PROGRAM</b>		
<b>Description</b>	<b>% Fee</b>	<b>Transaction Fee</b>	<b>Description</b>	<b>% Fee</b>	<b>Transaction Fee</b>
<b>POS Transactions</b>			<b>POS Transactions</b>		
CITGO Plus	None	None	N/A	N/A	N/A
CITGO CELEBRITY					
CITGO Business					
CITGO Business Select	None	\$0.70			
CITGO Business Select MC	2.50%	\$0.05			
CITGO Gift Card	None	None			
FuelLinks	None	None			
VISA	1.70%	\$0.15	VISA	1.70%	\$0.15
MasterCard	1.70%	\$0.15	MasterCard	1.70%	\$0.15
American Express	3.25%	N/A	American Express	3.25%	N/A
Discover/Novus	3.00%	N/A	Discover/Novus	3.00%	N/A
VISA Fleet	3.00%	\$0.10	VISA Fleet	3.00%	\$0.10
MasterCard Fleet					
Wright Express/PHH					
Voyager					
Debit (Online)*	0.85%	\$0.15	Debit (Online)*	0.85%	\$0.15
<b>Other Payment Card Fees</b>			<b>Other Payment Card Fees</b>		
Network Access Fee	\$75 Per Month		N/A	N/A	
Stand-Alone POS System Rental	\$60 Per Month		Stand-Alone POS System Rental	\$60 Per Month	
Monthly Activity Fee	\$2 Per Month		Monthly Activity Fee	\$2 Per Month	

**GULF CREDIT CARD FEES**

VISA	1.70% + \$.15
MASTERCARD	1.70% + \$.15
DISCOVER	2.50% + \$.10
AMERICAN EXPRESS	2.75% + \$.10
DEBIT	.75% + \$.20
Gulf MasterCard	NO FEE
GULF PROPRIETARY CARD	NO FEE
GULF GIFT CARD	NO FEE
GULF BUSINESS CARD	1%
GULF ENHANCED FLEET FUELING CARD	2.95% + \$.10
GULF UNIVERSAL FLEET FUELING CARD	2.95% + \$.10
VOYAGER CARD	2.95% + \$.10
WRIGHT EXPRESS CARD	2.95% + \$.10

## 2012 Sunoco Debit/Credit Retailer Fees

<u>Card Type</u>	<u>New Fee – Effective 3/1/2012</u>
Sunoco Consumer	None
Sunoco Gift Cards	None
Sunoco Rewards/Rewards Plus	None
Visa Signature Debit	0.50% + \$0.30
Visa Credit	1.75% + \$0.22
MasterCard Signature Debit	0.50% + \$0.30
MasterCard Credit	2.00% + \$0.14
Discover	2.00% + \$0.175
American Express	2.35% + \$0.28
PIN Debit	0.40% + \$0.30

<u>Card Type</u>	<u>New Fee</u>
Sunoco Corporate	None
Sunoco SunTrak	1.05% + \$0.36
Sunoco Wright Express Universal	2.07% + \$0.165
Wright Express	2.50% + \$0.165
Voyager	2.95% + \$0.155
Fleet One	2.75% + \$0.16

Note: Sales less than \$5.00 have a reduced rate of the Percentage component + \$0.10 for all card types.