

Today's drivers invariably buy their diesel - and other types of fuel - with a fuel card. Providing the haulier with an extra line of credit, it can also be authorised for the purchase of lubricants and AdBlue, and to pay for the truck to be washed, reports Steve Banner



MORE FUEL YOU

Long gone are the days when truck drivers on distance work were issued with a cash float at the start of the week to pay for diesel. When they returned to the yard at the end of the week, they handed a sheaf of grubby and barely legible receipts to a hapless bookkeeper who then had to reconcile what had been issued with what had been spent; a challenge if some receipts were missing.

Notes have been replaced by cards which can be used to pay for bridge, tunnel and road tolls, too (but not cigarettes, vapes or confectionery).

Opt to use a fuel card and you can benefit from a per-litre discount on the price displayed on the service station forecourt, says Steve Clarke, marketing manager at card provider Fleetmaxx Solutions. "At present you're typically looking at a 3p- to 5p-a-litre saving with us," he says. "Fill up on the motorway, and the saving could be significantly more.

"We tell customers how much they will be paying at the start of each week, and the price will remain fixed for that week no matter where the card is used," he continues. Fleetmaxx's portfolio includes cards that are accepted at BP, Esso, Gulf, Shell and Texaco sites.

The customer's account is with Fleetmaxx as the card provider, and the amount of credit extended varies, he explains.

"Newcomers to the industry with no track record and businesses with a chequered credit history may have to use a pre-paid card," he says. "Others may be on weekly terms, but if you are a major blue chip logistics company you will probably be on 30 days."

Fleetmaxx is owned by Oilfast, a major bulk fuel, lubricant and AdBlue distributor with a strong presence in Scotland, Wales, Herefordshire and Gloucestershire, and with a product line-up that includes HVO. Account holders are able to benefit from its bulk-purchasing clout.

Cards are protected with a PIN, and are typically allocated to a truck rather than to an individual driver, who might leave the company and take the card. "Customers can log in to their account online, however, and cancel cards, as well as order new ones," Clarke says.

Linking a card to a truck makes it easier to work out how much fuel the vehicle concerned is burning, because you can see where, when and how much was purchased. "We can generate MPG reports," he says. Unusually high fuel usage could indicate that there is a problem with the truck that needs resolving in a workshop, or that the regular driver needs to be shown how to drive more frugally. It could also mean that fuel is being stolen (see also pp32-33).

COSTS

How much fuel do you have to buy a week before you are allowed to take out a card? "We don't have a minimum figure because we don't want to put anybody off," he replies. A self-employed courier may only have one van now, he points out, but might be running three by the end of the year as business expands; and Fleetmaxx will want to benefit from that growth.



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There is an annual charge for each card that is issued on an account. “Typically it’s approximately £12, but everything is negotiable,” he observes.

That underlines an important point about dealing with fuel card suppliers; it always pays to shop around. At the time of writing in mid-July, a leading oil major was promoting a hefty cut of up to 10p a litre for operators using its card; but remember that generous deals can turn out to be rather less attractive than they appear to be at first glance when one reads the small print.

What will happen to Fleetmaxx’s business model as more electric trucks arrive? It has already introduced a card that is accepted by 13 vehicle charging networks and which can be used to charge up cars and light commercials, says Clarke; so it is preparing for what will be a major change.

An alternative to what are sometimes referred to as pay-as-you-go cards is to opt for a bunkering card instead. Operated by US-based FleetCor, the Keyfuels card is perhaps the best-known, and is accepted at over 3,000 sites across the UK.

Bunkering involves the operator buying fuel in bulk in advance, thereby taking advantage of any discounts that may be available, especially if they are buying diesel for bulk tanks in their yards at the same time.

Keyfuels coordinates deliveries of diesel into the network, and a haulier’s drivers can draw on it as and when required. Customers are expected to

deposit sufficient fuel in the network to cover their requirements for the next seven to ten days, and Keyfuels levies a pence-per-litre fee for its services. (It also offers a pay-as-you-go card.)

A drawback of bunkering is the need to purchase fuel in advance – a major fleet might have to deposit as much as 50,000 litres at a time with a network to cover its drawings – although businesses with their own bulk purchasing facilities are already doing so anyway. Large logistics companies are the ones best-positioned to leverage savings from this approach, and if they have significant buying muscle should be able to achieve a per-litre saving of several pence below the pay-as-you-go price.

INTERNATIONAL OPTIONS

Hauliers heading across to Continental Europe may wish to equip their drivers with a brand-independent pay-as-you-go UTA card.

“It is accepted at around 55,000 fuel sites in 36 countries, including over 4,000 in France alone,” says Gwen Huntjens, managing director of UTA Edenred Benelux, and also responsible for UTA Edenred’s UK activities.

The business can provide operators with a VAT-reclamation service and can negotiate per-litre discounts with particular sites or groups of sites that their trucks use regularly. It can also direct clients to outlets that offer the most attractive prices.

Depending on the customer’s

requirements, the card can be used to pay for tolls as well as fuel; and the word ‘card’ may not necessarily mean an oblong piece of plastic.

UTA Edenred has just launched UTA EasyFuel, a smartphone-based digital fuel card app available for iOS, Android and Huawei devices, using technology sourced from mobile payment specialist CarPay-Diem. It can be downloaded free-of-charge at the appropriate app stores, and allows drivers to buy fuel at suitably enabled pumps without having to queue up at a forecourt till.

It also represents a cost-saving for the card supplier; no need to go to the expense of continuing to distribute bits of environmentally unfriendly plastic.

Using this approach is more effective at combating fraud than relying on a conventional card, UTA Edenred contends, which can be misused. Last year saw it cement a partnership with The ai Corporation, which uses algorithm-based and artificial intelligence-driven automated fraud detection systems to help protect over 500m fuel card transactions at over 200,000 fuel outlets worldwide annually.

Fuel card providers are increasingly having to tailor their offerings to fleets that are using compressed natural gas (CNG) or liquefied natural gas (LNG) as well as to those that are going electric. The UTA card, for one, is now accepted at around 1,500 CNG stations and some 300 LNG stations across Europe. [TE](#)