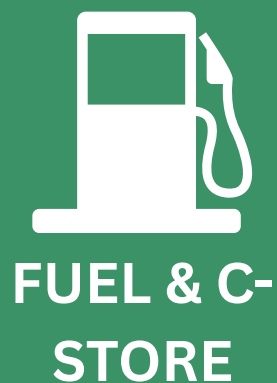


EV Charging Payment Acceptance

Integrating charging into existing payment systems can reduce complexity and leverage current infrastructure. Familiar, seamless payment methods build trust and drive adoption—enabling merchants to offer well-known options such as fleet cards, loyalty programs, or other customer retention services.

MULTIPLE POSSIBLE MERCHANT LOCATIONS

OPPORTUNITY CHARGING



Different approach to sourcing & owning Electric Vehicle Supply Equipment (EVSE)

Charging-as-a-service

- The charging equipment is not owned or operated.
- The site owner typically acts as a landlord to the charge point operator (CPO).
- The CPO provides payment acceptance.
- Ecosystem Fit: Third-party network-managed chargers reduce merchant control but can lower upfront costs.

Buy/build your own

- Typically involves modular hardware components (EVSE, POS, back end)
- The site owner owns the equipment and acts as CPO
- The site owner integrates payment acceptance into the existing ecosystem or segregates it from the primary business

Different options to integrate

Independent Software Vendor (ISV) or Payment Facilitator (PayFac) Model – A third-party platform manages payment acceptance, merchant onboarding, and compliance.

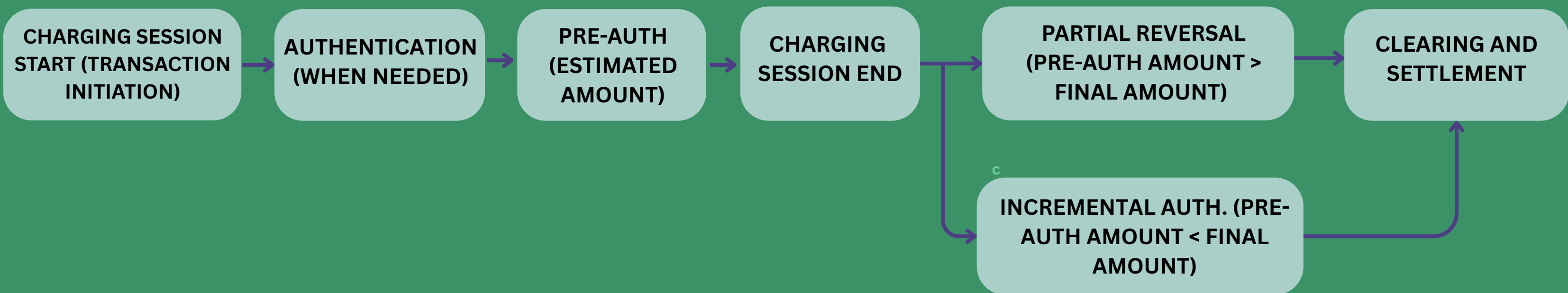
Alternative or Cloud-Based Payment Integration – Payments are initiated via digital or vehicle-based interfaces such as mobile apps, card-on-file, or in-vehicle systems.

Integrated Forecourt or Site Management Solution – Payment functionality is embedded within an existing forecourt or site management platform.

Direct POS-to-Acquirer Connection – The EV charger or associated POS terminal connects directly to the acquirer or processor.

Example: EMV Chip Card transaction flow using pre-authorization/estimated authorization

Two possible payment card transaction flows: pre-authorization/estimated authorization before charging (see flow below) or single authorization after charging. **New MCC** introduced for EV Charging payments: 5552.



PLEASE CONTACT ACQUIRER FOR RULES & GUIDES DETAILING EV CHARGING TRANSACTION FLOWS AND PLEASE REFER TO THE U.S. PAYMENTS FORUM'S CONNECTED CAR & CONTEXTUAL PAYMENTS WHITE PAPER FOR MORE INFORMATION.

Additional Considerations

- **Hardware Consistency:** The use of the same POS hardware/software across pumps, store, and EVSEs can simplify maintenance and updates.
- **Integration Choice:** Decide between charger-integrated POS devices vs extending existing forecourt devices for unified payment experience, reporting, and loyalty.
- **Estimated / Pre-authorizations:** Set initial amount based off average transaction value; adjust as needed.
- **Transaction Visibility:** Fully integrated solutions provide line-item reporting and integrated reconciliation.
- **Fraud:** There is generally very little fraud if EMV technology is used. It is recommended to perform online authorizations for all transactions.
- **Liability control:** Be aware of different transaction liability models across transactions at pumps, stores, and EVSEs.
- **Interoperability:** The integration of rewards and incentives can be an impactful revenue driver. Customers expect the same rewards at EV chargers as at the pump or in-store.