Card Processing Solution

SIA Scanoil Baltija operates a modern fuel card processing plaform, which has been developed in partnership with D8 Corporation (Latvia) based on banking technologies. The processing core allows to issue an EMV-standart fuel card which supports three interfaces (contact, contactless and magnetic stripe) and further card authorization via existent host-to-host connections with partner fuel networks and on Scanoil terminals located at certain sites. Card production is performed on the factory certified by VISA, MasterCard, JCB and UnionPay.

Business logic of card authorization is provided by the system that operates with several entities such as a customer, a contract, an account, a tariff, a group of sites and a fuel card. The system allows to customize the entire fuel supply chain flexibly, setting up various constraints on any entity. Various user roles could be defined in the system.

A contract in the system is limited by the allowed limit on the account balance, by the group of allowed sites, the total volume of allowed purchase of a certain fuel type under a contract, as well as by the individual tariff, which determines the rules for tariffication of transactions.

A tariff could include discounts and markups (monetary or percentage) set relative to a site price, could apply either in real time or at the end of the reporting period based on tiers, such as a total purchase within a contract or for a certain fuel type, etc. Tariffs with fixed prices and list prices could be also configured in the system.

Any fuel card in the system could be limited by an allowed fuel type, volume and velocity. Both individual and combined limiters could apply.

Scanoil is using modern IT-solutions for platform development, maintaining and support.