

motive



Motive Card

Connect fleet and spend management. Uncover new ways to save.

Unlock savings and productivity with an all-in-one platform.

- **Get complete data visibility.**
Bring fleet management and spend management under one roof. Motive uniquely provides shared data and visibility to unlock savings and improve productivity.
- **Automate operations.**
Augment spend data with fleet data to create automation opportunities for IFTA reporting, compliance, fraud detection, and more.
- **Effectively manage your business.**
Eliminate data silos and the need to update data across multiple platforms.

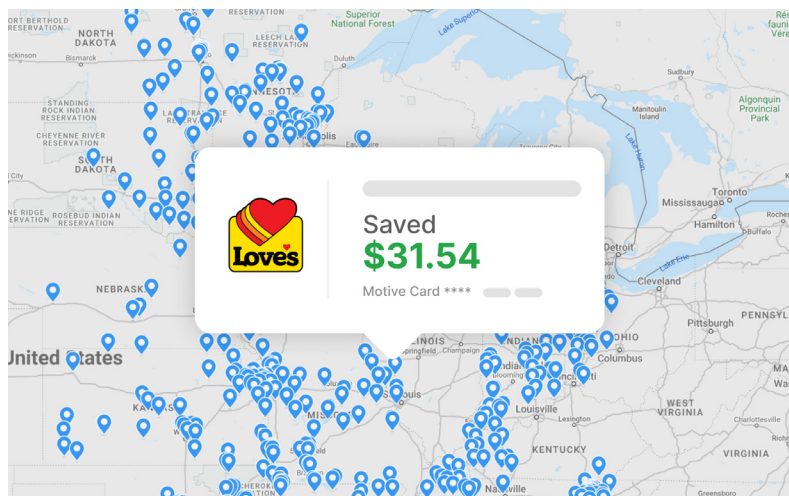
Andrew Talbert,
Willpower Trucking

“In our experience, WEX, EFS, Fleet One, and others we’ve had in the past we kept around for a discount, but they’re so cumbersome to maintain and there’s no customer service.

Motive is so different. Easy to use, easy to set up, easy to maintain, and your backend is so much better than anyone else. I used to spend so much time keying in information 2, 3, 4 times across different systems. I do it once now.”

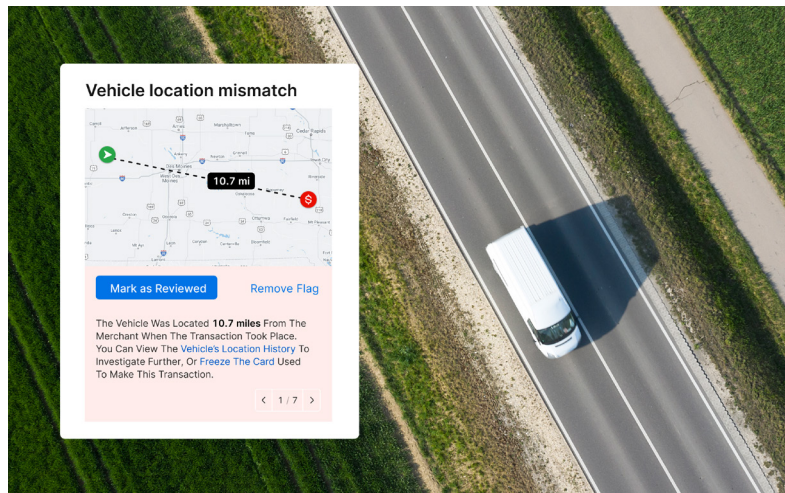
Get competitive discounts, no hidden fees.

- **Large fuel discounts:** Maximize your purchasing power with Tier 1 savings averaging 20+ cents per gallon at over 4,000 partner locations and growing, including Love's and TA. No minimums required.
- **Maintenance discounts:** Save on maintenance expenses, including tires, preventive maintenance, and labor.
- **No hidden fees:** The Motive Card has no application, membership, or transaction fees.



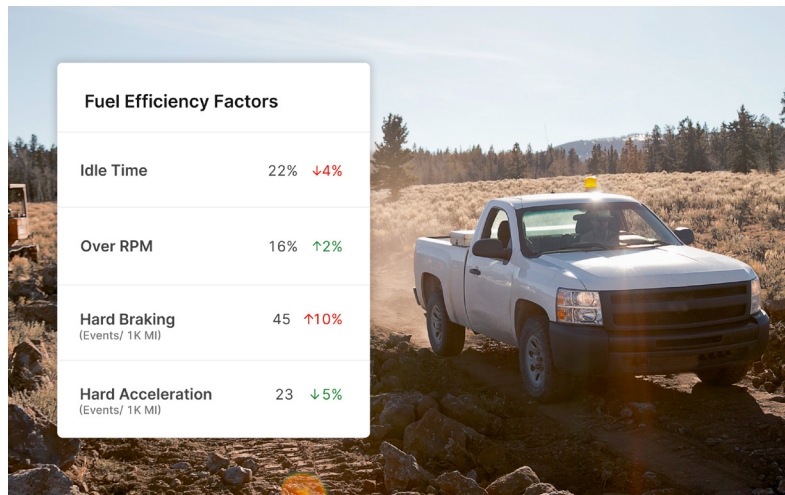
Reduce fraud and unauthorized spend.

- **Fuel level theft detection:** Cut fraud losses with automated telematics and location data. Motive gives you access to more data than any other provider, with vehicle/driver location and fuel telematics information provided by the Motive Vehicle Gateway.
- **Location mismatch alerts:** With Motive's robust telematics, transactions happening in a different location from the vehicles are instantly detected and flagged.
- **Advanced spend controls:** Stop unauthorized spending before it happens. Limit transactions by day and time, category, location, and amount. Update limits in real time to temporarily authorize emergency purchases.
- **Fraud controls:** Phone-based card security requires the cardholder to unlock the card with their assigned phone before allowing transactions.
- **Geofence controls:** Prevent transactions from occurring in a location outside a geofence.



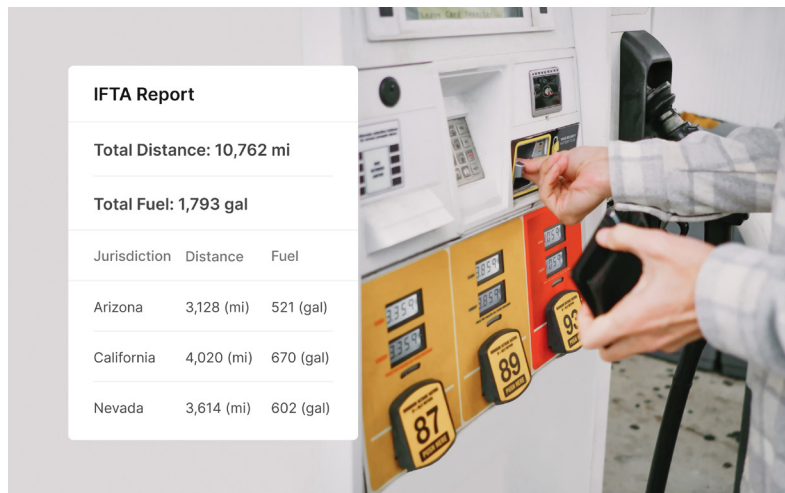
Maximize fuel efficiency.

- **Reduce fuel consumption:** Identify and reduce fuel-wasting behaviors like idling, speeding, and hard acceleration.
- **Plan and review efficient routes:** Eliminate out-of-route miles with dispatch and trip review.
- **Maintain your fleet:** Proactively maintain vehicles and assets with automated service records and electronic inspections to reduce efficiency losses, boosting MPG and vehicle uptime.
- **Full view of fuel operations:** Understand every aspect of fuel from planning, to purchase, to consumption and waste, all with savings in mind.



Improve productivity.

- **Automated IFTA reporting:** Motive Card fuel transactions automatically capture all transaction data needed for IFTA reporting to make filing a breeze. Eliminate receipt tracking, state matching, manual calculations, or shipping data to pricey third parties.
- **Integrated spend reporting:** See spending and savings trends to quickly identify areas to optimize. Monitor transactions by cardholder, amount, and category.
- **Universal acceptance:** Use one card for fuel, maintenance, lodging, and more. Use it anywhere Mastercard is accepted and for any type of purchase you approve. No more reimbursements or multi-card hassle.



Billing & payment terms.
Typical billing cycle:

Start of billing cycle: Charges begin accruing

End of billing cycle: Charges from billing cycle auto-deducted from account

Monday - Sunday
Billing cycle: Charges accrue, cycle specific to each credit agreement.¹

Don't let fees erode your discounts.

Application fee	\$0
Setup fee	\$0
Membership fee	\$0
Transaction fee (in- and out-of-network)	\$0
Interest rate	0% ²
Maximum limit on savings	No limit

Application process.

Apply in minutes.

Connect with Plaid for a faster response. No documents needed. **Or** provide 3 consecutive months of PDF business bank statements.

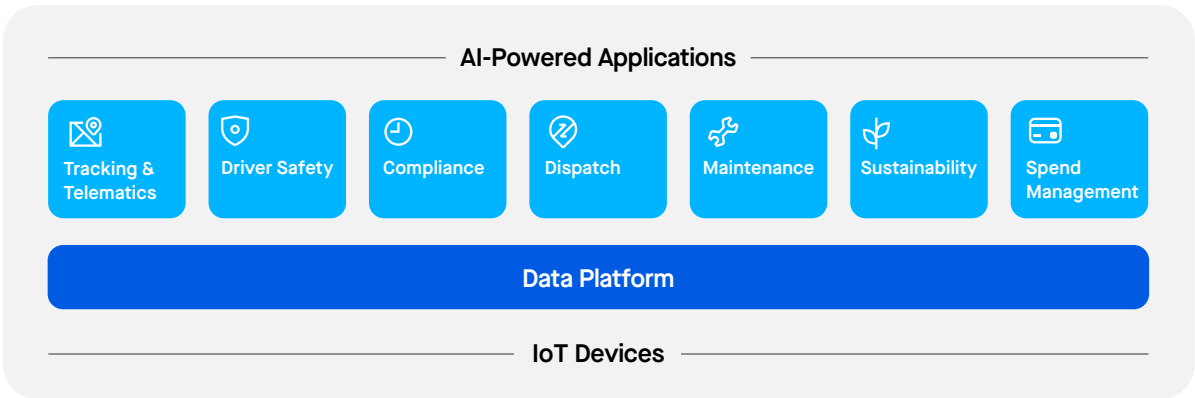


Motive does not pull or report on your personal credit. We rely on your business credit bureau report to determine your spend limit.

gomotive.com/apply

The Motive platform transforms your physical operations.

Improve your safety, productivity, and profitability, all in one place.



About Motive

Motive builds technology to improve the safety, productivity, and profitability of businesses that power the physical economy. The Motive Automated Operations Platform combines IoT hardware with AI-powered applications to automate vehicle and equipment tracking, driver safety, compliance, maintenance, spend management, and more. Motive serves more than 120,000 businesses, across a wide range of industries including trucking and logistics, construction, oil and gas, food and beverages, field services, agriculture, passenger transit, and delivery. Visit gomotive.com to learn more.

The Motive Card is issued by Sutton Bank, Member FDIC pursuant to a license from Mastercard International. Subject to terms of [Expense Management Services Agreement](#). Mastercard and the circles design are registered trademarks of Mastercard International Incorporated.

1. Billing cycle is typically 7 or 30 days, but can be anywhere from 1 to 30 days.
2. Motive reserves the right to assess fees for some services or Cards, including periodic fees, usage fees, late or failed payment fees, service fees, fees for account misuse, fees applicable to certain transactions, or other fees we disclose to you on our website or by providing notice. We will disclose fees to you when opening your Motive account, when you start using a new service, or through our website. We may update, add, or change fees upon 30 days' notice to you, though we may not provide similar notice if we reduce fees.