

Enfuce Report

Powering the future.

From fuel payments to full frictionless
fleet and mobility solutions.

enfuce



The evolving fuel card landscape.

The fleet and fuel payment industry is undergoing a major transformation.

Traditional closed-loop fuel cards have dominated for decades, but as digitalisation, regulatory mandates, and sustainability initiatives reshape the industry, fleet operators and fuel issuers are facing new challenges.

From rising fraud risks and outdated legacy systems to the increasing adoption of EVs, fuel card providers must embrace scalable, open-loop, and digital-first payment solutions to stay competitive.

This report explores the key challenges in fuel card payments and how Enfuze's cloud-based, secure, and flexible solutions help issuers and fleet operators future-proof their businesses.

Key challenges in fuel card payments



1. Legacy systems limiting innovation

Many fuel card issuers still operate on rigid, on-premise systems that lack scalability and flexibility. These outdated platforms:

- Struggle to meet evolving compliance, security, and operational demands
- Have high maintenance costs and require manual processes
- Slow down the launch of new digital-first products



2. Fragmentation and lack of interoperability

Fleet operators often juggle multiple fuel cards for different use cases, creating complexity and inefficiencies. Closed-loop systems:

- Restrict fuel purchases to specific networks, limiting driver convenience
- Require multiple cards for mixed fleets using fuel and EV charging
- Make cross-border transactions difficult for international fleets



3. High fraud and security risks

Fraud remains a major concern in the fuel card industry, with skimming, unauthorised purchases, and card cloning impacting businesses. Closed-loop fuel cards:

- Lack real-time fraud detection and AI-powered security
- Are vulnerable to manual overrides and loopholes
- Provide limited transparency on spending patterns



4. Growing sustainability and EV adoption

The rise of electric and hybrid vehicles is reshaping fleet payments, but many fuel card systems do not support EV charging.

- 73% of fleets plan to transition to hybrid or electric within the next five years
- Fuel card issuers need hybrid payment solutions to accommodate both fuel and EV transactions
- Regulatory mandates, such as AFIR, require open-loop, interoperable payment models



5. Cost inefficiencies and lack of real-time data

Without automated spend tracking and analytics, fleet operators struggle to optimise fuel and energy costs. Challenges include:

- Manual reconciliation and delayed transaction reporting
- Lack of granular insights into driver spending habits
- No ability to enforce budget controls or restrict unauthorised purchases

73%

of fleets plan to transition to hybrid or electric within the next five years

How Enfuze enables you to step into the future

Fleet and fuel payment systems must evolve to keep pace with modern mobility needs.

Enfuze provides an innovative, cloud-native solution that enables issuers and fleet operators to transition from outdated systems to secure, scalable, and future-proof payment solutions. By addressing core industry challenges – legacy infrastructure, fragmented payment systems, fraud risks, and sustainability demands – Enfuze ensures businesses stay competitive in an ever-changing market.

Next generation fuel payments with cloud-base

Traditional on-premise systems lack the flexibility and agility required for today's fast-moving fleet and fuel industry. Enfuze's cloud-based platform removes these barriers, offering seamless system updates, rapid product deployment, and scalable support for global fleet operations. By eliminating the constraints of legacy technology, businesses can roll out new fuel card programs faster, adapt to changing market conditions, and ensure uninterrupted operations.

A unified payment solution for fuel and EV charging

Managing payments across mixed fleets has long been a challenge, requiring multiple cards for different energy sources. Enfuze simplifies this with a single open-loop card solution, enabling universal acceptance at fuel stations, EV charging points, tolls, and other mobility services. This approach not only streamlines fleet operations but also ensures full compliance with regulatory mandates such as AFIR and PSD2, supporting businesses as they transition to more sustainable fleet models.

AI-driven fraud prevention and security measures

Fuel card fraud, including skimming, unauthorised purchases, and account takeovers, continues to pose significant risks.

Enfuze leverages AI-powered fraud detection and real-time transaction monitoring to proactively block suspicious activity before it impacts businesses.

Geo-restrictions, anomaly detection, and spending controls safeguard transactions, ensuring fleet operators have full visibility and control over fuel expenditures.



Enforce empowers fleet managers with API-driven spend controls, allowing them to define customised spending rules in real time.

Advanced spend controls for smarter cost management

Fuel budgets can quickly spiral out of control without the right oversight. Enforce empowers fleet managers with API-driven spend controls, allowing them to define customised spending rules in real time. Businesses can restrict purchases based on fuel type, merchant category, location, or transaction value, ensuring that fleet cards are used only as intended. These automated controls streamline expense management, eliminate manual approvals, and enhance financial transparency.

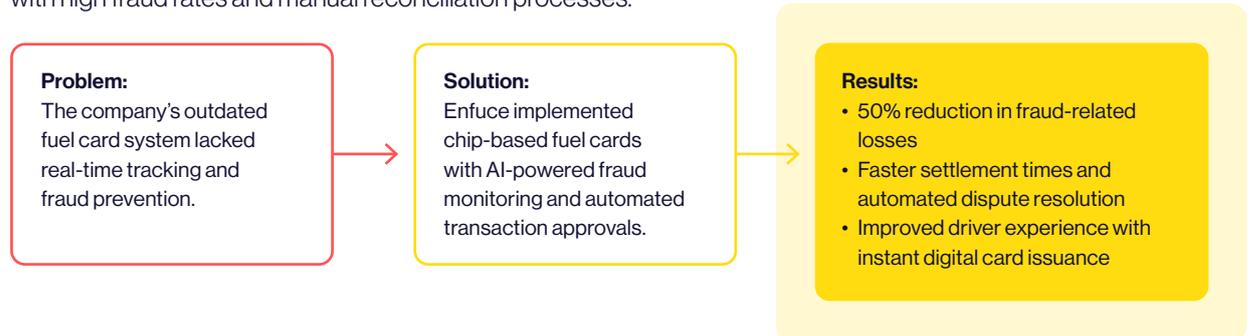
Seamless digital integration and fleet payment innovation

The future of fuel payments extends beyond physical cards. Enforce enables frictionless integration with fleet management systems and digital wallets, offering contactless and mobile-friendly fuel payments. Our API-driven approach allows issuers to create tailored reward and loyalty programs for fleet drivers, encouraging smart spending behaviors while enhancing customer engagement.

Solutions in action: how businesses benefit from Enfuce's fuel payment solutions

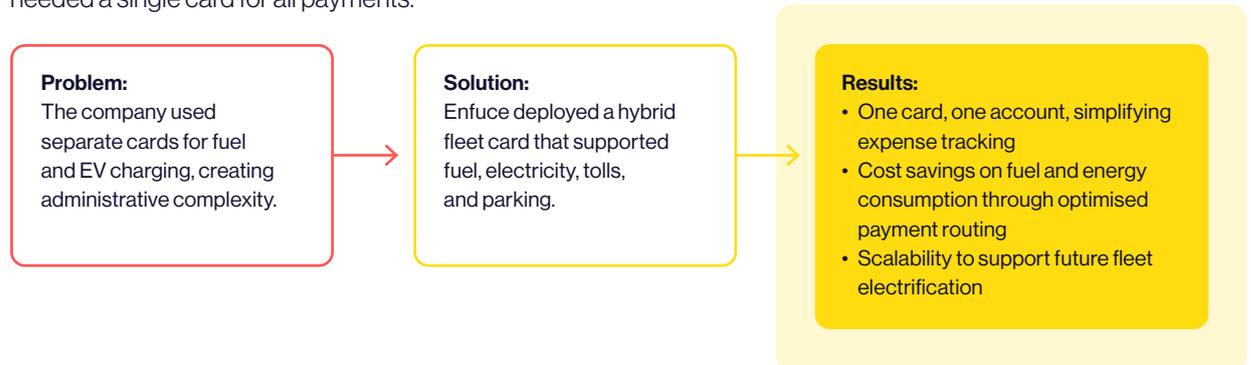
1. Transforming a legacy fuel card program

A major fuel retailer operating across multiple countries struggled with high fraud rates and manual reconciliation processes.



2. Supporting a hybrid fuel and EV fleet

A corporate fleet managing diesel, petrol, and EV vehicles needed a single card for all payments.



3. Enabling open-loop fuel payments for an international logistics company

A large logistics provider needed multi-currency fuel payments across Europe.





The future of fuel card payments

Fuel card programs must evolve to meet the demands of digitalisation, security, and sustainability. Enfuze delivers a future-ready, cloud-based fuel payment solution that streamlines operations, enhances security, and optimises fleet expenses.

Reach out for a chat

Contact us to find out how Enfuze can help solve the challenges for fuel card payments with smarter and seamless payment solutions.

We'd love to have a chat with you and help look at your business case for doing so.

[Contact us](#)

*enfu*ce

Where happiness is built-in