



From Fragmented to Frictionless: Unifying the Payment Experience

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OUR VALUES

Collaborative
entrepreneurial spirit

Winning
through customers

Engaging
in high ethical
standards, openness
and trust

Fostering
expectations for results

Respecting
and valuing people

OUR VISION

Enabling the evolution
of consumer experience
in fueling and
convenience retail.

WE
ARE

OUR MISSION

A leading global
provider of advanced
customer focused
technologies, services
and solutions in the
fuel and convenience
retail industries.



OUR CULTURE

A team committed to
doing great things,
collaborating to deliver
exceptional business
results for our
customers. We are
accountable, results
driven and create
value, through
innovation, continuous
improvement and
execution excellence.

CULTIVATING EXCELLENCE

ALIGNED

ACCOUNTABLE

ENGAGED

PROBLEM SOLVERS

**CUSTOMER
CENTRIC**

**CELEBRATORY IN
SUCCESS**

**EXECUTION
CHAMPIONS**

Our Purpose: We lead by delivering intelligent products and solutions for the world's evolving energy needs that enhance the fueling and charging experience for today and tomorrow.

Many Brands. One Mission. Your Success.

We are a leading global provider of advanced customer-focused technologies, services and solutions in the fuel and convenience retail industries.



Site Efficiency &
Connectivity



Dispensers



Consumer
Experience



Clean Energy



Retail Systems
& Payment

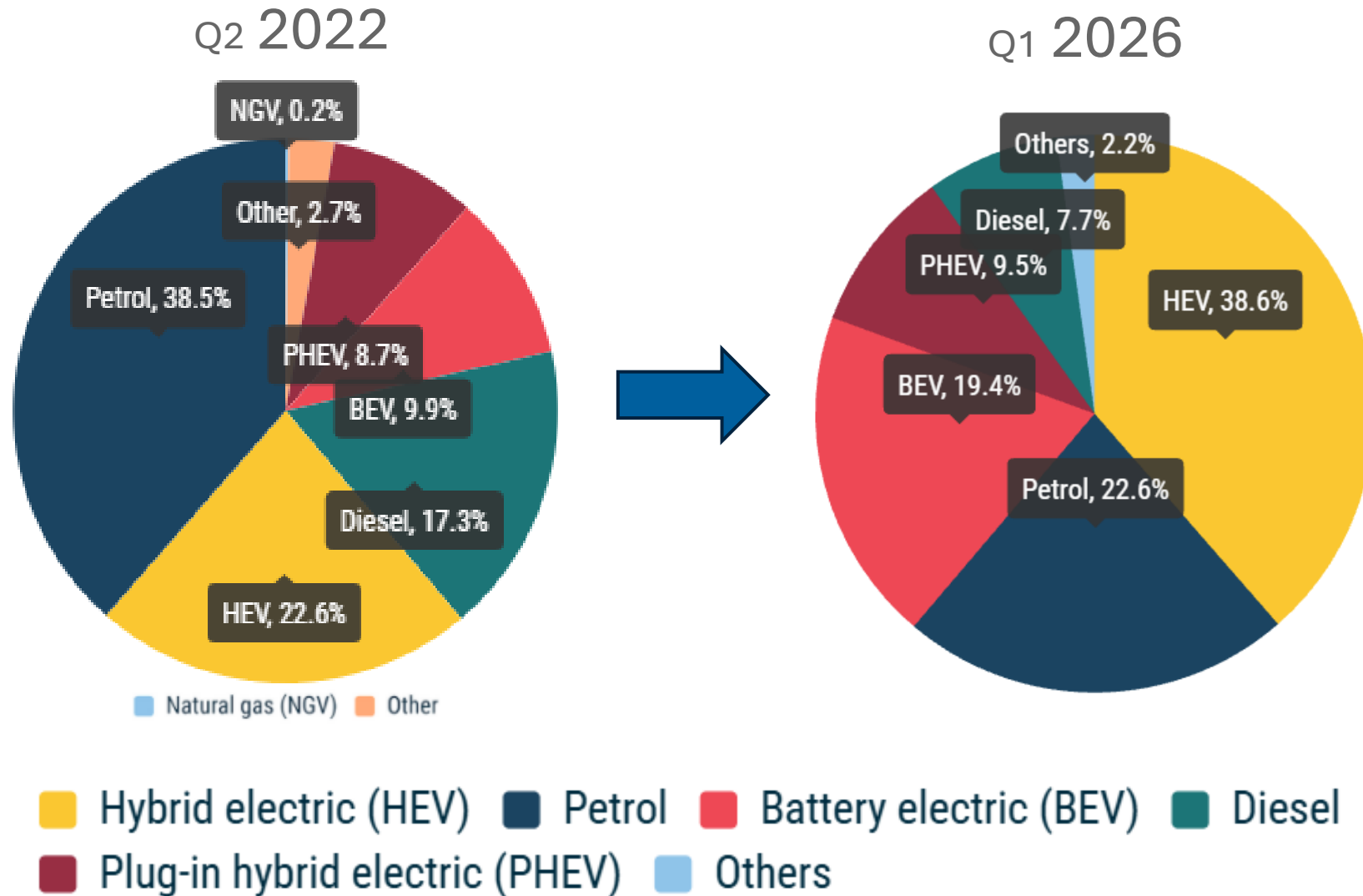


Fleet Solutions

Demand for energy used for transport is shifting from traditional petrol and diesel fuels to multi-energy. Change will come at different pace in different markets.

“Multi-energy should not become multi-friction”

NEW EU CAR REGISTRATIONS BY POWER SOURCE





Forecourt “Payment” Integration

- Dispensers – all types
- Interface with forecourt controller
- Interface with carwash controller
- EV Chargers & CPO/CPMS interface

C-Store “Payment” Integration

- POS Connectivity
- Self-Check Out integration
- Pre-order Kiosk / Remote ordering
- Vending machines

Industry Standards: IFSF, OCPI/OCPP



Crypto NOVA OPT
Freestanding



Crypto NOVA DIT
Tokheim



Crypto NOVA DIT
Wayne



Crypto NOVA
Car Wash



Crypto NOVA IPT
POS



Crypto NOVA IPT
Self-Checkout



Crypto NOVA IPT
Order Kiosk

Ubiquitous Card Acceptance

- Bank card (global and domestic schemes)
- Fleet cards (closed and open loop)
- Local Account cards
- Mobile Payments / Card-Not-Present

Payment Gateway

- Choice of acquiring partners throughout Europe
- Cross-border acquiring
- Fuel card cross acceptance
- Real-time view on transaction activity

Industry Standards: IFSF

International & Domestic Schemes



Acquirers



Tokheim OASE

**Processing
1 billion
transactions p.a.
in fuel retail**

Fleet Cards



Defining a Fuel Retail Payment Solution

(Cyber) Security & Compliance



PCI DSS

Payment Card Industry
Data Security Standard



PCI P2PE

Point-to-Point
Encryption



EAA

European
Accessibility Act



NIS2

Network & Information
Security Directive 2



CRA

Cyber Resilience
Act



PSD2

Payment Services
Directive 2



PSD3

Payment Services
Directive 3



GDPR

General Data Protection
Regulation



Crypto NOVA



DEFEND

Advanced threat
protection 24/7



PROTECT

End-to-end encryption
& data safeguarding



DETECT

Continuous monitoring
& risk intelligence



COMPLY

Regulatory-ready
today and tomorrow



BUILD TRUST

Secure. Reliable.
Resilient.

TRUSTED. COMPLIANT. RESILIENT.



SECURING PAYMENTS. FOR EVERY PAYMENT JOURNEY.

Defining a Fuel Retail Payment Solution

Value-Added Services



Consumer Experience

Deliver a consistent, connected payment experience across every touchpoint for every customer and every transaction



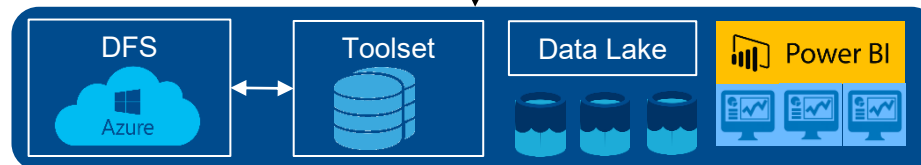
Reconciliation & Data Services

- Settlement file generation, Level 3 Data
- Integration with BOS/HOS/ERP systems

FORECOURT

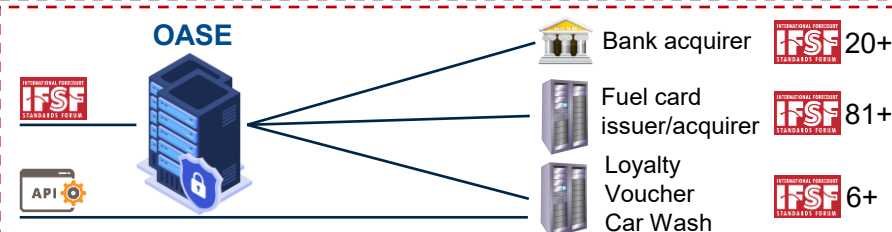
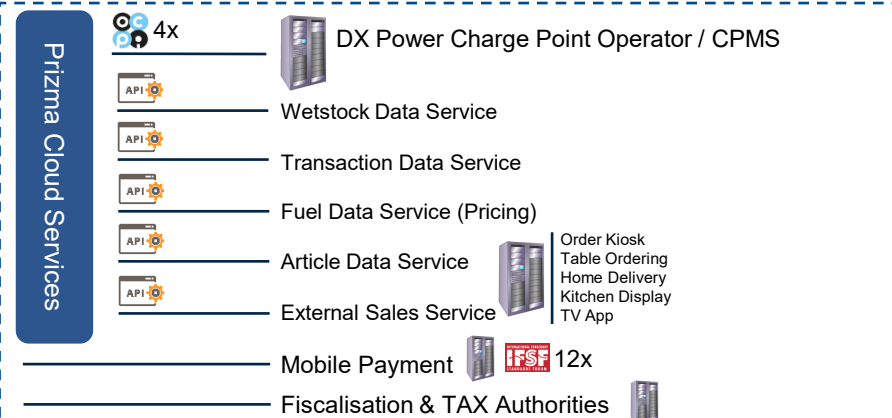


C-STORE



Tracking the customer journey, improve the consumer experience

CLOUD



Case Study 1: Hydrogen Payment Solution

1 Customer – 5 Countries
1 Solution

H2 – dispensers
Forecourt Controller
No C-Store

Outdoor Payment Terminal:

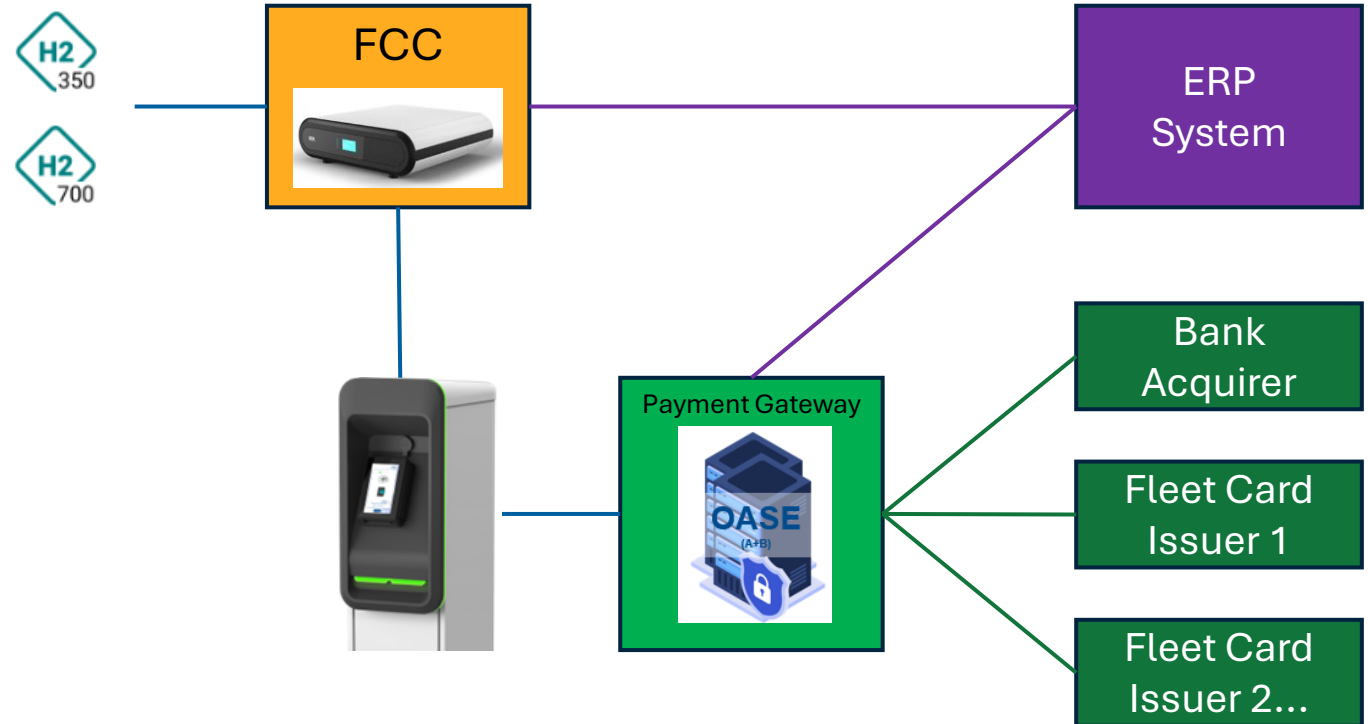
- Bank cards
- H2-Specific Fleet cards
- Selected Partner Fleet Cards

Payment Authorisation:

- 1 Bank acquirer in 5 markets
- Fleet card authorisation & switching

Reconciliation Services:

- Settlement file generation
- Transaction monitoring





Case Study 2: Forecourt Upgrade Program

1 Energy & Oil company
2 Countries
Multiple brands

Dispensers (legacy)
Carwash (legacy)
C-Store POS (legacy)

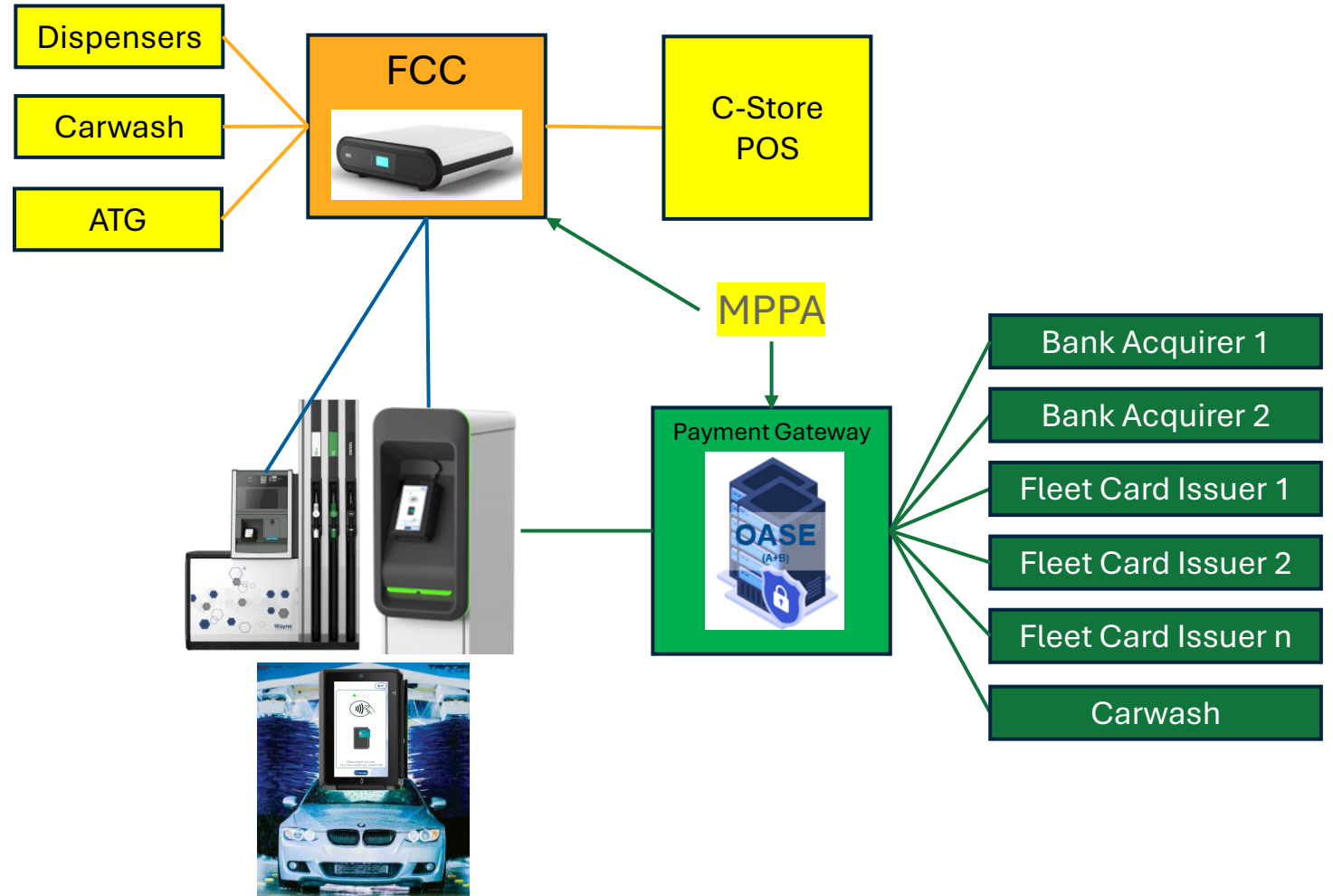
Forecourt Controller

Outdoor Payment Terminal:

- Dispenser integrated & Freestanding
- Carwash payment terminal
- Company-owned and Selected Partner Fleet Cards
- Carwash specific cards & mobile app

Payment Authorisation:

- 1 Bank acquirer per country
- Fleet card authorisation & switching
- Carwash authorisation
- Mobile Payment authorisation



Case Study 2: Forecourt Upgrade Program

Reconciliation & Data Services:

- ERP System (legacy)
- Transaction monitoring
- Real-time data through API's
- Product configuration
- Product pricing
- Settlement files
- ...

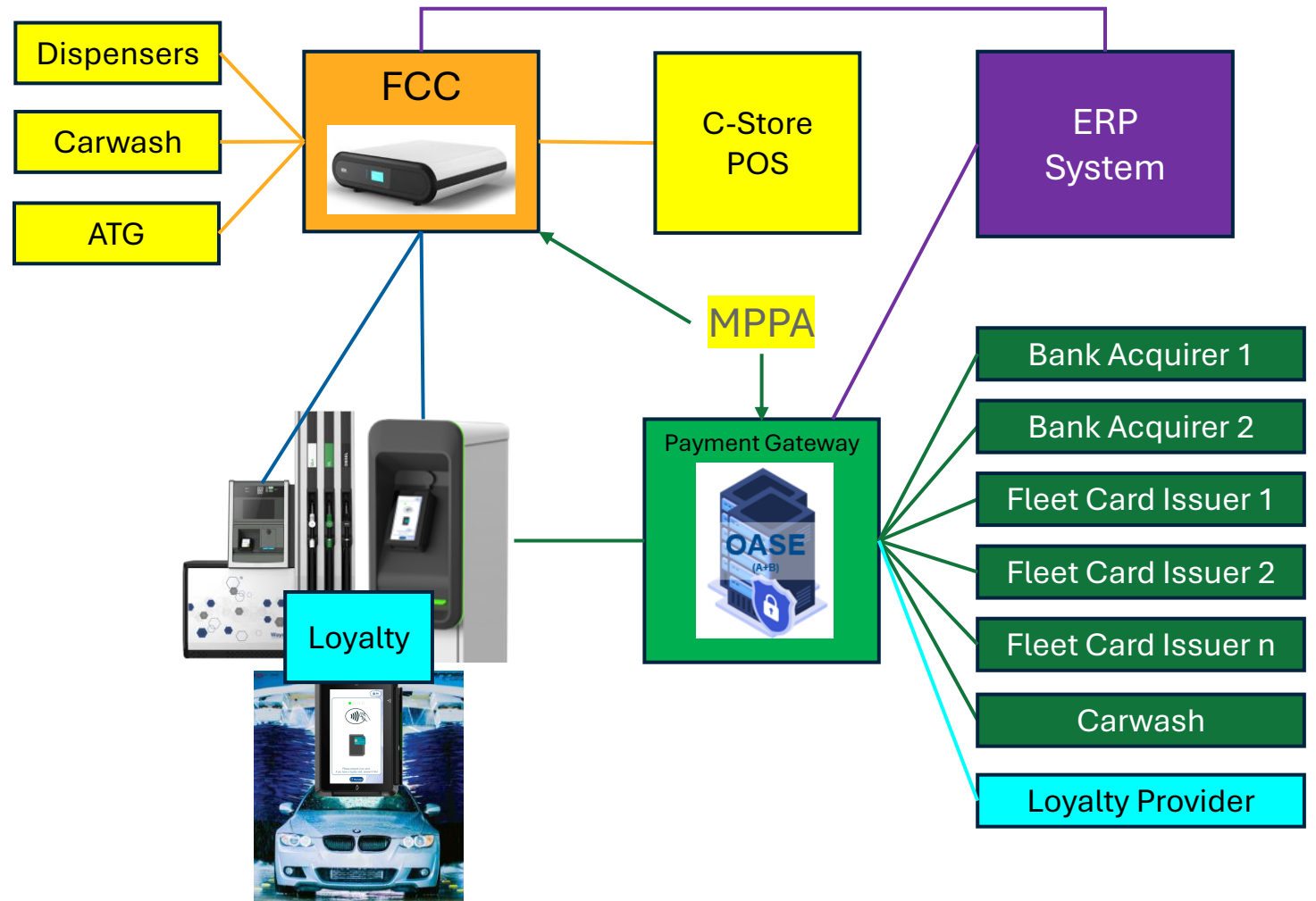
Loyalty Program:

- Real-time personalised loyalty and benefits program
- Tokenisation services

Unified Consumer Experience

- Fast & reliable transactions
- Future-proof solution
- Extension to additional payment touch points: IPT, EV

Security & Compliance Guaranteed



EV Challenges

- Highly fragmented market
- Connectivity / Reliability / Availability
- Fee structure and transparency
- Security & compliance
- Payment experience

EU AFIR Regulation

Market consolidation

Payment in EV Challenges

- Use of EV charge cards / tags / apps
 - Fragmented, lack of interoperability
 - Specific user experience
 - Security risks: RFID cloning, UID copy, QR code phishing (Quishing), data theft, physical tampering
- Hybrid cards, combining fuel & EV
- EU AFIR mandates open loop payments on DC chargers:
 - Availability
 - No unified consumer experience
 - Typically does not accept fuel cards, nor loyalty features

Forecourt retailers are in pole position to claim the natural ownership of the EV business by treating the business as incremental business and capitalize on their existing strategic locations, customer knowledge and facilities.

Key factors to success

Location, leverage synergies, customer experience and offer distinctive convenience retail services

Forecourt EV Integration

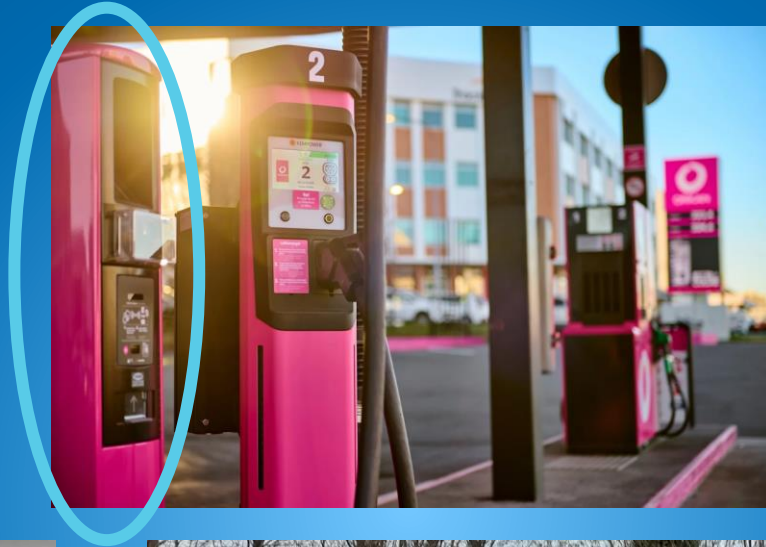
C-Store EV Integration

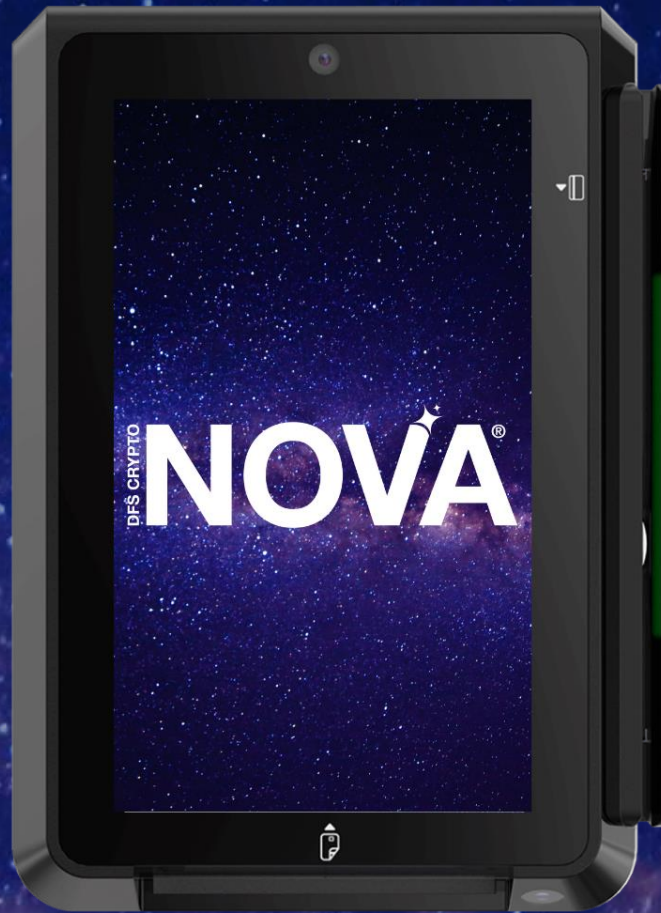
Ubiquitous Card Acceptance

Flexibility in authorisation partners

Reconciliation & Data Services for EV transactions

Unified Consumer Experience





CONNECT. INNOVATE. EVOLVE.➔

WITH



FUELING SOLUTIONS

STAND 5C10, HALL 5



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