



The fleet manager's guide to smarter fuel spending

Unlocking deeper insights and cost control

SEPTEMBER 2025



Table of contents

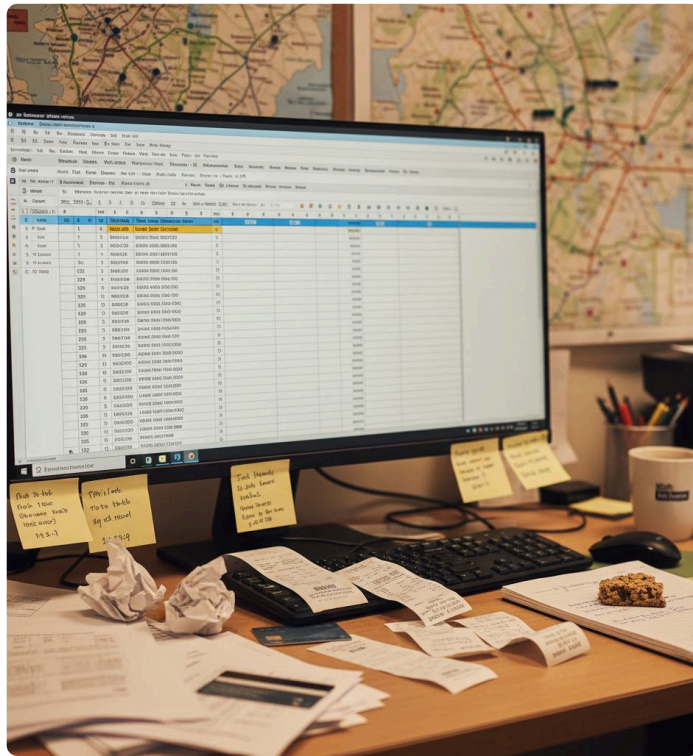
Introduction	2
The problem	4
The solution	5
Integrated data	7
Data from the source.....	8
Real-time insights	10
Fraud protection	11
Saving money	13
Policy and compliance	14
Teams and vehicles	16
Maintenance	17
ROI and benefits	18
Conclusion	19



Spending, simplified

Fleet managers are under constant pressure to control costs while keeping drivers and vehicles moving. Fuel is one of the largest operating expenses and it is often managed by disconnected systems, paper receipts, and manual reconciliation. Smarter fuel spending starts by understanding where every dollar goes and by eliminating hidden inefficiencies.

Modern fuel management is not just about cards and pumps; it involves integrating telematics data, payment information, driver behaviour and maintenance signals into a single source of truth. When these come together, fleets gain real-time visibility and the ability to respond quickly.



The problem

Traditional fuel spending is plagued by incomplete data and time-consuming processes. Telematics tells you where vehicles go, but not always what drivers spend. Fuel cards tell you how much was purchased, but not whether the vehicle was at the pump or whether the driver followed policy.

Fleet operators juggle receipts, spreadsheets and dashboards to reconcile transactions and monitor behavior. Without an integrated view, it is nearly impossible to spot patterns of abuse, identify the cost impact of idling or speeding, or understand the true cost per route.

The solution

From fragmented systems to one connected platform



Fleet managers need clarity. Today's tools leave operators reconciling spreadsheets, chasing receipts, and second-guessing what's happening on the road.

That's why Fillip exists. We take the complexity of fuel, payments, drivers, and vehicles and bring it into one unified platform. Every dollar spent, every kilometre driven.

By eliminating the blind spots between telematics, fuel cards, and manual processes, Fillip gives you real-time visibility and confidence. Fillip is not just about fuel. It is about freeing operators from admin work so they can focus on running their business.

“

I am not chasing receipts and mileage anymore, it is all in the app and taken care of.

We skip an entire step now.

NICOLE HAWKES, CONTROLLER, ELEGANT WOODWORK LTD.

Integrating your data

Smarter spending begins with connecting data sources.

Fillip integrates with leading telematics providers like Geotab and Samsara to create a unified view of your operations.

When you link your existing telematics account to Phillip, drivers and vehicles sync automatically and your fleet's fuel spend appears alongside performance metrics. This eliminates the need for manual reconciliation and gives you a complete picture of fuel usage, driver behaviour and vehicle performance.



Data from the source

A deeper level of fueling data.

By tapping into transaction data at the source, Fillip provides insights beyond basic litres and price. You can see when and where fuel was purchased, who initiated the transaction and whether the vehicle was on site.

This granular data allows you to optimize routes, benchmark fuel efficiency by vehicle and identify anomalies that may signal misuse or mechanical issues. It is the foundation for accurate reporting and effective cost control.

Fillip also supports automated reconciliation: transaction details flow back into your telematics dashboards so you do not have to merge spreadsheets or chase receipts.



“

I can track purchases, use any gas station and issue cards instantly when I register a new driver.

BRENT D ARGIS, OPERATIONS MANAGER, TOP OF THE LINE TRAFFIC SERVICES

Real-time insights

True fuel intelligence comes from combining performance metrics and spending data.

Fillip delivers real-time visibility into fuel expenses, vehicle health and driver behaviour so you can make informed decisions quickly.

With up-to-date data in hand, managers can adjust routes, coach drivers and schedule maintenance when it is needed rather than relying on guesswork or fixed intervals. The result is a more efficient fleet that burns less fuel and stays compliant with company policy.



Missing receipt

now

Chris Edwards could not upload a photo.



Fuel capacity exceeded

now

Rebecca Lavery just purchase 88L of fuel for Unit 01- (60L capacity)



Scott Hughes just fueled

now

Scott Hughes just purchased Premium for Unit-01 (Diesel).



Driver suspended

now

We've suspended Scott Sinclair for an irregular purchase with no receipt.

Fraud protection

Fuel fraud is the hidden drain on your fleet's budget.



A card can be used away from the pump or for unauthorized purchases if there isn't a simple way to verify location and driver. Fillip addresses this by comparing vehicle and transaction data in real time. If a card is swiped but the vehicle is not at the filling station, you will know immediately and can investigate.

You can also set spending limits and product restrictions by driver or vehicle, ensuring compliance with policy and preventing abuse.

“

I used to buy \$100 gas cards for my team. Now every fill-up is tracked seamlessly in Phillip.

MATT KASTEEL, OWNER, KASTEEL EXTERIOR CLEANING

Saving money

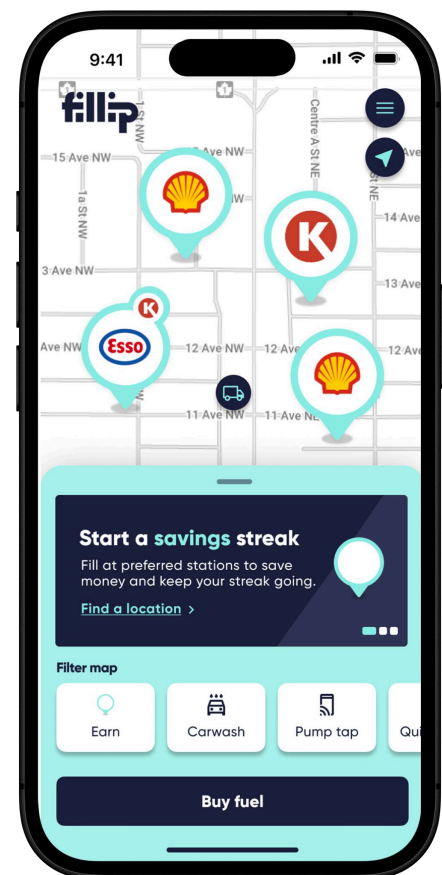
Canada's largest fuel rebate network 

With a single card that is **accepted everywhere Visa* is**, your team has the freedom to fuel up wherever they are—so you'll never have to worry about a driver being stranded.

But universal acceptance is just the beginning.

Fillip helps you maximize savings with Canada's largest fuel rebate network, offering exclusive discounts at major brands.

Unlike traditional programs that force drivers to go out of their way for a discount, Fillip's intelligent system only suggests partner stations when they are nearby, ensuring convenience and maintaining efficient routes. A gamified experience makes it fun for your team to save the company money while getting the fuel they need.



Policy and compliance

Take control of spending without micromanaging your drivers.

Fillip lets you set custom spend rules for each team member: define how much can be spent, how often and on what categories of products.

You can group employees or vehicles by tags or labels, making it easy to apply policies to whole departments or locations. Every purchase is tied back to a person and a vehicle, providing full accountability.

The image displays three overlapping panels from the Fillip application, illustrating the policy configuration interface. The panels are titled 'Required information', 'Product types', and 'Set limits'.

- Required information**: This panel allows users to select the information required to purchase. It features five toggle switches: 'Receipt photo' (on), 'Unit number' (on), 'Odometer' (off), 'Work order' (off), and 'Personal driving' (off). At the bottom, there is a link that says 'Add a custom +'.
- Product types**: This panel allows users to select the types of products available to purchase. It features five toggle switches: 'Fuel' (on), 'Car wash' (on), 'Maintenance' (off), 'EV charging' (off), and 'Parking' (off).
- Set limits**: This panel allows users to restrict the amount and frequency of purchases. It features two toggle switches: 'Purchase limit' (off) and 'Transaction limit' (on). Below the 'Transaction limit' toggle, there are two dropdown menus: the first is set to 'Twice' and the second is set to 'Daily'.

“

We were surprised at how simple it was to implement the Fillip app with our team.

Our drivers find it easy to use and it has improved our management of fuel.

FIONA STYANT, VICE PRESIDENT DEVELOPMENT, MOLLY MAID CANADA

Teams and vehicles

Onboarding shouldn't take weeks.

With Phillip, you can upload your entire fleet roster in bulk using VIN decoding or integrate directly with your telematics provider to sync drivers and vehicles in one step.

Drivers receive an instant invite via SMS to set up their card. Assign roles and permissions based on job function, track every purchase back to the correct person and vehicle, and update your fleet list any time without hassle.



Maintenance

Not optional when uptime matters.

Fillip supports preventative maintenance by reminding drivers and operators when service is due. Schedules can be based on OEM recommendations tied to the VIN, helping you keep vehicles in peak condition.

2024 GMC Sierra 2500 HD

Upcoming work

Mileage	Service	
40,000KM	Replace Engine Oil & Filter	☐
40,000KM	Replace Air Filter	☐
40,000KM	Rotate Tires	☐
48,000KM	Replace Engine Oil & Filter	☐
48,000KM	Replace Air Filter	☐
48,000KM	Rotate Tires	☐

ROI and benefits

Investing in integrated fuel management pays back quickly.

When you connect cards, telematics and driver data, you gain a single platform that reduces waste, improves compliance and increases profitability.

Fleets that use integrated data can reduce wasted fuel, suspend stolen or misused cards, approve or decline transactions, and set purchase limits before the expense occurs.

Additionally, real-time reporting and analytics mean you can act on inefficiencies immediately and avoid costly surprises. You will know exactly where and when to invest in driver coaching, route planning and vehicle replacement.

**30 HOURS
SAVED
PER MONTH**

On accounting per average*

**100%
PEACE OF MIND**

With real-time notifications, detailed data, and built-in fraud protection

On average, customers

**SAVE 8% OF ANNUAL
FUEL BUDGET**

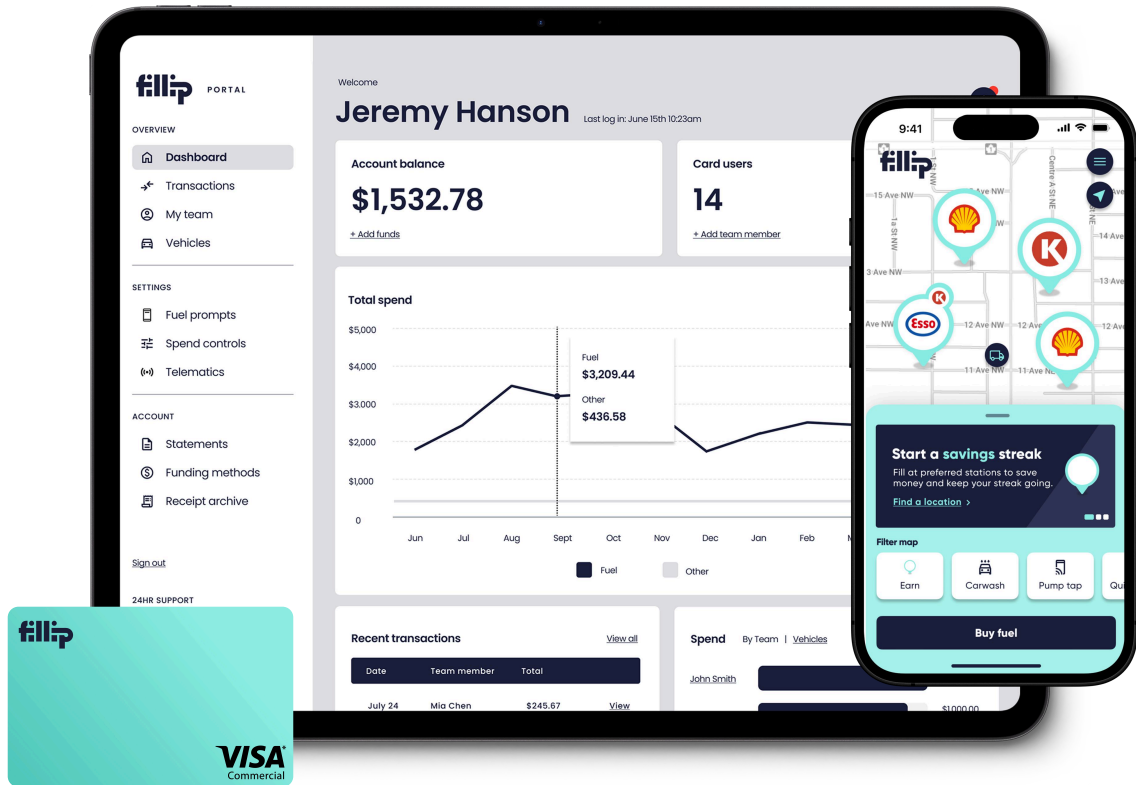
by reducing fraud, off-route fueling, and overspending

*Based on a 15 vehicle fleet

Conclusion

Smarter fuel spending requires **more than the right card; it demands connected data, clear controls and real-time insights**. By integrating telematics with financial data, Phillip gives fleet managers the clarity they need to act with confidence and the tools they need to enforce policy automatically.

Phillip's Fleet Finance Platform is built to simplify every part of the process, from onboarding drivers and vehicles to tracking maintenance and controlling spend. It is a single solution that turns data into action and eliminates blind spots.



One platform. Total visibility. Smarter spending.

Ready to get started?

Chat with a fleet specialist today.

fillipfleet.com

1.844.434.5547

This card is issued by Digital Commerce Bank under license from *Visa Int./Digital Commerce Bank, Licensed User.
Cette carte est émise par Digital Commerce Bank sous licence de *Visa Int./Digital Commerce Bank, Licensed User.