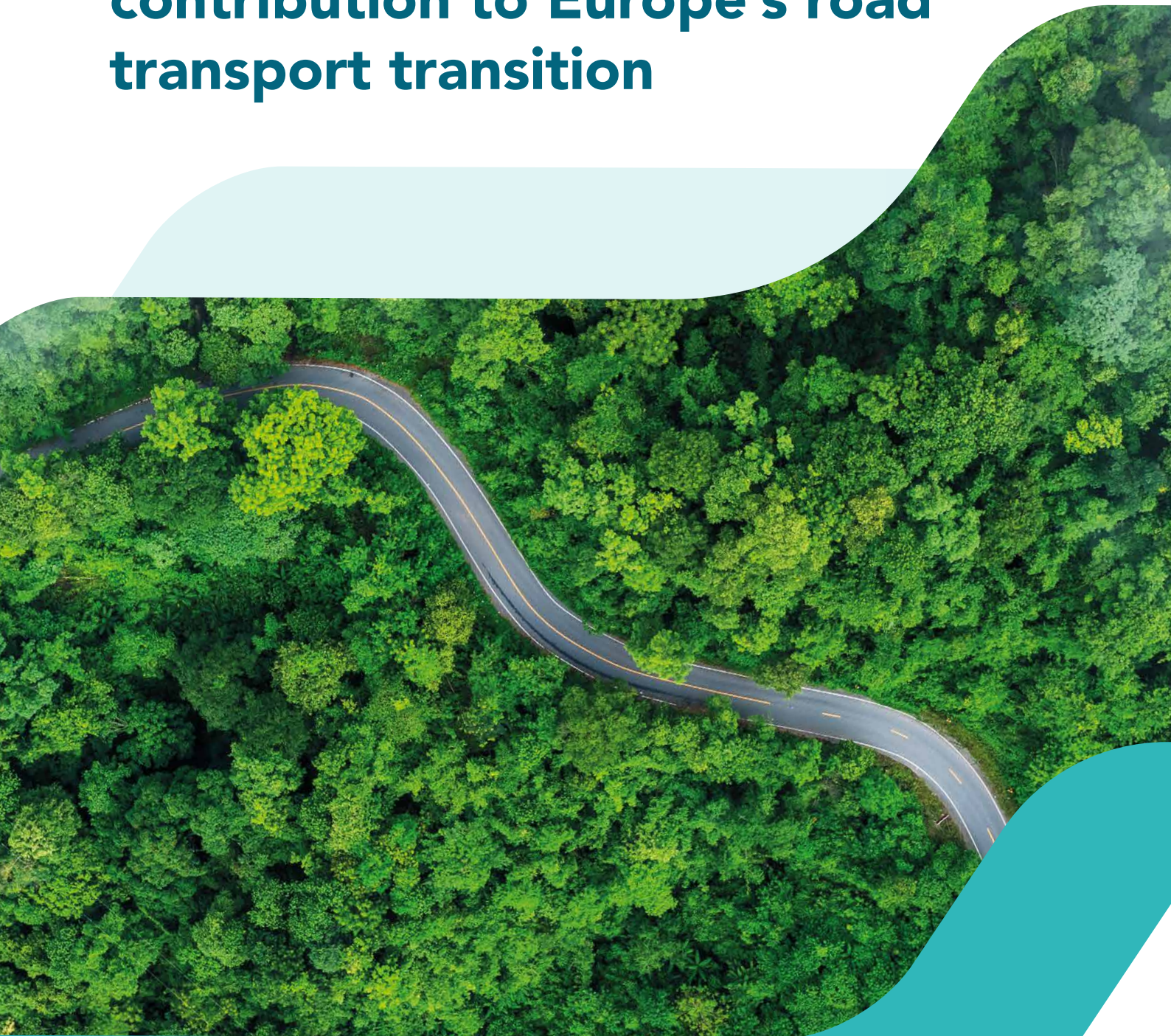


The Fleet Card Industry

Key facts, business model and contribution to Europe's road transport transition



What is a Fleet Card?

Industry at a glance

What is a Fleet Card

Fleet cards —whether physical or digital— are **business-to-business (B2B) fleet management tools and identification instruments** for the purpose of obtaining vehicle-related goods and services. They enable businesses to access energy, manage vehicle and road services expenses, and consolidate all transactions via a single platform.

By providing commercial fleets, including both heavy-duty vehicles (HDVs) and light-duty vehicles (LDVs) fleets, with an array of cutting-edge digital

solutions facilitating expense tracking, compliance controls, and data reporting, fleet card companies play a central role in mobility, supporting operational efficiency, transparency, and regulatory compliance.

Fleet cards are an indispensable tool for professional transport, enhancing security, enabling data-driven management, and supporting the transition towards cleaner and more efficient transport systems.

What Fleet Cards are used for

Fleet cards typically enable access to:



Energy supply

Fuel
Alternative fuel
EV charging



Tolling

Motorways
Tunnels
Bridges
Ferries



Tax-related services

VAT refunds
Excise duty refunds



Vehicle-related services

Parking
Washing
Maintenance
Repairs



Digital solutions

Fleet Management Technology (FMT)
incl. vehicle and fuel monitoring, vehicle lifecycle and maintenance, driver & compliance management, reporting and analytics

Transport Management Systems (TMS)
incl. route and trip management, transport monitoring, operational planning, performance and cost analysis.

Note: Telematics as a layer connecting both FMT and TMS

Key Industry facts - 2024



€39.1 bn

Total transaction value

Fuel, EV charging, tolls, parking & mobility services



1.4 bn

Transactions processed

Across all fleet card-enabled services



14.1 million

Active devices in use

Fleet cards, onboard units & telematics solutions

Strong adoption of independent fleet card services by fleet operators across Europe



Scale, growth, and deep integration of fleet cards across the European mobility ecosystem.

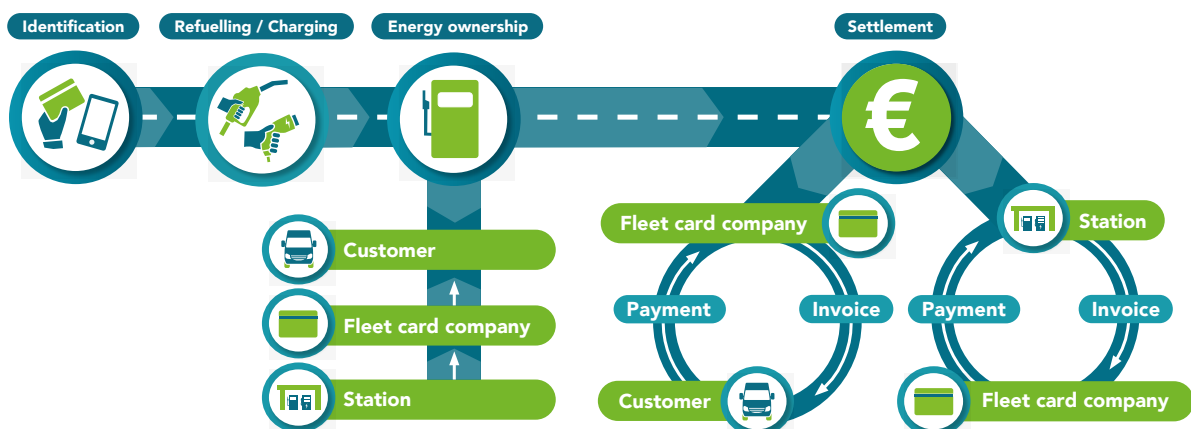


The Fleet Card Business Model

Fleet card companies act as **intermediaries between fleet operators and energy** (fuel/charging stations), **tolling and vehicle service providers** (parking, maintenance, etc.). They consolidate multiple mobility services into a single contract, invoice, and reporting system, enabling efficient cross-border fleet operations. Fleet card companies fully control the customer relationship, serving as the interface and voice of the customer across the entire value chain and all products.

Independent fleet card companies (FCE members) provide acceptance across strong partner networks, allowing drivers to refuel at the most convenient or cost-effective locations.

How fleet cards work



* Transfer of legal ownership and settlements are based on independent contractual relationships

Core Features of Independent Fleet Cards

Closed-loop, B2B-only model

Fleet cards operate within a closed network of contracted fuel, tolling and vehicle service providers. They are intended solely for business use and are neither targeted at nor usable by consumers.

Distinct regulatory status

Fleet cards do not initiate fund transfers and are exclusively used to identify the purchase of mobility-related goods and services. Consequently, they do not qualify as a payment instrument under the EU Payment Services Directives (PSD) and are excluded from its scope. Fleet cards only provide access only to a limited range of mobility-related goods and services and are distinct from general-purpose payment instruments such as credit and debit cards.

Security and control

Restricted acceptance and advanced controls significantly reduce fraud risks and enhance cost management:

- Spending limits by vehicle, product, time, and geography
- Fraud prevention and monitoring tools
- Secure, transparent transactions

Operational efficiency and cross-border enablement

Fleet cards consolidate purchase of energy, tolls, and mobility services into a single contract and invoice across multiple countries, simplifying fleet operations and supporting more efficient and sustainable transport, and regulatory compliance.

Data, innovation, and economic contribution

Fleet cards companies provide detailed transaction data, real-time reporting, and digital tools that improve route planning, cost control, fraud prevention, and CO₂ emissions management. Fleet card companies drive innovation through digital solutions, optimising cash flow and strengthening the efficiency and competitiveness of logistics value chains.

Enabling cleaner, more efficient road transport

Accelerating the energy transition

- **Technology-neutral access** to electricity, hydrogen, biofuels, and conventional fuels.
- **Single platform** enabling fleets to select the most appropriate technology to meet EU sustainability targets and requirements from transport buyers (shippers).
- **Simplified adoption of new energy types**, especially for SMEs and CRT operators.
- **Improved route planning and lower total cost of ownership (TCO).**



FCE Members' commitment to E-mobility



402,412

EV charge points & related transactions
managed by FCE members in 2024
(+564% vs 2022)



1.9 bn kWh

Delivered
via e-mobility platforms in 2024
(+388% vs 2022)

Fleet card networks supporting the EV infrastructure scaling across Europe.

Simplifying fleet management through digitalisation

- Unified management of mixed fleets in one system.
- Telematics-enabled smart routing to improve efficiency and emissions.
- Real-time data, carbon tracking, and driver behaviour analytics.
- Streamlined payments, net-invoicing, factoring and reporting across borders.



About Fleet Cards Europe

Fleet Cards Europe (FCE) is the voice of independent fleet card companies in Europe. It was established in 2021 as a non-profit association to represent the interests of its members and promote more sustainable and digital road transport solutions. Our membership includes key independent players in this market which are headquartered and operate across the continent.

We monitor initiatives affecting our members and their clients, cooperate with European institutions and national authorities to improve the regulatory framework, and provide a forum for members to share research and best practices.

Data note

Based on aggregated and anonymised data collected from FCE's members between September and December 2025. The data provides indicative insights and should be interpreted within this scope.

