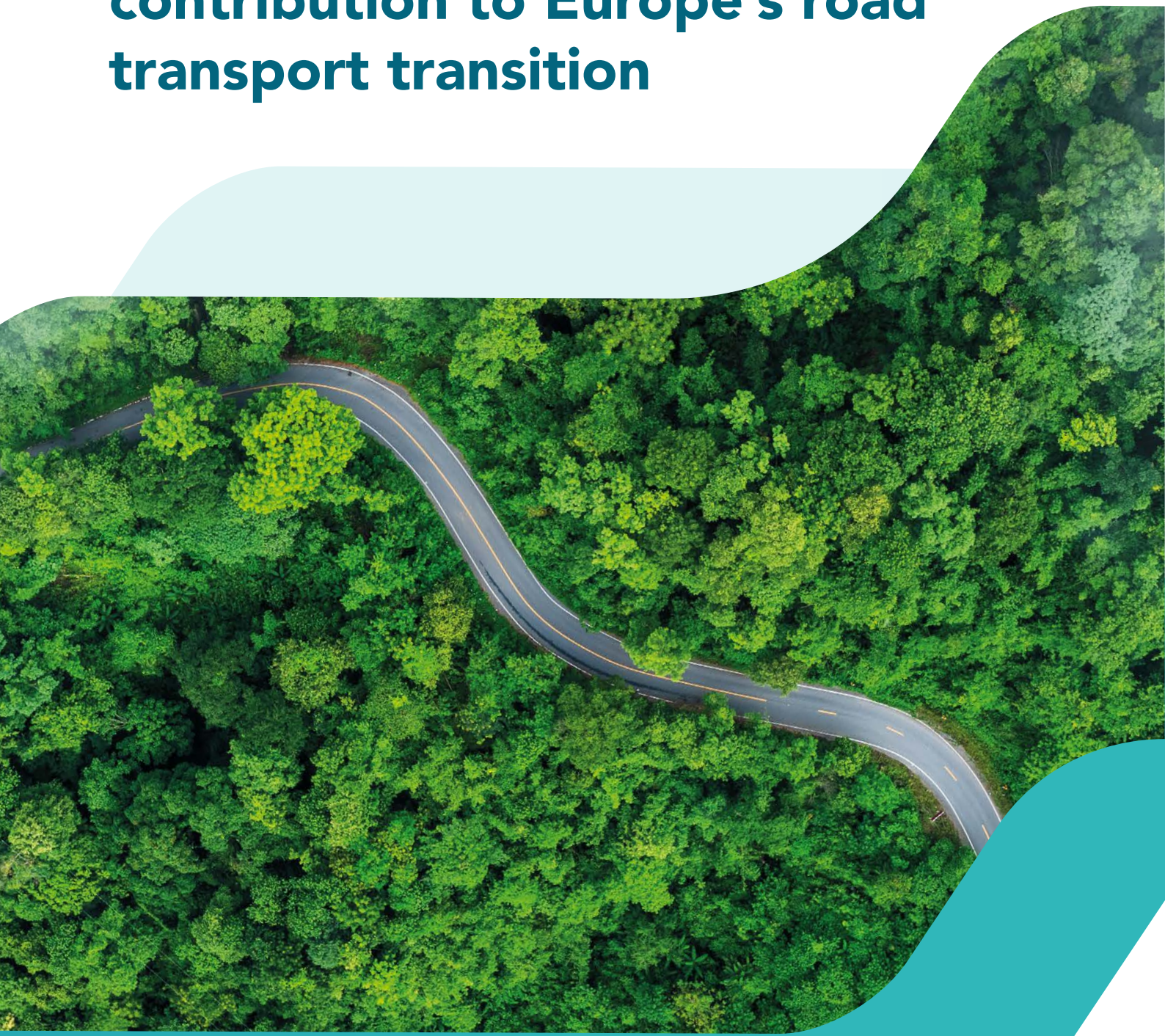
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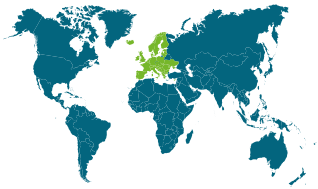
The Fleet Card Industry

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



fleetcardseurope.org

Mapping FCE's Network



FCE members provide their customers access to a network of refuelling and charging stations, as well as other services essential for road transport, **spanning the entirety of the EU Member States and other European and global markets besides**. Explore the map below and discover the coverage FCE members provide across the continent.



Conventional Fuels · Alternative Fuels · Charging Points · Toll Services · Others

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 heavy-duty vehicles (HDVs), light-duty vehicles (LDVs) and passenger vehicles, 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	Fuels Alternative fuels 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.* **N.B.** FMT and TMS are connected by telematics

Key industry facts - 2025

€42 bn
Total transaction value
Fuel, EV charging, tolls, parking & mobility services.

1.6 bn
Transactions processed
Across all fleet card-enabled services, that is 50 transactions per second.

12.9 million
Active devices in use
Fleet cards, onboard units & telematics solutions.

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

A fleet card user's journey

Digital tools and telematics support route planning by identifying the most efficient route and providing data on energy consumption and CO_2 emissions.

From bridges and motorways to ferry crossings, fleet cards make it easy to manage **toll charges and ferry fees.**

If a vehicle breaks down or **roadside assistance** is required, then a fleet card allows them to quickly get support.

Whether a tank needs refilling or a battery recharging, fleet cards grant drivers access to a vast network of refuelling and charging stations.

- **The driver pulls into any station or charging hub** within the fleet card company's network; spanning many countries with different billing and tax regimes.
- **Identification**; the driver presents the card (physical or digital app) at the pump, charging hub, or counter. The card doesn't move money — it simply identifies the driver as an authorised customer of the fleet card provider.
- **The supplier delivers fuel or another energy type directly into the vehicle**, such as hydrogen, autogas (LPG), HVO, natural gas (LNG and CNG), e-fuels, or electricity. The driver then receives a delivery note (not a VAT invoice).

As the day finishes and rest is needed, fleet cards enable **access to secure parking.**



The fuel card also grants the driver access to **other services, such as washing.**

As the driver finally arrives at their destination, **all administrative procedures are handled automatically**. A single invoice is produced, and a single VAT refund process is needed, simplifying businesses' work and reducing their administrative burden.

Because the network spans multiple suppliers and countries, **a single card** gives a driver access to all of the above across a wide geographic footprint, rather than being tied to one company's own stations.



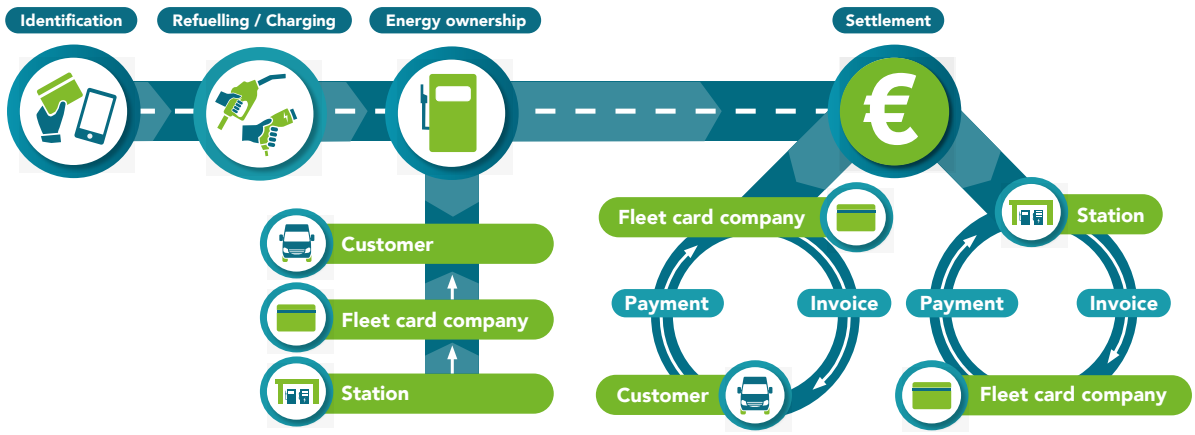
The Fleet Card Business Model

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.

Fleet cards facilitate government collection of fuel taxes and VAT. Companies can easily manage their VAT obligations and apply for refunds. Fleet cards also lower the risk of tax fraud, as tax authorities can easily check the validity of invoices, which are bundled on a monthly basis (rather than filed one by one) and thus provide for a transparent and clear "audit trail".

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

Distinct regulatory status
Independent fleet card companies do not initiate fund transfers and are exclusively used to identify the purchase of mobility related goods and services. 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
Independent fleet card companies 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
Independent fleet card companies provide detailed transaction data, real-time reporting, and digital tools that improve route planning, cost control, fraud prevention, and CO_2 emissions management. Fleet card companies drive innovation through digital solutions, optimising cash flow and strengthening the efficiency and competitiveness of logistics value chains.

Monitoring alternative fuel use at vehicle-level

Each fuel transaction made during a journey or in connection with the use of a vehicle is digitally recorded and linked with the relevant fuel information captured through the retail and payment infrastructure. This transaction-level digital record enables the use of eligible alternative fuels to be monitored. Fuel cards are therefore recognised as one of the twelve monitoring methodologies identified by the Working Group on Monitoring Methodologies (WGMM).



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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

601,099

EV charge points & related transactions managed by FCE members in 2025

3.2 bn kWh

Delivered via e-mobility platforms in 2025

2.1 million

tonnes of CO_2e saved on a Tank-to-Wheel (TtW) basis

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 settlements, 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 June and September 2026. The data provides indicative insights and should be interpreted within this scope. For the calculation of the potential CO_2e emissions savings, Germany-specific factors provided by DKV Mobility were applied. These factors are the intellectual property of DKV Mobility and are based on the internationally recognised standards ISO 14040, ISO 14044 and ISO 14067.



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