



ATL AMAN TRUCK LINES

Since its beginning in 2002 with just one truck, Aman Truck Lines (ATL) has grown into one of the preferred trucking companies in Northern California. Today with a fleet of 300 trucks, the Tracy, CA-based company provides a range of services for customers across the country, including dry van and refrigerated transport. The company is committed to on-time, on-budget delivery that exceeds customer expectations, guided by its 'ATL-Way' methodology to ensure the team is always prioritizing customers.

✖ THE PROBLEM

ATL's reliance on physical payment cards for fuel purchases was costing the company dearly, with cards regularly being skimmed at fueling stations. Despite running audits and taking steps to minimize fraud issues, Aman has had to write-off more than \$100,000 in fraudulent charges, including \$44,000 from a single incident.

While drivers were understanding when a payment card was deactivated because of fraud, there was growing frustration across the business due to the increasing frequency of fraud. The company was rarely alerted to fraudulent charges and typically discovered the problem only when bills came in for excessive amounts. Fleet managers also struggled to track physical payment cards when drivers left the company, leaving some cards unaccounted for – and vulnerable to fraudulent use – for weeks. Aman needed a fuel payment solution that provided visibility, monitoring, and security in real time across its fleet.

We were dealing with a lot of fraudulent transactions on the road and lost more than \$100,000 just from skimming at fuel stations. We weren't able to get any of those funds back, and this was happening a lot. We wouldn't get alerts of the fraud and wouldn't know anything until we received the bill. Then we'd track the truck and find it was nowhere near where the card was used.

SIMRAN BAINS

SAFETY MANAGER, AMAN TRUCK LINES



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BEFORE RELAY

- ✗ Lost more than \$100,000 to fuel card fraud that cannot be recouped
- ✗ Challenges tracking physical cards and ensuring authorized use
- ✗ Inconsistent and unreliable fraud alerts diminished confidence in payment security
- ✗ Lost staff time dealing with fraud incidents and trying to recover lost revenue
- ✗ ATL lost \$44,000 in a single incident of fraud

WITH RELAY

- ✓ Eliminated fuel card fraud
- ✓ Managers can track and monitor fuel spend in real time
- ✓ Drivers securely pay for fuel from their cabs via the mobile app
- ✓ Improved confidence among drivers and staff that purchases are secure and valid
- ✓ Greater efficiency across the business
- ✓ Office staff focus on daily operations instead of responding to fraud incidents

✓ THE SOLUTION

In 2023 ATL switched to Relay Payments for fuel purchases across its entire fleet – a move that let the company completely avoid further fuel card fraud. By eliminating physical fuel payment cards, Aman also eliminated the risk of card fraud, and because Relay is accepted at more than 1,500 truck stops nationwide, ATL drivers are able to pay for fuel securely all along their routes. The Relay network provides real-time visibility of fuel purchases across the fleet, letting office staff easily keep track of expenses and giving the team confidence that no fraudulent charges are occurring.

Drivers physically come into the office for training on how to use Relay, and once they're up and running with it, I get great feedback from the drivers. They love the app. It's very simple for them to use and saves them time when refueling.

COLE SANGHERA
SAFETY MANAGER, AMAN TRUCK LINES



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THE RESULTS

Since switching to Relay for fuel payments, Aman Truck Lines has eliminated fuel card fraud, protecting the company against future losses. ATL drivers use the Relay app to pay for fuel primarily at Pilot Flying J locations, where they can complete the purchase without having to set foot inside, saving additional time on the road.

The move to Relay gave ATL greater visibility and control of the fleet's fuel spend, as well as peace of mind knowing inflated, unexpected charges won't appear on bills.

The Aman team runs weekly audits to maintain an up-to-date view of fuel expenses, and they know purchases are valid because it's all done through the app. ATL staff are able to focus on daily operations and responsibilities, rather than spend time trying to address fraud incidents or recoup losses, and the drivers know they will be able to securely pay for fuel as they move shipments.



We love Relay and are very happy to work with Relay going forward. It's so simple to use, and I love everything about it.

SIMRAN BAINS

SAFETY MANAGER, AMAN TRUCK LINES