
The future of payments and AI at the **fuel station**

Payment is moving into the car, the app and the software agent. Pricing is set by algorithms. The shop is becoming the business.



A **COLLABORATION**

Terence Kok with Chris der Kinderen

AI governance · Fuel retail and forecourt payments

A fuel stop is a good test bed for new ways of paying

- 01 Short.** Drivers adopt anything that saves a minute.
 - 02 Frequent.** Often weekly, so habits form fast.
 - 03 Unattended.** Especially at night, so fraud control matters.
 - 04 Tied to a vehicle.** The car is now a connected device with a known owner.
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Each method hands the customer to someone different

Method	Who owns the relationship
Card at pump or counter	Bank and card network
Fuel brand app	The fuel brand
Fleet or fuel card	Card issuer and employer
In-car payment	Carmaker and its partner
Software agent	Whoever runs the agent

Drivers in Germany can already pay from the dashboard

Mercedes-Benz Fuel & Pay lets drivers start fuelling and pay from the car's own screen at connected stations. With Mastercard, it added confirmation by the car's fingerprint sensor.

Faster for the driver and harder to defraud. It also puts a third party between the station and its customer. Take part, and be clear about what data comes back.

April 2025

Mastercard Agent Pay and Visa Intelligent Commerce launched a day apart

Both let AI agents pay on a person's behalf with tokenised cards and cardholder limits. Operators need to decide what an agent may buy, who carries the loss when it gets it wrong, and how to be chosen by software that only sees price, location and availability.

~40%

Margin rise in small German fuel markets where every station adopted pricing software

About 15% across adopting stations. Stations matched rivals' price cuts faster. Assad, Clark, Ershov and Xu, Journal of Political Economy, 2024.

Unattended pumps need fraud controls that score every authorisation

In the US, liability for counterfeit card fraud at pumps moved to stations in April 2021.

AI helps with real-time fraud scoring, number-plate recognition and tamper detection. Each uses personal data, so set retention, access and a firm line between fraud prevention and marketing.

38.8%

Fuel's share of US convenience retail gross profit in 2025, from 65% of sales

NACS, April 2026. Electric charging makes the stop longer. Singapore plans 60,000 charging points by 2030, most in car parks, so stations have to be worth stopping at.

Five things operators should do

- 01** **Map who owns each payment** and its customer data.

- 02** **Document your pricing software** and have counsel review it.

- 03** **Set your terms for agent payments** and publish machine-readable prices.

- 04** **Set rules for camera and plate data.**

- 05** **Test combined fuel, charge and shop payment** at two or three sites.

Whoever owns the moment of payment owns the customer.



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AI GOVERNANCE AND ASSURANCE



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FUEL RETAIL AND FORECOURT PAYMENTS

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