

FUEL SALES & FUEL MARGIN

Checks 1 to 5. Run these on the week's fuel sales and supplier invoices, site by site.



MARGIN PER GALLON

1

Street Price Against Delivered Cost

Compare pump price with landed cost per gallon by grade, including freight, excise and environmental fees. Read margin in cents per gallon by day, not as a month-end average.

LIMIT
Every grade,
every day

2

Supplier Invoice Against Contract

Every load checked against the supply agreement, with product, freight, taxes and fees billed on separate lines so each can be verified.

LIMIT
Nil unmatched
loads

3

Card Fees Netted Out of Fuel Margin

Interchange and processing fees taken off fuel margin before it is read. The fee moves with the pump price; the margin per gallon does not.

LIMIT
Netted
weekly



VOLUME AND PRICE CHANGES

4

Gallons by Grade and Daypart

Gallons by grade against the prior four weeks, read per site rather than across the group, so one site's drop is not hidden by another's gain.

LIMIT
Variance
explained

5

Pump Price Change Log

Every price change recorded with time, grade and reason, and matched to the price book in the POS so sales post at the rate that was actually charged.

LIMIT
Nil
unlogged

SOMETHING WORTH KNOWING

Fuel margin is earned in cents and lost in fees. When the street price rises, the card fee rises with it and the **margin per gallon does not**.

WHAT WE FOUND THIS WEEK

INSIDE SALES & C-STORE REVENUE

Checks 6 to 10. Inside sales carry the margin, so read them by department.



DEPARTMENT PERFORMANCE

6

Gross Margin by Department

Sales and gross margin for packaged beverage, foodservice, tobacco, beer and snacks. A flat week on gallons can still move on inside departments.

LIMIT

Every department,
weekly

7

Lottery, Money Orders and ATM

Agency items recorded at commission earned, not at face value. Booking them gross inflates revenue and makes every margin percentage read low.

LIMIT

Nil booked
gross

8

Foodservice Waste and Employee Meals

Prepared food discarded, employee meals and giveaways recorded against the department that carries the cost, so foodservice margin is the real one.

LIMIT

Nil
unrecorded



REGISTER CONTROL

9

Voids, No-Sales and Refunds

Counted by cashier and by shift rather than as a store total. A cluster on one shift, week after week, is the pattern worth reading.

LIMIT

Reviewed
by shift

10

Discounts and Loyalty Redemptions

Loyalty discounts, car wash codes and employee discounts reconciled to the POS report and posted against the department that gave them up.

LIMIT

Nil
unmatched

SOMETHING WORTH KNOWING

Lottery and money orders booked at face value can add six figures of revenue that was never yours. **The commission is the revenue.**

WHAT WE FOUND THIS WEEK

INVENTORY & COST OF GOODS

Checks 11 to 15. Read fuel in gallons and merchandise in cost dollars.



FUEL INVENTORY

11

Book Against Stick or ATG Reading

Daily tank readings reconciled to book inventory for each tank, with deliveries and dispenser totals included in the calculation.

LIMIT
Daily,
every tank

12

Monthly Fuel Over and Short

Monthly variance measured against the federal leak-detection threshold for inventory control. Several states apply a tighter limit than the federal one.

LIMIT
1.0% of throughput
+ 130 gallons

13

Delivery Verified to the BOL

Each bill of lading matched to tank readings taken before and after the drop, with net and gross gallons recorded as the supplier billed them.

LIMIT
Every
delivery



MERCHANDISE INVENTORY

14

Cigarette and Beer Counts

Count the high-value, high-turn departments weekly. Annual counts cannot tell you which week the cost of goods sold stopped making sense.

LIMIT
Counted
weekly

15

Shrink by Department

Counted inventory compared with POS movement at cost, department by department, so a single department's loss is not averaged away across the store.

LIMIT
Within your
set tolerance

SOMETHING WORTH KNOWING

Fuel reconciliation is a **compliance record before it is an accounting one**. It has to exist and be signed whether or not anyone reads it.

WHAT WE FOUND THIS WEEK

Threshold reference: 40 CFR 280.43(a), inventory control for underground storage tanks. State requirements may be stricter.

PAYABLES & VENDOR CONTROL

Checks 16 to 20. Run these against the week's invoices, credits and rebate claims.



INVOICE CONTROL

16

Three-Way Match on DSD Invoices

Direct store delivery invoice matched to the receiving log and the quantity scanned in, before the driver is paid rather than after.

LIMIT
Every DSD
invoice

17

Vendor Statement Reconciliation

Monthly statements from the fuel supplier and the major merchandise vendors tied to the accounts payable ledger, with differences listed by invoice.

LIMIT
Nil open
over 30 days

18

Duplicate Payment Review

Same vendor, same amount, same week. Hand-keyed invoices and invoices paid at the store rather than the office are where duplicates begin.

LIMIT
Nil



REBATES AND CREDITS

19

Scan Data and Buydown Rebates

Tobacco scan data filed within the submission window and the rebate received checked against what was claimed, period by period.

LIMIT
Nil missed
periods

20

Credits and Returns Outstanding

Short, damaged and out-of-date product credited by the vendor rather than absorbed. An unclaimed credit never appears as a line called loss.

LIMIT
Nil open
over 30 days

SOMETHING WORTH KNOWING

A vendor credit you never claimed is a cost you agreed to carry. It leaves **no line in the P&L** to tell you it happened.

WHAT WE FOUND THIS WEEK

CASH, CARD & BANK RECONCILIATION

Checks 21 to 25. The shortest trail between the register and the bank.



DAILY CLOSE

21

Shift Report to Deposit

Each shift's cash reconciled to the deposit slip by cashier and by day. An overage is as much a signal as a shortage.

LIMIT
Same
day

22

Deposits in Transit

Days between close of day and the bank credit. The longer a deposit sits, the harder it becomes to tie a difference back to a single shift.

LIMIT
Under
2 days

23

Card Settlement to Bank Credit

POS batch totals matched to the net amount funded, with interchange and processor fees posted to expense rather than netted against sales.

LIMIT
Nil unmatched
over 3 days



OTHER SETTLEMENTS

24

Fleet and Proprietary Card Settlements

Fleet and private-label card settlements reconciled, including the discount withheld by the network, so fuel revenue is recorded gross of that fee.

LIMIT
Reconciled
weekly

25

Lottery and ATM Settlement

Commission earned tied to the agency statement, and the ACH drafts for ticket purchases and vault loads matched to the bank.

LIMIT
Nil
unmatched

SOMETHING WORTH KNOWING

A deposit that reaches the bank the same day leaves a **clean trail**. One that waits three days leaves an argument nobody can settle.

WHAT WE FOUND THIS WEEK

PAYROLL, TAX & COMPLIANCE

Checks 26 to 30. Where a small administrative gap turns into a larger cost.



PAYROLL

26

Hours, Schedule and Payroll Register

Clocked hours tied to the schedule, overtime identified by site, and the register agreed to the bank draft before the run is approved.

LIMIT
Every pay
period

27

Payroll Tax Deposits Made on Schedule

Federal and state deposits made on the required schedule for every entity and every site. Penalties are priced on lateness, not on size.

LIMIT
Nil
late



TAX AND REPORTING

28

Sales Tax Collected Against Filed

Taxable and exempt inside sales reconciled to the filed return, with prepaid and excise fuel taxes treated the way your state requires.

LIMIT
Variance
explained

29

Cash Received Over the Reporting Limit

Cash over \$10,000 received in one transaction, or in related transactions, identified so Form 8300 is filed inside the window.

LIMIT
Reported within
15 days

30

Contractor Payments and W-9s

Payments to unincorporated vendors tracked against the current 1099 reporting threshold, with a signed W-9 collected before the first check is cut.

LIMIT
W-9 before
first payment

SOMETHING WORTH KNOWING

Most compliance cost is paid for twice: once for the exposure itself, and again for the **time spent reconstructing records** after the fact.

WHAT WE FOUND THIS WEEK

For 2026, the Form 1099-NEC and 1099-MISC reporting threshold is \$2,000, raised from \$600 under the One Big Beautiful Bill Act and indexed for inflation from 2027. Form 8300 applies to cash over \$10,000 received in a trade or business.