

## A Global Leader in Business Payments

We simplify the way businesses manage and pay their expenses. Our portfolio of brands help companies automate, secure, digitize and control payments to, or on behalf of, their suppliers and employees. Our payment solutions cover four primary expense categories: Payables, Tolls, Fuel, and Lodging. We serve businesses, merchants and partners in North America, Latin America, Europe and Asia Pacific. For more information, please visit [FLEETCOR.com](http://FLEETCOR.com).



**PAYABLES**  
Solutions that automate and simplify the entire accounts payable process.



**TOLLS**  
RFID technology & convenience for toll-related payments.



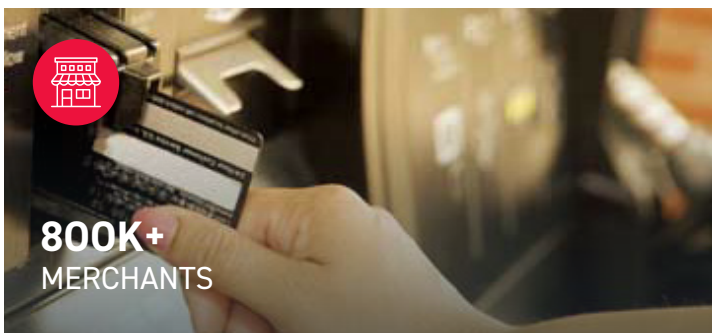
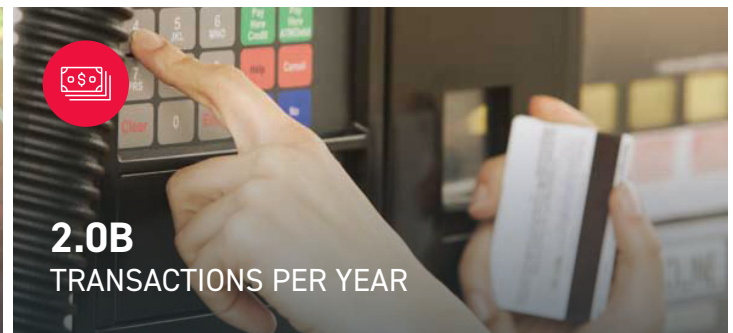
**FUEL**  
Smart business solutions for buying fuel and managing expenses.



**LODGING**  
Giving businesses a better way to book and save money on hotel rooms.

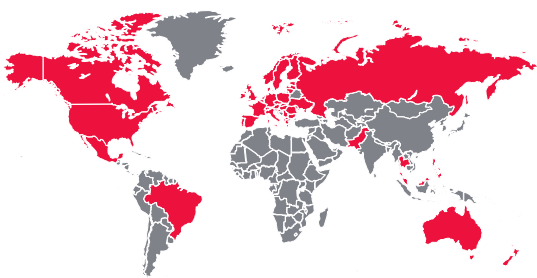
### AT A GLANCE

AS OF 12/31/2019



### OUR GLOBAL PRESENCE

Solutions Used in 80+ Countries



### RECOGNITION

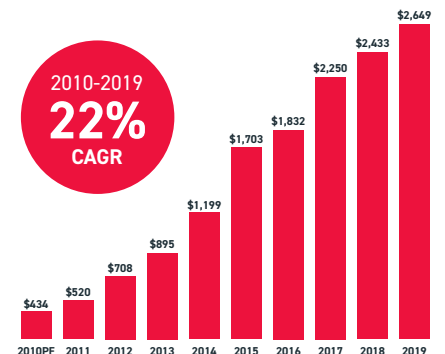
Forbes World's Most Innovative Companies  
4 years in a row

Forbes Global Growth Champion  
2017-2018

S&P 500 Member  
Since 2018

### CONSISTENT TRACK RECORD OF GROWTH

REVENUE (\$M)



## Q3 SUMMARY

**Demonstrated resiliency in a pandemic**

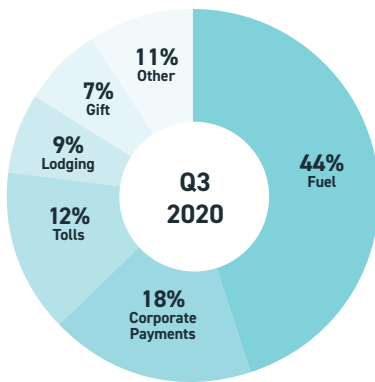
-12% Organic Revenue Contraction

\$1.6 Billion in Available Liquidity

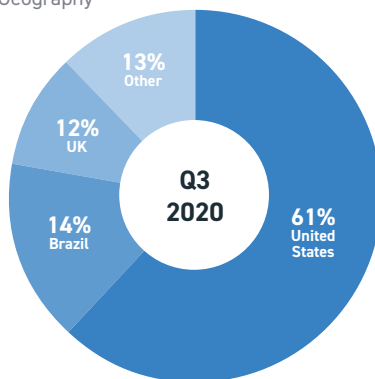
92.3% Customer Retention

## DIVERSIFIED REVENUE MIX

By Category



By Geography



## FINANCIAL PERFORMANCE

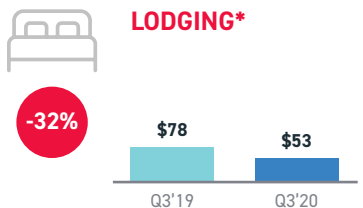
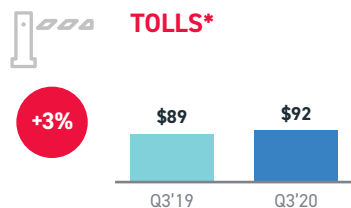
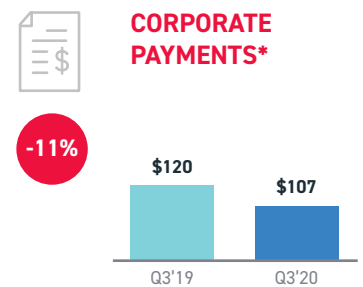
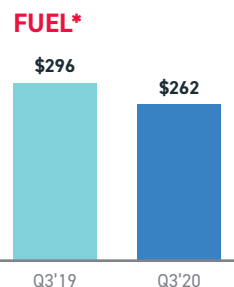
*in millions, except per-share amounts*

	Q3'19 unaudited	Q3'20 unaudited	Growth
Revenue	\$681	\$585	-14%
Operating Expense	\$352	\$320	
Operating Income	\$329	\$265	
Net Income	\$226	\$189	
EPS (Diluted)	\$2.49	\$2.19	
Adj. Net Income*	\$281	\$242	-14%
Adj. EPS*	\$3.10	\$2.80	-10%
Diluted Shares	90.522	86.273	

\* For reconciliation of Adj. Net Income and Adj. EPS, please see the Q3 earnings press release found on FLEETCOR.com

## ORGANIC GROWTH PERFORMANCE

*in millions*



\* For reconciliation of non-GAAP to GAAP revenue, please see the Q3 earnings press release and appendix of the Q3 earnings release supplement found on FLEETCOR.com

## Why Invest in FLEETCOR?

We've built a stable, predictable business with consistent, high-growth revenue and earnings per share with recurring revenue and minimal credit risk. Product and geographic diversification, low customer concentration, and balanced revenue sources further fortify our business model. Our strong operating leverage and solid balance sheet generate high cash flow that provides the flexibility to actively pursue accretive M&A and share buybacks.

## IR CONTACT

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