

ATM Managed Services

On-demand management of your on- and off-premise ATMs.

Frequently Asked Questions

1. What is ATM Managed Services or ATM Outsourcing?

In a nutshell, it enables financial institutions to leverage Cardtronics' infrastructure, expertise, scale and product portfolio to improve their ATM channel effectiveness and efficiency. ATM Managed Services or ATM outsourcing includes a spectrum of services – from individual operational components to the complete ATM program. The extent of the services deployed largely depends, and is typically tailored to, the business goals and strategies of the individual institution.

2. How Does My Institution Benefit from ATM Managed Services?

Financial institutions are moving away from branch and ATM management and headed towards a more strategic distribution model across all channels – physical, digital and interactive. The financial institution of the future is looking to simplify and reduce costs but ensure seamless delivery; provide convenience, choice and control through multiple digital banking channels; create “customer empowerment” through innovation; and provide consumer “self-fulfillment” through personalization and data intelligence.

To help meet these changing demands, ATM Managed Services provides:

- Reduced Total Cost of Ownership covering operational and capital expenses
- Industry-beating operational performance and ATM availability
- Economies of scale for hardware, software and services options that add significant value
- Industry-leading security products, infrastructure and expertise for high level protection
- An enhanced, streamlined experience for cardholders to increase customer retention
- Cutting edge, innovative, next generation technology for improved customer experience
- A powerful, stable and robust network infrastructure for high availability
- Scalability to match future business growth and increase market share
- Productivity and efficiency gains with existing employee resources
- Trusted full-time service and support by qualified and skilled professionals

3. How much control could/would we retain if we outsourced our ATMs?

A reputable vendor enables you to relinquish yet retain control. How? The vendor takes over the management of your ATM fleet but gives you visibility into its operations through an easy to use, online, real-time management portal with access to hundreds of reports. Your cardholders want easy, immediate access to cash and the ability to make deposits. Our transparent portal ensures you deliver the flawless experience they require. Through our Webtools portal you have the ability to review reports on ATM transactions, ATM incident management, and ATM settlement giving you complete visibility into your ATM portfolio.



ATM Managed Services:

End-to-end management and innovation solutions for your own ATMs, wherever they may be.

4. Is there a hybrid managed services/outsourcing model available?

Yes! You can outsource the management of your off-premise ATMs in the first instance and then expand managed services to ATMs in your branches using a phased approach. Our managed services solution is tailored to your specific business needs. The program is available through our standard offering for end-to-end management of your fleet and can include enhancements such as upgrades or replacement of aging ATMs, image deposit capabilities, logical and physical security features, etc.

5. What's involved in moving to an ATM managed services/ATM outsourcing model and how long does it take?

Once the decision to switch to an ATM outsourced model has been made, detailed discovery sessions are conducted with the financial institution – usually on-site with appropriate financial institution staff members – over the course of a few days. A detailed discovery analysis is then produced that includes results as well as recommendations for the financial institution. If all is satisfactory, a Statement of Work proposal that includes a project plan for deployment is then created.

Deployment time depends on the outsourced services your financial institution requires. ATM Managed Services includes a variety of outsourced services at different levels. Cardtronics works closely with your financial institution to ensure a timely deployment of those services.

6. Why utilize a Cardtronics ATM Managed Services or outsourced solution?

A trusted name in the financial services industry, Cardtronics is the #1 owner/operator of hundreds of thousands of ATMs across three continents. As the world's largest ATM owner, we have the same owner-centric mindset as our financial institution clients. We know the importance of each transaction and the fact that every cardholder is adversely impacted when an ATM is down. This is a very different philosophy to that of the ATM servicer whose goal is simply to maintain an ATM and/or load it with cash. Regardless of the ATM outsourcing solution your institution requires, you'll benefit from the economies of scale we've built, our considerable technical expertise, and the practical experience gained from maintaining a wide-reaching ATM network, 24x7x365.

- Cardtronics ATM Managed Services is for financial institutions that place high value on providing innovative, growth-oriented, secure ATM services to account holders but need to focus their own resources on core, higher-margin business.
- Leverage Cardtronics' operational scale and proficiency to lower your costs and achieve greater efficiencies
- Achieve operational excellence and better vendor accountability while maintaining flawless delivery via our business optimization tactics, exemplary vendor management processes and real-time, in-depth fleet reporting
- Optimize your footprint and overall customer satisfaction through Cardtronics' combination of ATM Managed Services, surcharge-free networks and unrivaled retailer ATM distribution branding programs
- Improve "customer empowerment" with simplified, relevant channel experiences: expand ATM features and functionality, improve channel integration and increase customer personalization through meaningful data intelligence
- Be assured of a highly secure ATM platform along with policies and procedures that adhere to stringent regulatory and technology requirements central to our ATM Managed Services offering.

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7. What about ATM uptime?

It's vital your ATM fleet is available to your cardholders when and where they need it. Cardtronics' Zero Transactions Process methodology ensures stringent monitoring capabilities, advanced metrics for identifying and resolving ATM system faults (cash outages, printer malfunction, communication issues, etc.) and remote resolution ability to deliver superior ATM uptime performance. We employ robust disaster recovery capabilities. We operate an Active-Active platform which means that should your ATM go down, the system switches to a parallel active platform to ensure no downtime.

8. How secure are your outsourcing services?

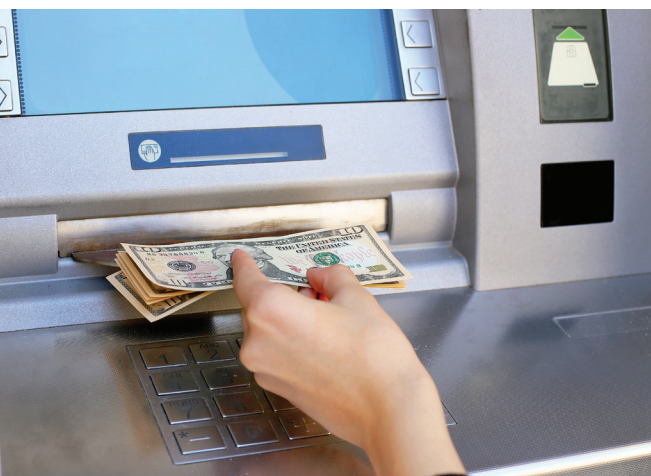
Security is an absolute priority for us and we invest time and money in both corporate and ATM layers of security. Our InfoSec Team sets the bar in the ATM industry as we continue to invest in the future and its security.

As a publicly traded company we are highly regulated and closely watched in the same way as financial institutions. We are held to the same standards as financial institutions and possess the compliance certifications required, such as PCI. This is unlike many ATM deployers – whose partners may hold the certification but not the deployers themselves.

9. How do I select the right vendor for my financial institution?

Selecting a partner that's a good fit with your institution is paramount to a successful ATM Outsourcing strategy. These are a few basic questions to ask any vendor:

- Which ATM services do you provide?
- How well do you understand our business and the objectives we want to achieve?
- Do you deploy ATM Managed Services on a phased basis that fits our strategic and financial goals and objectives?
- How experienced are you at maintaining and processing ATMs fully managed by your company, including ATMs you own?
- How long have you been outsourcing cash dispenser and imaging ATMs, and for how many clients do you do perform this service today?
- How secure are your ATM systems?
- What customer support services do you offer?
- Can I get anytime, anywhere access from any device to my ATMs?
- What networks do you participate in for processing transactions as well as networks within any shared branches for deposits?
- In what ways are you constantly evolving and innovating with the latest trends in the ATM industry?
- What additional channels of revenue are available by completely outsourcing my ATM's?



We're sure you have more questions about Cardtronics' ATM Managed Services! Please contact us at 832.308.4000 or cash@cardtronics.com to learn how managed services can help you get the most out of your ATM operations.

