



TURNKEY ATM SOLUTIONS

Operating Over 52,000 ATMs Throughout The World*



Self-service financial kiosks and turnkey ATM services:

- ATM Placements
- Transaction Processing
- Cash and cash Management Services
- Monitoring
- Maintenance
- On-line Reporting

Fully Compliant with All Industry Mandates:

- International and Local Banking Regulations
- PCI
- SAS-70

México Customers



U.S. Merchant Customers



Cardtronics México is an affiliate of Cardtronics, Inc., the largest retail ATM owner in the world. Cardtronics operates over 52,000 ATMs on two continents with ATM operations in the United States, México, the United Kingdom and Puerto Rico. Cardtronics specializes in operating high-availability ATM programs for the world's largest retailers and financial institutions, and that unique expertise and capability extends to Cardtronics México. Whether your ATM needs encompass a single placement or hundreds of high-profile locations, Cardtronics México provides the ideal local ATM solution. We enable financial convenience in a fast-paced world.

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* Includes Cardtronics, Inc. and Cardtronics México ATMs.



Benefits of ATMs in Retail Locations

- Added source of revenue: ATMs provide an additional source of fee income.
- Increase sales and customer traffic: ATMs can increase sales as customers with cash in hand spend more.
- Cash retention: Up to 25% of the cash withdrawn from an ATM is spent on the premises.
- Control bad debt: When a customer uses cash from an ATM it cuts down charge backs, disputes and returned checks.
- Security: ATMs inside commercial establishments provide an added level of security compared to those placed in outside public places, better security attracts customers to the store.
- Reduced costs: By directing your customer to the ATM, you can reduce credit card fees by increasing cash use.
- Improved image: By providing new and unique services for your patrons, your image is improved. One reason people patronize a business is value. An ATM adds value to the customer's visit.
- Increase customers: Your customers will no longer need to stop at a competitor's establishment to get cash (and spend it there).

Some Facts & Figures *

- ATM customers spend an average of 20% to 25% more than non-ATM customers.
- Retail ATM's that dispense \$20 bills increase store sales by over 8%.
- 40% of ATM users go to the ATM machine an average of 10 times per month.
- ATM users are "habit"-driven, using the same ATM repeatedly.
- There are no charge backs or credit risks with an ATM.
- ATM customers prefer the convenience of a retail store to a bank.
- Placement of an ATM machine is the second most requested service for retail stores.



Retail ATM Programs

We offer a variety of programs designed to meet your individual requirements, including:

Turn-key placements

In qualifying locations Cardtronics México provides all the required equipment and other services necessary to operate the ATM. The retailer receives a portion of the revenue processed through the ATM.

Cash Assist

The merchant purchases the ATM and pays for the communication cost and the maintenance expenses. Cardtronics México provides the balance of the services and revenue is shared between the company and the merchant.

Merchant Assist

Under this scenario, the merchant provides cash for the ATM and electricity. Cardtronics México provides the ATM and other required services. Revenue is shared between the parties.

Merchant Owned

The merchant purchases and maintains the ATM, loads cash and provides power and communication to the equipment. Cardtronics México provides processing and bank sponsorship services with online reporting. Under this program, Cardtronics México simply charges a fixed per transaction fee.

Products and Services

Cardtronics México offers a variety of products and services to its customers and partners, including:

Processing Services

- Terminal driving, switching, authorization and settlement
- Network registration, connectivity and compliance
- Bank Sponsorship
- Online transaction reporting

Managed Services

- Installation management
- 24-hour transaction monitoring
- First and Second Line Maintenance
- Help Desk Services
- Armored Services
- Cash Management
- Cash Provision
- Communication Provision and Management
- Hardware Ownership
- Program Management

* Source: www.atmmarketplace.com