

ATM MANAGED SERVICES

Eliminate the Burden of Maintaining Your ATM Fleet

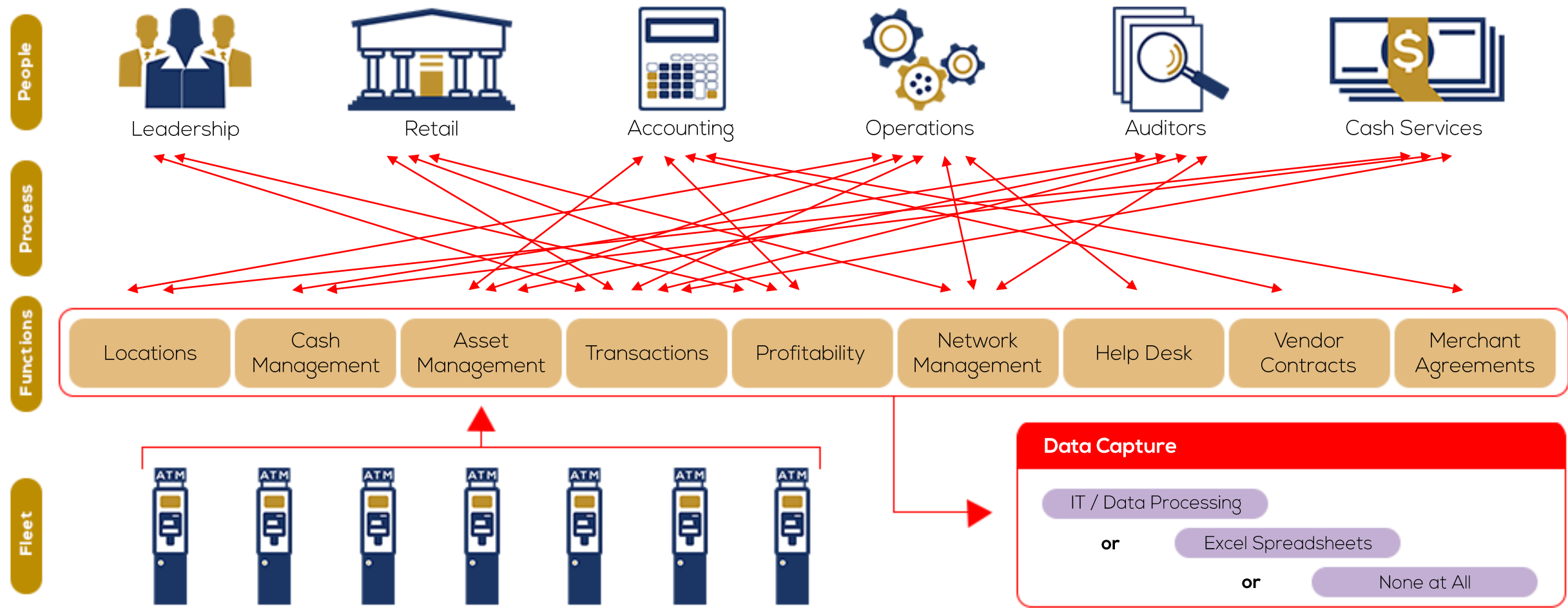
May 3, 2019

The Struggle is Real with ATM Management

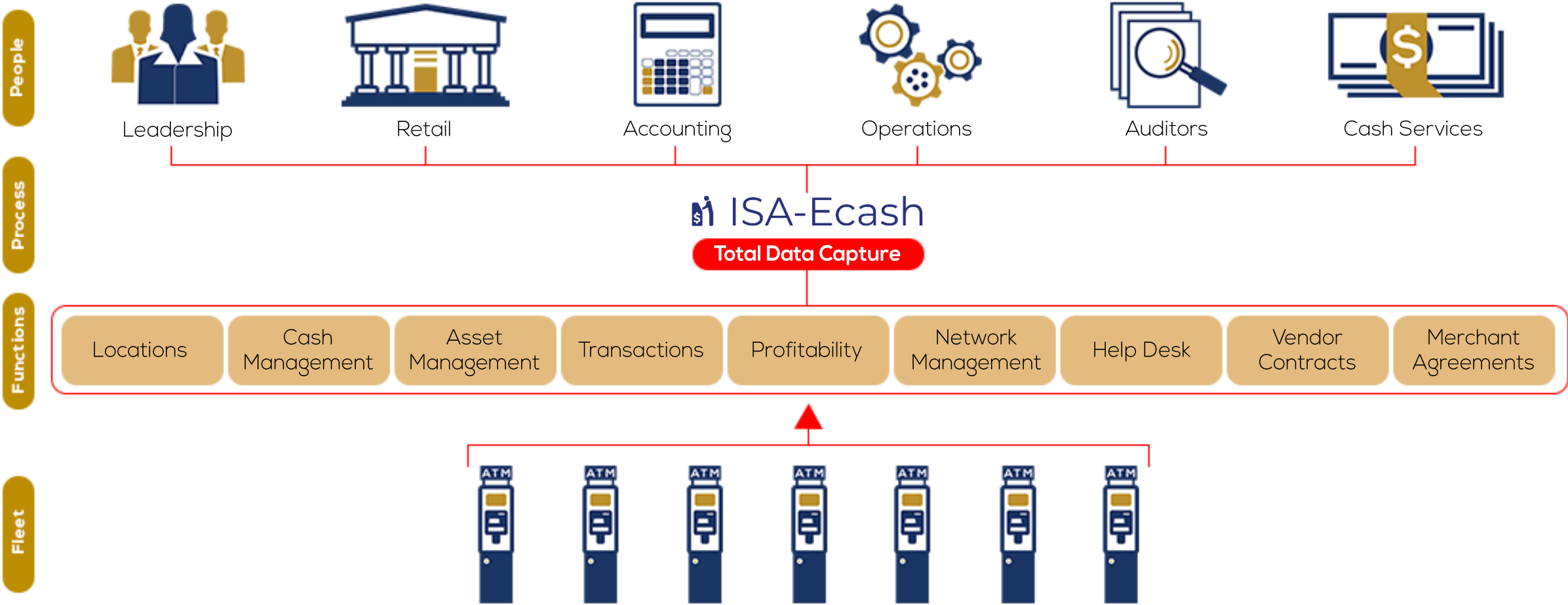
- Huge financial and operational commitments
- Unplanned costs due to constantly evolving requirements
- Resources not focused on growing the business
- Endless headaches from changing technology, regulatory compliance, and ongoing fraud prevention



Typical ATM Management Ecosystem



ATM Management Ecosystem with Expert Outsourcing



Expert Outsourcing with ISA-Ecash

- Eliminate **all ATM headaches** while maintaining your brand value and customer relationships
- Lock-in fixed costs and avoid **ALL surprise expenses**
- Reallocate ATM resources to projects that grow your business like:
 - Online/mobile solutions
 - Providing loans and financial services
 - Delivering amazing in-branch customer experiences



Solutions for Financial Institutions

- **Swap**
 - Outsource any or all of your existing ATMs
 - Maintain quality customer-brand relationships
- **Expand**
 - Add new branded Points of Presence for you or at your customer locations
 - Increase cardholder exposure and overall marketing promotion effectiveness
 - Eliminate capital expenditures while still meeting cardholder demands for more options in accessing available cash



What We Do

As a full-service ATM management company, ISA-Ecash is able to provide custom solutions to meet any client need:

- Management
- Operations
- Cash Services
- Event Management
- Customer Support



Management

- 24/7 performance monitoring for all ATM functions:
 - Utilize machine compatible remote management software to flag any performance issue
 - Deploy all software patches and updates
 - Download electronic journals
 - Customized ATM marketing screens
- Track and report all transaction activity
- Handle disputes
- Financial reporting



Operations

- ATM hardware acquisition or swap
- First and second line maintenance
- Event management
 - Dispatch for issue resolution
 - Monitor service issues
 - Assist in vendor management
 - Analyze maintenance trends
- Communications
- Transaction processing
- Detailed monthly reporting



Operations (continued)

First Line Services:

- Clearing of cash and printer jams
- Retrieving and clearing jammed cards
- Restocking consumables
- Replacing burnt out lights
- General cleaning of the ATM

Second Line Services:

- Remedial hardware maintenance
- Parts replacement
- Preventative maintenance
- ATM upgrades for good operating condition, stay in compliance with network rules and regulations



Cash Services

- ISA-Ecash maintains required cash levels to support continuous ATM operation
- Cash forecasting
- Armored car
- Daily cash accounting
- Cash insurance
- Daily settlement of cash
- Monthly accounting and reporting



Customer Support

- 24/7 800 hot line for our customers and their customers
 - Calls are logged and service calls for the ATMs will be communicated directly to our maintenance personnel for follow-up
 - Reduces the potential downtime associated with first or second line maintenance issues
- Hot line service handles occasional REG E dispute issues by directing cardholders to their appropriate financial institution



Our Secret Sauce...

ATM MANAGER PRO®

- Industry's premier software platform for complete control of ATM and cash operations
- Reduces downtime
- Over 270,000 ATMs managed worldwide

Module	Features	AMP R2019
Asset and Site Management	ATM Configuration and Inventory	✓
	Location Information	✓
	Transaction Warehouse and Reporting	✓
Financial Analysis	ATM Profitability	✓
	Merchant Revenue	✓
	Invoice Reconciliation	✓
	Vendor Management	✓
Cash Management	ATM Cash Optimization	✓
	Cash Ordering	✓
	Cash Load Settlement	✓
	Cash Cost Calculation	✓
Event Management	ATM Service Desk	✓
	Project Tracking	✓
	Issue Tracking	✓

ATM MANAGER PRO®

- Developed by ISA-Ecash to improve management and accounting of our own portfolio of ATMs:
 - Reduce downtime
 - Assist in vendor management
 - Account for all associated costs
- Captures detailed transaction activity every day
- Enables a range of analytical routines to monitor:
 - Network and ATM uptime
 - Cash variances
 - ATM maintenance issues
 - Armored car performance
 - Event management

Get AMP'd Up!



Why ISA-Ecash

- Trusted ATM managed services provider since 1991
- We adapt to your specific needs, regardless of hardware or 3rd party service providers
- Fixed, variable, and often hidden personnel costs can be reduced or eliminated
- Clients stay focused on growing the business while ISA-Ecash handles the day-to-day minutiae of:
 - Maintaining your ATM fleet
 - Cash management, forecasting, and settlement
 - Vendor management
 - Evaluating required hardware upgrades
 - Compliance issues and risk management
 - Device monitoring
 - REG E research
 - Operational reporting



Client Testimonials



"The competitive advantage ISA-Ecash and its services provide us in attracting new customers has permitted us to grow with very little expense."

— James Golden
VP Retail Banking



"ISA-Ecash understood the importance of our commitment to the University of Connecticut and their football program and did what most thought was impossible, deploying three ATMs within 5 days ahead of the UConn Huskies home opener. It's because of their demonstrated attention to detail and excellent service that I look forward to working with them as new opportunities arise."

— Eric M. Schwab
EVP Bank Operations

