

Trusted Support For Your ATM Portfolio

TransNational ATM is an Independent ATM Deployer (IAD) for merchants and owners of small to medium-sized ATM portfolios. We provide sponsorship to 16 national and regional financial networks including MasterCard Cirrus / Maestro and Visa Plus, in a secure and stable environment.

Powered by
Switch Commerce™

ATM Regulatory & Administrative Support

With the power of Switch Commerce's Terminal Management System (TMS) behind TransNational ATM, you have round-the-clock access related to the processing of ATM transactions. You may:

- Activate and maintain terminals – create a terminal so you can capture transactions immediately
- Establish financial protocols for account settlement – collect interchange and surcharges based on your timing and relationships
- Monitor your business freely – schedule terminal alerts, cash forecasting, route planning and other system reports to ensure you are getting the most from your resources
- Manage web site permissions – retain control over confidential information about your business and minimize opportunities for fraud
- Use MobileTMS, the industry's first and best mobile app - manage your business from your smart phone or tablet so that your limited human resources are used in the most efficient manner possible



TransNational ATM is a registered IAD of Meta Payment Systems, a division of MetaBank, a federally chartered savings bank. Meta Financial Group, Inc., is listed on the NASDAQ exchange and traded under the stock symbol CASH.

Switch Commerce™

Vault Cash Services

TransNational offers SwitchCASH, a turnkey ATM vault cash solution. Through our relationship with Switch Commerce, you benefit from the experience, competitive rates, and credibility of industry-leader Cash Connect by WSFS Bank, a premier supplier of vault cash with over \$11 billion in annual funding to ATMs nationwide.

Some of the Benefits of SwitchCASH

- Allocate cash where it is needed so you can free up your cash availability of other opportunities
- Benefit from industry best practices, including forecasting for load optimization, powerful web and mobile control panels for scheduling orders, and invoice reconciliation
- Access to armored carrier management through multiple armored carrier options
- Minimize costs and claims associated with carrier errors
- Provide coverage nationwide, 7 days a week, 8 am to 8 pm coverage
- Ensure guaranteed response times through online and mobile ticketing



Dynamic Currency Conversion

ATM owners are finding it increasingly difficult to earn an income from just ATMs. These ATM owners can now generate additional revenue by providing upfront foreign exchange conversion for their international cardholders through Dynamic Currency Conversion (DCC.)

Benefits to International Cardholder

Conducting transactions in a foreign currency while trying to compare and calculate exchange rates can be daunting for travelers. DCC is not an additional charge for international cardholders – it replaces the foreign exchange process applied by the credit card issuers. Cardholders are given the choice to pay in their home currency with full disclosure of exchange rates and conversion fees at time of the exchange. This transparency provides peace of mind and convenience.

Benefits to ATM Owner

For ATMs in areas where foreign travelers are likely to visit such as airports, museums, sports venues, tourist attractions, and communities populated with international cardholders offering DCC can be a significant revenue opportunity, with no added expense to the ATM owner.

Why not turn a routine ATM visit into a revenue opportunity? Turn on DCC and:

- Gain additional interchange revenue from existing international transactions
- Incur zero risk – ATM owners are guaranteed the exact settlement of the withdrawal regardless of currency fluctuations
- Earn commission – The ATM owner receives a percentage of the conversion fee the agreed commission
- Have access to a full suite of reconciliation reports to support daily settlements

Are You Prepared For The New EMV Standards?

With crucial deadlines looming in 2015, the U.S. payments industry will struggle to convert to the Europay-MasterCard-Visa (EMV) chip card standard by the deadlines. Chip cards have been designed to improve security against counterfeit fraud through the use of an embedded card on the chip. Until recently, there has been uncertainty about how EMV debit card payments would be implemented in the U.S.

On 1 October 2016, the liability for fraud committed through any MasterCard debit card will shift to the ATM owner. By October 2017, the following year, liability shifts to ATM owners for fraudulent transactions committed on any Visa debit card.

Which of my ATMs can be upgraded?

ATM portfolios can be incredibly varied – type of equipment, geographic region, ownership and operation. It is crucial that you evaluate the equipment deployed by location and prioritize your upgrade path. Consider if the ATM can be refurbished by manufacturer and upgraded; or if it can be traded to the manufacturer for credit against the purchase of new gear. This may be the opportunity to cull an ATM based on its performance and age.

When does Switch Commerce plan to upgrade their switch to support EMV?

Switch Commerce has begun its EMV platform development and upgrades, with certification for all card network associations in line with the timing for the liability shifts.

What about the cost?

Most manufacturers have an upgrade path ready for their ATMs. EMV readers will increase in cost as the deadline approaches. As you update your portfolio, you have a strategic advantage over other operators.



Dear ATM Owner,

TransNational ATM is an IAD for merchants and owners of small to medium-sized ATM portfolios. We are an affiliate-based IAD and are structured to work with you, the portfolio owner and operator.

As your custodian, we act as an administrative extension of your business so you can tend to your company's growth and overall management. You are responsible for the merchant relationships that you have so carefully cultivated and maintained. It is our responsibility to ensure your company meets the sponsorship requirements for legal and federal compliance.

With so much at stake related to tighter regulations and compliance requirements, decreasing interchange, higher operating costs, and growing risk, you can't afford not to talk to TransNational ATM.

Call Debbi Haacke 972.402.0002

I look forward to helping you understand the dynamics of today's ATM environment.

