

# Point of Banking ATM Program

## How does it work?

The Point of Banking ATM is designed to perform as a turn-key, fully automated profit center for you. Both merchant and customer alike will marvel at its ease of use:

- **Customers** will swipe any pin activated card (debit cards, check cards, Visa, MC, AMEX, etc.) as instructed by signage included with the unit and will follow the prompts on the ATM screen. After selecting a withdrawal amount (\$20, \$40, \$60, etc.), the customer will enter his or her own PIN number, and the machine will print a cash voucher. The customer then exchanges this voucher for goods and services and/or cash at the register, just as if it were cash.
- **Merchants** will position the ATM unit strategically near check out or in a high traffic area to invite usage. Plug into any power source, share a phone line with any device (phone, fax). You set the surcharge amount, the withdrawal increments and the maximum withdrawal amount. You can accept the voucher payment with confidence because the transaction is secure: PIN number entry means the transaction is guaranteed (no chargebacks). The full amount of each withdrawal is deposited via electronic ACH into your checking account within 48 business hours (2 days) of transaction date. Your share of the surcharge profit for all transactions is deposited as a lump sum via ACH on or about the 15<sup>th</sup> of each month.

## What does it cost?

- **Equipment investment:** \$295 (one-time purchase) or \$19.95 per month (48 month lease) for the **dial-up** version –or– \$495 (one-time purchase) or \$29.95 per month (48 month lease) for the **ethernet capable** terminal. This includes everything: counter top stand, signage, phone cord, splitter, 3 rolls of paper, machine fully programmed & encrypted, everything shipped to your door ready to plug and play. Free-standing units available for an extra \$395 plus \$99 shipping cost (or add \$15 to lease).
- **Processing:** \$0.75 per transaction plus a \$5 monthly statement fee. You set whatever surcharge you want: i.e. ***if surcharge = \$2.00, you keep \$1.25 every time someone uses the machine.*** There is no application fee, no annual fee, no contract (unless you lease), i.e. there are no surprises. We can even set you up to view your daily transaction activity ***online*** at no extra charge.
- **Placement Program:** We also have a placement program in which we install the unit free of charge. Mandatory \$2.00 surcharge. You earn \$0.50 per withdrawal, no transaction fee or monthly fee applies. Minimum productivity requirements also apply.

## How is this different from a traditional ATM?

- **No cash to load.** This reduces theft and liability. Traditional ATM's require you to load thousands of \$\$\$ in cash yourself or to contract an expensive cash replenishment service (such as Wells Fargo). Our Point of Banking ATM prints a cash voucher on thermal paper that can be replenished easily and can be purchased at any Office Depot or similar store.
- **No dedicated power source required.** Traditional ATM's require that you install a dedicated power source near the ATM footprint. Not so in this case: plug into any jack, power strip, i.e. any AC current source.
- **No dedicated phone line required.** Traditional ATM's require a commercial grade, dedicated phone line. Not so in this case: share phone line with any other device: phone or fax machine.
- **No processing contract.** You can cancel the processing contract at any time with no penalty.

## What's in it for me?

The Point of Banking ATM presents a unique opportunity for you to benefit from two major sources of revenue. If you know accurate figures for your daily foot traffic and your profit margin, you can determine beforehand how much money you'll make from each revenue stream.

- **Surcharge Revenue.** Now you can present all the usual payment options (debit cards, check cards, Visa, MC, AMEX, etc.) without paying those enormous processing fees. You'll make money every time someone uses your machine.
- **Increased Profit from Incremental Sales.** Benefits of the Point of Banking ATM include: increased foot traffic, higher average transaction size, increased number of sales. More sales = more profit from the sale of your goods and/or services. Make it easy for your customers to pay!

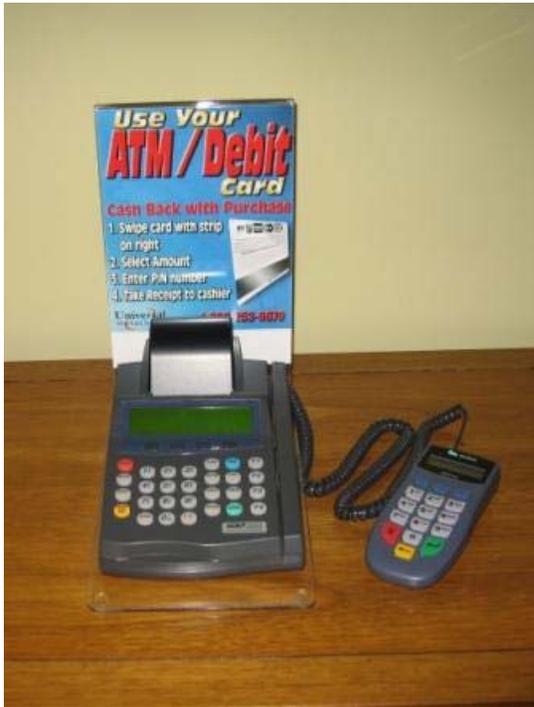
## What now? How do I get started?

Download the **online application** from our website to place an order:  
<http://www.universalpaymentprocessing.com/docs/pob.app.online.pdf>

Use the **sample application** to help you complete the necessary paperwork:  
<http://www.universalpaymentprocessing.com/docs/pob.app.sample.pdf>

After you return the completed application to us by fax, scan /email, or mail, we'll be able to deliver your ATM unit within 3 to 5 business days. Feel free to call Merchant Services anytime with questions or for assistance in completing the application: 1-800-253-9679. A qualified UMS Associate will be happy to assist you in completing the application over the phone in about 5 minutes, and then fax or email it to you.

# Point of Banking ATM Units:



**Dial-up connection**  
\$295.00 –or– \$19.95 / month



**Ethernet connection**  
\$495.00 –or– \$29.95 / month