

One Company. One Solution. One Answer.

THE VALUE OF
ONESM

Integrated Cash Automation Solutions





Reduce downtime. Increase efficiency. Enhance the customer experience. Three essential steps to ensure every transaction terminal in your network makes a positive contribution to your company's success.

As the country's largest provider of hardware, maintenance and cash services for ATMs, teller automation solutions and other self service terminals, no single company is better equipped than Pendum to help you consistently meet those performance goals.

Formed through the 2006 merger of EFMARK Premium Armored and Bantek West, we provide an end-to-end portfolio of products and services supported by more than 3,000 professionals in 43 states. Pendum's service philosophy, "The Value of One," reflects the benefits of our single-source solution and our partnership with customers.

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Reliable Maintenance Services

Whether your company owns ATMs, retail kiosks, or other transaction terminals, downed equipment means lost revenue and unhappy customers. Pendum specializes in keeping your machines up and running smoothly to build customer satisfaction and increase transaction revenue. Our service technicians are the most experienced and highly trained professionals in the industry.

First Line Maintenance

First line services include routine support, provided seven days a week. To minimize downtime, inventories of supplies are maintained in our fleet of first line vehicles.

Second Line Maintenance

Whether we are repairing or replacing parts within a machine or loading new software, our second line service technicians are trained and certified on nearly every make and model of ATM, and many other transaction terminals. And as Windows-based software brings dramatic changes to the functionality and versatility of self service terminals, our team of certified software engineers is prepared to help our customers capitalize. No matter how diverse your fleet may be, Pendum is able to service any number of cross-platform configurations from multiple manufacturers.

ATM Cleaning and Refurbishment Services

Without regular attention, ATMs and other equipment at bank branches or retail locations can become dirty and damaged. Similarly, branding signage or posted customer notices may become worn or destroyed by frequent use or weather factors. Pendum's ATM Image Guard™ service helps maintain a clean, attractive and inviting setting for your customers to conduct their transactions.

In partnership with ATA Services, Pendum also offers site audits, an online database with photos of each location, signage development and installation, monitoring for skimming devices and compliance of customer notices.



Teller Cash Recycler and Teller Cash Dispenser Maintenance

In addition to ATMs, Pendum's portfolio of products and services also includes teller cash recyclers and dispensers. Cash recycling technology allows bank and credit union branches to handle cash in a new and simpler way, increasing teller efficiency and streamlining the branch cash management process. Pendum provides cash recycling and dispensing equipment from manufacturer ArcaTech Systems, and also provides comprehensive installation, training and maintenance services.

Desktop Computer Maintenance

Pendum offers a flexible and comprehensive spectrum of field hardware maintenance services for a variety of server based network equipment. The equipment list typically includes:

- File servers
- Desktop PCs
- Laptop PCs
- Laser printers
- MICR printers
- Impact printers such as receipt or validation printers, document printers, and more
- Other peripherals such as check scanners, signature pads, MICR readers, and more

When you have computer maintenance needs, you need support you can rely on to keep things running with a minimum of disruption and expense. Custom designed to suit your needs and your budget, our computer maintenance programs offer guaranteed response and repair times to ensure consistent, high quality service.

Help Desk

Pendum Tech-Connect™ help desk provides customers with that hard-to-find combination of technical expertise and customer service. While Pendum onsite technicians handle significant maintenance and repairs, our phone-based technical support can help the customer fix minor problems on their own, when dispatching a technician would take longer and cost more.



Advanced Technology

As your network of ATMs and branch equipment grows more advanced, so must the system that supports it. A direct link from the ATM monitoring software to our customer service center alerts our dispatchers the moment an ATM goes down. And many times, we'll fix the problem before you know it exists.

ATM Equipment Solutions

Whether you're just starting your ATM network, expanding your existing fleet or replacing outdated machines, Pendum offers competitive prices on new and refurbished equipment to fit the size and scope of your organization.

Working With the Best

Having the right hardware solution for the circumstances is one key to an ATM program's financial success. Pendum is certified under NCR's Authorized Sales and Service Provider (ASSP) program, giving us complete capabilities to install and service all NCR machines.

We also carry an extensive inventory of many new and pre-owned ATM makes and models, creating quicker turn-around times for urgent installments. And we don't just service the machines we sell – our technicians are proficient in nearly every ATM make and model.



Unique Purchase Arrangements

We offer flexible leasing programs for both on-premise and off-premise ATMs. And thanks to our trade-in program, your existing ATMs won't go to waste when it's time to upgrade to new technology. We buy back many models of ATMs, giving you more for your investment.

Supplies

Choosing Pendum for your supply needs is a smart decision if we are servicing your ATMs. Pendum offers all ATM consumables such as receipt paper, printer ribbons, audit paper, deposit envelopes, ink cartridges and electronic journal disks. Our experience with your equipment enables us to make sure all of your supplies comply with what each individual ATM calls for. Ordering supplies from another vendor requires them to spend time determining the exact model number and exact receipt paper. As your service provider, we already have all of the supply details in our database. Additionally, a bundled supply option is available for any ATM for which we perform cash replenishment service.

Extended Services

In addition to traditional ATM sales, we also offer kiosks, surrounds, and ATM signage solutions to help you create the most appealing ATM environment for your customers. We'll also work with you in providing site evaluations to help determine optimal placement.

From single installations to network-wide rollouts, we offer the most advanced new and pre-owned ATM equipment on the market. We'll help you choose the right equipment to meet your size, scope and program goals.

Teller Automation Solutions

Building on over 25 years of providing ATM product and services to financial institutions, Pendum has expanded branch products and services by offering cash dispensing and cash recycling technology. Cash dispensers and recyclers provide financial institutions with a cost-effective, efficient and secure method to handle cash.

Streamline Cash Transactions

Over half of all branch transactions involve cash, and most tellers are required to handle these in a repetitive, inefficient way – manually counting and recounting cash all day long. Cash management technology in the branch is a significant benefit to customers, tellers and the branch. It's a more secure alternative, too. All cash is held in a secure safe, reducing exposed cash in teller drawers, but still providing accessibility for customer transactions.



Our cash dispensers and recyclers reduce the staff time needed for:

- Opening cash drawers
- All cash out transactions
- All cash deposits
- Vault buys (drawer replenishments)
- Vault sells (selling cash back to the vault)
- Closing drawers at the end of each day
- Avoiding mistakes and staying in balance

Maximize Time with Your Customers

Cash dispensers and recyclers take time spent counting cash for customers and turn it into time spent listening and interacting with them. Besides improving your customers' perception of better service, talking with each customer can also lead to finding out what other financial services they may be interested in. This in turn increases the value of the relationship with your customers.



Innovative Marketing Programs

The continued growth of self service banking provides your financial institution with a powerful new marketing channel. Unlike other forms of advertising, an ATM transaction requires the customer's undivided attention. Filling the wait periods with your visual messages can turn your ATMs into selling machines.

Using enhanced ATM screen graphics, animations and coupons, Pendum branding solutions provide you with custom marketing campaigns designed for NCR ATMs.

An Electronic Sales Force

- Reinforce your brand at all ATM sites, both on and off-premise
- Cross-sell additional financial products and services
- Differentiate your financial institution from competitors
- Generate revenue from third party advertisers

Complete Branding Solutions

Our broad portfolio enables you to mix and match services to create a package that perfectly fits your needs. Our ATM Image Guard™ service draws customers to your ATMs with a complete branding solution for the machine's exterior, including logo updates, new colors, and consistent signage at surrounds, kiosks, fascias and other specialized ATM-related locations. All rebrand projects including decoration, signage and bollards are performed on site, minimizing any interruption of ATM service. Combine Pendum custom screen design and ATM Image Guard and consistently reinforce your brand to deliver your marketing messages.



Secure Armored Transport and Vault Services

Your ATM and branch locations require maintenance and cash to stay up and running. So why not use the same company for both? By combining armored services and maintenance, both sides of the house are always on the same page. We eliminate redundant expenses and share common goals, priorities, and accountability to our customers. As the single source for all your armored transport needs we offer:



- ATM cash replenishment and deposit pick-up
- Currency vaulting
- Cassette preparation and balancing
- Branch coin and cash services

All of our armored branches utilize a sophisticated automated system to generate cash loads, routes and vaults, giving you on-demand access to information about your assets. In addition to cash replenishment, Pendum provides secure, daily pick-up service for ATM deposit envelopes and branch coin and cash services. And we don't stop at pick-up and delivery services, our deposit processing outsourcing service lets you eliminate cash and check processing activities at your branch and the costs associated with them.

Highly Trained Technicians

Before working on your ATMs, each of our armored technicians receives an extensive combination of classroom instruction and on-the-job training about our secure cash replenishment procedures. Our team of specialists is also trained on the unique replenishment and balancing procedures for each of our customers, including supplies replenishment.



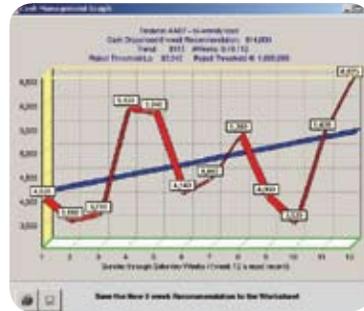
National Presence to Support Your Expansion

With a national footprint of 75 armored branches located in 43 states, we are capable of servicing your needs today and positioning your ATM and branch channel growth for the future.

Integrated Currency Management

As financial institutions struggle with the rising costs of feeding the currency supply chain for their ATM networks, implementing an effective currency management strategy has become increasingly important. Pendum understands the challenges of maintaining an efficient cash distribution process from end-to-end.

The goal of any cash management program is to keep the smallest amount of cash possible in the ATM, without coming up short. Designed exclusively for transaction terminals, Pendum's Premium Cash Manager™ is a fully automated currency management solution that correctly and accurately performs the complex process of predicting optimal cash load levels. Premium Cash Manager provides you with the benefits of advanced forecasting technology combined with the expertise of our team of cash analysts, who review and compile daily trend data identifying special events and seasonal trends for each market to accurately predict your volume needs. In fact, we are so confident in the reliability of our system, in the unlikely event that an emergency cash run is necessary, you won't pay the fee. We accept complete responsibility for any and all emergency cash charges for Pendum armored services customers. Additionally, our back office services will simplify your reconciliation and Reg E claims process reducing your overhead and associated costs.



Efficient Cash Management

- Accurate load forecasting maintains optimal levels of cash in your ATMs
- Reliable out-of-cash projections eliminate emergency cash fees
- Efficient cash order calculation reduces costs of funds
- Comprehensive reconciliation and Reg E claims research saves time and money

Operating an efficient and profitable network of ATMs or other transaction terminals requires many moving parts. But it doesn't take a stable of vendors to do the job right. Working with Pendum, you get everything you need and nothing you don't. We call it The Value of One. It's a partnership that simplifies your job, ensures great service for your customers and improves your bottom line, all from the new name that represents over 25 years of industry experience – Pendum.

Pendum Services

- First Line Maintenance
- Second Line Maintenance
- Tech-ConnectSM Help Desk
- ATM and Kiosk Cleaning and Refurbishment
- ATM Hardware
- ATM Supplies
- Kiosks and Surrounds
- ATM Marketing Solutions
- Teller Cash Dispensers
- Teller Cash Recyclers
- Desktop Computer Maintenance
- Cash Replenishment
- Deposit Pick-up
- Deposit Processing
- Cash Load Forecasting
- Out-of-Cash Projection
- Cash Order Calculation
- Reg E Claims Research
- Reconciliation Services



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