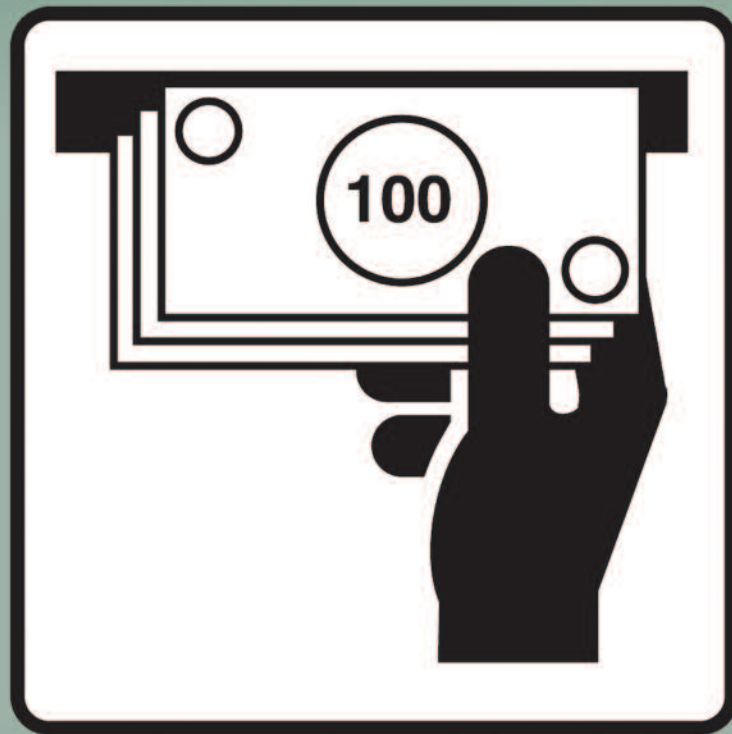


ATMIA
ATM INDUSTRY ASSOCIATION
Since 1997

Guidelines for Use of the Official Global ATM Pictogram as an International Public Sign



PI CF 005
(International Organization for Standardization)
for cash dispensing services at the ATM



The Future of Cash: Another Hundred Years?

There is something powerfully simple about cash which is the secret of its longevity. It works easily and quickly. All people, old and young, rich and poor, uneducated and uneducated, weak and strong, can use cash and enjoy the security and simplicity of its timeless exchanges of value. Cash produces instant results virtually anywhere on earth. That is an immense strength. To "coin" a phrase, cash is human-friendly. The robust qualities of cash itself have enabled it to survive an enormous span of human history.

In addition, cash is not a technology which can easily reach exhaustion due to resource depletion (of paper and metal). As long as the social drivers of demand for cash exist, there will be no "S" growth curve representing cumulative growth leading to cash's inevitable saturation point and decline.

One of the strongest arguments for the future of cash is its resistance to substitution. Back in 1979, Michael E. Porter of Harvard Business School developed a theory of 5 forces which shape the competitive environment for businesses and their products. One of them was the threat of substitute products which would make it more likely for customers to switch to alternatives, especially in response to price increases. He outlined components of product substitution such as the buyer propensity to substitute, the price of substitutes, the switching costs and the perceived level of product differentiation. Given that cash has proved to be an inter-epochal technology, how has it fared against the threat of substitution?

To read more, go to http://www.atmia.com/newsletters/pdfs/Future_of_Cash.pdf.

About the ATM Industry Association and the Author, Mike Lee, CEO of ATMIA.

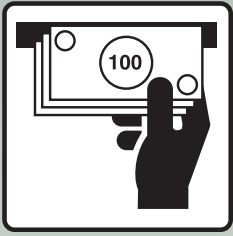
The ATM Industry Association is a global non-profit trade association with over 1,000 members in 50 countries. Our mission is to promote ATM convenience, growth and usage worldwide, to protect the ATM industry's assets, interests, good name and public trust; and to provide education, best practices, political voice and networking opportunities for member organizations. In June 2003, ATMIA established the Global ATM Security Alliance (GASA) with the mission to employ global security resources in a united alliance in order to protect the ATM industry from criminal activity.



Mike Lee - Chief Executive Officer

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Mike Lee joined ATMIA in 2000 and was tasked with setting up ATMIA Europe. In June 2003 he founded the Global ATM Security Alliance. He has also established chapters in Australia, South Africa and Asia. In 2004, he won ATMIA's member-voted award for Best Contribution to Promoting the Interests of the ATM Industry. He was promoted to CEO in 2005. Mike has a Master of Arts degree from the University of Cape Town, as well as post-graduate qualifications in education and theology. He is currently registered part-time for a MPhil degree in Futures Studies at the University of Stellenbosch business school in Cape Town. He is married with two teenage daughters.



Guidelines for Use of the Official ATM Pictogram as a Public Sign

Issued by the ATM Industry Association

Background and Facts

- This is the world's only official standard for an ATM graphical symbol or pictogram
- It is the only graphical public information sign for the ATM registered with the International Organization for Standardization (ISO)
- The pictogram's registered number as an international standard is PI CF 005 (ISO Standard), with PI standing for Public Information and CF standing for Commercial Facilities
- The International Organization for Standardization (ISO) is a worldwide federation of national standards bodies
- The ATM pictogram was successfully tested for public comprehensibility and clarity in Europe, Asia and the Middle East as part of its registration process
- The global ATM pictogram needed to meet the approval of at least 75% of the members of the International Organization for Standardization in order to become an international public sign
- ATMIA's campaign to acquire a public sign for the ATM began back in 2001 with an international design competition, with the winning graphic chosen by a leading authority on pictograms, Professor Yukio Ota of the Tama Art University in Tokyo, Japan, designer of the well-known exit and fire escape public signs
- The International Organization for Standardization defines a graphical symbol as a visually perceived figure with a particular meaning used to transmit information to the public independently of language

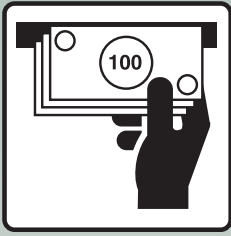
- The main function of the ATM continues to be cash dispensing with the global average for cash withdrawals standing at about 70% of all ATM transactions; the pictogram expresses the main reason for the existence of the ATM – cash dispensing!
- The global ATM pictogram was published as an international standard in the International Organization for Standardization's 7001 3rd edition, dated 2007-11-01

Objectives

The chief purposes of using the global ATM pictogram are:

- To indicate the location of ATMs in public places by a visual sign not requiring language
- To show where self-service cash dispensing services are available to the public
- To increase foot-traffic to ATMs
- To raise awareness that ATMs are an international technology with interconnected networks allowing international ATM transactions with local bank cards branded as belonging to international card schemes
- To reinforce the recognizability, brand, image, reputation of the ATM worldwide

Continued growth in trade, travel and tourism has created a "global village" which requires a standardization of public information symbols which will help both providers of ATMs and customers.



Guidelines for Use of the Official ATM Pictogram as a Public Sign

Issued by the ATM Industry Association

Guidelines for Use

As specified by the International Organization for Standardization and endorsed by ATMIA.

1. Focus

The idea is to convey one public information message only with this sign—namely, the location of an ATM and its cash-dispensing services.

2. Consistent Reproduction

Consistent reproduction and consistent use of the ATM symbol will lead to improved degrees of public comprehension at the international and national levels.

3. Minor Variations

ISO 7001:2007 (E) states in the Introduction a key principle of using international public signs which have been published as standards:

“The public information symbols given in this International Standard can be reproduced as published. However, it is recognized that there may be particular national characteristics and cultural requirements which may require minor variations. This is acceptable providing the key elements of the design intent of the standardized symbol are not compromised.”

In other words, minor variations are permitted to accommodate national and cultural differences provided the integrity of the original design is not compromised. Examples of such variations could include: use of color or adding a currency symbol. Neither variation would spoil or break down the standardized design or detract from the meaning of the symbol.

4. Size

The pictogram may be reproduced in a variety of sizes from small-scale reproductions on ATM software to large-scale highway signs.

5. Text

The ATM graphical symbol has been designed to be understood by the general public without use of language. However, the symbol may be combined with relevant text on a sign or notice, for example, the words “ATM here”.

6. Arrows

Direction arrows may be used along with the ATM pictogram to indicate the way to the ATM.

7. Color and Contrast

The ATM pictogram or public information symbol may be reproduced in any color. Adequate contrast between the symbol and its background, however, is essential.

8. Borders

Users of the ATM pictogram should provide sufficient area around the symbol to ensure it is visible and identifiable from a distance.

Use of a border is encouraged but is not obligatory.

For more information, please contact Mike Lee at mike@atmia.com or visit the Pictogram Portal at www.atmia.com.