



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.

www.atmia.com

Preamble to ATMIA's US National 2010 Communications Campaign

The events of this year in the ATM industry in America, culminating in the intense opposition required in the public and political domains to prevent the Harkin Amendments from being included in the "Restoring American Financial Stability Act of 2010", have exposed an education and knowledge gap between the ATM industry and regulators, as well as between independent ATM deployers and various card brands. The kind of turmoil experienced in the first two quarters of 2010 which highlighted these gaps can lead to negative impacts on the end consumer, such as reduced access to cash. It is in everyone's interests to maintain the current convenient and universal access to cash distributed through ATMs. To prevent possible future reductions in this service to consumers, these gaps need to be addressed through education campaigns, which can be focused on 1) educating consumers and general public on the many benefits and security features of an ATM and 2) promoting understanding of the business models and governance of the vast off-branch ATM sector in America, where the majority of the nation's ATMs are located.

The benefits of an educational program are immediately apparent:

- Best practice sharing to enhance security and innovation
- Increased consumer awareness of the value of ATMs and the service they provide
- Clearer understanding and better collaboration between stakeholders in the ATM value chain in addressing market demands
- Mapping the chain of all parties involved in an ATM transaction – from consumer ⇨ deployer ⇨ processor ⇨ bank and back again

The ATM Industry Association, founded in the United States 1997, is a global non-profit trade association with over 1,700 members in 50 countries. The membership base covers the full range of this worldwide industry comprising over 1,8 million installed ATMs. ATMIA and its US leadership looks forward to this new educational and communications program aimed at fostering greater internal and external understanding of the industry.