

# Allpoint Network

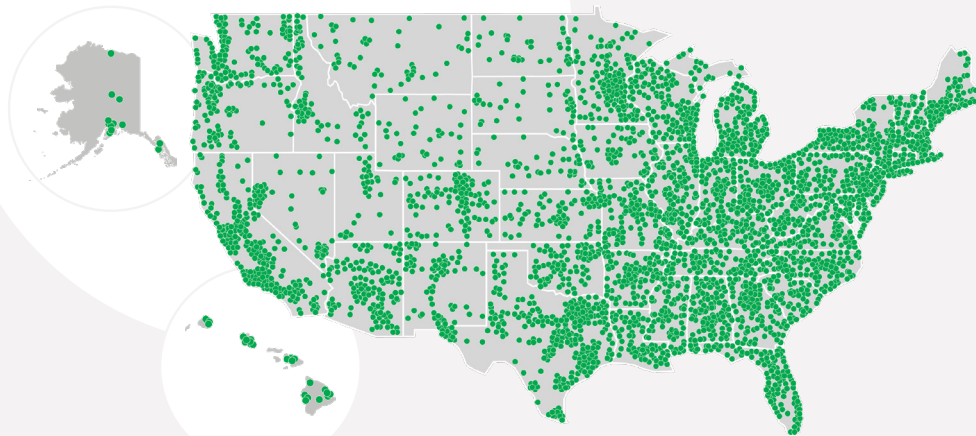
## The Largest Premium Surcharge-Free ATM Network

Financial institutions, fintechs and prepaid issuers become members of the Allpoint Network to give their cardholders easy access to banking services wherever they go. Allpoint has the **scale, quality, capability and ease of use** to delight consumers and provide members with durable competitive advantage.

### Network Scale

Scale matters. Allpoint ATMs are available coast-to-coast and around the world.

**55K+ Allpoint ATMs<sup>1</sup> Globally | 40K+ Allpoint ATMs in the U.S.**



**80%** of U.S. consumers live within five miles of an Allpoint ATM<sup>2</sup>

**50%** of U.S. adults walk by an Allpoint ATM every day

**25%** of U.S. adults use an Allpoint ATM each year

**~1 in 10** ATMs in the U.S. is an Allpoint Network ATM

As many ATMs as the **2 largest** U.S. banks combined



### Network Quality

Lots of sites no one visits do not make a quality network. Allpoint participating ATMs are found in blue-chip retail locations nationwide.

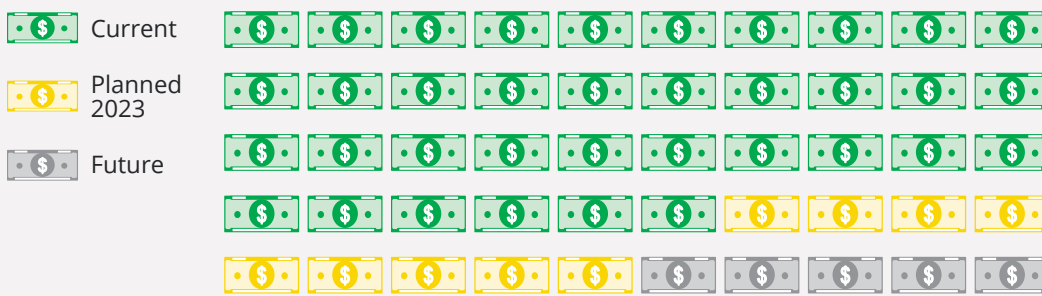
**6 of 7** largest U.S. retailers host Allpoint ATMs in their stores<sup>3</sup>



### Network Capability

We didn't just build a better network, we built one that can do more... like **cash in**.

**Cash In ATMs in 45 of Top 50 U.S. Markets by Year End 2023\***



**3,000 Allpoint+ cash in ATMs by year end 2023<sup>4</sup>**

\*Deposit eligibility limited in some markets



### Simple to Join, Easy to Use

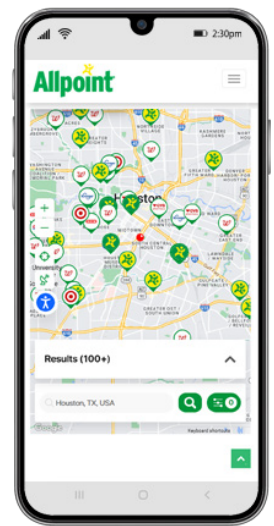
Allpoint fits into your existing ecosystem. No new cards or technology required. The Allpoint Network comes to YOU.

**30 days.** Average time for a new member to be up and running on Allpoint

**100%.** Major processors supported

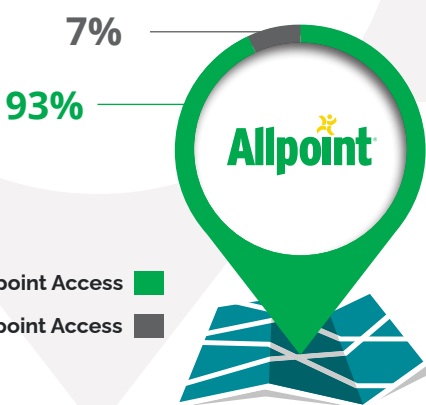
**0%.** Portion of your own ATMs that join the network

**100%.** Premium retail locations



### Growing Relationships, Growing Trust

Being the network our members rely on is job number **1... and 101.**



**> 1 in 4** of the top 100 credit unions are Allpoint members

**2 of the top 5** retail banks are Allpoint members

**61** NPS score for Allpoint members  
*(NPS based on 2021 Allpoint relationship survey)*

**1,200+** Allpoint members - banks, credit unions, fintechs, prepaid programs

**65,000,000+** Cards with access to the Allpoint network

### Top 10 Digital Banks

**9 of the top 10** U.S. online/mobile challenger banks offer Allpoint Network access to their customers

In total, **93%** of the customers of the top 10 U.S. challenger banks<sup>5</sup> can use Allpoint ATMs

### Easy is Best

The Allpoint Network makes it easy for consumers to bank where they want, when they want. And it makes it easy for financial providers to compete with the largest banks and fintechs. Allpoint makes physical banking simple and rewarding for everyone.

Learn more: [AllpointNetwork.com](https://AllpointNetwork.com)

<sup>1</sup>Allpoint ATM refers to an ATM that participates in the Allpoint Network. Allpoint does not own or operate ATMs.

<sup>2</sup>Allpoint ATM locations in CVS Pharmacy and Walgreens: Walgreens Newsroom Facts & FAQs; Quartz "Eight out of 10 Americans are within 10 miles of a CVS"

<sup>3</sup>Physical retailers with an ATM program, top retailers based on 2022 data from NRF.com "Top 100 Retailers"

<sup>4</sup>Projected deposit network size by December 31, 2023, actual number of deployed deposit ATMs may change

<sup>5</sup>Cornerstone Advisors from Forbes "2022 Online Bank Ranking: Chime At The Top, Current Coming On Strong" May 16, 2022