

April 2007



## Does ATM Outsourcing Work?

Some Credit Unions say emphatically Yes!

ATM Outsourcing is an emerging trend throughout the U.S. It allows credit unions to partner with reliable companies like CashTrans to deploy ATMs both off-premise or at a branch in a cost effective manner. Few financial institutions have the program size and the economies of scale necessary to deliver ATM services as efficiently as a service provider like CashTrans. Also most credit unions feel it is necessary to offer ATM services to their members but at what cost?

With ATM Outsourcing, deploying off-premise ATMs on a partnership basis can build an institution's brand without purchasing expensive ATM equipment. Outsourcing partnership arrangements lock-in a maximum monthly expense. Also at higher volume ATM locations, participating credit unions can potentially earn incremental revenue.

Deborah Beam, President & CEO Ethicon Credit Union, states *"Our ability to serve our members where they work and live is essential. CashTrans currently provides our institution a great low cost turn-key ATM solution, which we otherwise could not afford. It gives our members cash access at the Johnson & Johnson plant located in Cornelia, GA."*

E t h i c o n  
**CREDIT UNION**

*"There are many other examples of successful ATM Outsourcing programs like Ethicon Credit Union which CashTrans will be happy to discuss,"* says Fred Ethridge, VP Sales & Marketing at CashTrans.

*"Our programs are very flexible and can be fully tailored to a credit union's specific need. We can handle everything 'soup-to-nuts', such as purchasing the desired ATM, provide ATM terminal driving, real-time transaction processing, equipment maintenance and service, ATM monitoring, daily and monthly reporting, settlements, cash, and we even manage all disputes and adjustments. We make it as easy as possible for a credit union of any size to offer this highly desired service to its members,"* continues Mr. Ethridge.

For more information on our ATM Outsourcing program or to obtain a great price on industry leading ATM equipment, simply click on the following link - [ATM Outsourcing](#) or contact Fred at 800.262.7995.

## Triton Offers Complete ATM Banking Solution with Launch of Prism Software and XP ATM Products

As financial institutions are faced with costly upgrades due to ATM compliance issues or to replace an aging ATM fleet, more are looking for a cost-effective ATM solution. For financial institutions, a plan to integrate Triton ATMs and run Prism software is an opportunity to drive down maintenance and operating costs and satisfy regulatory requirements simply and effectively.

*"With the recent launch of Prism, Triton's robust, web-enabled ATM software solution, and its line of XP or banking model ATMs, Triton is well-positioned to be a major player with banks and credit unions by offering a complete turnkey banking solution similar to the ATM offering that has helped them set the standard in the retail market,"* states Jack Daniel, CashTrans V.P. & COO.

With Prism, Triton now offers a cost-effective alternative software package for financial institutions to use on its current and next generation ATM hardware. Prism features standard 912 emulation and uses Microsoft's industry-standard XFS interface, which enables the same application to run on any Windows-capable ATM. Prism allows for seamless integration and compatibility with an existing ATM network with single or multiple vendors. Prism software allows financial institutions to differentiate services, provide an enhanced customer experience with customized screens and develop new revenue-generating services with simplicity and flexibility. Prism will strengthen marketing programs with rich screen content created by using readily available off-the-shelf software packages. Prism can connect to an existing web server to run one-to-one marketing and bank specific third-party applications.

Triton's new banking line of ATMs includes the RL5000xp lobby unit and the FT5000xp through-the-wall unit. The design of these new models is based on its popular XScale product versions, but with XP software and all the security and functionality you would expect in a banking ATM. Triton will launch its FT7000, a full-service banking ATM with depositary in the next few months.

For any questions or if you are interested in discussing Prism or the new Triton XP series of ATMs, please contact Fred Ethridge, VP Marketing & Sales at CashTrans, 800-262-7995.


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**DEPLOY MORE ATMs WITH  
 NO COST, NO RISK.**

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- Increase your Name Recognition
- Build Customer Loyalty

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# Expanding Our Reach: New Clients and New Deployments

We are proud to announce the following Credit Unions have chosen **CashTrans** and are now added to our growing list of **NEW CLIENTS**:

- **Fulton Teachers' Credit Union - Atlanta, GA**
- **Valdosta Educators Credit Union - Valdosta, GA**
- **Ethicon Credit Union, Cornelia -GA**

Our existing credit union clients are continuing to grow their brand and below are a list of recent **ATM DEPLOYMENTS** in partnership with **CashTrans**:

- **Gwinnett Federal Credit Union - Jefferson, GA**
- **Gwinnett Federal Credit Union - Norcross, GA**

## EMPLOYEE SPOTLIGHT



Jack Daniel

As the first member to join the CashTrans management team in 1997, Jack Daniel has played an integral role in developing and executing the company's strategic plan. Jack came to CashTrans from Community Trust Bank where he spent two years serving as the ATM

Supervisor. As Vice President of Operations, Jack is responsible for managing the daily operations of CashTrans to ensure the highest levels of client satisfaction and continuous improvements in productivity, quality and cost controls.

Jack received his management degree from Georgia State University in 1961. After college, he owned and operated a sporting goods store in Mableton, Georgia for 32 years.

In his spare time, Jack enjoys hunting, fishing and spending time with his family. He and his wife Joyce of 46 years, have two children and three grandchildren.

## Triple DES Encryption

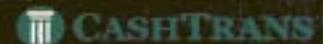
The Data Encryption Standard (DES) was developed by an IBM team around 1974 and adopted as a national standard in 1977. Triple DES (3DES) is a slower variation of the original DES standard but can be billions of times more secure if used properly. MasterCard International first introduced the idea of moving to a harder-to-crack code which Visa soon followed. The deadline for upgrades to existing ATMs (and point-of-sale terminals) has been a moving target ever since.

We are pleased to announce that CashTrans managed ATMs are ALL in full compliance with the deadline soon approaching. If you need any assistance with bringing your ATM equipment into compliance, please feel free to contact Buddy Medlock, VP Technical Support at CashTrans by email at [Buddy.Medlock@cashtrans.com](mailto:Buddy.Medlock@cashtrans.com) or by phone at 800-262-7995.

***“CashTrans wants to be your full service ATM equipment and processing provider. We want to earn your business by providing great value, outstanding service and an ongoing commitment to exceeding your expectations. We welcome and appreciate your business!”*** Message on behalf of the entire CashTrans Team

For more information, please contact Fred Ethridge.

[www.cashtrans.com](http://www.cashtrans.com)



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