

OUR SHOWROOM



YOUR COMPLETE ATM SERVICE PROVIDER





8 Out of the Top 10

Largest U.S. Retailers
with ATM Programs



2.6 Billion + ~\$100 Billion

Transactions + Cash
Dispensed in 2017



2,000

Financial
Institutions



81,000 + 153,000

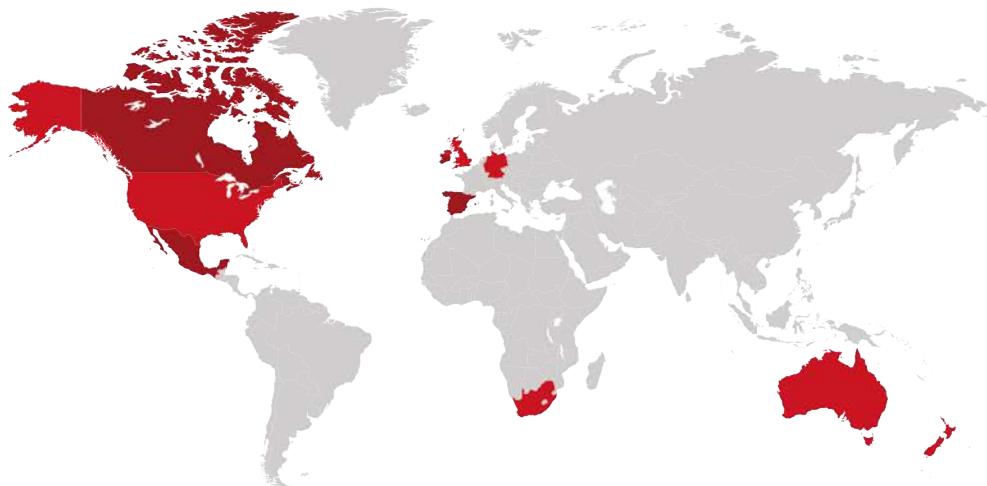
ATMs Owned + Operated
Worldwide
(As of 12/31/17)

Champions of Cash

Cardtronics is the trusted leader in financial self-service, enabling cash transactions at approximately 230,000 ATMs across 10 countries in North America, Europe, Asia-Pacific and Africa. Leveraging our unmatched scale, expertise and innovation, top-tier merchants and businesses of all sizes use our ATM solutions to grow store traffic and retail transactions. Financial providers rely on Cardtronics to deliver superior service at their own ATMs, on Cardtronics ATMs where they place their brand and through Cardtronics' Allpoint Network - the world's largest surcharge-free ATM network with over 55,000 locations. As **Champions of Cash**, Cardtronics converts digital currency into physical cash, driving payments choice for businesses and consumers alike.

Global Presence

Cardtronics operates over 230,000 ATMs across four continents.



Leveraging Cardtronics' experience operating nearly a quarter of a million ATMs across 10 countries the Spark brand is now transforming itself to reflect that it is a part of Cardtronics.



Established in 2005, Spark ATM Systems is South Africa's leading independent ATM deployer, with almost 4 000 ATM installations countrywide. Spark ATM Systems is proudly owned by Cardtronics (NASDAQ: CATM), the world's largest ATM deployer who brings global expertise and unprecedented financial backing to Spark's operations in South Africa.

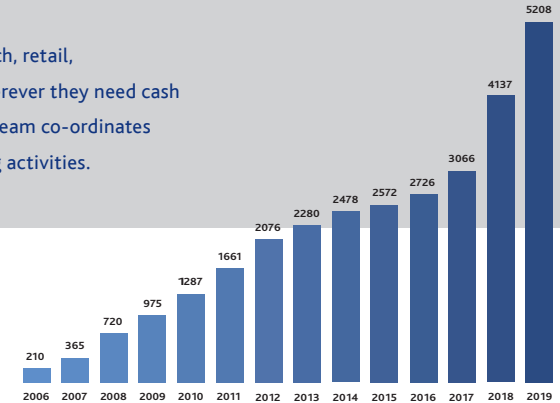
Our ever-growing national network of ATMs can be found in every conceivable type of bank branch, retail, hospitality, leisure and convenience location for one simple reason – consumers expect them wherever they need cash and merchants recognise their many benefits. From our head office in Cape Town, our dedicated team co-ordinates our expanding ATM network, including sales, installation, maintenance, monitoring and reporting activities.

AWARDS



OUR SATISFIED CUSTOMERS

Financial Institutions • Retail • Leisure • Hospitality • Petroleum



ATM INSTALLATIONS

WHAT WE DO



DRIVE INCREASED
FOOTFALL AND
REVENUE



PROVIDE CONVENIENT,
SECURE CASH
TO CONSUMERS



INCREASE ACCESS
TO CASH IN
RURAL LOCATIONS



MONITOR YOUR ATM
IN REAL TIME WITH
SPARKWEB ON ANY DEVICE



LATEST WHITE-LABEL
OR BANK-BRANDED ATM
HARDWARE AND SOFTWARE



MARKETING MATERIAL
AND ATM SIGNAGE
INCLUDED FOR FREE



OVER 120 NEW
ATM INSTALLATIONS
PER MONTH



DEDICATED TECHNICIANS,
SALES EXECUTIVES AND
ACCOUNT MANAGERS NATIONWIDE



AWARD-WINNING
CUSTOMER SERVICE
AVAILABLE DAILY 07:00 - 22:00

CASH REPLENISHMENT OPTIONS AVAILABLE

YOU LOAD IT (Self-cashed)

HOW IT WORKS



Recycle your cash takings through the ATM. All the cash dispensed yesterday is transferred to your bank account today.

BENEFITS



No standing in queues at the bank

Using your cash to load the ATM means no wasted time standing in queues at your bank.



Save on Cash Deposit Fees

The funds dispensed today are credited to your bank account tomorrow without any fees charged.



Earn a rebate per cash withdrawal

For every withdrawal, you receive a rebate from Spark ATM Systems.

WE LOAD IT (Fully-cashed)

HOW IT WORKS



Cash -in-transit firm takes care of the ATM loading.

BENEFITS



Safety

Your staff have no access to the ATM or cash inside the machine.



Cash Availability

The ATM's high demand time might not match the stores busy time. A Fully-Cashed ATM is always loaded.



Earn a rebate per cash withdrawal

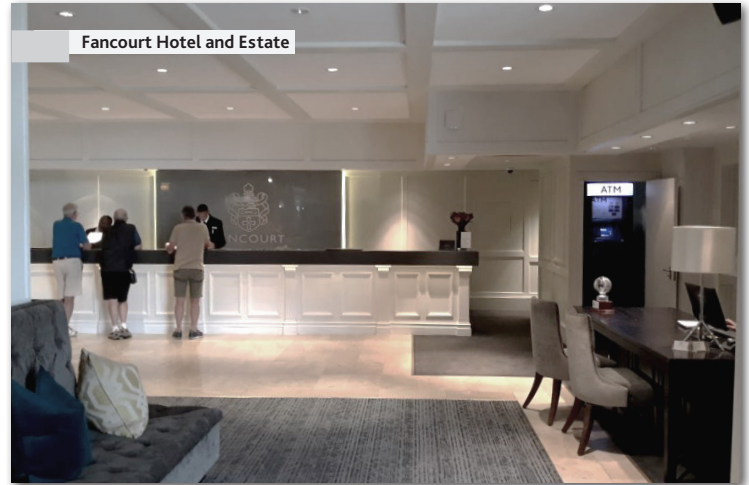
For every withdrawal, you receive a rebate from Spark ATM Systems.

HOTEL

Blue Bay Lodge



Fancourt Hotel and Estate



Happy Rhino Hotel



Krystal Beach Hotel



CUSTOM

Penguin Cafe



Tapas & Oysters



The Arcade



The Old Biscuit Mill



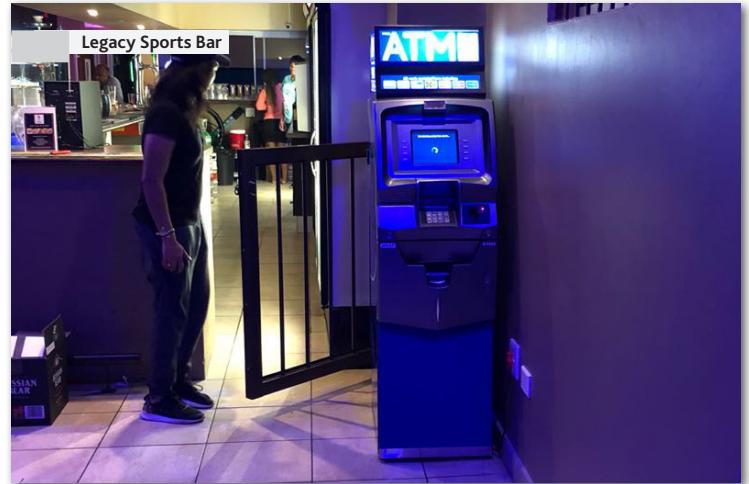


SPORTS CLUBS

Benoni Action Sports Bar



Legacy Sports Bar



Jolly Roger Pub



Locals Pub & Grill



AIRPORT

OR Tambo Airport



Cape Town Airport



King Shaka Airport



OR Tambo Airport



RESTAURANT

Dizzy's Pub and Grill



Delfino's Restaurant



Cafe Extrablatt



Seven Spur



RETAIL

Food Lovers Market Stellenbosch



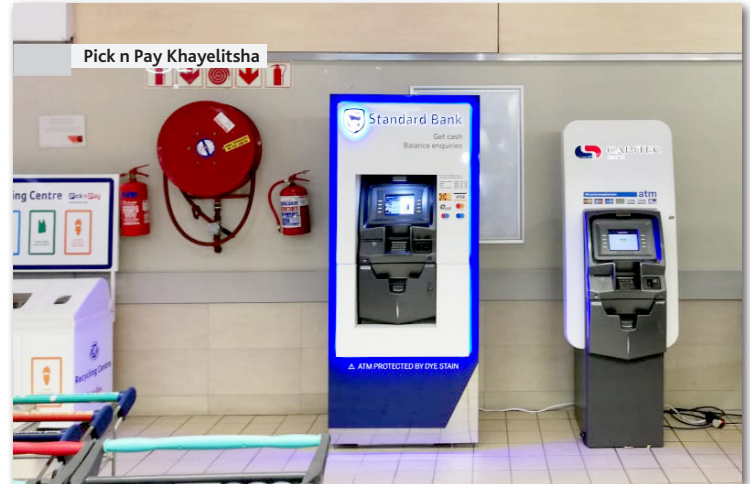
Makro Cornubia



Moorreesburg Spar



Pick n Pay Khayelitsha



PETROLEUM

Caltex Brakpan



Clatex Motor City



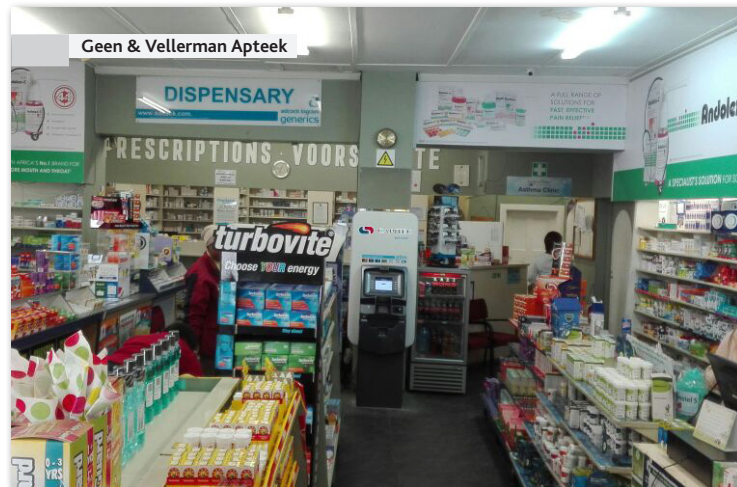
Quick Fuel Van Der Hoff



Engen Winterveld



PHARMACY



WHAT OUR CLIENTS HAVE TO SAY

Having an ATM in our store has not only increased foot traffic, but also the number of repeat customers visiting the store."

"I cannot believe how much money I have saved in bank deposit fees; I also don't have to go to the bank and stand in long queues."

"The service I have received from Spark ATM Systems from start to finish has been amazing; they are the leader in the market-place for sure."

"Convenient cash on site for golfers to pay for caddy's & golf club fees."

"Recycling cash on site through the ATM makes it much easier and cost effective."

"ATM is fast, efficient and serves its purpose of having cash available on site."

"The revenue I am getting from the transactions on my ATM has paid for the repainting of my shop; its such a win for me."

"The convenience of having cash accessible on site is a major incentive for cash spent on site."

"We are finding that more money is being spent by our customers because we have an ATM inside the shop for added convenience."

WE HAVE SOUTH AFRICA COVERED

INTERNATIONAL SIGNAGE KIT



Signage 101

Strategic Signage = Cash in the bank



Why outdoor signage is so vital to your business

Although we are moving more towards a world of digital advertising, brick-and-mortar businesses must still rely on physical signage to help bring customers through the door. Signage is one of the most important marketing strategies for any business, however signage that is put up incorrectly is as ineffective as having no signage at all.

Rules to think about when considering signage instalations



LOCATION-LOCATION-LOCATION

Yes, location is extremely important. Where you place your signage is where you will be branded. The people who drive by that location will begin to know who you are and what you have to offer – it's a message to your customers.

The two main points about LOCATION are:

- You must have signage in close proximity to the business – as most people shop where they live.
- You must have signage onsite so that people actually know you exist.

The importance of signage.

Ideally, signage should perform at least three important functions:

- Exterior signs draw attention to your business and help differentiate it from others on the street.
- Interior signs help customers locate something quicker and can lead to impulse sales.

How do you access the effectiveness of the location of your signage?

| | |
|-------------------|---|
| REACH | Does the signage catch the attention of potential eyes that can see the sign? |
| READERSHIP | Can someone who sees the sign recall the message hours or days after seeing it? |
| FREQUENCY | How many times will new and existing customers be able to see your sign? |



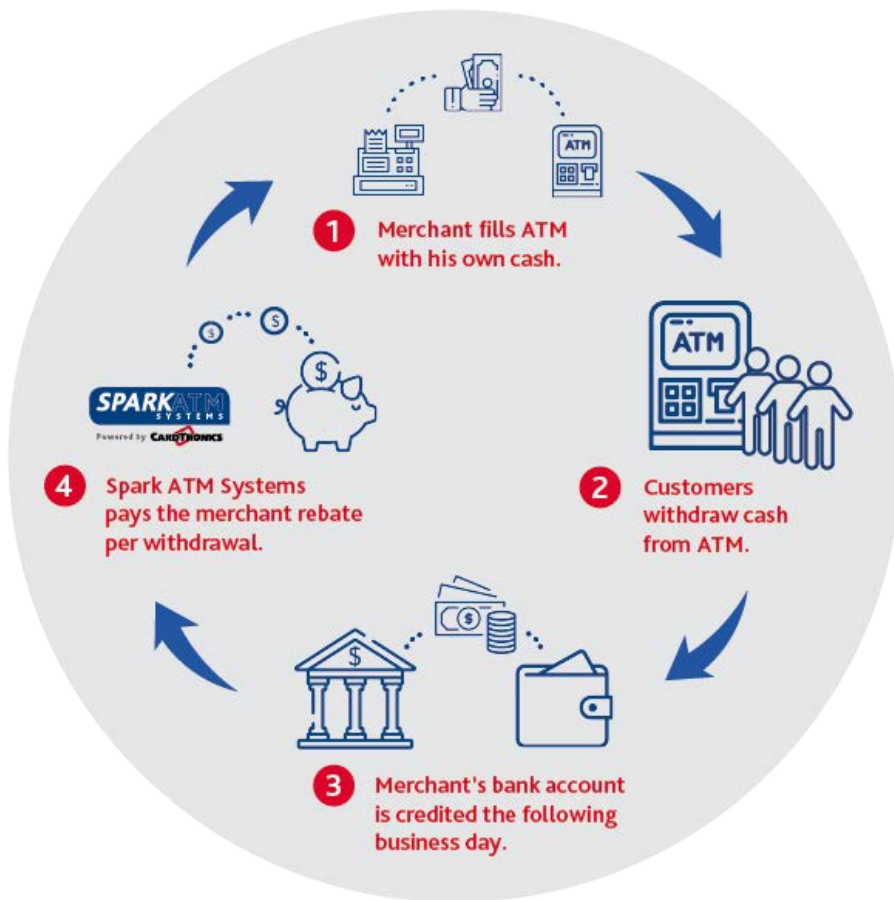
Yes – SIZE does matter!

Size definitely matters when it comes to signage. You also need to keep in mind the size of objects in the location of the sign and the size of the writing on the sign itself.

Particularly when it comes to road-side signage, detecting and reading a roadside on-premises sign by a motorist involves a complex series of sequentially occurring events, both mental and physical. They include message detection and processing, intervals of eye and/or head movement alternating between the sign and the road environment.

What role does signage play in the business?

- A** Attract new customers
- B** Brand your site in the minds of the consumers
- C** Create "impulse" sales



We have brand new reliable hardware and software



You get access to our online web portal SparkWeb



You can choose your bank brand ATM



You can choose the signage of your choice



ATM and signage installed by our technical teams



We supply you with all consumables



Call Centre available daily 07:00 - 22:00



We provide monthly statements



Communications (Dual-sim cellular modem: Vodacom & MTN)



We provide regular preventative maintenance and ATM cleaning

THE NUMBERS DON'T LIE - SHOW ME THE MONEY

FACTS



10%

Swing from card to cash spend post installation.



R450

Average withdrawal amount.



15%

Withdrawn cash that will be spent on site.



R1.00

Rebate earned per transaction.

ASSUMPTIONS

R500 000

Your monthly turnover

20%

Your gross profit

2%

Your average credit & debit card fee

0.75%

Your cash deposit fee with your bank



PRICING

(Enquire about our different models and installation options)



MONTHLY RENTAL
R1 499



REBATE PER TRANSACTION
R1.00

| | | | | | | |
|---|---------------|---------------|----------------|-----------------|---------------|----------------|
| Number of transactions per month | 250 | 500 | 500 | 1 000 | 1 250 | 1 500 |
| Total cash withdrawn | R112 500 | R225 000 | R337 500 | R450 000 | R562 500 | R675 000 |
| Additional revenue: Withdrawn cash spent on site | R16 875 | R33 750 | R50 625 | R67 500 | R84 375 | R101 250 |
| Soft Benefits | | | | | | |
| Increase in gross profit | R3 375 | R6 750 | R10 125 | R13 500 | R16 875 | R20 250 |
| Debit and Credit card fee savings | R1 000 | R1 000 | R1 000 | R1 000 | R1 000 | R1 000 |
| Hard Benefits | | | | | | |
| Rebate paid per withdrawal | R250 | R500 | R750 | R1 000 | R1 250 | R1 500 |
| Cash deposit fee savings | R844 | R1 688 | R2 531 | R3 375 | R4 219 | R5 063 |
| TOTAL BENEFITS | R5 469 | R9 938 | R14 406 | R18 875R | 23 344 | R27 813 |

MEET THE TEAM

Spark ATM Systems EXCO



Marc Sternberg
Managing Director



Ryan Tzamtzis
Operations Executive



Russel Berman
Sales and Marketing Director



Gary Cope
Finance Executive

Spark ATM Systems MANCO



Buks Hanekom
Technical Director



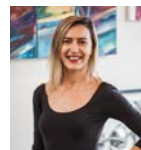
David Shevil
Executive - Marketing and Brand



Delmari Ehlers
Business Development Manager



Kim Hendricks
Operations Manager



Raquel Goaté
Marketing Manager



Rashaad Khan
Field Services Manager



Danie Ellis
ATM Performance Manager



Shelton Saungweme
Finance Manager



Sonica Brown Van As
National Key Accounts Manager



Derick Laker
Technical Workshop Manager



Warren Price
Data Analyst

IMPORTANT CONTACT NUMBERS

SPARK CONTACT CENTER



087 750 1000

support@sparkatm.co.za

GENERAL ENQUIRIES



087 750 1000

info@sparkatm.co.za

SPARK ATM SYSTEMS



Tel: 087 750 1000

Fax: (021) 510 0642

31 Transvaal Street

Paarden Eiland

Cape Town, 7405

www.sparkatm.co.za



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