



SPARK ATM SYSTEMS IS EXCITED TO BE OPERATING IN A HIGH - GROWTH SECTOR. WE BELIEVE THAT WITH PASSION, IMAGINATION AND DETERMINATION, THE FUTURE IS UNLIMITED.



ATM DEPLOYMENT

Spark ATM Systems is the fastest growing independent ATM deployer in South Africa importing, installing and maintaining world-leading Automated Teller Machines (ATMs) for the South African convenience ATM market. We are proud to be at the forefront of revolutionising the South African ATM industry.

Convenience ATMs have taken the world by storm and today are found in every conceivable type of retail, hospitality, leisure and convenience location for one simple reason - consumers expect them wherever they need cash and merchants recognise their many benefits.

Established in 2005, Spark ATM Systems has grown from humble beginnings into a national organisation with sales and technical capabilities across South Africa. From our headquarters in Cape Town, our Head Office team co-ordinates the sales, installation, maintenance, monitoring, reporting, customer relationship and contact-centre requirements for our ever-growing national network of ATMs.

Our unique experience as an ATM hardware supplier and as a deployer of our own ATM network allows us to offer our customers a truly end-to-end solution.

ATM HARDWARE SALES

In addition to being an ATM deployer, we are the exclusive African distributor for Chungho Comnet ATMs, a world-leading ATM manufacturer that prides itself in over 30 years of innovation and excellence in the international ATM market.

Our unique experience as an ATM hardware supplier and as a deployer of our own ATM network allows us to offer our customers a truly end-to-end solution. We offer everything from ATM hardware, signage, consumables, ATM housings, monitoring, communications, internal ATM management information systems and all the processes and systems to ensure success in every ATM deployment strategy. We are flexible and can easily adapt our products to suit our customer's unique requirements.

As the African ATM market continues to grow at a staggering pace, we are proud to offer our customers a range of ATMs that suit their varying business requirements. With our continuous improvements in technology, market-leading ATM product range and ongoing commitment to customer service excellence, we are proud to be a market leader in the exciting ATM industry.





1 QZ

2 ABC

3 DEF

CANCEL X

CLEAR ↓

4 GHI

5 JKL

6 MNO

ENTER ○

7 PRS

8 TUV

9 WXY

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OUR PHILOSOPHY

Our philosophy is to always place our customers foremost, to partner with market leaders, to be a respected authority within our industry and to employ exceptional talent, with the clear understanding that people create wealth while companies only report it. By doing this, we will establish strong market credibility, earn customer loyalty and gain significant market share.

Our business is built around a simple proposition: offering consumers access to their cash in a friendly, safe and convenient location, and allowing all the benefits of this to flow back to the host merchant and relevant banks.

We specialise in providing a turn-key and hassle-free ATM solution. Our entire focus is on delivering the highest possible levels of customer service and we are relentless in our pursuit of this goal. ATMs are all that we do - we devote 100% of our efforts to ensuring that our customer's ATM operates effectively so that the maximum benefit is obtained from the machine.

KEY SELLING POINTS

Our range of reliable and affordable ATMs ensure an overall low cost of ownership, resulting in more profitable deployments, even at lower transaction volumes.

They feature the latest technology and cover the full range of required functionality - from front-load to rear load, single to multi denominations and everything in between - we offer an ATM to suit every need. Our ATMs support stand-alone, cubicle or through-the-wall installations and are suited to banking as well as off-premise environments.

Their key selling points are:

- AFFORDABILITY
- RELIABILITY
- BEST IN CLASS SPECIFICATIONS
- SMALL FOOTPRINT
- WINDOWS OPERATING ENVIRONMENT
- ATTRACTIVE LOOKING
- INTEROPERABILITY OF COMPONENTS

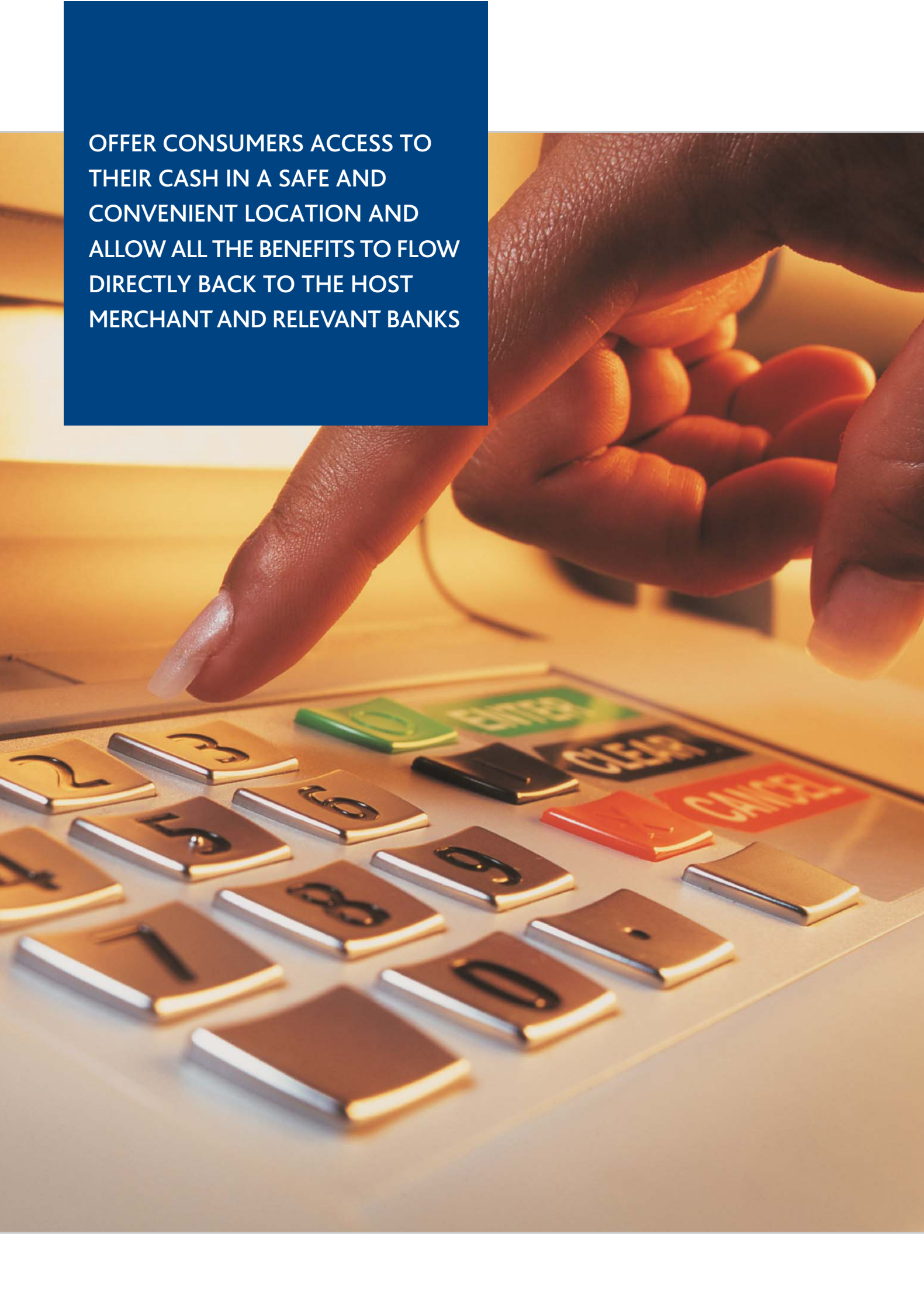
OUR OPERATING ENVIRONMENT

South Africa and many African countries are enjoying strong economic growth, unprecedented growth in the card issuing, acquiring and banking sectors and improving demographics as a result of combined private and public sector initiatives. South Africa has become the Hong Kong of Africa - an engine of growth in its own right and a springboard to facilitate access to the rest of the continent.

Spark ATM Systems is excited to be operating in a high-growth sector within a high-growth continent and we believe that the future is limited only by our imagination and combined determination.

ATMs are what we do - we devote 100% of our efforts to ensuring that our customer's ATM operates effectively so that all parties obtain the maximum benefit from their machine.

OFFER CONSUMERS ACCESS TO
THEIR CASH IN A SAFE AND
CONVENIENT LOCATION AND
ALLOW ALL THE BENEFITS TO FLOW
DIRECTLY BACK TO THE HOST
MERCHANT AND RELEVANT BANKS



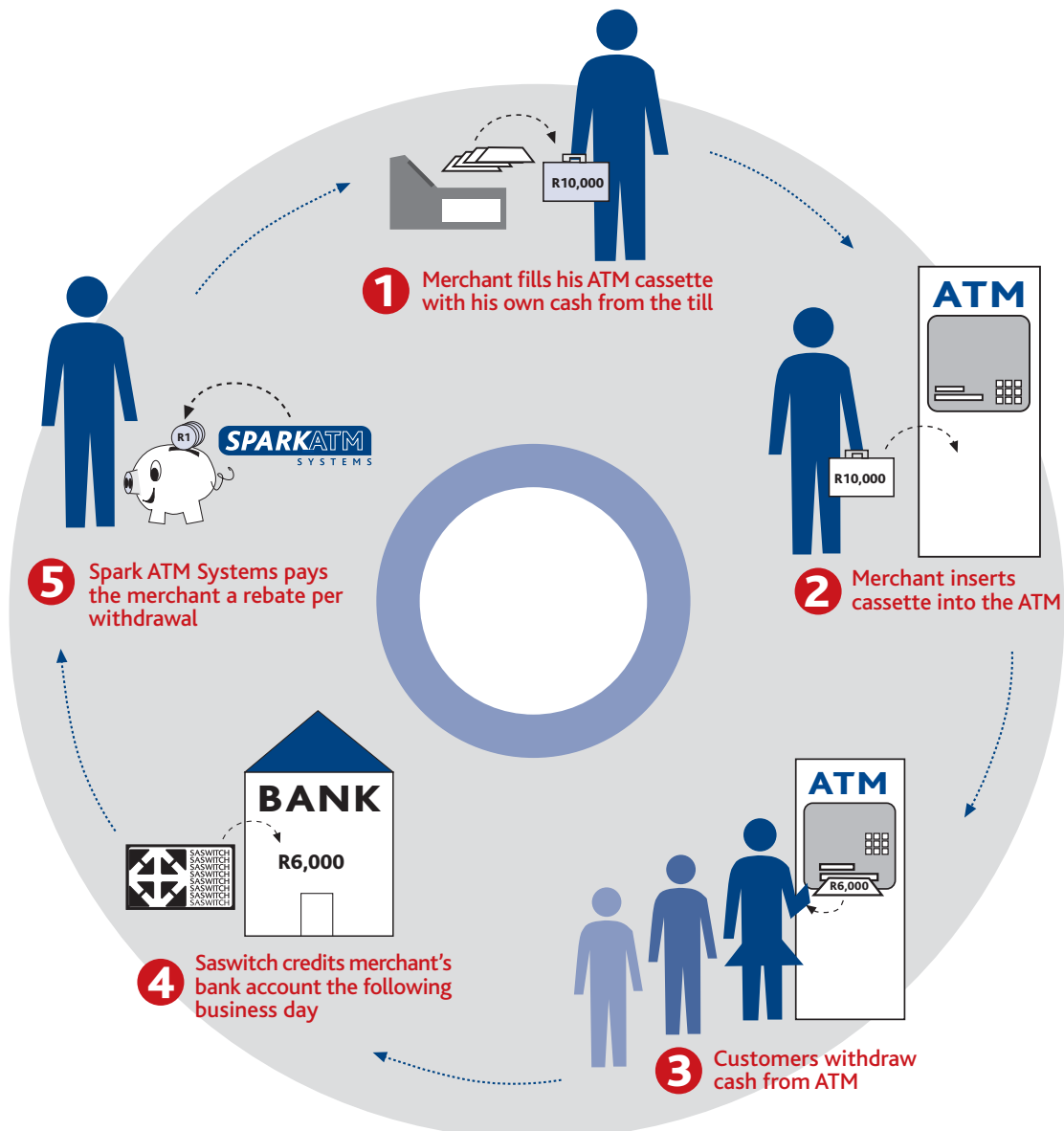
THE MERCHANT-FILLED ATM

This is the simplest and most effective way to operate an ATM, where the merchant uses their own cash to fill the machine. They only need to put in as much cash as is needed for a single day's transactions, therefore the amount of cash inside their ATM is generally quite low. The amount withdrawn by customers is transferred directly into a nominated bank account the following business day, saving trips to the bank and expensive cash deposit fees.

In this manner, merchants are able to effectively recycle cash through their ATM as up to 50% of withdrawn cash will be spent on their premises.

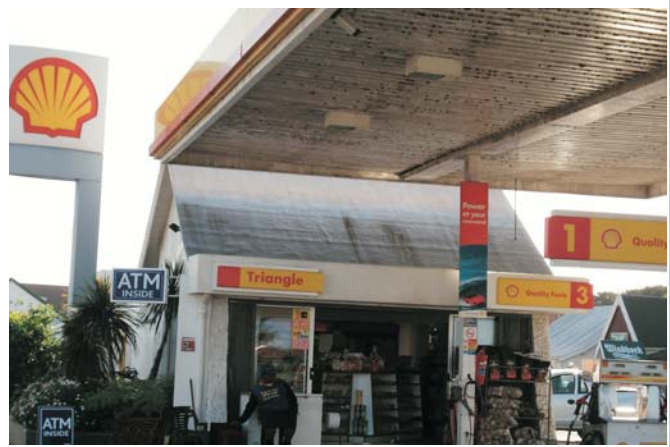
Furthermore, these ATMs are all located in-store, in a safe, well-lit location, making them attractive to security-conscious customers.

In-store ATMs are revenue generators for merchants as they earn a rebate per transaction with additional benefits being: increased foot traffic, increased sales, customer loyalty, cash deposit fee and credit card terminal savings.



OFFERING THE RIGHT PRODUCT
AT THE RIGHT PRICE GETS YOU
INTO THE GAME BUT OFFERING
GREAT CUSTOMER SERVICE
WINS YOU THE GAME!





SPARK^{ATM}
SYSTEMS

M

ATM

including:



All cards





OUR UNPARALLELED COMMITMENT TO CUSTOMER SERVICE

As an organisation, Spark ATM Systems has an obsession about customer service!

Our customer care agents monitor our network of ATMs 24 hours a day, 7 days a week. They keep an eye on cash levels in our ATM's and all other critical health signs ensuring that all ATMs are operating as intended. We understand that our ATM is a critical component of our customer's business and that they benefit only when the ATM is operating as intended. We therefore ensure that there is always someone available to provide technical and administrative support to our clients whenever they may need it.

We manage our own network of skilled technicians and support personnel around the country thus enabling us to manage and control our turn-around times very closely to ensure we consistently meet and exceed our customer's high expectations.

Remote access to the ATMs is available and we perform regular CRM as well as preventative maintenance site visits.

Our organisation is built around the motto: offering the right product at the right price gets you into the game but offering great customer service wins you the game!

**Spark ATM Systems
is obsessed with
delivering phenomenal
customer service!**

WE ARE FLEXIBLE AND CAN EASILY
ADAPT OUR PRODUCTS TO
SUIT OUR CUSTOMER'S UNIQUE
REQUIREMENTS.



BUSINESS PARTNERS

We have built our organisation around best-of-breed partnerships by ensuring that our partners share our vision for excellence.

We have partnered with a world-leading manufacturer of ATMs and are proud to be the exclusive African distributor of Chungho Comnet ATMs.

Chungho Comnet is a publicly listed company based in Seoul, Korea that has over 30 years of ATM development, manufacturing and export experience. It is the largest manufacturer of ATMs in its domestic market, and is a leading exporter of ATMs to the Asian, Australasian, European and North American markets.

Through our transaction acquiring bank, **Capitec Bank Limited**, we offer full connectivity to South Africa's ATM network, Saswitch as well as to international card organizations Visa and Mastercard, ensuring that all local and international cards are accepted at our ATMs.

Transaction Junction is South Africa's leading third-party Electronic Funds Transfer ("EFT") Processing switch operating a dedicated Postilion suite of ATM-switching products. Transaction Junction's strength is the vast combined experience of its key personnel, garnered from years in the EFT industry both in South Africa and abroad.

Datalinx Technologies developed and manufactures the dual-sim GPRS modem called Cellpad, that facilitate the communications requirements of our network of ATMs. As a pioneer in this field in South Africa, Datalinx continues to support Spark ATM with its innovative range of products and services.

With over 50 years of operations in South Africa, **Sasfin Bank** is more equipped than any other bank to understand and appreciate the unique needs of entrepreneurial organisations. Through its experienced Business Banking team, Sasfin Bank supports an array of Spark ATM Systems' finance requirements.

We are a proud member of **ATMIA Africa**, the international ATM Industry Organisation and adhere to ATMIA's various Codes of Best Practice.

Postilion software drives Spark ATM Systems' network of machines and is the engine behind Transaction Junction's Switch. Postilion is part of the S1 group of companies, is a leading global provider of ATM-driving software and is used by many major banks and independent ATM deployers worldwide. Postilion has established itself as the de-facto standard in ATM-driving technology.

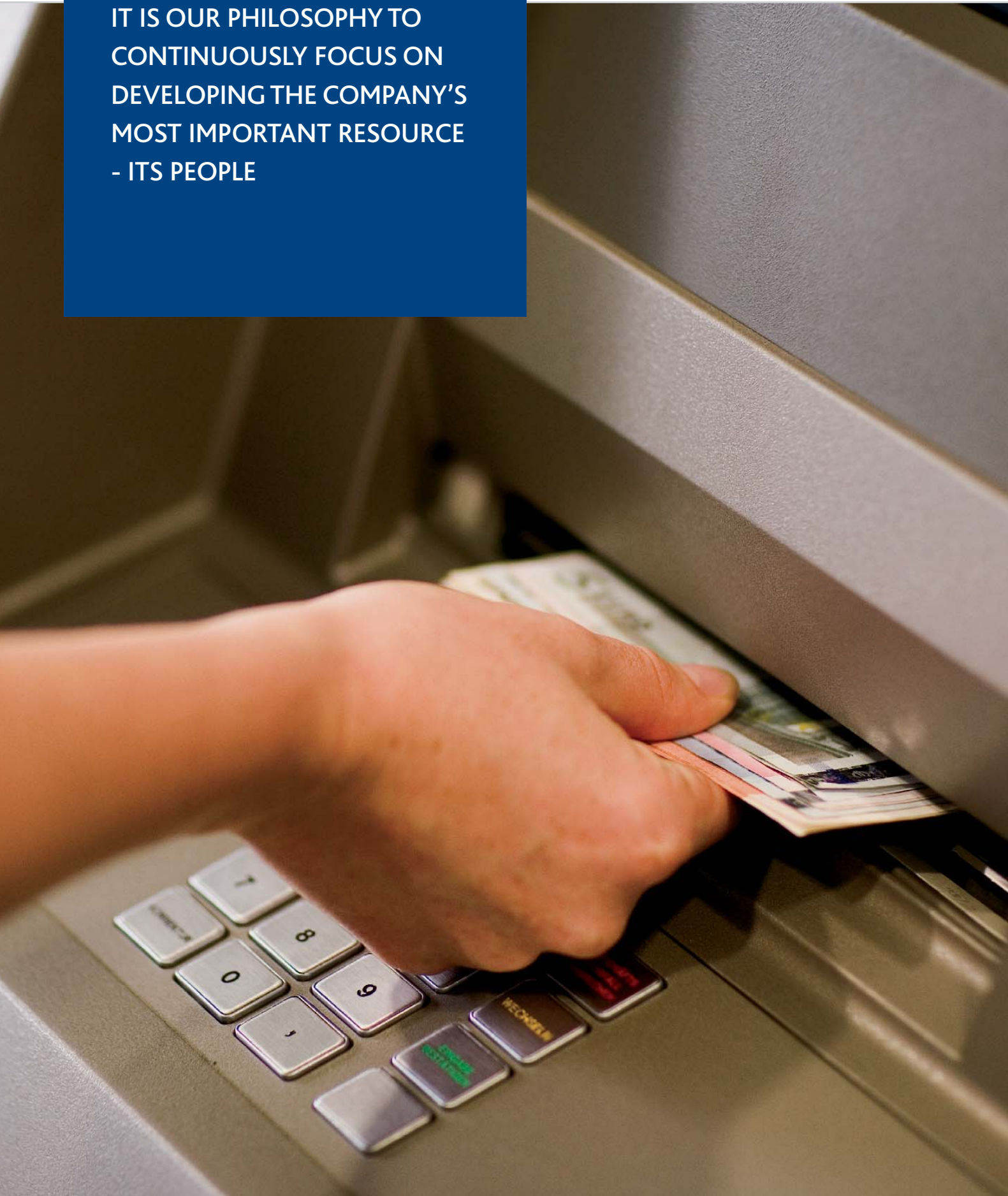
Sunlyn Rentals, a subsidiary of Sasfin Bank, is a key partner to Spark ATM Systems in the area of Rental Finance, by providing merchants with innovative off-balance sheet rental solutions.

With its national infrastructure and efficient and personal service, **Triton Express** is Spark ATM System's freight and logistics partner.

Safcor Panalpina is one of South Africa's leading freight forwarding and clearing agencies with strong international associations and relationships.



IT IS OUR PHILOSOPHY TO
CONTINUOUSLY FOCUS ON
DEVELOPING THE COMPANY'S
MOST IMPORTANT RESOURCE
- ITS PEOPLE



THE SPARK ATM SYSTEMS TEAM

Spark ATM Systems is a private company and senior management comprises:

MARC STERNBERG – MANAGING DIRECTOR

Marc is a qualified Chartered Accountant (SA) and was previously employed in a number of senior management roles at organisations in South Africa and abroad. Founding Spark ATM Systems after extensive local and international research, he continues to passionately motivate the company towards achieving its goals while ensuring that meticulous attention to detail and professionalism are adhered to by the company's ever-growing team.

RUSSEL BERMAN – SALES DIRECTOR

Russel was formerly employed by Investec Private Bank after occupying various managerial roles overseas. He commits his endless drive and energy towards growing Spark ATM Systems' network of ATMs and ensures that each customer receives the desired high levels of customer service. He manages a team of national Sales Executives, Account Managers and Business Developers who are responsible for developing customer relationships in their particular region.

LIAM MCGREGOR – OPERATIONS MANAGER

Liam has many years of operational, contact centre and support experience with various organizations such as Woolworths, M-Web and Net1 Prism. He manages a team of Support Centre Agents and Technicians who are the backbone of Spark's operations and who are responsible for delivering exceptional customer service on an ongoing basis.

Spark ATM Systems employs and continues to recruit some of the most experienced personnel available in the South African ATM market. In addition, highly skilled sales, technical and finance professionals have been attracted from major businesses outside the ATM industry to add value to our ever-growing team.

The team's experience, hard work and commitment continues to ensure that our customers receive unparalleled service and support, thereby creating a lasting impression that we are a professional and steadfast enterprise that sees itself 'in partnership' with its customers.

It is our philosophy to continuously focus on developing the company's most important resource - its people - to their fullest potential and our people policy revolves around the following four pillars:

- TRAINING
- MOTIVATION
- EMPOWERMENT
- SOCIAL RESPONSIBILITY

Spark ATM Systems donates an amount earned from each transaction to a selection of worthy South African charities.

CONTACT DETAILS

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