

## **Spark ATM Managing Director on the success of independent ATM systems**

Founded in 2005, Spark ATM Systems was the brainchild of dynamic ATM supplier and entrepreneur Marc Sternberg, a man who had the foresight to tap into the growing demand for convenience ATM machines. Sternberg has made it his mission to give consumers throughout South Africa and her neighbouring countries safe, convenient and timely access to their hard-earned cash by means of the implementation of a network of independent automated teller machines.

Both vendors and consumers are becoming increasingly aware of the numerous benefits inherent to independent ATMs, and the global reality is that consumers are becoming accustomed to having access to a secure ATM point in most retail- and hospitality establishments. The benefits of these outlets are particularly evident in smaller towns and rural settlements, where banking facilities are limited and often tied to banking hours.

Australia, Canada, the United States, as well as the United Kingdom, constitute the world's foremost developed ATM countries, and already dispense over 60% of cash via independent ATM systems. At 15% this number is significantly smaller in the South African context, but demand is growing rapidly as vendors and consumers realise the myriad benefits of such systems. SA has a healthy banking system that is ranked eighth best in the world (ahead of France and, surprisingly, Japan), and is therefore set to become the Hong Kong of the African continent. As such, the time is most decidedly ripe for a comprehensive roll-out of convenience automated teller machines throughout South Africa and her neighbouring countries.

Independent ATM suppliers offer consumers the following benefits:

- Cash withdrawal in a safe and convenient location.
- Cash withdrawal in the same location as they plan to shop.
- Reasonable withdrawal rates.
- Spark ATM cash machines are Saswitch-, Visa- and Mastercard accredited, which means that both local and international card holders can access their cash by means of both credit- and debit cards.

For merchants, hosting a Spark ATM on their premises holds the following benefits:

- Increased sales and a boost in average expenditure.
- More foot traffic.
- Significantly increased customer loyalty.
- Decreased bank- and credit card fees for the business.
- Decreased banking hassles, as money can be 'recycled' by means of the ATM.
- A rebate of R1 per withdrawal from the ATM on your premises.

Spark ATM Systems undertake the installation and maintenance of their ATMs in venues as diverse as supermarkets, liquor stores, pharmacies, pubs, petrol stations, hotels and sporting venues - any location where consumers are expected to pay cash for goods and/or services. Consumer-savvy merchants have already tapped into the fact that the influx of soccer fans during 2010 will translate to an increased demand for safe, accessible cash withdrawal point and view convenience ATMs as an investment in their businesses.

With an ethos squarely rooted in flawless customer service, the dedicated Spark ATM team endeavours to make the addition of a convenience ATM commercially viable for each vendor by offering a host of supplementary services.

Spark ATM's supplementary services include:

- Automatic reimbursement of dispensed cash every business day.
- The compilation of monthly statements that clearly map out all completed transactions.
- Full colour screens that may be used as an innovative, in-store marketing tool.
- A CSI program, by means of which Spark ATM contributes a percentage of revenue earned from each transaction to selected South African charities.

In conclusion, Mr Sternberg had the following to say: "Convenience ATMs are becoming the norm for merchants large and small across the retail, leisure and hospitality industries. Everything points to the fact that the local independent ATM industry will follow the international trend, and we are positioned for a very exciting growth spurt."

Please contact a Spark ATM representative if you require the services of an ATM supplier, or even if you simply wish to know more about the convenience of ATM machines.

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