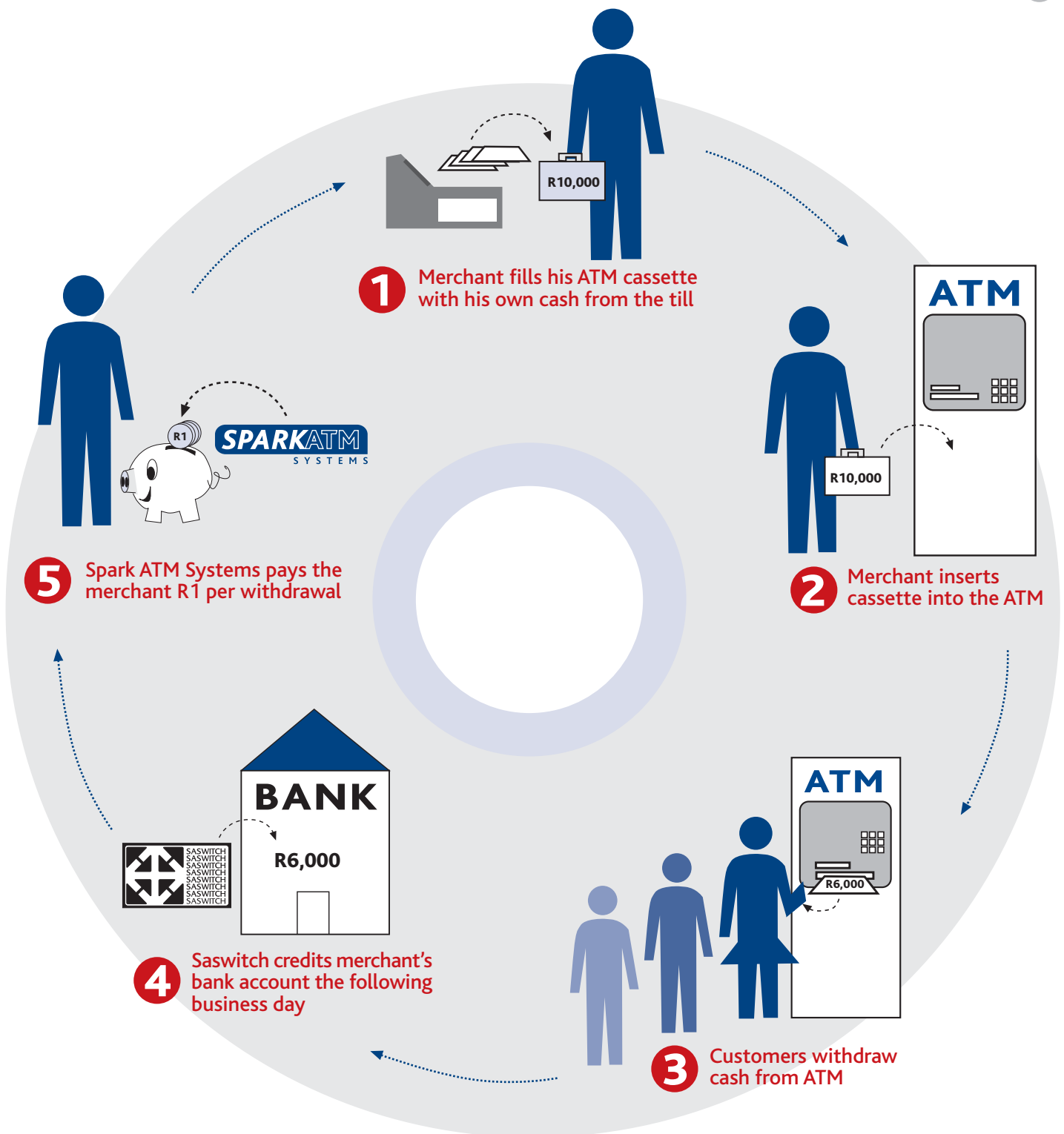


UNDERSTANDING THE MERCHANT-FILLED ATM



SPARKATM
SYSTEMS