



Recent Awards:

Productivity SA – Western Cape Winner
Sanlam/Business Partners Entrepreneur of the Year
TT100 – Excellence in People Management

TT100 – Overall Excellence
TT100 – Excellence in Technology
ABSA Jewish Achievers Awards

National Business Awards
TT100 - Management of People
TT100 - Sustainable Performance
South African Service Award



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 premier independent ATM deployer in South Africa importing, installing and maintaining world-leading Automated Teller Machines (ATMs) for the South African convenience ATM market.

Convenience ATMs have taken the world and South Africa 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.

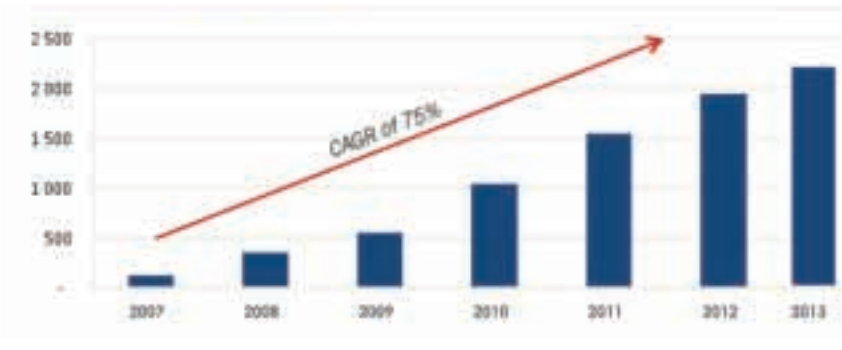
Established in 2005, Spark ATM Systems has grown into a national organisation with sales and technical capabilities across South Africa. From our headquarters in Cape Town, our Head Office team co-ordinates the sales, installation, maintenance, processing, settlement, reconciliation, monitoring, reporting,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

We boast a national list of independent and corporate customers across all major retail, convenience, wholesale, leisure and hospitality companies.

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.



ATMs deployed by Spark (over 2,200 to date)



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

Spark has the team, the technology and the existing scale and national footprint to be the partner of choice.

OUR OPERATING ENVIRONMENT

South Africa is currently enjoying its strongest growth phase of the past 40 years, unprecedented growth in the card issuing, acquiring and banking sectors and improving demographics as a result of combined private and public sector initiatives. The country is well positioned to 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 country and we believe that the future is limited only by our imagination and combined determination.



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 SELF-FILLED RETAIL ATM

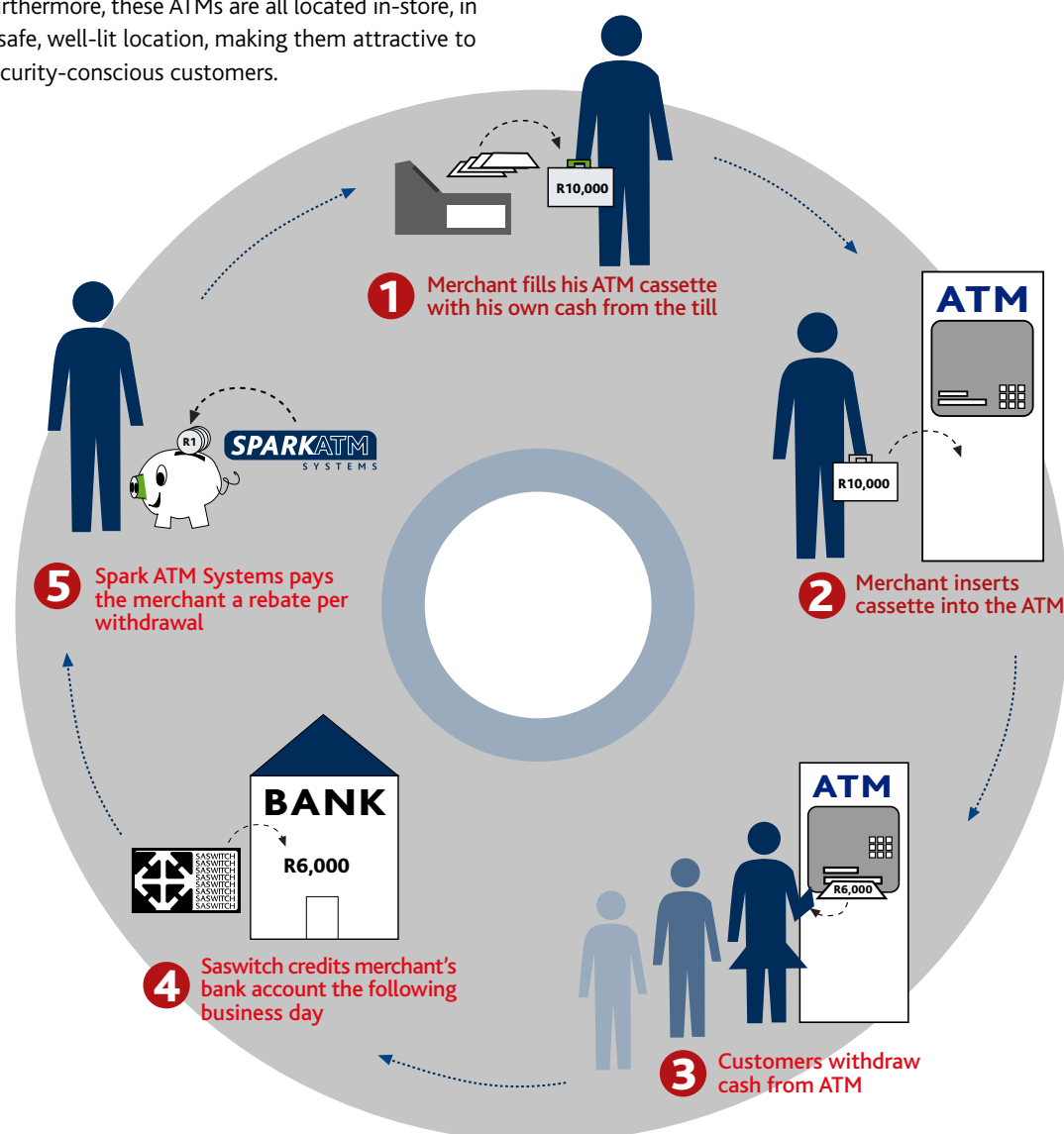
This is the safest, simplest, most financially viable and most effective way to operate an ATM, where the merchant uses their own cash to fill the machine. They only need to put in as much cash as is needed for a single day's transactions, therefore the amount of cash inside their ATM is generally quite 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. In excess of 20% of withdrawn cash is spent on site, meaning that retailers benefit from increased spend by hosting a Spark ATM.

In addition, the ATM's high definition crisp full-colour screen is used to advertise FMCG and other industry offerings, and with the highest recall rates in the advertising industry this medium drives brand-loyalty and additional spend.



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



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 transactional switch and 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!*



**SPARKWEB - AN INDUSTRY FIRST
CUSTOMER SELF-SERVICE
WEB PORTAL**



Spark ATM Systems launches an exclusive innovation in ATM convenience!

SparkWeb
A first in
South Africa

**Always
on the go?**
View SparkWeb
on your mobile
device!

WHAT IS SPARKWEB?

- A secure customer gateway accessed through the Spark website.
- A free service providing you with all your ATM's information.
- Access all your ATM information anytime/anywhere.

SparkWeb allows you to:

- View every transaction your ATM has completed.
- Identify the amount of dispensed cash per day.
- Access your reimbursement reports, historical statements and performance graphs.
- Check the dashboard to view:
 - Your ATM's current status.
 - The last time you connected with our server.
 - The cash levels in your ATM.

TRANSACTION REPORT

Every completed transaction on your ATM.

DASHBOARD

Your ATM's current status. The last time you connected with our server. The cash levels in your ATM.

REIMBURSEMENT REPORT

Total amount of cash reimbursed via EFT into your bank account.

HISTORIC STATEMENTS

Past 24 months of ATM history.

CASH DISPENSED REPORT

Summary of cash dispensed with average, maximum and minimum values displayed. Useful for cash forecasting.

ATM PERFORMANCE GRAPH

Total cash dispensed for the past 15 months.

SPARK ATM SYSTEMS ZIMBABWE

Spark ATM Systems has successfully expanded into Africa through the establishment of Spark ATM Systems (Zimbabwe) (Pvt) Ltd, in partnership with CBZ Bank Limited, Zimbabwe's largest retail bank.

CBZ provides the financial infrastructure and the gateway into Zimbabwe, while Spark ATM Systems Zimbabwe supplies and installs the ATMs and signage while also managing all communications, maintenance, training, spares, sales, technical support, reporting and access to the 24 hour contact centre for any enquiries.

This move has been significant as it has introduced the first in-store ATMs in Zimbabwe.

Spark ATM Systems Zimbabwe has a presence in all the major industries, including the petroleum, retail and hospitality locations and ATMs can be found at establishments such as Fruit & Veg City, Spar, Total, Engen and many more.

Spark ATM Systems Zimbabwe aims to significantly increase the number of ATMs in the country by installing 500 ATMs in the next 24 months.

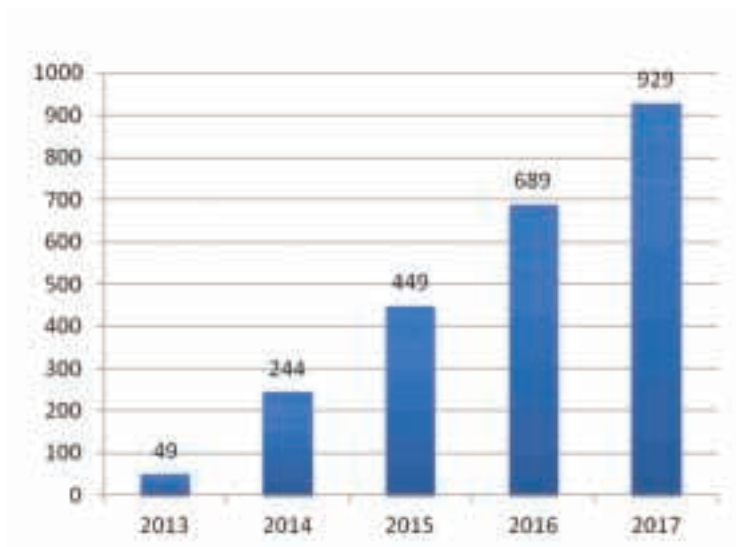
Current and near-term target markets



Key

- Already strong presence
- Gone live
- Future growth markets

Forecast African ATM deployment



Entering the Zimbabwean market is part of our cross-border growth strategy which will see Spark ATM Systems increasing its operational footprint throughout other Sub-Saharan countries in the future.



90% OF OUR CUSTOMERS
WOULD RECOMMEND US TO
THEIR COLLEAGUES, FRIENDS
OR FAMILY.



KEY 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 banks, **Capitec Bank Limited** and **CBZ Bank**, we offer full connectivity to South Africa and Zimbabwe's ATM networks, Saswitch, Zimswitch as well as to international card organizations Visa and Mastercard, ensuring that all local and international cards are accepted at our ATMs.

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.

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

With its national infrastructure and efficient and personal service, **Skynet** 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.

Dimension Data is an internationally renowned IT solutions provider and offers security and consulting services to Spark ATM Systems.

Internet Solutions is the leading African Internet Protocol-based Communications Service Provider. They host all of Spark ATM's transactional switching hardware in world-leading dual active-active redundant environments.

MTN Business is one of the leading converged communications service providers in the country. They provide infrastructure for our communications network including data hosting, internet services and voice over IP services.



OUR LEADERSHIP TEAM IS
COMMITTED TO POSITIVELY
DEVELOPING THE CULTURE
WITHIN THE ORGANISATION,
PARTICULARLY FOCUSING ON
TECHNOLOGY, INNOVATION
AND CUSTOMER SERVICE.



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.

BUKS HANEKOM - TECHNICAL DIRECTOR

Buks has been at the forefront of transactional IT development for businesses for over 20 years specialising in varied fields, from prepaid airtime vending to cellular communication systems and financial transaction switching. Today he heads up Spark's technical team of software engineers and technology administrators who are responsible for developing and managing the technology systems that make it possible for Spark ATM Systems to be the premier South African ATM deployer.

RYAN TZAMTZIS - OPERATIONS EXECUTIVE

Ryan joined Spark in March 2011 to run the Human Resources function. He has a post graduate degree in Human Resources Management and a Bachelor's degree in Counseling. Ryan has over 10 years of Human Resources Management experience and also has experience in HR software design and development. Ryan is also responsible for the Operations at Spark ATM, overseeing the company's national network of ATM operations, including

installations, maintenance, repairs and the customer support contact centre.

CAREN JORDAAN - FINANCE EXECUTIVE

Caren completed her Bachelor of Accounting degree at the University of Stellenbosch and went on to attain a Honours Bachelor of Accounting Science degree through the University of South Africa. She passed the Board Exams and qualified as a CA (SA) in 2005. After qualifying Caren gained valuable experience in financial management in various industries including manufacturing and retail. In 2008 she joined a Nashua franchise as General Manager Finance. In 2013 Caren joined Spark ATM as Finance Executive.

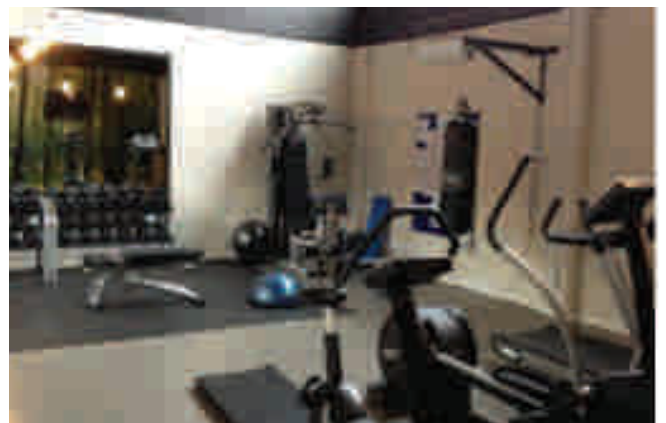
Spark ATM Systems employs and continues to recruit some of the most experienced personnel available in the South African ATM market. In addition, highly skilled sales, technical and finance professionals have been attracted from major businesses outside the ATM industry to add value to our ever-growing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

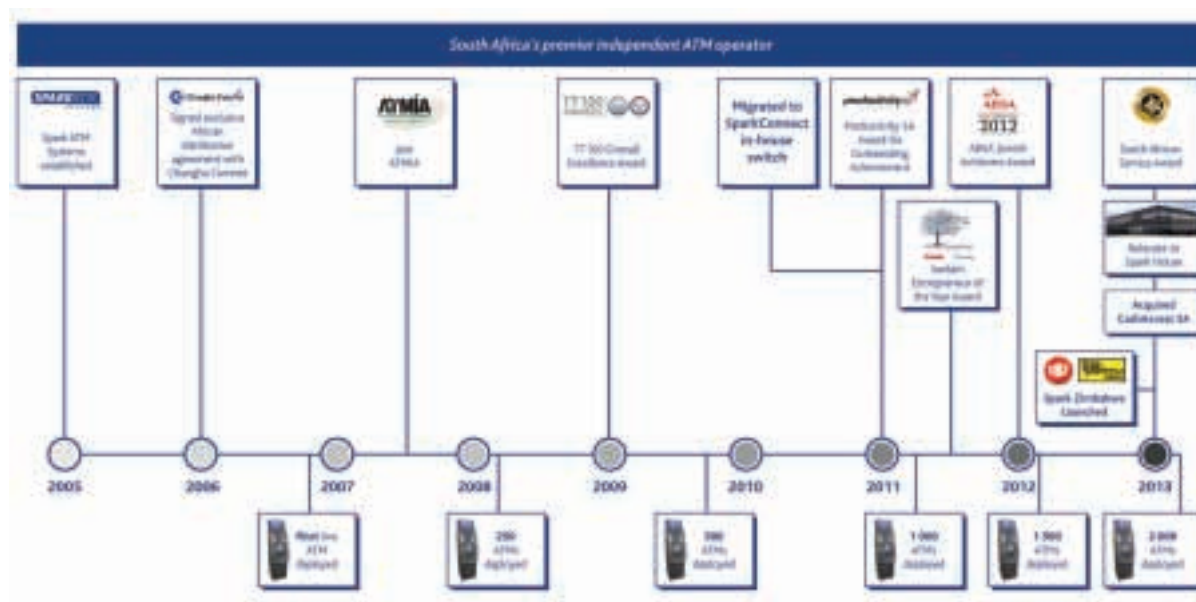
In order to accommodate significant business growth, Spark ATM Systems relocated its headquarters to a 2 400m² building in Paarden Eiland.

The modern new office – inspired by Google's headquarters in California is significantly geared towards employee wellness and offers staff facilities such as a fully-equipped gym, a canteen, a comprehensive library and dedicated reading area, as well as a modern entertainment area promoting team engagement.

The move was in line with our broader strategic business growth plan of the company and will enable us to enhance operational efficiencies while also attracting and retaining valuable employees in order to meet the needs of our growing market. Keeping to our goal of expansion, the new office allows us to accommodate future growth and further cement our position as the leading independent ATM deployer in South Africa.

The latest technology is incorporated throughout the building which has a state of the art IT lab housing all of the company's internal software development capabilities, as well as a modern contact centre with monitoring dashboards that update in real-time. In addition to this is a world-class repair centre forming part of one of the demarcated technical areas. Other technical areas are designated for the commissioning, dispatch and central spares for the ATMs.

Our timeline below highlights some of the major milestones in our development since 2005.





CORPORATE SOCIAL RESPONSIBILITY

Giving back to the various communities in which we operate is very important to Spark ATM Systems. We support Broad-Based Black Economic Empowerment as a necessary social goal, and are actively involved with three programmes aimed at social upliftment:

1. Ikamva Labantu

This non-profit, non-governmental Trust touches the lives of more than 25,000 people every day. This includes over 1,000 children in 300 foster care homes; more than 12,000 pre-school children in 200 under-developed daycare centers; and about 540 senior citizens in 17 seniors clubs.

Spark ATM is involved in various projects with Ikamva Labantu including:

Pre-School Building Project

Through Ikamva Labantu's early childhood development (ECD) services and programmes Spark ATM Systems has donated funds to enhance the existing infrastructure of pre-schools. The staff at Spark have also gotten involved by taking part in these building projects.

Community Health Project

Ikamva Labantu encourages communities in preventative health, focusing on health-conscious behaviour, disease prevention, physical well-being, nutritional and mental health as well as the management of HIV and AIDS.

Senior Citizens Project

Ikamva Labantu assists over 540 vulnerable elderly through their 17 seniors clubs where daily programmes include social activities, health monitoring, balanced daily meals and income generating projects. Staff at Spark have dedicated themselves to refurbishing the clubs, spending time with the senior citizens making them feel loved and cared for.

2. Donations from ATM transactions

In Spark ATM's continued spirit of making a difference to the community, we have committed to donating a portion of funds to various charities from every transaction that is completed on our ATMs. In this manner, our donations grow as our business does.

3. Bursaries

We make bursary sponsorships to students to students to study a technical diploma through Boston City Campus. Following their graduation they will become employees at Spark ATM as technicians.



RECENT AWARDS

Spark ATM Systems maintains a high level of continuous innovation to ensure that the company remains at the forefront of local and international ATM trends, developments and technologies.

This innovative philosophy has been recognised by a number of awards over the years including, among others:

2012: South AfricanService Awards

2012: TT100 Technology Top 100 Management of People

2012: TT100 Technology Top 100 Sustainable Performance

2012: National Business Awards – Top Performing Entrepreneur

2012: ABSA Jewish Achievers – Entrepreneur of the Year

2011: TT100 Excellence in the Management of Technology

2011: Productivity SA Western Cape Productivity Winner

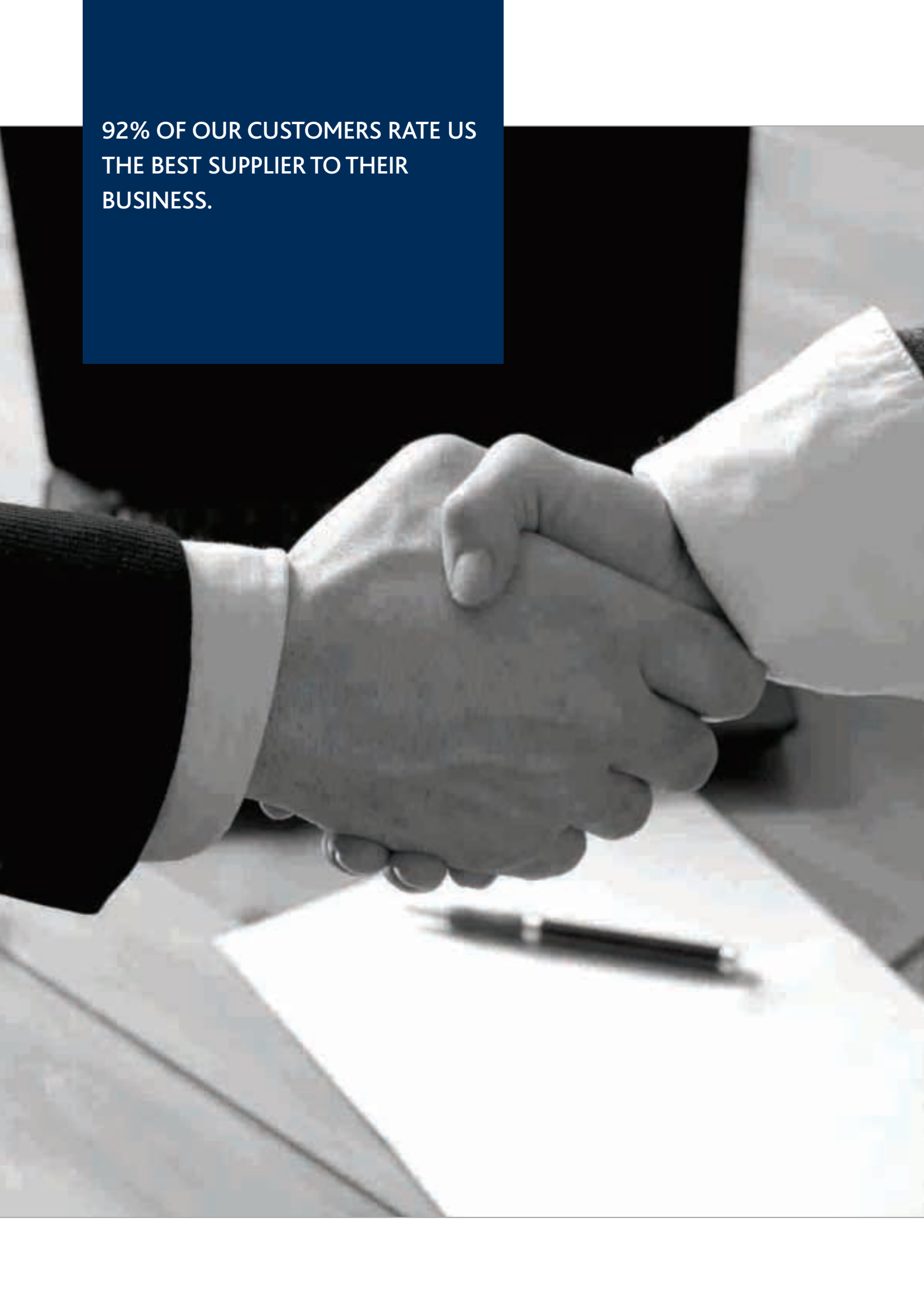
2011: Sanlam and Business Partners Entrepreneur of the Year

2009: TT100 The Director-Generals Award for Overall Excellence

2009: TT100 The PricewaterhouseCoopers Award for Excellence in the Management of People



92% OF OUR CUSTOMERS RATE US
THE BEST SUPPLIER TO THEIR
BUSINESS.



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