

Allpoint Network

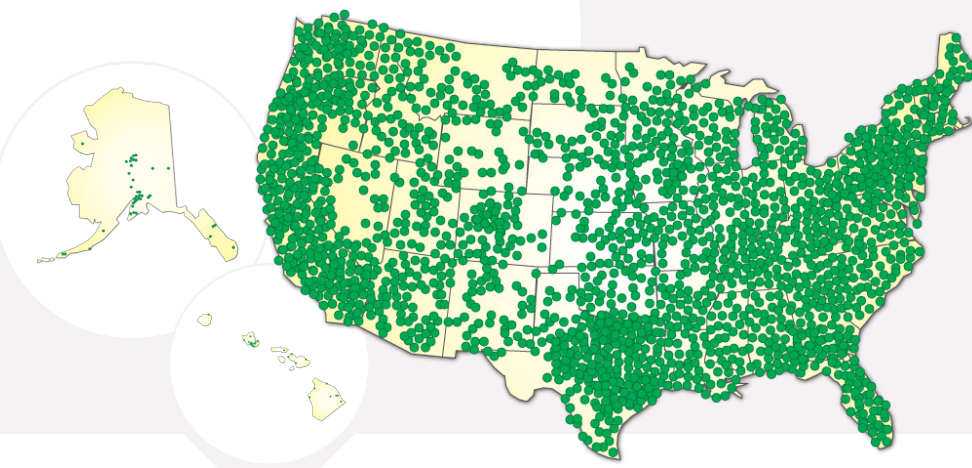
The Largest Premium Surcharge-Free ATM Network

Financial institutions, fintechs and prepaid issuers become members of the Allpoint Network to give their cardholders easy access to banking services wherever they go. Allpoint has the **scale, quality, capability and ease of use** to delight consumers and provide members with durable competitive advantage.

Network Scale

Scale matters. Allpoint ATMs are available coast-to-coast and around the world.

55,000 Allpoint ATMs¹ Globally | 40,000+ Allpoint ATMs in the U.S.



80% approx. portion of U.S. consumers living within 5 miles of an Allpoint ATM²

50% proportion of U.S. adults that walk by an Allpoint ATM every day

Approx. **1 in 10** ATMs in the U.S. is an Allpoint Network ATM

As many ATMs as the **3 largest** U.S. banks combined



Network Quality

Lots of sites no one visits do not make a quality network. Allpoint participating ATMs are found in blue-chip retail locations nationwide.

7 of 8 largest U.S. retailers host Allpoint ATMs in their stores³



Network Capability

We didn't just build a better network, we built one that can do more... like **cash deposits**.

Cash Deposit ATMs in 22 of Top 25 U.S. Market Areas by 2023



28X approximate 18-month growth in deposits per month
4,000 Allpoint+ deposit ATMs by year end 2023⁴



The Allpoint Network is Easy

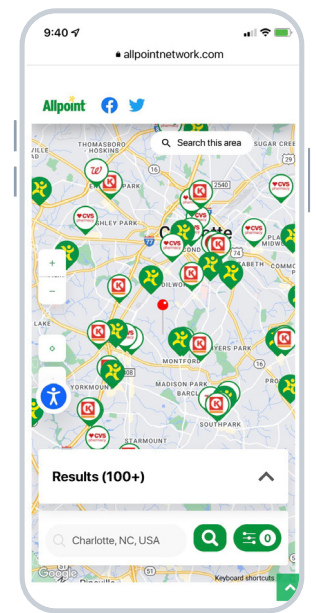
Allpoint is easy for consumers to find and use, but it's also just as easy for financial firms to join. The Allpoint Network comes to YOU.

30 days. Average time for a new member to be up and running on Allpoint

100%. Major processors supported

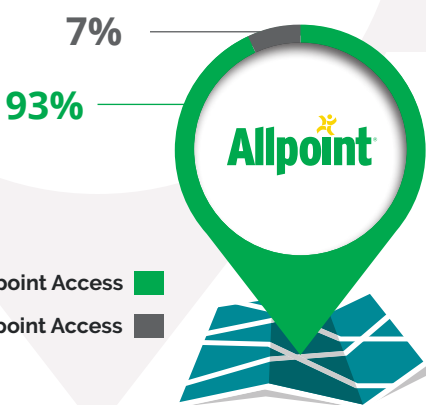
0%. Portion of your own ATMs that join the network

100%. Premium retail locations



Growing Relationships, Growing Trust

Being the network our members rely on is job number **1... and 101.**



61. NPS score for Allpoint members (NPS based on 2021 Allpoint relationship survey)

1,200+ Allpoint members - banks, credit unions, fintechs, prepaid programs

60,000,000+ Cards with access to the Allpoint network

Top 10 Digital Banks

9 of the top 10 U.S. online/mobile challenger banks offer Allpoint Network access to their customers

In total, **93%** of the customers of the top 10 U.S. challenger banks⁵ can use Allpoint ATMs

Easy is Best

The Allpoint Network makes it easy for consumers to do their banking where they want, when they want. And we make it easy for their financial providers to compete with the largest banks and fintechs. Allpoint makes physical banking simple and rewarding for everyone.

Learn more: AllpointNetwork.com

¹Allpoint ATM refers to an ATM that participates in the Allpoint Network. Allpoint does not own or operate ATMs.

²Allpoint ATM locations in CVS Pharmacy and Walgreens: Walgreens Newsroom Facts & FAQs; Quartz "Eight out of 10 Americans are within 10 miles of a CVS"

³Physical retailers with an ATM program, top retailers based on 2021 data from NRF.com "Top 100 Retailers"

⁴Projected deposit network size by December 31, 2023, actual number of deployed deposit ATMs may change

⁵Cornerstone Advisors from Forbes "2022 Online Bank Ranking: Chime At The Top, Current Coming On Strong" May 16, 2022