



NEWS RELEASE

CASH AND PREPAID CONVERGE AS TXVIA PARTNERS WITH ALLPOINT NETWORK

*Allpoint Network becomes provider of surcharge-free
ATM network services to payments technology enabler TxVia*

BETHESDA, Md., Jan. 18, 2012 – [Allpoint Network](#), a [Cardtronics](#), Inc. affiliate (NASDAQ: CATM), and operator of the largest surcharge-free ATM network, today announced a partnership with [TxVia](#), Inc. resulting in Allpoint Network access being added to the a la carte menu of third-party services offered by TxVia, which provides the most advanced operating system to enable emerging payments and financial services. Through this partnership, program managers looking to TxVia for transaction processing can open the Allpoint Network to their cardholders, making surcharge-free cash access a reality at over [43,000 ATMs](#) located at America's most relevant retailers across the United States and beyond.

“At TxVia, we don't see prepaid cards as an isolated category of payments,” said Jonathan Weiner, executive vice president, TxVia. “As it continues to evolve as a payment instrument, especially with reloadable prepaid cards gaining traction as cost-savings solutions in areas such as payroll and government benefit disbursements, prepaid has been and must converge with convenient cash access. With its reputation for being where the people are, Allpoint Network ATMs are well-positioned to bridge the gap between prepaid and cash for program managers.”

“For the individual receiving payroll or some other regular disbursement on a prepaid card, it's quite likely they don't have a traditional financial institution relationship, making a bank- or credit union-located ATM somewhat irrelevant to their lives,” said Ben Psillas, president, Allpoint Network. “Allpoint Network surcharge-free ATMs are easily found in America's best-known retailers. And that positioning enables prepaid cardholders to withdraw cash at the same place they pick up life's essentials — making Allpoint Network especially relevant to prepaid card program managers and cardholders across the industry.”

[Systems & Methods](#), Inc. (SMI) was one of the first TxVia clients to enhance their prepaid card programs with surcharge-free cash access for cardholders at Allpoint Network ATMs. Since 1971, state and local government agencies have looked to Georgia-based Systems & Methods, Inc. (SMI) for a variety of technology-driven process efficiency services, including solutions for payments and financial systems. Having formed relationships with 22 states and over 160 agencies, SMI manages the prepaid card programs for two states. The smiONE prepaid card programs facilitate electronic disbursements to un- and under-banked recipients. Surcharge-free cash access at Allpoint Network ATMs is available to smiONE cardholders.

Additional Resources:

- Allpoint Network maps & retailers— http://bit.ly/Maps_Retailers
- Allpoint ATM locator for Web — http://bit.ly/Web_Locator
- Allpoint ATM locator for Android — http://bit.ly/Android_Allpoint
- Allpoint ATM locator for Blackberry — http://bit.ly/BlackBerry_Allpoint
- Allpoint ATM locator for iPhone — http://bit.ly/iPhone_Allpoint

About TxVia, Inc.

TxVia provides the most advanced operating system to enable emerging payments and financial services. Our custom, end-to-end processing platforms are based on a platform-as-a-service (PaaS) delivery model and incorporate a comprehensive range of development tools, off-the-shelf templates, user interfaces, and servicing applications as well as a range of third-party connectivity. We also offer a suite of supporting managed services.



About Systems & Methods, Inc.

SMI recently celebrated its 40 year in providing solutions to state and local government agencies. Currently, SMI provides government payment and disbursement processing nationwide, processing more than \$3.5 billion annually SMI's nationally recognized experts in human services, deliver industry leading solutions in the areas of child support, child welfare, contact centers, document management, financial management, and medical support.

SMI's commitment to service, integrity and a family-to-family approach to doing business is the foundation of the belief that success depends on long-term business relationships.

About Allpoint Network

Allpoint is the largest surcharge-free ATM network with over 43,000 ATMs in leading national and regional merchant locations across the United States, Mexico, United Kingdom and Australia. Allpoint provides greater access, convenience and savings to customers of financial institutions while providing institutions the tools to compete more effectively for customers. For more information or to find the nearest Allpoint surcharge-free ATM, please visit www.AllpointNetwork.com.

About Cardtronics (NASDAQ: CATM)

Making ATM cash access convenient where people shop, work and live their lives, Cardtronics is at the convergence of retailers, financial institutions, prepaid card programs and the customers they share. Cardtronics owns/operates more than 52,800 retail ATMs in U.S. and [international](#) locales. Whether Cardtronics is driving foot traffic for America's most [relevant retailers](#), enhancing [ATM brand](#) presence for [card issuers](#) or expanding card holders' [surcharge-free](#) cash access on the local, national or global scene, Cardtronics *is* convenient access to cash, when and where consumers need it. Cardtronics *is* where cash meets commerce.

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