



Bank branded ATMs powered by Perativ™

We offer a strategic partnership approach in managing your bank's ATM fleet—from evaluating locations and sourcing merchant partnerships, to benefiting from our powerful cash distribution platform, which ensures your customers always have access to cash.

Who We Are

Perativ is the leading Canadian ATM operator with more than 10,000 ATM locations across the country, branded under Access Cash, Guichet Access Cash and CashNGo. Perativ is also a leader in cost effective Bank Branded ATM deployments for major banks including the Royal Bank and Bank of Montreal.

Our Approach

The Perativ approach is to work closely with the Bank as a **strategic partner** to meet bank objectives of ensuring convenient access to cash for its customers at a lower cost including:

- Acquiring ATM locations in remote areas and to offset branch closures
- Expanding ATM footprint in select geographies for competitive reasons
- Satisfying bank commercial customer requests for ATMs in their locations
- Supporting “downsizing” of a bank's branded ATMs in a specific merchant chain

Perativ works closely with your bank's ATM team to cost effectively deploy and operate convenient branded ATM locations under **flexible collaborative approaches** including:

- Bank contracts directly with merchant and Perativ deploys and operates
- Bank has opportunity to deploy in commercial client and engages Perativ to develop viable economics to secure the business
- Bank has specific geographic needs where they can leverage Perativ's 10,000+ existing ATM locations

To be effective and meet your Bank's strategic goals, Perativ structures its branding relationships in a partnering mindset, in which mutual trust and flexibility are paramount. Merchant partners are carefully evaluated, and Perativ never auctions off merchant sites to the highest bank bidder.

Partnership & Set-Up Options

The economics of branded ATMs are impacted by variables at the ATM level including:

- Fee paid to merchant for right to place ATM
- Number of surcharged withdrawals
- Number of bank on-us free withdrawals
- Cost to service geographic location (e.g. remote, rural, urban)

Accordingly, while we will establish a framework and base cost to the bank for branded ATMs, specific opportunities will be evaluated in a flexible manner which can move the base economics in either direction.

For example:

If bank has a chain of merchant ATMs to transition to Perativ, and the combination of the merchant fees and surcharge transactions support it, the bank could be in position to pay little or nothing to Perativ for the operation of the ATMs and/or the on-us transactions. Alternatively, if there are locations the bank requires but the merchant fee is very high and/or the fee transactions are very low, the bank could leverage Perativ to manage specific sites under economic terms that meet both the bank's needs and the enterprise requirements of the merchant. This flexible approach, in a trusted partner mindset relationship, is proven to help cost effectively optimize bank ATM fleets. It can optimize yours also.

Powered By Perativ's Powerful Cash Distribution Optimization SaaS Platform

What powers the backend of our cash distribution network is a dynamic, powerful, automated SaaS platform, which means you benefit from:

- fewer scheduled and unscheduled or emergency CIT loads for your bank's ATM fleet
- less time spent by merchants or bank staff monitoring cash levels of ATMs
- the ability to scale your ATM fleet up or down at any time with ease
- the ability to partner further with Perativ to optimize your bank's cash distribution network