

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.

55K+ Allpoint ATMs globally¹ | 40K+ Allpoint ATMs in the US

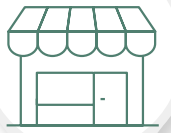
80% of US consumers live within five miles of an Allpoint ATM²

50% of US adults walk by an Allpoint ATM every day

25% of US adults use an Allpoint ATM each year

~1 in 10 ATMs in the US is an Allpoint Network ATM

The Allpoint Network has as many ATMs as the **2 largest** US banks combined



Network quality

A quality network consists of sites consumers visit often.

Allpoint-participating ATMs are found in blue-chip retail locations nationwide.

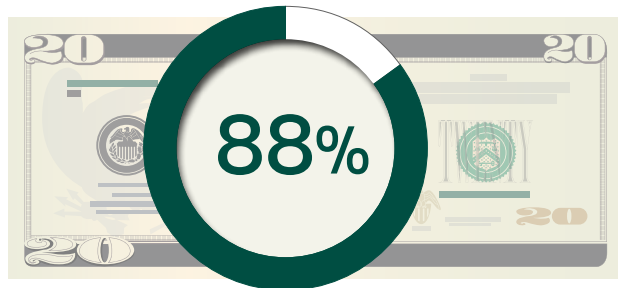
8 of 10 of the largest US retailers with an ATM program host Allpoint ATMs in their stores³



Network capability

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

Cash-in ATMs in 88 of the top 100 US markets



3,500+ Allpoint deposit-enabled ATMs and growing⁴

Simple to join, easy to use

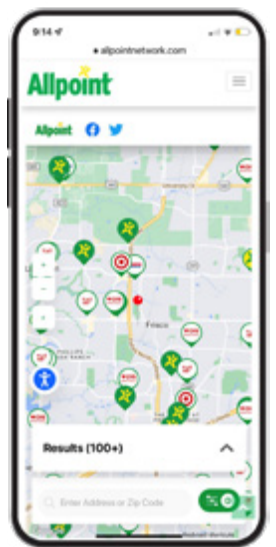
Allpoint fits into your existing ecosystem. No new cards or technology required. The Allpoint Network comes to YOU.

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

0 IT or professional services needed

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.**

100% with Allpoint Access



>1 in 4 of the top 100 credit unions are Allpoint members

7 out of the top 10 retail banks are Allpoint members

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

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

65,000,000+ cards with access to the Allpoint network

Top 5 neobanks

All top 5 neobanks offer Allpoint Network access to their customers

In total, **100%** of customers with the top 5 US neobanks can use Allpoint ATMs

Cash is king

60% of Americans use cash weekly for purchases⁵

14% of Americans use cash as their primary payment method⁶

92% of consumers stated that they had no plans to stop using cash⁷

Easy is best

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

Learn more: AllpointNetwork.com



¹'Allpoint 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 2024 data from NRF.com "Top 100 Retailers"

⁴Deposit network size as at August 31, 2025.

⁵Share of Americans who go 'cashless' in typical week continues to grow, Pew Research Center

⁶2025 Findings from the Diary of Consumer Payment Choice

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