



HARBORTOUCH

ATM DIVISION - FREQUENTLY ASKED QUESTIONS

Questions	Answers
GENERAL – ATM FEATURE/FUNCTIONS	
Are the ATMs provided through the Retail ATM Program compliant with industry standards?	Yes, machines provided through the Harbortouch ATM program are compliant with the industry's tightest security standards including: <ul style="list-style-type: none">• PCI compliant PIN entry devices• ADA compliant
What currency denominations can be used -- \$10 bills, \$20 bills?	The merchant may choose the bill denominations used. The amount of customer use at the ATM and the number of cassettes in the ATM may help the merchant determine the appropriate bill denominations to be used at his/her location.
In what dollar increments is the cash distributed -- \$10, \$20?	Cash is given back in the bills which the merchant loads in the machine. The number of cassettes in the ATM may help the merchant determine the appropriate bill denominations to be used at his/her location.
Who replenishes the cash in the ATM?	The merchant usually stocks the ATM with cash. This allows the merchant to use his/her in-store cash to replenish the ATM, which means the merchant may visit the bank less often to make cash deposits. However, the merchant may sign up for Harbortouch Vault Cashing service. Whichever cash replenishment method the merchant chooses, cash withdrawn from the ATM by customers is electronically deposited into the merchant's bank account generally in 24-48 hours.



HARBORTOUCH

ATM DIVISION - FREQUENTLY ASKED QUESTIONS

Questions	Answers
GENERAL – ATM FEATURE/FUNCTIONS (continued)	
What is the average transaction speed?	A transaction takes about 20 seconds from the time the machine dials out to the time the cash is dispensed.
How are the machines fastened to the floor for security purposes?	At installation, the technician fastens the ATM to the floor with bolts.
Is the ATM set up for auto-settle? What happens if someone is using it during the auto-settle? Will it warn the user?	The terminal will batch for settlement at 2:00 p.m. Central Time each day. (Note: This is 2:00 p.m. and not 2:00 a.m.) The ATM will not allow the user to attempt a transaction during the settlement process. Also, the ATM won't attempt to complete the settlement transaction and a consumer transaction at the same time.
What type of lock is recommended for the security of the ATM?	Both spin dial and electronic locks are available on all ATM models. Mas Hamilton locks are required for vault cashing service
Does the ATM support foreign languages?	Yes, all of our models support English, Spanish, French and German for the monitor and receipts.
Does the ATM have the ability to indicate the amount of money remaining in the cassette without the merchant's having to remove the cassette?	If the merchant wants an idea of how much cash the machine is dispensing (without swapping cash and balancing the ATM), he/she may perform a trial day close. For information on how to perform a trial day close for a specific terminal, the merchant should review the ATM manual or contact Harbortouch ATM support at 800.698.0026
How difficult is it and what is the process to change the surcharge if a merchant wants to raise or lower what he/she is charging?	The merchant should contact Harbortouch ATM Customer Service at 800-698-0026 for assistance in changing his/her surcharge fee. Harbortouch will send a change request form to the merchant and instruct him or her on this simple process.
Can the merchant personalize the welcome screen and/or the printed receipts to include, for example, the store name or couponing messages?	Yes. The merchant may personalize the welcome screen and/or printed receipts with custom text.



HARBORTOUCH

ATM DIVISION - FREQUENTLY ASKED QUESTIONS

Questions	Answers
APPLICATION PROCESS	
Does a merchant have to be a credit card customer to apply for the Retail ATM Program?	No. Any merchant may submit an application for the ATM Program, whether that merchant has existing business with Harbortouch or not.
Are there any restricted SICs/industries for the Retail ATM Program?	Yes. The restrictions in place for a credit card sale are also applicable to the ATM Program. In addition, Arkansas law prohibits selling ATMs to liquor stores or gaming establishments. And, in general, regulations regarding ATMs in liquor stores vary among state, county and city statutes.
What might hold up an ATM application and/or installation?	These are the top three causes of an application or deployment delay: 1. Incomplete or inaccurate paperwork is not submitted initially, including faxes or copies of signatures which cannot be accepted. 2. The merchant does not have a dedicated analog phone line available for timely installation. 3. Harbortouch ATM and/or our third-party installers cannot reach the merchant to schedule delivery and/or installation.



HARBORTOUCH

ATM DIVISION - FREQUENTLY ASKED QUESTIONS

Questions	Answers
CREDIT & LEASING	
After an ATM lease is up, does the merchant own the ATM?	No, once the lease is up the merchant must contact the leasing company to either have the ATM shipped back, or negotiate a buyout.
If a merchant leases an ATM, is there an option to buy out the lease?	Yes, there is a 10% buyout at the end of their lease terms. Whatever the current market value is for that ATM at the end of the term, the merchant can purchase it at 10% of that cost.
Does a lease include any additional maintenance or warranty coverage for the ATM?	No. The manufacturer's warranty covers one year of parts, and 30 days of labor. A merchant may choose to purchase the optional Extended Service plan for an additional 3 years of coverage for parts and labor expenses.
What if a merchant wants a new ATM in the middle of a lease? Can he/she upgrade?	We do not have an upgrade program. The merchant would have to lease a new machine.
At the end of the lease, can a merchant renew the lease and/or upgrade?	At the end of the lease, the merchant may rent the ATM by continuing to pay the monthly fee. To upgrade the ATM, the merchant must sign a new lease on a new piece of equipment.
What is the penalty for breaking the lease?	The lease is non-cancellable. Merchants are bound to the terms and conditions of the lease. Not paying the lease will result in collections and could adversely impact a merchant's credit score.
If the ATM a merchant has leased develops problems or becomes inoperable during the leasing period, will Harbortouch replace the ATM?	No, leasing an ATM does not include additional maintenance coverage for the machine. The manufacturer's warranty covers one year of parts, and 30 days of labor. A merchant may choose to purchase the optional Extended Service plan for an additional 3 years of coverage for parts and labor expenses.
If a merchant has an existing relationship with Harbortouch, for card processing, POS terminals, etc., will the merchant be automatically approved for the lease or purchase of an ATM?	No, the underwriting policies for credit card and ATM are very different. It is possible that a merchant may be declined for ATM even if he/she has other business with Harbortouch. In these decline cases, the Harbortouch ATM team will work with the merchant to identify any other available options to re-submit the application with additional and/or different information.



HARBORTOUCH

ATM DIVISION - FREQUENTLY ASKED QUESTIONS

<p>Does the signor of the ATM merchant application paperwork have to be an owner of the company? If so, do all owners have to sign?</p>	<p>The "ATM Operator Agreement" form must be signed by the majority principal. This is the person who owns the ATM and the cash within. Credit and background checks are run on the owner/operator of the ATM. Additionally, any person with 20% or greater ownership in the location must be added to the "ATM Operator Agreement" The remaining "ATM Merchant Application" may be completed by the merchant "contact" as long as the contact is duly authorized by the majority principals.</p>
---	---

Questions	Answers
FEES & SURCHARGES	
<p>When does the merchant get reimbursed and/or paid for ATM transactions?</p>	<p><i>Reimbursement for dispensed cash</i> is deposited into the merchant's bank account the next day after a transaction (except on weekends, when the merchant gets reimbursed on Tuesday).</p> <p><i>Surcharge fees</i> are paid on the 5th of the following month (except on weekends and national holidays).</p>
<p>Does the merchant have to pay for the ATM shipping?</p>	<p>No, shipping is included in the purchase price.</p>
<p>What is the fee for early termination of the processing agreement?</p>	<p>The ATM agreement is a 5 year term. In the event of the merchant terminating that agreement before the term has ended, there is a flat \$500 fee. Return shipping may also apply.</p>
<p>Who determines the surcharge fee?</p>	<p>The ATM owner sets the surcharge fee at whatever he/she want.</p>



HARBORTOUCH

ATM DIVISION - FREQUENTLY ASKED QUESTIONS

Questions	Answers
INSTALLATION, SHIPPING, SET-UP	
What type of connectivity methods are available?	All new ATMs can communicate through both dial up and IP lines. Harbortouch also can provide wireless upgrades to any ATM through AT&T cell network. Wifi connectivity is not available.
If dial up is used, does the ATM require a dedicated phone line?	Yes. Before the ATM is delivered, the merchant MUST have a dedicated <i>analog</i> phone line available at the ATM's installation location.
Are there any requirements for the power outlet to be used by the ATM?	Yes. Electrical power must be supplied within five feet of the ATM. The power source must not be one that is turned off, and surge protection is recommended. A standard 110V electrical jack is required.
Are there restrictions regarding where an ATM may be set up at a merchant's location?	Whether the ATM is leased or purchased, Harbortouch recommends that merchants place ATMs in a secure, indoor location.
Once the application is submitted, how long will it take for the ATM to be installed at the merchant's location?	The entire process, from receipt of accurate and complete paperwork by Harbortouch ATM to credit approval and ultimately to installation and training, generally takes 15 – 20 business days. This timeline could vary based on credit approval time, ability to contact merchant to conduct verbal verifications, coordinate delivery and installation, availability of a dedicated analog phone line at the installation location, availability of merchant for installation, etc.
What might hold up an ATM application and/or installation?	These are the top three causes of an application or deployment delay: 1. Incomplete or inaccurate paperwork, including faxes or copies of signatures which cannot be accepted. 2. The merchant does not have a dedicated analog phone line available for timely installation. 3. Harbortouch and/or our third-party installers cannot reach the merchant to schedule delivery and/or installation.



HARBORTOUCH

ATM DIVISION - FREQUENTLY ASKED QUESTIONS

<p>The merchant speaks a non-English language. What can be done to make the application and installation/training process smoother for the merchant?</p>	<p>If the merchant speaks Spanish, our in-house translation service is available. If any other non-English Language is required, we can use third party translation services. For third party service, we will require an appointment be made with at least 24 hour advanced notice.</p>
<p>How will the merchant receive the ATM?</p>	<p>The ATM is shipped directly to the merchant's location from the manufacturer. The Harbortouch team will notify the merchant, via telephone or email of the specific ATM delivery date. The merchant or a designated representative MUST be present at the time of delivery. Delivery must be accepted or the merchant may incur additional fees (such as storage and/or re-routing expenses). The merchant must not open the box(es) when the machine is delivered. The installation technician must open the box(es) to verify that the ATM received no damage during shipping. Delivery and installation will occur at different times.</p>
<p>Who installs the ATM machine?</p>	<p>Harbortouch ATM works with a third-party ATM maintenance company for all installations.</p>
<p>What is the installation and training process?</p>	<p>After the delivery, a third-party ATM maintenance company, provided by Harbortouch, will contact the merchant, via telephone, to schedule a mutually convenient time for installation and training. The merchant MUST be onsite and available at the time of installation/training. The installation/training cannot occur if the merchant does not have the required phone line and electrical power available. The Welcome Kit, received by the merchant earlier in the boarding process via DHL or Federal Express, must be available at the time of installation. This Kit includes the Terminal ID Number (TID) which is used to identify the machine and the location. During the scheduled installation/training, the service technician will install the unit, bolt the machine to the floor, train the customer and confirm that the ATM is operational.</p>