



**ATM PROCESSING  
BANKING SOLUTIONS  
PROVEN LEADERSHIP**

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# SWITCH TO THE BEST

**AT SWITCH COMMERCE, WE PROVIDE THE TOOLS AND SOLUTIONS YOUR BUSINESS NEEDS TO SIGNIFICANTLY ENHANCE PROFITABILITY. YOUR SUCCESS IS NOT JUST OUR PRIORITY... IT'S OUR PASSION.**

## LEADERSHIP

As a privately owned industry leader in ATM processing, Switch Commerce is unwaveringly committed to the success of our valued clients.

## KNOWLEDGE

Built with our customers in mind, Switch Commerce is equipped with a profound understanding of the unique needs and challenges facing today's ATM ISOs.

## INNOVATION

We are pioneers in redefining the user experience, streamlining essential operational tasks for your business and delivering superior ATM processing services.

## FOCUS

Our primary objective is to provide stable yet flexible solutions to our customers, empowering them to drive business growth.

## OUR MISSION

TO EMPOWER OUR CUSTOMERS WITH CUTTING-EDGE ATM PROCESSING SOLUTIONS THAT DRIVE THEIR PROFITABLE GROWTH.

## ATM PROCESSING

Switch Commerce has been among the leaders in the transaction processing industry since opening our doors in 2003. With 99.999% uptime, we process terminals nationwide, in addition to the US Virgin Islands, Puerto Rico and Asia Pacific.

## FAST SETTLEMENT

Accurate settlement of your vault cash, surcharge and interchange is something you should expect from your processor. Our customers enjoy the benefit of next-day settlement for vault cash and surcharge, with interchange being paid out monthly.

## DATA SECURITY

The integrity of your and your customer's data is our top priority. We undergo multiple audits on an annual basis from the industry's leading firms. Switch Commerce maintains the highest levels of compliance, including: PCI DSS, White and Gray Hat Penetration, PCI PIN, NACHA, BSA/AML and SOC I Type II.





## VAULT CASH SERVICES

WE HAVE THE CASH TO  
FILL YOUR TERMINALS

### USE YOUR MONEY TO GROW YOUR BUSINESS, NOT OPERATE YOUR TERMINALS

ATM terminals require cash, but they don't have to tie up your cashflow. By using our Vault Cash Program, you can keep your money out of your terminals and put it towards your business. Reallocate your time and funds for other opportunities to grow your business.

With nationwide coverage, your potential is unlimited. And with powerful web tools, it's easy to manage.

### SAVE TIME, MONEY AND ACCELERATE GROWTH

- Easy setup for Switch Commerce customers
- Competitive, low rates
- Fully Managed
- Armored Cash Delivery



## DYNAMIC CURRENCY CONVERSION

INCREASE YOUR PROFITS ON  
INTERNATIONAL TRANSACTIONS

### EXPAND YOUR MARKET. ENHANCE YOUR REVENUE.

Today, an international transaction has a negative interchange impact. With DCC, you can change these transactions into a positive revenue opportunity. Offering DCC on your ATM could add significant income. Recommended locations for DCC are airports, popular tourist locations and communities populated with international cardholders.

#### BENEFITS FOR YOUR BUSINESS

Make a profit on international transactions instead of losing interchange revenue.

- Provide a better customer experience
- Reduce your chargebacks
- Competitive rates

#### BENEFITS FOR YOUR CUSTOMERS

Cardholders may withdraw US currency while seeing the cost in their own currency.

- Full disclosure of exchange rates
- No surprise charges on bank statement
- Visa/MasterCard supported





## ELECTRONIC JOURNAL

NETWORK TRANSACTION DISPUTES ARE A HASSLE;  
DEALING WITH THEM DOESN'T HAVE TO BE.

### ONE CLICK REG E's

If your terminal has a transaction dispute, Switch Commerce will automatically present you with the journal records you need to reply to the network.

### CLOUD STORAGE

Switch Commerce can capture and store electronic journal records during normal transaction processing. Records are stored for nine months in order to meet all network Reg E compliance standards.

### SAVE TIME & MONEY

Transaction disputes can be costly. They demand too much of your time and energy. The Electronic Journal service is a real solution to a real issue that ISOs face.



## AUTOMATED REVERSALS

REVERSE NON-DISPENSED  
WITHDRAWALS AUTOMATICALLY

### AVOID TRANSACTIONS DISPUTES

Powered by our exclusive processing logic, non-dispensed approvals are automatically reversed back to the cardholder's account. With the Automated Reversals feature enabled, you will never have to waste time requesting manual reversals.

### PROVEN TO SAVE YOU MONEY

Switch Commerce customers enjoy an average savings of over \$46 per terminal monthly when Automated Reversals are enabled on their portfolio.\*

### EASY TO GET STARTED

- Enable with one click on all of your terminals
- No physical terminal visit required
- Works on all makes and models of ATMs

PAST PERFORMANCE MAY NOT BE INDICATIVE OF FUTURE RESULTS.\*





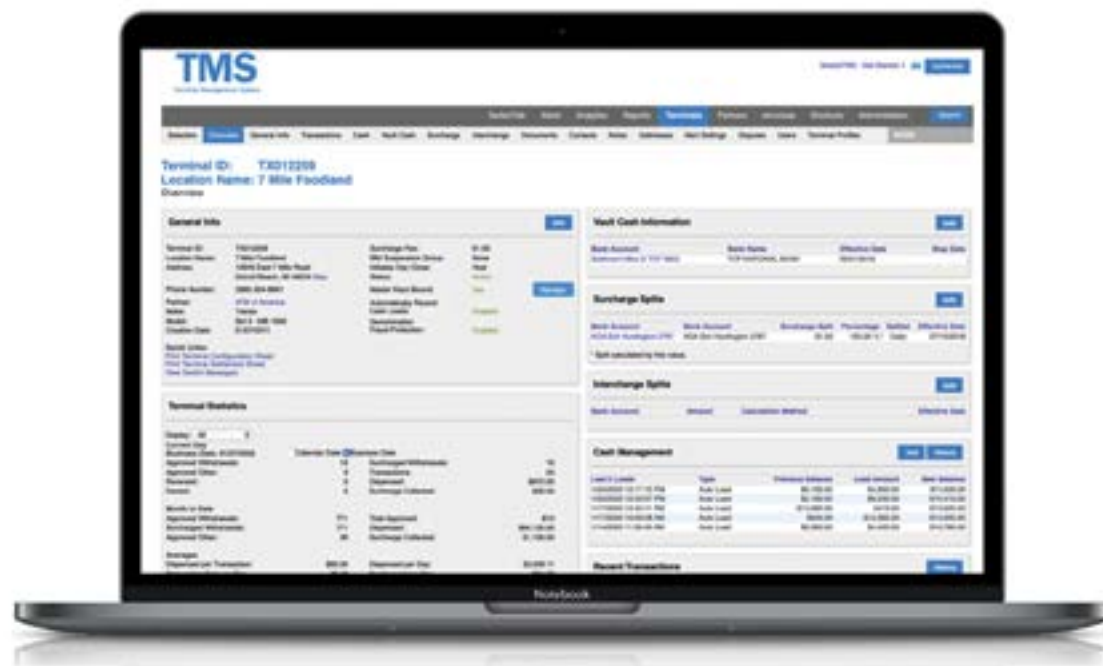
# TERMINAL MANAGEMENT SYSTEM

## THE INDUSTRY'S BEST PORTFOLIO MANAGEMENT EXPERIENCE

The Switch Commerce Terminal Management System places you in full control of every aspect of your ATM portfolio. This powerful tool provides you easy access to all of your terminal data, settlement distribution, customer creation and user access.

## THE CONTROL YOU WANT WITH THE FEATURES YOU NEED

- Instantly Create New Terminal IDs
- Monitor Cash Balances
- Terminal Error Alerts
- Automated Report Delivery
- Manage Settlement Distribution
- Vault Cash Forecasting
- Real-time Transaction Reporting
- And Much More



# MOBILETMS

## THE BEST APP IN THE INDUSTRY

## ALL THE SAME GREAT FEATURES IN THE PALM OF YOUR HAND

The Switch Commerce Mobile TMS app keeps ISOs in control of their ATM portfolio anywhere they go. Our customers enjoy access to real-time transaction information, terminal statistics and can create new terminal IDs in just minutes right from their phone or tablet.

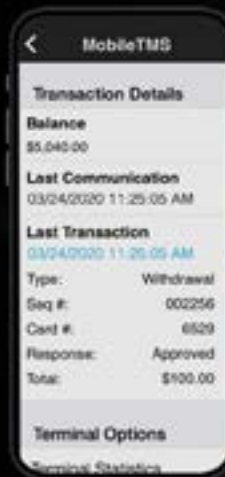
## THE REVIEWS SAY IT ALL:

"I use this app every day to monitor my terminals. I love it, and so do my customers."

**Joe C. | Phoenix, AZ**

"Whether I'm in the field or around the office, MobileTMS keeps me in control of my ATMs."

**Hunter M. | New York, NY**



**MOBILETMS**  
AVAILABLE IN YOUR APP STORE





# BANKING SOLUTIONS

## POWERED BY SME BANKING

The Switch Commerce platform, powered by SME Banking, offers an innovative experience for financial institutions to increase operational efficiencies. We provide trustworthy and compliant solutions to enhance banking services. Our comprehensive product line can streamline processes and automate workflows while saving you time and money.

Allow us to manage the technical components of your organization. We collaborate closely with you to deliver our cutting-edge technology, enabling you to meet the changing needs of your customers.

# BANK

# REMOTE BANKING

## POWERED BY SME BANKING

The Switch Commerce Banking Cube is transforming traditional banking with 24/7 access to a wide range of services. Offering unparalleled convenience and efficiency, it allows users to manage their finances, from deposits to complex transactions.

With top-notch security features, it ensures safe transactions comparable to in-branch banking. Its compact design brings banking closer to users. In short, The Banking Cube combines conventional banking with modern digital convenience, transforming the future of the industry.





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