

FICANEX Partners with Cardtronics to offer Canadian EXCHANGE[®] Cardholders Surcharge-Free Access at more than 40,000 Allpoint[®] ATMs across the United States



TORONTO, ON – February 19, 2020 - **FICANEX**[®], which owns and operates THE EXCHANGE surcharge-free ATM network in Canada, has partnered with **Cardtronics** and its Allpoint Network, to give EXCHANGE cardholders surcharge-free access to cash at Allpoint ATMs in the United States.

What does this mean to Canadian EXCHANGE cardholders? In addition to having convenient access to THE EXCHANGE Network; the largest surcharge-free ATM network in Canada, cardholders will now have access to the Allpoint Network; the largest surcharge-free ATM network in the U.S.

Implementation activities are currently underway and once complete, EXCHANGE cardholders will have surcharge-free access at more than **40,000** ATMs in top retail stores which are located virtually everywhere cardholders may be travelling in the U.S.

The location details of these Allpoint ATMs will be added to THE EXCHANGE Network's database of ATMs so that cardholders will now be able to find over **43,700** surcharge-free ATMs no matter where life takes them throughout North America. This will include THE EXCHANGE Network's website, ATM Finder App for smart phones and tablets, and for all our financial institutions that use our API to access THE EXCHANGE Network's database.

Once implementation activities are complete, we will notify all member financial institutions, as well as provide the relevant information for communicating with your cardholders.

"FICANEX has a long history of collaborating with strong partners in the banking and payments space, one of which is Cardtronics; the Central Switch Provider for THE EXCHANGE Network. Over the years FICANEX has grown THE EXCHANGE Network to the scale that allows our over 165 Canadian financial institutions to effectively compete with the Big 5 banks, and Cardtronics' unprecedented ATM scale in the US will now allow our Canadian financial institutions to extend this scale and distribution to their cardholders when travelling south of the border; and that creates real value and convenience to our Canadian EXCHANGE cardholders", said Andrew Obee, President & CEO of FICANEX.

"Cardtronics is exceptionally proud of the stability and reliability that our switch environment has provided to THE EXCHANGE Network's participating financial institutions as their cardholders conduct transactions in Canada," said Henry Hey, Managing Director, Cardtronics in Canada. "We are thrilled that FICANEX has chosen our Allpoint ATM network to provide THE EXCHANGE Network cardholders in Canada with the freedom to get surcharge-free cash at convenient retail locations throughout the U.S."



About FICANEX:

FICANEX consists of FICANEX Services Limited Partnership which owns and operates THE EXCHANGE Network; Canada's largest surcharge-free ATM network, and FICANEX Technology Limited Partnership which developed and supports the tunl. technology platform; providing next-generation digital services for over 165 financial institutions across Canada, allowing them to effectively compete in the digital era of financial services.

For more information please visit:

www.ficanex.ca

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About Cardtronics (Nasdaq: CATM)

Cardtronics is the trusted leader in financial self-service, enabling cash transactions at over 295,000 ATMs across 10 countries in North America, Europe, Asia-Pacific, and Africa. Leveraging our unmatched scale, expertise and innovation, top-tier merchants and businesses of all sizes use our ATM solutions to drive growth, in-store traffic, and retail transactions. Financial services providers rely on Cardtronics to deliver superior service at their own ATMs, on Cardtronics ATMs where they place their brand, and through Cardtronics' Allpoint Network, the world's largest surcharge-free ATM network, with over 55,000 locations. As champions of cash, Cardtronics converts digital currency into physical cash, driving payments choice for businesses and consumers alike.

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