



BETTER ATM[®]
SERVICES, INC.



VISA AND BETTER ATM SERVICES[®] DEBUT FIRST ATM-DISPENSED VISA GIFT CARDS

Three Arizona Credit Unions Pilot First-of-its-Kind Gift Card Program

Mesa, Arizona, January 10, 2012 -- Visa Inc. (NYSE: V) and Better ATM Services[®] (www.betteratmservices.com), a technology innovator in the ATM industry, today announced the ability to dispense Visa Gift cards in addition to cash at existing ATMs, expanding the value and services delivered by ATMs. An in-market pilot program is currently underway offering Visa Gift cards at walk-up and drive-through ATMs in select locations throughout Arizona. Credit Union West, MariSol Federal Credit Union, and Pinal County Federal Credit Union are participating in the first pilot programs, and have already begun offering their members this quick and easy way to purchase Visa Gift cards.

“Our focus is on delivering value and convenience to our members who regularly purchase gift cards for special occasions,” said Robert W. MacGregor, President and Chief Executive Officer of Credit Union West. “We’re seeing gift cards become more popular as a way to give family and friends the opportunity to choose a gift they really want or need. Our relationship with Better ATM Services[®] and Visa is a terrific way to meet our customer’s needs, while increasing our line of value driven products and services.”

With this introduction, ATM menu screens now include a “Purchase Visa Gift Card” option and prompt to designate the value to load on each card. Cards are available with no activation fee in \$25 denominations during the pilot. The new ATM-dispensed Visa Gift card is made of a durable yet thinner material, which allows cards to easily pass through the cash mechanisms of ATMs.

Mesa Arizona-based Better ATM Services[®] is the technology innovator that conceived the groundbreaking, patented technology that enables the secure and convenient sale of prepaid cards through ATMs. Better ATM Services[®] CEO Todd L. Nuttall said this is just the first step. “When ATMs were first introduced in the 1970s, consumers began a love affair with the very best in time and place convenient banking services and today we continue to expand those benefits through new innovations. We are working with ATM manufacturers, independent sales organizations, and financial institutions to make ATM-dispensed gift cards a common offering at ATMs throughout the country,” said Nuttall.



“Our participation in this pilot with Better ATM Services[®] and three Arizona credit unions is part of our ongoing commitment to supporting prepaid innovation and expanding access to Visa prepaid products; delivering value to our financial institution clients, consumers and merchants,” said Hyung Choi, Head of US Prepaid, Visa Inc.

According to Visa’s recent [gift giving survey](#), 85 percent of U.S. consumers would appreciate receiving a branded gift card, like a Visa Gift card. More than eight in 10 consumers planned to give friends and family gift cards over the holiday shopping season, according to a survey by BIGresearch and the National Retail Federation (NRF). The study shows to date, gift cards are the most requested holiday gift – the fifth year in a row they have topped the list.

About Better ATM Services[®]:

Better ATM Services[®] (www.betteratmservices.com), a Mesa, Arizona-based company, supplies patented technology that enables an ATM to dispense gift cards and other prepaid media like currency. To find out more about this technology innovator, visit www.betteratmservices.com or email pr@betteratmservices.com.

About Visa Inc.:

Visa Inc (NYSE:V) is a global payments technology company that connects consumers, businesses, financial institutions and governments in more than 200 countries and territories to fast, secure and reliable digital currency. Underpinning digital currency is one of the world’s most advanced processing networks—VisaNet—that is capable of handling more than 20,000 transaction messages a second, with fraud protection for consumers and guaranteed payment for merchants. Visa is not a bank, and does not issue cards, extend credit or set rates and fees for consumers. Visa’s innovations, however, enable its financial institution customers to offer consumers more choices: Pay now with debit, ahead of time with prepaid or later with credit products. For more information, visit www.corporate.visa.com.

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