



## Gift cards available at ATMs

By Russ Wiles

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Planning to withdraw cash from an ATM? Maybe you'd like to buy a gift card while you're at it.

Visa gift cards now are being sold through ATMs operated by three Arizona credit unions in a pilot program using technology developed by Mesa-based Better ATM Services.

The cards are one-third the thickness of standard credit cards, allowing them to pass through the cash-dispens-

ing mechanisms on ATM machines, said Todd Nuttall, Better ATM's chief executive officer.

They're being offered through Credit Union West, MariSol Federal Credit Union and Pinal County Federal Credit Union in \$25 increments, with no activation fees. The menu screens on ATMs operated by those institutions now include a "Purchase Visa Gift Card" option. Visa also is participating in the marketing trial.

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## Gift cards

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Privately held Better ATM Services created the patented technology that allows for the sale of prepaid cards through ATMs. The technology also could be used to market other items such as transit passes and event tickets, Nuttall said. The gift cards in the pilot program are being dispensed with a coupon attached, allowing ATM operators to generate advertising revenue from their machines.

Although consumers already can choose from scores of gift cards sold on supermarket and drug-store racks, Nuttall said, ATM dispensing allows for a wide selection with round-the-clock availability and automatic card activation. Plus, consumers will be able to choose gift cards in different denominations. Banks and credit unions will be able to tack on fees, if they choose.

Many of the more than 400,000 U.S. ATMs serve distinct demographic groups, allowing banks, credit unions and retailers to customize their offers, Nuttall said.

The Arizona pilot program, which began late last year and involves 24 ATMs, has gone better than expected, Nuttall said, without providing details. He said consumers gradually will see more types of cards and other items marketed through ATMs.

"Once people know they can get gift cards at ATMs, they come to see this as more convenient," he said.

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