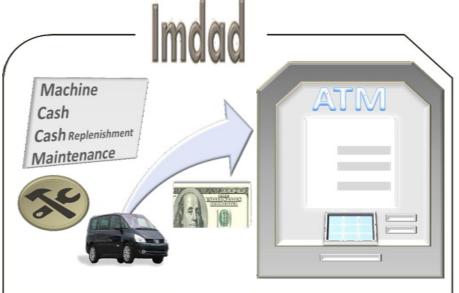
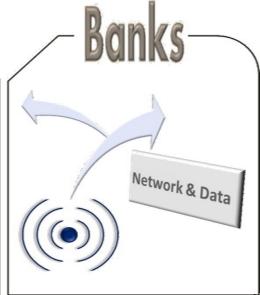


ATM Services

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The Need

Maintaining an Off-Branch ATM presents a logistical and financial burden to banks outlying their core line of business. As a result, banks are usually reluctant from cultivating such endeavor.

At Imdad Logistics, we have sensed this need and launched our ATM Service aiming to help banks in getting hold of the full BDL quota of their Off-Branch ATMs and at the same time, spare them all logistical and financial headache.

The Business

Why the ATM cash dispenser?
The ATM business is subject continuous growth globally.

ATM cash withdrawals are expected to increase at an average of eight percent per year between 2014 and 2018.

Cash is still a preferred payment tool.
Global Cards activity \$14.413 trillion Cash
\$9.582 trillion Retail

Lebanon is in shortage of ATMs
Lebanon ATMs 3.19 ATM/10,000 population
USA ATMs 12.83 ATM/10,000 population

The Service

IMDAD will provide the following

- The ATM Machine (Cash Dispenser Machine) and enclosure
- ATM Location
- Location Utilities & Insurances
- Physical Cash Money for ATM Replenishment
- Transit of Cash from Imdad's Main Vault to ATMs
- 1st Line Maintenance for ATMs
- 2nd Line Maintenance/ ATMs repairs
- ATM Supplies/Consumables (ribbons, receipt paper rolls, electricity,...)
- IMDAD will ensure the best running of ATMs maintaining continuous best performance following best KPIs related to Machines downtimes.
- IMDAD will provide best available location & visibility for installed ATMs.





The Contract

The typical major sections to be expanded and included as part of our Services Agreement will be comprised of the following headings:

Term of Contract

Typically a minimum of 5 years

Client Strategy

Overview of potential future changes which may indirectly impact, or be incorporated in future amendments without substantial impact on operations and operating costs

Organization

The form of contract in terms of Single Vendor, Consortium or Joint Venture and leaving options for subcontracting some of the services

Services to be delivered

Detailed breakdown of all Field Services to be delivered by IMDAD and categorized under "Cash Provision" and "Maintenance of ATMs"...

Implementation Strategy

Number of ATMs and Frequency of Implementations

Service Level Agreements

% of tolerable downtime from cash shortage

% of tolerable downtime from 1st line maintenance

% of tolerable downtime from 2nd line maintenance

Reporting Matrix

List of reports required and reporting frequency

Controls

Degree of Customer monitoring and IMDAD limitations (Relocation of ATM's, branding, bank customers) & Bank Secrecy where applicable

ATM Legislation

Confirmation of liabilities between the Bank and Contractor resulting from any Changes in National legislations and Central Bank decisions

Future Proofing & Technical Evolution

Technical upgrade and replacement cycle and changes of costs and operations resulting from such upgrades and responsibilities in facing their implications

Pricing and Payments

Type and regularity of payment, which can be defined either as "fixed fee", or "transaction" based fee. The pricing and payment may be a combination of some or all of the above.

Committees

For communication efficiency, regular Bank and IMDAD meetings with a defined agenda to ensure that problems are addressed at an early stage.

Technical Evolution

Additional technology anticipated to be included in the Contract such as currency change, Chip and PIN, security improvements.

General Clauses

Dispute resolution, timescales, waivers, confidentiality and personnel involved...