



## PAYMENTS

Members expect convenience and want to be able to access their funds anytime, anywhere. Easily locating a fee-free Automated Teller Machine (ATM) is a significant value-add for your members.

Don't miss out on interchange income and be passed over for membership in favor of an institution with broader account access. The MoneyPass National Surcharge Free Network, offered through Synergent's partnership with Fiserv, provides credit unions and their members convenient access to the second largest surcharge-free ATM network in the United States. Members can locate and use one of 40,000 ATMs for access to fee-free cash while your credit union gains incremental income.

### HOW IT WORKS

MoneyPass provides access to terminals in places such as banks and other credit unions, as well as in retail locations such as pharmacies, grocery stores, and restaurants. Members can use the website or app to locate a MoneyPass ATM from their computer or mobile phone by entering a zip code or by enabling access to their current location. Your credit union also can opt to incorporate MoneyPass locations into an existing locator service on your digital banking platform for a seamless member experience.

In addition to the product itself, credit unions will have access to online and print materials to promote MoneyPass to their members. Synergent Marketing Services can work with the credit union to customize a rollout plan.

Exclusively for Maine credit unions who access the statewide SURF ATM network, MoneyPass supplements ATM access for members who travel outside of the state. Transactions eligible for SURF will route through SURF first with MoneyPass given secondary routing priority.

### KEY BENEFITS

- **Convenience:** Members will have surcharge-free ATM access nationwide at 40,000 locations 24/7/365.



The MoneyPass National Surcharge Free Network is a nationwide ATM network that provides cardholders with fee-free access to over 40,000 ATM terminals.

- Provide Member Convenience of Free Interstate ATM Access
- Use as Recruitment & Retention Tool
- Increase Revenue
- Improve Operational Efficiency

*"We are pleased to provide this option for broad, fee-free ATM access to credit unions. Members gain convenience while saving money on fees and credit unions gain interchange revenue while saving staff time and providing a great added service. It's a prime example of our uniquely cooperative credit union industry in action!"*

**- Karen Martin**

Product Owner – Payments  
Synergent

- **Recruitment & Retention:** By offering nationwide fee-free ATM access, credit unions can retain existing cardholders and promote the offering to recruit new members.
- **Web Locator:** The MoneyPass website or app can be used 24/7/365 to locate the nearest ATM terminal. Credit unions also can opt to integrate the locator into their existing digital banking platform.
- **Increased Revenue:** ATM interchange revenue will increase with the use of MoneyPass. Credit unions also can reduce expenses associated with maintaining a surcharge reimbursement program.
- **Improved Operational Efficiency:** Save staff time and reduce the need for additional ATM implementations.
- **Turnkey Marketing:** Access prepared plans and marketing materials by working with the award-winning Synergent Marketing team!
- **SURF Network Supplement (Maine Only):** Increase access to fee-free ATMs outside the state.

FOR MORE  
INFORMATION

800.341.0180

**Payments**

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RIGHT TIME. RIGHT PLACE. RIGHT SOLUTION.