



**MONEYTREE**  
Automated Teller Machines

Money Tree ATM Marketing, LC  
130 Staff Drive NE Fort Walton Beach, FL 32548  
Main: 1-800-566-0286 Tech: 1-877-435-7350  
www.moneytreeatm.com

## **IMPORTANT NOTICE**

*June 21, 2016*

*RE: October 1, 2016 Master Card EMV compliance*

On October 1, 2016, the Master Card Network is shifting liability for fraud committed with counterfeit cards from the card holder to the merchant for ATMs not equipped with EMV card readers. Visa will be shifting the liability on October 1, 2017. Your ATM must be equipped with a card reader that can interact with the microchips on the ATM cards or you will be liable for any fraud committed.

Dear Merchant,

You are receiving this letter as you are listed as the Owner of an ATM processed by Moneytree. We will be sending out notices and contacting you directly in the coming weeks and months concerning the upcoming EMV compliance project. Depending on when the ATM was purchased, various options exist to bring the ATM into compliance.

The following classes are what we are working with for the conversions.

- I. Your ATM must have the new EMV reader. Many of the ATMs are already compliant with the card reader but it must be enabled. We will direct you on how to change the Settings in your computer to begin accepting the EMV cards. You may have to reprogram the ATM with the provided USB card.
- II. Your ATM can accept the EMV reader. You will need to purchase an EMV upgrade kit for around \$ 300 to replace the current Mag Stripe reader and cabling. You may need to reprogram the ATM with the new program. This is easily done by inserting an external USB chip we will send to you. We are providing these kits from the manufacturer at our wholesale price.
- III. Your ATM will need a new EMV reader and a new CPU. The majority of ATMs made by Moneytree will need both the CPU and reader as the current CPU is not powerful enough to process the EMV transaction. We have designed a face that will bolt onto the front of the current ATM. We will use parts from the current CPU (980) including the display, the pin pad and the function keys to keep the cost down. We will have to arrange for you to send us the CPU and we will turn it around same day for return.
- IV. There will be ATMs that are no longer supported by the manufacturer for upgrade to EMV. These will have to be replaced with a new ATM. You may be able to use the bill dispenser to keep the costs down for replacement.

Confidentiality Statement: The data contained in this document is proprietary and/or confidential to Money Tree ATM Marketing, LC or affiliates, and not intended for disclosure. Any dissemination, distribution or copying in whole or part of this document is strictly prohibited unless permission is provided in writing by Money Tree ATM Marketing, LC.

© Copyright 2003-2016 Money Tree ATM Marketing, LC, All Rights Reserved.





If you have further questions, please call us for assistance. The earlier we can determine whether your ATM is compliant and what is needed the better. Moneytree kits should be available by early September if you will make a note to work through the process. We have a limited number of other maker's kits available and will order more as needed.

Finally, in order to insure that we identify the unit correctly, we have set up a phone number (850) 499-2644 for pictures of your ATM. Take a picture of the ATM, put your DNS number and location in the text and send it to us.

Sincerely,

Brad Fletcher  
Managing Member  
Moneytree ATM Marketing, LC

Confidentiality Statement: The data contained in this document is proprietary and/or confidential to Moneytree ATM Marketing, LC or affiliates, and not intended for disclosure. Any dissemination, distribution or copying in whole or part of this document is strictly prohibited unless permission is provided in writing by Money Tree ATM Marketing, LC.

© Copyright 2003-2016 Money Tree ATM Marketing, LC, All Rights Reserved.

