

DATA VINTAGE

2020 Q2

BASE LEVEL GEOGRAPHY

Geocoded points

RECORDS

525,107

UPDATE FREQUENCY

Quarterly

To view the complete list of variables please visit:
environicsanalytics.com/en-us/variables

WHAT IT IS

The ATM locations database identifies more than 500,000 automated teller machine (ATM) locations, their parent institutions, owners and other attributes. This point-level database was created using data provided by Mastercard® International's member institutions which cover the majority of ATMs nationwide. The ATMs included in the database have been geographically coded to enable use in mapping applications. This database can be used for a variety of applications, such as comparing their ATM network with competitors' networks or creating spatial models to help determine where to open or close ATM locations.

ATM Locations is a point-level database that can be accessed through the Location Lists tool in ENVISION. The database covers every ATM that accepts Mastercard and is current as of April 2020. Member institutions are required by Mastercard to provide data to the global payments company every 90 days

from the time their ATM began to accept Mastercard transactions. The data is used to create the most comprehensive and up-to-date database of ATM locations in the U.S.

WHAT'S NEW

Mastercard has several measures in place to monitor the accuracy and completeness of their data, including a data integrity program that ensures institutions comply with the company's data quality standards. Due to this process, the number of ATMs will fluctuate between releases. The current release features 525,107 records compared to 555,372 records in the previous release. The different number of records between the two releases can primarily be attributed to:

- The Pueblo Bank and Trust Company ATM count increased by close to 11,000 records based on a large update by the institution.
- The Financial Consulting ATM count increased by about 2,000 records due to a FISERV updating Institution IDs in their last refresh that resulted in an increase of ATMs under Financial Consulting Institution.
- Star Processing uploaded 1,300 new ATMs in March for PNC Bank, National Association in their last update.
- The Metabank ATM count decreased by approximately 32,000 due to missing information from the institution in the last update cycle. The records are being corrected and should be available again in the Q3 update.
- US Bank who provides data for US Bank – MoneyPass has removed all 23,000 ATM locations associated with the name US Bank – MoneyPass

UNDERSTANDING AND USING THE ATM LOCATIONS DATA

When member institutions report a new ATM to Mastercard, it is verified against existing records before being added to the database. The database only includes ATM locations with up-to-date reports; ATM locations are removed from the database if they have not reported new information within the past 13 months.

The database includes several fields to fit several applications, including:

- ***Institution Preferred Name***
This field is created and managed by Mastercard to present the most commonly used name for the ATM location (e.g., Wells Fargo Bank). The field can be used to get an overview of an institution's ATMs available in any area. Mastercard recommends using this field for most applications.
- ***Legal Name***
This field presents the legal name of the ATM according to Mastercard (e.g., Wells Fargo Bank N.A.).
- ***Institution Popular Name***
This field presents the name of the ATM as typically referred to by customers (e.g., Wells Fargo Bank). In addition, ATM networks with fewer than 100 total locations are assigned the following designations to facilitate map visualization:
 - ZZ24 (Other with 1-24): Institutions reporting 1-24 ATMs
 - ZY49 (Other with 25-49): Institutions reporting 25-49 ATMs
 - ZX99 (Other with 50-99): Institutions reporting 50-99 ATMs
- ***Parent Name***
The "Parent Name" field identifies the name of the parent organization for the ATM. It can be used to understand if an ATM belongs to a large banking network or an ATM provider.
- ***Sponsor Name***
This field displays the name of the organization that sponsored the ATM into the Mastercard network. It can be a bank or an ATM network, such as Pulse Network.
- ***Owner Name***
The "Owner Name" field identifies the owner of the ATM.

HOW IT'S USED



Financial institutions use the database to compare their ATM network with competitor networks and understand ATM network ownership.



To seek ATM partners in areas where banks have low penetration but want to provide customers with more access points.



To analyze areas for possible expansion or rationalization of existing ATM locations.

SAMPLE QUESTIONS IT CAN ANSWER

- Where are my competitors' ATM locations?
- How big are competing ATM networks?

- Do we have the most ATMs in a specific trade area?
- Is this a good location for a new ATM?
- Should we expand our ATM network to new areas or partner with existing local providers?

FOR DIRECT DATA DELIVERIES

Standard data are delivered in comma-separated values (.csv) format. For a detailed list of variables, consult the metadata file included with your data delivery.