DATA VINTAGE
2021 Q1

BASE LEVEL GEOGRAPHY
Geocoded points

RECORDS
552,384

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 your own ATM network with competing 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 January 2021. 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.

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 aid different types of analysis, 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.).
- *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.