

DATA VINTAGE

2019 Q2

BASE LEVEL GEOGRAPHY

Geocoded points

RECORDS

539,993

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 Automated Teller Machine (ATM) locations in the United States. 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 2019. It is created using self-reported data from Mastercard International Inc. member institutions that provide data to the global payments company every 90 days from the time their ATM began to accept Mastercard transactions. The data is used by Mastercard 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 slightly between releases. The current release features 539,993 records compared to 553,532 records in the previous release. The different number of records between the two releases can primarily be attributed to:

- As part of the data cleaning process Direct Cash Bank's ATM count was lowered by approximately 3,500, as these locations were already provided by other organizations, such as Moneris Solutions Corp.
- A reporting correction by Bank of Montreal resulted in an increase of approximately 3,000 ATM locations.

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 haven't 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 (i.e., Wells Fargo Bank). The field can be used to get an overview of the 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 (i.e. Wells Fargo Bank N.A.).
- **Institution Popular Name**
This field presents the name of the ATM as typically referred to by customers (i.e. 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?

FOR DIRECT DATA DELIVERIES

Standard data are delivered in the comma-separated values (.csv) format. For a detailed list of variables, consult the metadata file included with your data delivery. The data file features several geocoded fields including “Block Group,” “Nielsen Designated Market Area” and “Core-Based Statistical Areas.” These fields facilitate the use of the ATM Locations database in GIS and other software platforms.