

FOR IMMEDIATE RELEASE

Sam M. Ditzion, President & CEO of Tremont Capital Group, Speaks about ATM Portfolio Mergers and Acquisitions at ATM Industry Association Conference

PALM DESERT, CA – October 29, 2003 – Sam M. Ditzion, President & CEO of Boston, MA-based Tremont Capital Group, today spoke about ATM industry mergers and acquisitions on a panel of experts at this year's ATM Industry Association (ATMIA) Conference.

During the discussion, entitled *Valuing Your ATM Portfolio*, Mr. Ditzion discussed recent M&A and consolidation trends within the ATM industry. He focused his comments on ATM portfolio valuation methodologies and divestiture strategies. "This session initiated a needed dialogue about the issues surrounding valuing and selling ATM portfolios," said Sam M. Ditzion. "It is critical that every business owner understand how to create an effective exit strategy that maximizes the value for all shareholders."

About Sam M. Ditzion

Sam M. Ditzion has extensive strategic planning and merger & acquisition advisory experience within the financial services sector and is a member of the ATMIA.

In the ATM industry, Mr. Ditzion has advised financial services firms, private equity firms, and ISOs (both large and small) on mergers & acquisitions, and has been involved in several recent high-profile ATM portfolio deals. In addition to his M&A work, Mr. Ditzion has conducted extensive research and analysis in the area of ATM and advanced functionality kiosk deployment. He has also advised both domestic and international companies on ATM/kiosk market entry strategies.

Mr. Ditzion is frequently asked to speak at industry conferences and has written articles that have been published in the American Bankers Association Report on Retail Banking, American Banker, ATM Marketplace, and Payment Systems Worldwide. Mr. Ditzion has also co-authored an in-depth report on the non-bank financial institution and check-cashing industries for the United States Department of the Treasury.

About Tremont Capital Group

Tremont Capital Group, Inc. is the leading provider of strategic planning and merger & acquisition advisory services to the ATM industry. To learn more about the services provided by Tremont Capital Group, please visit www.TremontCapitalGroup.com or call 617-482-8866.

About the ATM Industry Association (ATMIA)

The ATM Industry Association is an alliance dedicated to the global advancement and proliferation of automated teller machines and has chapters in North America, Europe, Africa and Australasia. ATMIA is the world's only international trade body for the ATM industry.

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