

CRYPTOCURRENCY ATM

Bringing Digital Currency to All

Margo is a leading operator of 4,000+ Bitcoin ATM's, including 650+ UNFI retail & customer locations. It's a small footprint kiosk that empowers customers to buy, sell, or trade digital currency with cash, without the need for a bank account or debit card. Margo's user-friendly network makes digital currency easy and accessible to everyone.

Cryptocurrency Today

Cryptocurrency awareness and ownership rates have increased to record levels:

- 40% of Americans owned cryptocurrency in 2024, up from 30% in 2023
- 63 million people owned cryptocurrency in 2023
- 60% of current cryptocurrency owners plan to buy more in the coming year

From paying bills or sending payments on popular cash applications like Venmo and Cashapp to gaming or investing, the outlets for digital currency are growing. And your shoppers are getting in the game too.

How it Works

Users simply provide identification and insert cash, and Margo guides them through the rest – creating or accessing their digital wallet, digital transactions, withdrawing funds, and customer support. Compared to the competition, Margo is the easiest and most convenient option for users, promoting repeat trips.

Retailer Benefits

- Strong retailer profit return
 - No cost to install
 - Receive a monthly credit on your statement
 - Small footprint takes up less than 2.8 sq. ft.
- Attract new shoppers
 - Margo promotes your location for transactions via Google and other search engines
 - Easy way to drive foot traffic
 - Digital currency market attracts new customers daily
- 24/7 Client Service
 - Includes service & repair of kiosks
 - Cash logistics via armored truck
 - Live customer support 7 days a week
 - Margo is a fully licensed Money Service Business and follows all national & state requirements

CONSUMER SERVICES



WHY CHOOSE UNFI?

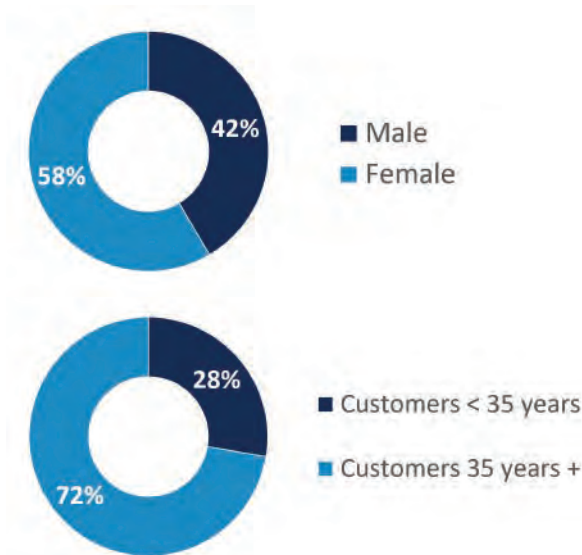
- Margo's exclusive partnership with UNFI to introduce DCM to grocery industry
- Higher Revenue Share
- One-time placement incentive
- All retailer locations eligible for kiosk placement



CRYPTOCURRENCY ATM

Consumer Demographics:

Margo attracts customers that grocery retailers desire, bringing them into your store and putting cash in their hands, over and over again.



Customers new to Digital Currency	49.4%
Repeat Customers	70.1%

Requirements:

- 2.8 sq. ft. (20" wide)
- Electricity (standard outlet)
- Kiosk should be located by customer service area

CONSUMER SERVICES

FAST FACTS

\$100

UNFI retailers earn \$100 one-time placement incentive per kiosk

4,212

annual in-store interactions per location

4,000+

Number of Margo Bitcoin ATMs

40%

of Americans owned digital currency in 2024, a 10% increase from 2023

SIGN UP FOR MORE INFORMATION

Subject to credit approval. Some services may not be available in international markets.

Contact Information: Robert.Rafacz@UNFI.com

To see a complete list of services we offer, visit Services.UNFI.com or view our [brochure](#).

UNFI 
PROFESSIONAL SERVICES