

Chioveanu, I, Fauli-Oller, R, Sandonis, J and Santamaria, J (2009). ATM surcharges: Effects on deployment and welfare. *The Journal of Industrial Economics*. 57(3): 613-635.

This article is available open access through the publisher's website:
<http://onlinelibrary.wiley.com/doi/10.1111/j.1467-6451.2009.00385.x/abstract>