



BUYER'S GUIDE



ATM FACTS



BARS AND NIGHTCLUBS
RETAIN 70-80% OF THE
CASH PULLED FROM THE
ATM

RETAILERS RETAIN BETWEEN 30-40%
OF THE CASH PULLED AT THE ATM



STORES WITH
ATMS SEE AN
INCREASE OF
IN STORE
SPENDING BY
25%



40% OF ATM USERS GO
TO AN ATM MACHINE ON
AVERAGE 10X A MONTH

63% OF BANK ACCOUNT
HOLDERS VISIT AN ATM
AT LEAST ONCE A MONTH

AVERAGE NUMBER OF
TIMES A PERSON VISIT
AN ATM PER MONTH:
7.4 TIMES

CASH IS KING - CASH REMAINS THE
MOST FREQUENT AND PREFERRED
METHOD OF PAYMENT - MORE THAN
ELECTRONIC PAYMENTS, CREDIT, DEBIT,
OR CHECKS



THE AVERAGE
ATM IS USED
300x A MONTH



ATM
CUSTOMERS
SPEND 20-25%
MORE THAN NON
ATM USERS



ADVANTAGES OF HAVING AN ATM IN YOUR BUSINESS



INCREASE CUSTOMER SPENDING

ATM users spend 25% more than non ATM users. Studies show that ATM users spend 20-25% of their withdrawal in the same store the ATM is located. Stores with ATMs increase sales by over 8%.



SURCHARGE REVENUE PROFIT

When you own the ATM, you keep the surcharge profits off of the ATM. You receive income every time someone uses the ATM!



INCREASE FOOT TRAFFIC

People walking past your business will now come into your business to use your ATM. Even if they only entered for the ATM, they may purchase items from your store.



REDUCE CREDIT CARD FEES

Credit card processing fees range from 2-4% plus all the additional monthly fees charged. By having an ATM, you see fewer credit card transactions and have more cash spent. These fees can be hundreds to thousands of dollars saved each month!



INCREASE CUSTOMER RETENTION

By having an ATM, you're making your business a "One-Stop Shop." You will be keeping your customers in house, which increases customer satisfaction and loyalty. By providing additional, useful services for your customers, your image is improved as well.



REDUCE BAD DEBT

Cash doesn't bounce and can't be charged back! Having an ATM will lower (or eliminate!) your risk of disputes, charge backs, and bad checks!



WHY CHOOSE ATM MONEY MACHINE?

ATM Money Machine has been in business for over 23 years. Our most important goal at ATM Money Machine is providing our customers with the **BEST** possible customer service. The sale of the machine is just the first small part of your relationship with ATM Money Machine. We want to see our customers succeed and will help in any way possible to ensure they do so.

Our customer loyalty is virtually at 100%. We still have the same clients today that we had when we first started our business over 20 years ago.

ATM Money Machine has a perfect standing with the Better Business Bureau. ATM Money Machine services all 50 states.

TESTIMIONALS

"I am very pleased to recommend the services of ATM Money Machine, Inc. National Purchasing Network has utilized their services for 12 years and we have dealt with pretty much the same people from the beginning of our relationship. As a prominent procurement company, it is critical that we provide excellent service and products to our customers. Bad service could easily damage our reputation, which ATM Money Machine is very aware of and they work hard to provide prompt service. They know our vendors are a direct reflection of NPN and we expect nothing but the best for our clients, which ATM definitely delivers."

Dan Richardson, Principle, National Purchasing Network

I am very proud to recommend the services of ATM Money Machine, Inc. ParkeBank has utilized their services since we opened more than 12 years ago. The company has consistently provided us with excellent, and most important, prompt personal service. We receive a multitude of alternative products and services that we can select from, which are customized to meet our customers' needs. ATM Money Machine has one of the best customer service departments we've dealt with. I would highly recommend to any company or bank to utilize ATM Money Machine's programs."

Vito S. Pantilione, President, CEO & Director, Parke Bank

TESTIMIONIALS

ATM Money Machine's website is very helpful and as a new person in the business it helped me answer a lot of questions concerning the ATM business. The website help me choose the right program best suited for me and the ATM guide was Very informative. Also, when I contacted atms4less.com the staff was very helpful and friendly which made my decision to use your company an easy one.

**Les Hollis, ATM Business Owner,
Cumberland Cash Systems, Tennessee**

I came across this business a few years ago, and called ATM Money Machine for some help in getting into the ATM business. They helped me from step one, and now I am up to 10 ATM Machines. They have the best customer service reps, and a great service department. I was very new to this business, and they helped with every question I had. They can always be reached by phone or e-mail. I hope to continue to grow my business, and this is all thanks to ATM Money Machine.

Herold Rootings, ATM Business Owner, California

I Have had the pleasure of working with Larry Galvin and ATM Money Machine for the past 10 years. ATM Money Machine is an extremely flexible and professional organization. They have been a single point of contact for all our seasonal ATM needs. They work around our irregular show schedule and provide timely accounting. I have been extremely satisfied with our ongoing relationship with ATM Money Machine

Curt Voss, General Manager, Susquehanna Bank Center

More testimonials here:

<https://www.atmmoneymachine.com/atm-money-machine-testimonials/>

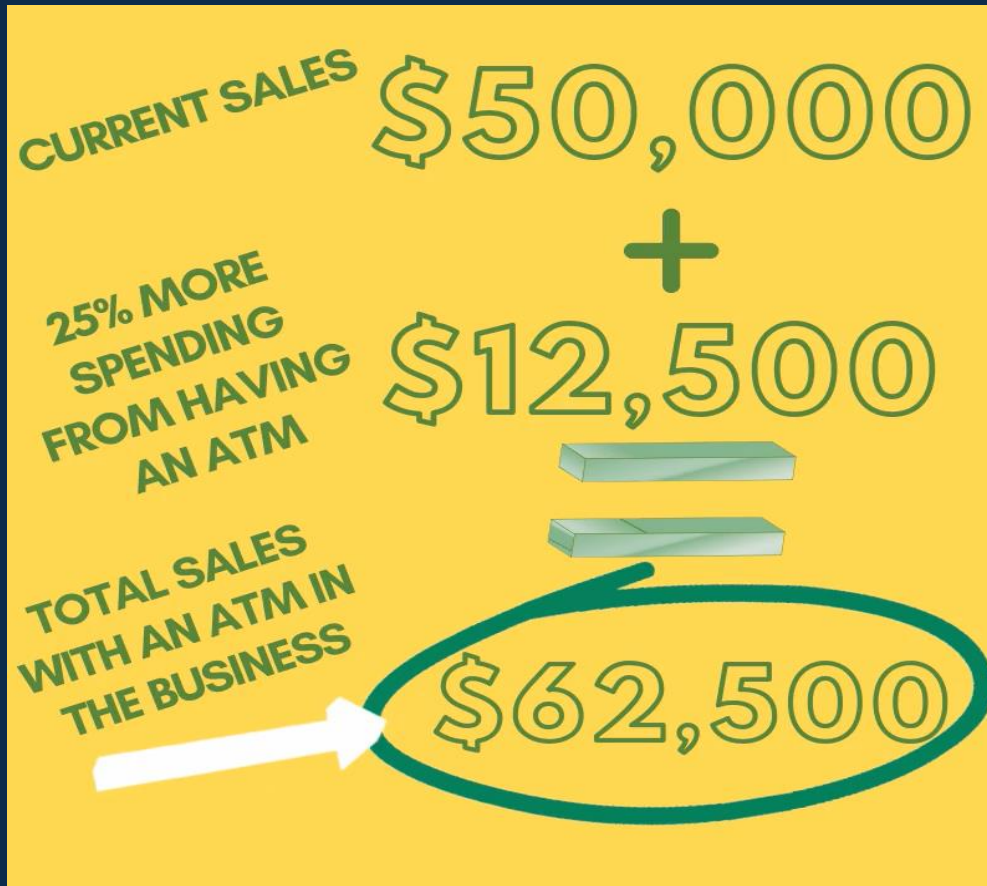


How much
money will I
make?



There are three different ways having an ATM will make you money:

1. Increase in Sales



2. SURCHARGE REVENUE

SURCHARGE PROFIT CALCULATOR

Average
foot traffic
daily in the
business

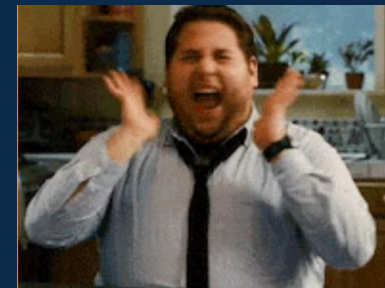
300

5% of people
will use the
ATM

$300 \times .05 =$
15 daily uses
450 monthly
uses

National
average
surcharge is
\$3.00

$\$3.00 \times 450$
monthly
uses =
\$1,350



Credit Card Transaction Fee Savings

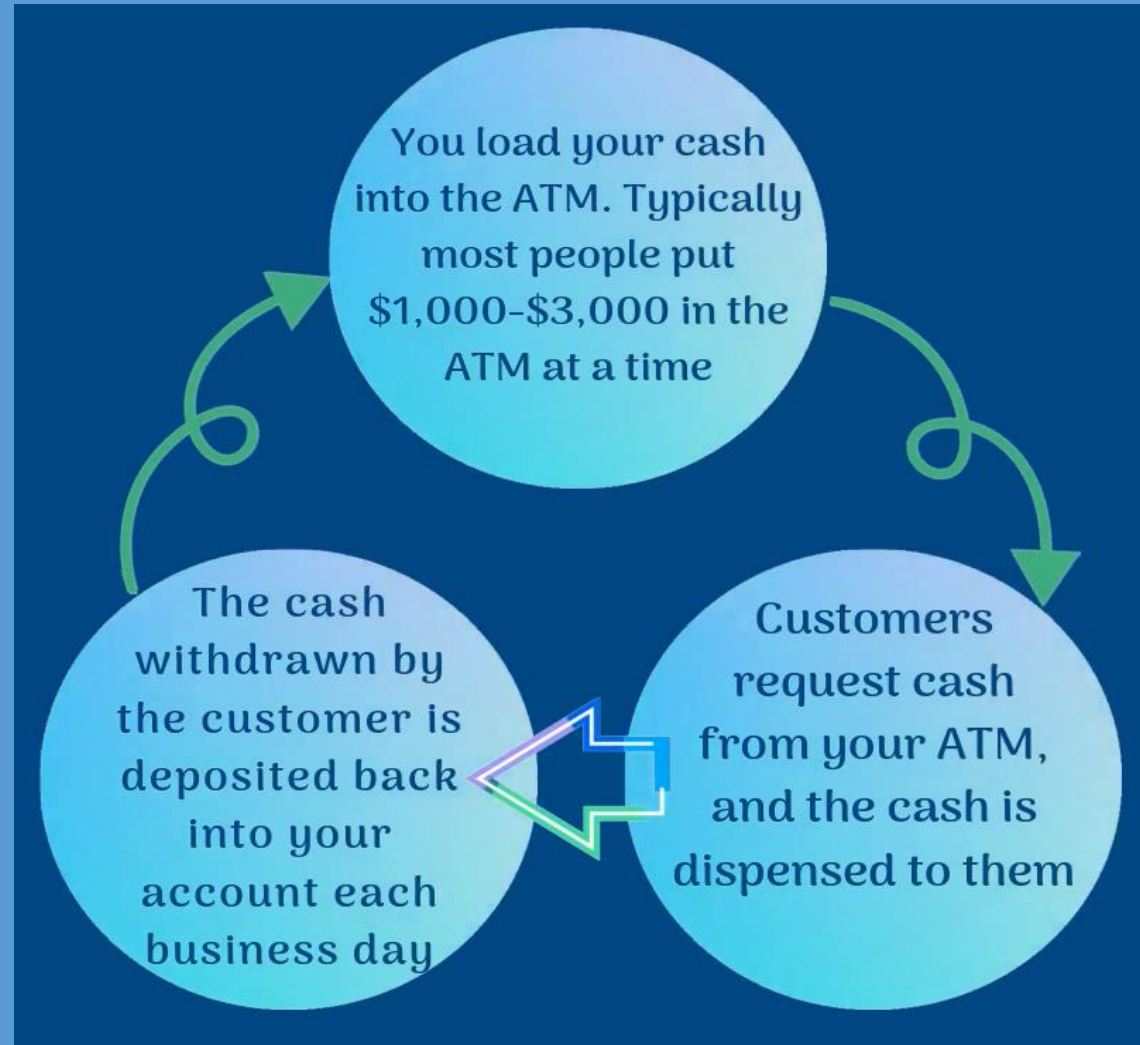
Credit Card Fee Cost Comparison: With & Without an ATM

Without an ATM		With an ATM	
Sales	\$50,000	Sales	\$50,000
75% of sales in credit cards	\$37,500	33% of sales in credit cards	\$16,500
3% Credit Card Fee	$\$37,500 \times .03 =$	3% Credit Card Fee	$\$16,500 \times .03 =$
Total Monthly Credit Card Fees	\$1,125	Total Monthly Credit Card Fees	\$495
Total Monthly Savings $\$1,125 - 495 =$		>>> \$630	

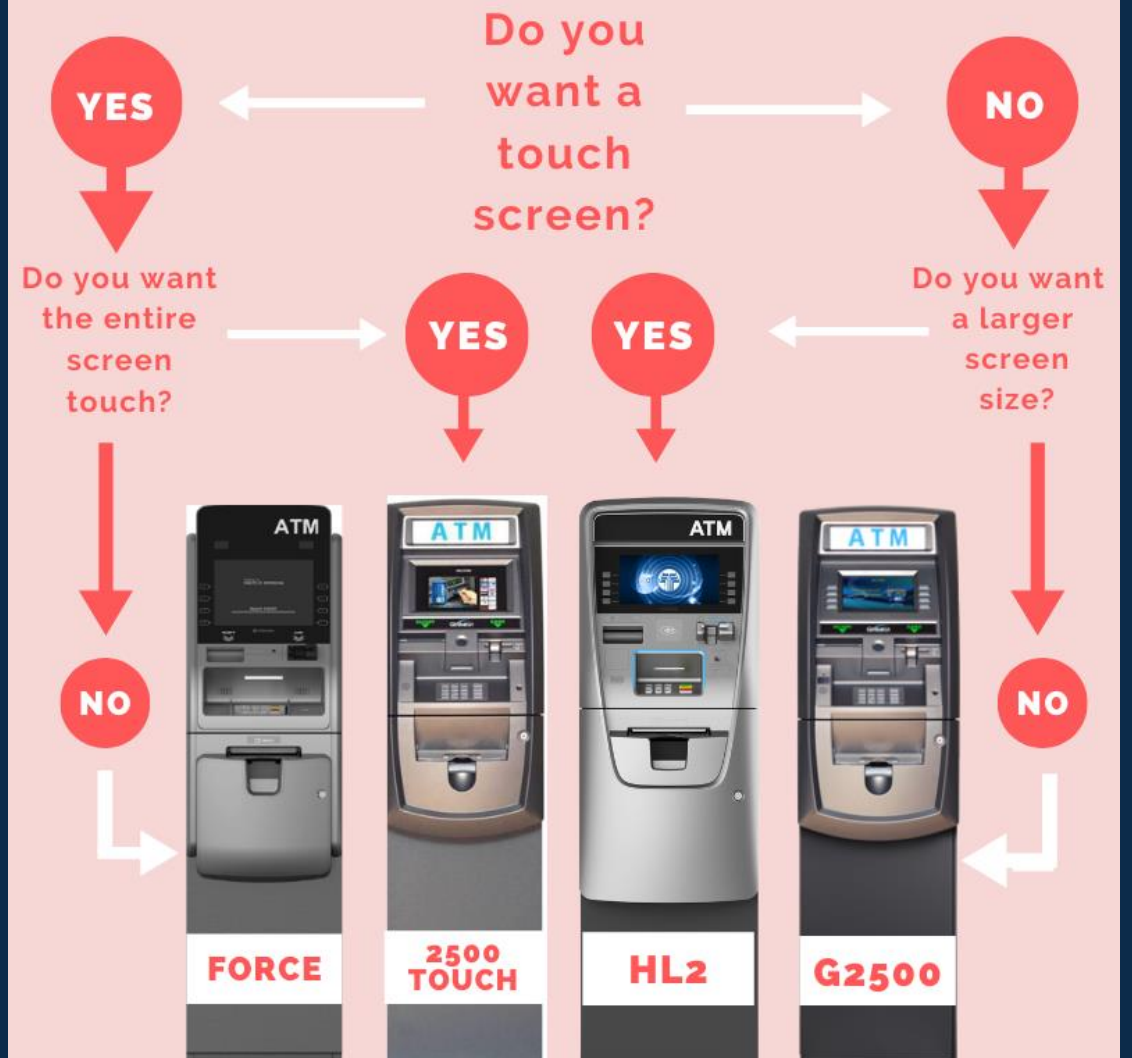
Total Profit From Having an ATM



HOW DOES THE CASH WORK THAT YOU STOCK INSIDE THE ATM?



***Which ATM
should I
choose?***



PLUG N' PLAY VS INSTALLATION



PLUG N' PLAY

(Pre-Programmed)

INSTALLATION

DESCRIPTION

ATM ships completely pre-programmed. You simply connect Ethernet or phone line & power. Load cash, and you're ready to go!

A technician will come out to your location after ATM is delivered. ATM will be fully programmed on site, and customer trained how to use ATM.

PRIOR SET UP REQUIRED

Must be run prior:
110 electrical outlet
Phone line OR internet line within 3 feet of the ATM

Must be run prior:
110 electrical outlet
Phone line OR internet line within 3 feet of the ATM

TRAINING

Video step by step guide is provided as well as an optional technician phone support set up call & any additional technician set up questions free of charge.

A technician will come to the location after the ATM arrives and program the ATM & train you on how to operate it.

COST

\$49 pre-programming
\$249 shipping (cost can vary depending on the area)
\$299 total

Shipping \$150
Installation \$399-499+ depending on the area
\$549-649 total

DELIVERY TIME

5-9 days shipping times. When the ATM arrives, it's ready to go!

7-9 days shipping times + 2-3 days after delivery for scheduled install date. Typical turn around is 2 weeks.

Do I qualify for a free placement?

- You must see a minimum of 400 people daily
- You must be open 5+ days a week
- You must be open year round
- You have to be in business for at least 2 years
- You have to provide current ATM statements or current credit card statements
- The ATM must do at least 450 transactions monthly to qualify

Lease

- Must own the business for 2+ years
- Very low upfront costs
- The surcharge profit pays for the lease payment
- Personal and business credit check required
- Lease includes shipping, pre-programming/install, & all merchant application fees

VS

Purchasing

- No minimum ownership requirement
- Payment is due up front
- No finance charges
- Used and new ATMs available
- The program for leasing and purchasing is the exact same, other than the payment method

Optional Add-Ons



Wood Enclosure



ATM Window Sign



Outdoor Enclosure



ATM Topper Sign

ATM

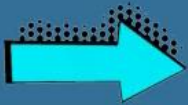
MONEY MACHINE

A COMPANY BUILT ON SERVICE & TRUST



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