



# Step-By-Step Guide on how to start your own atm business



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# 1. SECURE THE CAPITAL



You will need anywhere from \$1,800-2,500 to purchase an ATM



You will need anywhere from \$1,500-\$4,000 to stock the ATM with cash



You can not lease the ATM unless you own the store front business where the ATM is being placed for 2+ years

# SAMPLE COST BREAKDOWN TO START AN ATM BUSINESS

\*\*\*LEASING IS NOT AVAILABLE WHEN STARTING AN ATM BUSINESS\*\*\*

## SAMPLE USED ATM COST BREAK DOWN

|                          |                                 |
|--------------------------|---------------------------------|
| ATM COST                 | \$1,500                         |
| PRE-PROGRAMMING          | \$49                            |
| SHIPPING                 | \$249                           |
| MERCHANT APPLICATION     | \$99                            |
| CASH TO STOCK ATM        | \$1,500 (Minimum amount needed) |
| <u>TOTAL CASH NEEDED</u> | <u>\$3,397</u>                  |

## SAMPLE NEW ATM COST BREAK DOWN

|                          |                                 |
|--------------------------|---------------------------------|
| ATM COST                 | \$2,099                         |
| PRE-PROGRAMMING          | \$49                            |
| SHIPPING                 | \$249                           |
| MERCHANT APPLICATION     | \$99                            |
| CASH TO STOCK ATM        | \$1,500 (Minimum amount needed) |
| <u>TOTAL CASH NEEDED</u> | <u>\$3,996</u>                  |

# HOW MUCH MONEY WILL I MAKE?



In order to calculate estimated profit, you must know the average foot traffic count of the business



Surcharge is the amount you charge to use your ATM. The average surcharge is about \$3.00



Anywhere from 4-6% of people walking by the ATM will use the ATM machine

# SAMPLE PROFIT CALCULATOR

**Foot Traffic X .05 Traffic Useage X  
Surcharge Amount = Profit**

|   |   |
|---|---|
| <b>Amount of foot traffic daily in the business</b> | <b>200 people</b>                                     |
| <b>5% of foot traffic usage</b>                     | <b>10 daily transactions/300 monthly transactions</b> |
| <b>Surcharge amount</b>                             | <b>\$3.00</b>   |
| <b>Monthly gross profit</b>                         | <b>\$900</b>  |



## 2. FIND THE LOCATION



Once you've secured the capital, the most important step is finding the location to place the ATM



We do not find your locations or offer any location services



Once you've found a busy location, all you have to do is approach the business owner and see if they're interested in having an ATM in their business



ATM Money Machine will provide hand outs to you that outline all the benefits the business owner receives by having an ATM in their business



What foot traffic should I look for?



You want to see at least 100 people a day at the business.



How do I calculate how many times my ATM will be used based on foot traffic?

In a non-cash only business, anywhere from 4-6% of people walking by the ATM will use the machine. So, for every 100 people you'll average 5 uses a day.



Is a cash only business a good business to put an ATM in?

Yes! Cash only businesses typically do very high volume.



**WHERE SHOULD I PLACE MY ATM?**



Is there one specific type of business that does well with an ATM?

In short, no. The specific type of business is not key to having a successful placement. Rather, the most important thing to focus on is **foot traffic** of the business.



Is there anything other than foot traffic that matters?

Of course! The operating days and hours of the business are very important.

# SELLING POINTS TO BUSINESS OWNERS ON THE BENEFITS OF HAVING AN ATM IN THEIR 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%.



## 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!



## 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 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.



## 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 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!

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# 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

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

STORES  
WITH ATMS  
INCREASE  
SALES BY  
OVER 8%



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



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

ATMS DISPENSING  
10'S INCREASE  
SALES BY 14-18%

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### 3. NEGOTIATE THE LOCATION OWNER'S COMMISSION

Business owners see all the benefits of having the ATM in their business, so you have room to negotiate the commission paid to them

Some business owners simply want the ATM in their business, and do not want any commission

ATM Money Machine's suggested commission is on a sliding scale:

|                                       |   |
|---------------------------------------|---|
| <b>0-200 Surcharge Transactions</b>   | <b>.25 per transaction to business owner</b>        |
| <b>201-400 Surcharge Transactions</b> | <b>.45 per transaction to business owner</b>        |
| <b>401-700 Surcharge Transactions</b> | <b>.50 per transaction to business owner</b>        |
| <b>701+ Surcharge Transactions</b>    | <b>.75-\$1.00 per transaction to business owner</b> |



## 4. ATM CONNECTION TYPE AT BUSINESS

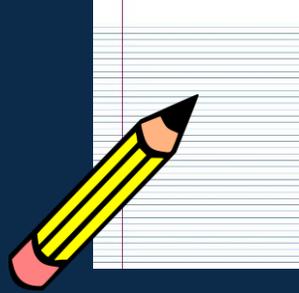
All ATMs must be connected to the processing server and have a power outlet

There are three optional connections:

1. Hardwire Internet Line
2. Phonenumber
3. Purchase an ATM Wireless Box

You can **NOT** connect to wireless internet in the business, you must hardwire into the internet via an ethernet jack or run an ethernet cord from the modem to the ATM

The phone line or internet line must be run **PRIOR** to the installation being set up, as the ATM technicians do not run lines



## 5. PAPERWORK

Once you have your location, and are ready to purchase your machine, there is some paperwork that has to be filled out.

The paperwork will give you your own unique merchant ID, which allows you into the processing server. We handle getting this licensing done for you.

You do NOT need a business (LLC, etc) in order to purchase an ATM. You can fill out all the forms personally.

You can use a personal or business bank account

Once you have your location, just give us a call and we can get you over all the required paperwork with instructions on how to complete it!



## 6. ATM PURCHASE

Once you have completed steps 1-5, you're ready to purchase your first ATM machine!

You must have your location and all paperwork completed in order to purchase an ATM

ATM Money Machine will e-mail you all your options for purchase, and will help select the best ATM model for the business!



609-641-7300



# WHAT MODEL ATM SHOULD I BUY?

A Helpful Guide to Our Most Popular Models



## 7. SHIPPING AND INSTALLATION OF YOUR NEW ATM MACHINE

The ATM machine will be shipped directly to the location of where the machine will be operational.

Our ATMs are shipped completely pre-programmed, so when they arrive all you have to do is plug in the ATM and you are up and operational.

The ATM will come with a step by step guide with videos that walk you through how to operate the ATM.

You also have the option for a technician to do the installation rather than the machine coming pre-programmed if there is a technician available in your area. Standard technician installation costs range anywhere from \$350-450.

However, 99% of our customers opt for a pre-programmed ATM!





## 8. STOCKING THE MACHINE WITH CASH

Most ATM owners stock anywhere from \$1,500-\$4,000 in the ATM

Standard ATMs hold between \$16,000-\$20,000 in 20's

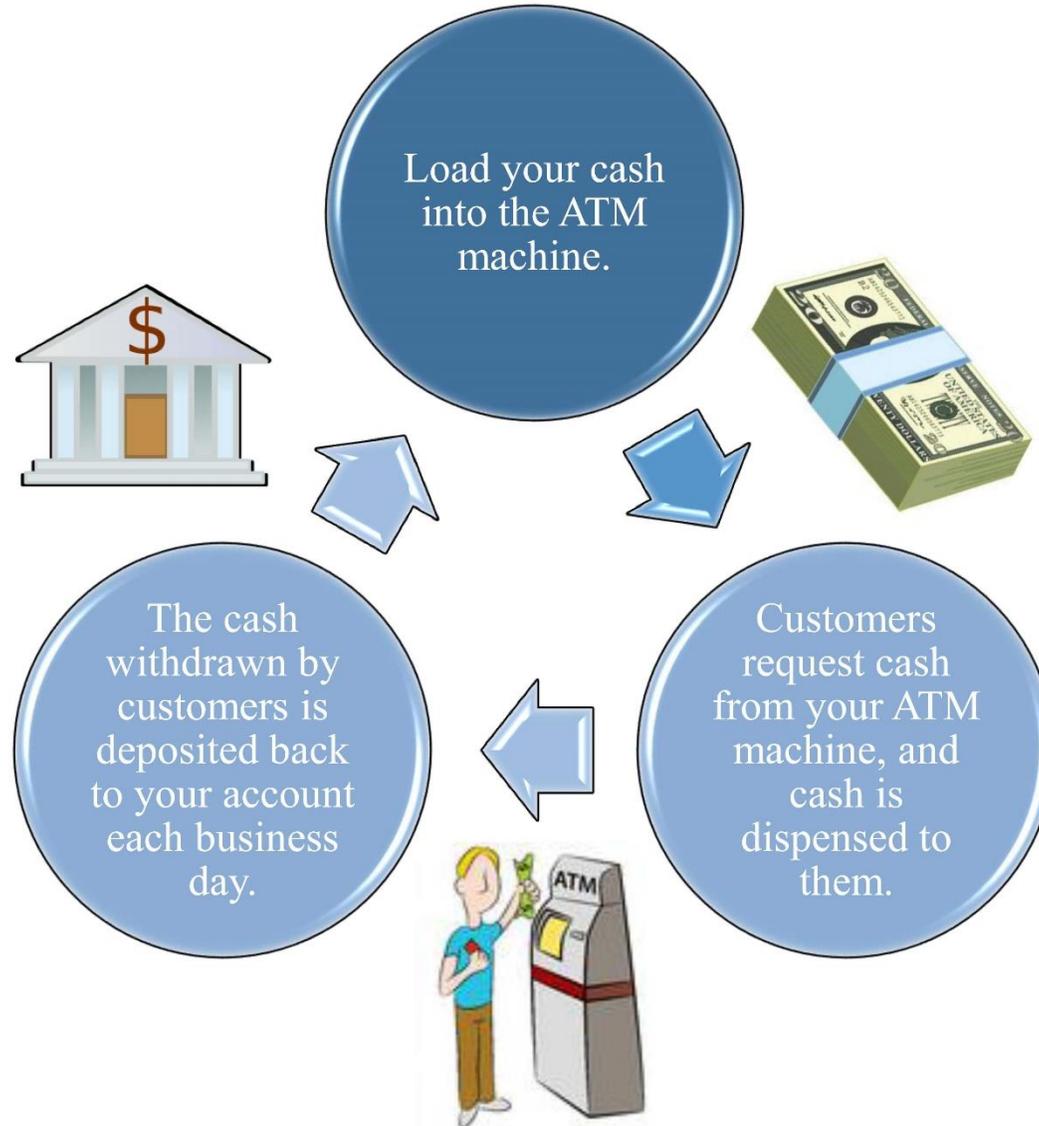
The more money you put in the machine, the less you have to go to the location to refill the machine

We set you up with a website where you can monitor the ATM and see how much money is in the ATM

You can receive text message and/or e-mail alerts when the ATM is running low on cash

# ATM

MONEY MACHINE  
A COMPANY BUILT ON SERVICE & TRUST



# RECAP



Secure \$3,500-\$4,000 per location



Find a busy location



Negotiate terms with the business owner



Ensure the location has an electrical outlet and internet or phone connection within 3 feet of the ATM



Contact us to fill out the paperwork



Purchase your ATM



Wait for your ATM to arrive in 5-9 days



Sit back and start making money!

# ATM

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 (609)-641-7337

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