



Step By Step Guide Of How To Start An Atm Business



(609)-641-7300



(609)-641-7337

Step 1

Secure the Capital

To get started, you'll need sufficient capital to cover the cost of the ATM and the cash to stock it.
Here's what to consider:

ATM Purchase Cost

Depending on the model, an ATM can cost between \$1,900 and \$2,900+.

01

03

Cash to Stock the ATM

You'll need \$1,500 to \$4,000 to ensure the machine has enough funds for customer withdrawals.

02

04

Total Capital Required

Plan for at least \$4,000+ per location, covering both the ATM purchase and the initial cash supply

Leasing Restriction

ATMs cannot be leased.





SAMPLE COST BREAKDOWN TO START AN ATM BUSINESS

SAMPLE USED ATM COST BREAK DOWN

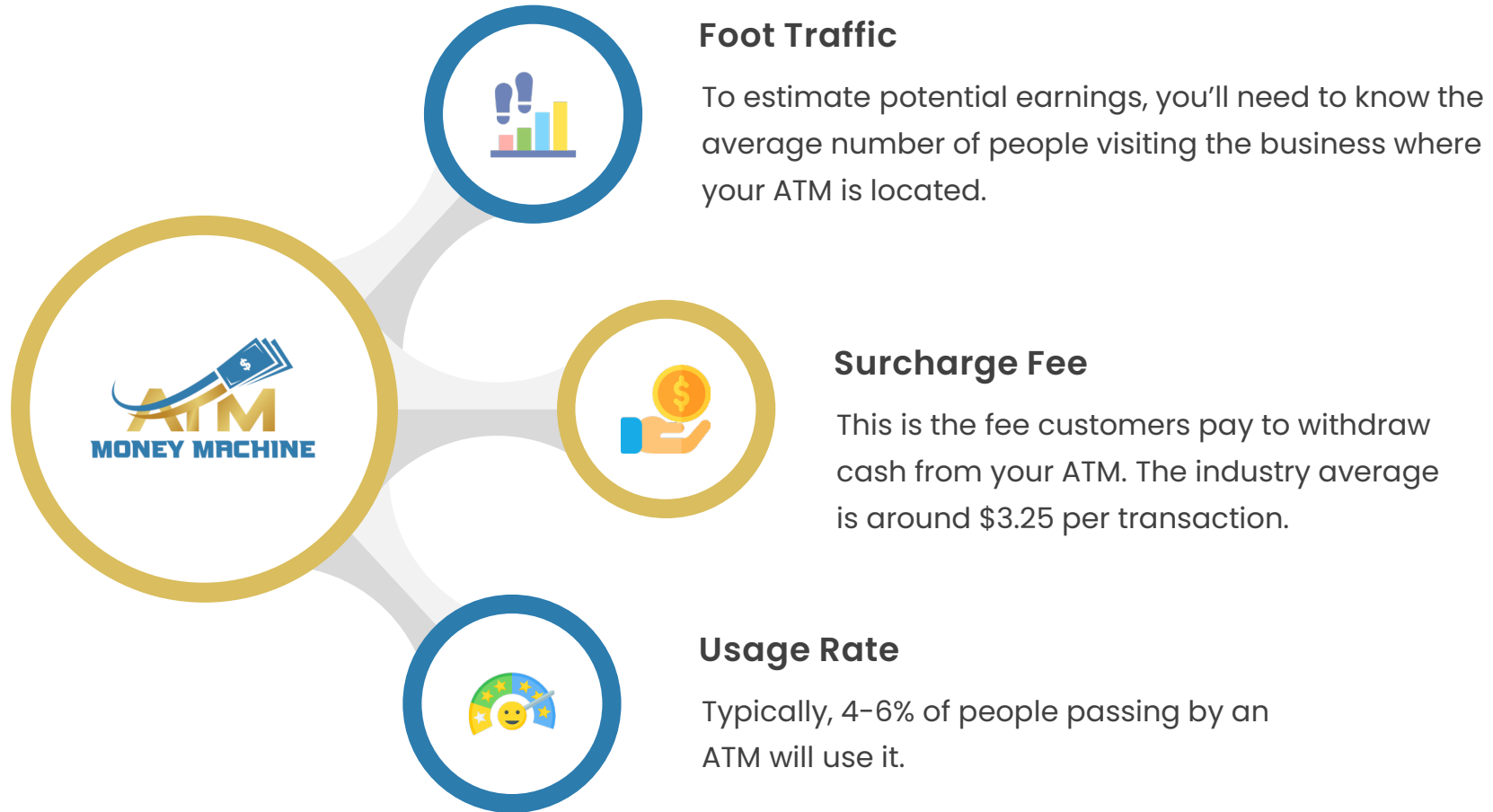
ATM COST	\$1,650
PRE- PROGRAMMING	\$50
SHIPPING	\$275
MERCHANT APPLICATION	\$100
CASH TO STOCK ATM	\$1,500 (Minimum amount needed)
TOTAL CASH NEEDED	\$3,575

SAMPLE NEW ATM COST BREAK DOWN

ATM COST	\$2,350
PRE- PROGRAMMING	\$50
SHIPPING	\$275
MERCHANT APPLICATION	\$100
CASH TO STOCK ATM	\$1,500 (Minimum amount needed)
TOTAL CASH NEEDED	\$4,275

How Much Money Will I Make?

Your estimated profit depends on several factors, including foot traffic and surcharge fees.
Here's what to consider:



SAMPLE PROFIT CALCULATOR

Foot Traffic X .05 Traffic Usage X Surcharge Amount = Profit

Amount of foot traffic daily in the business	200 people
5% of foot traffic usage	10 daily transactions/300 monthly transactions
Surcharge amount	\$3.25
Monthly gross profit	\$975

Find the Right Location

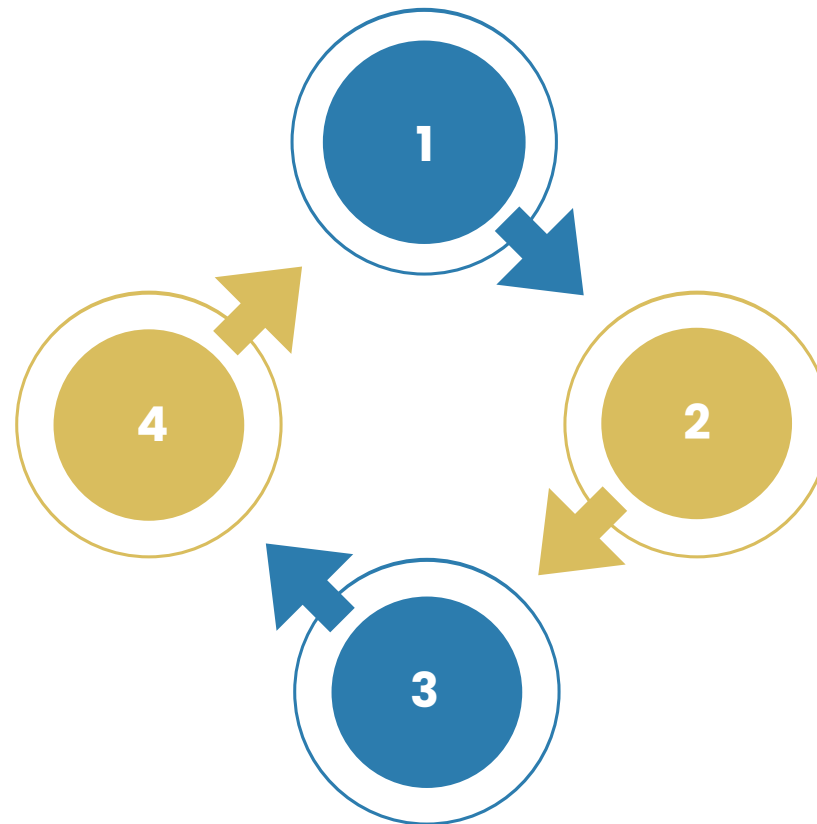
Once you've secured the necessary capital, the next crucial step is selecting a high-traffic location for your ATM.

Location is Key

The success of your ATM depends on placing it in a busy, high-traffic area.

Independent Search

ATM Money Machine does not find locations or offer location services—it's up to you to identify potential businesses.



Approaching Business Owners

- Once you find a promising location, reach out to the business owner to discuss the benefits of having an ATM on-site.

Marketing Support

- ATM Money Machine provides handouts detailing the advantages of having an ATM, making it easier to present the opportunity to business owners.



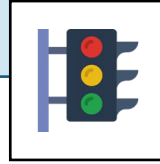
WHERE SHOULD I PLACE MY ATM?

A STEP-BY-STEP GUIDE TO CHOOSING THE BEST LOCATION



Placing your ATM in the right location is crucial to maximizing transactions, surcharge revenue, and business success.

Follow this step-by-step guide to find the most profitable ATM placement!



STEP 1: IDENTIFY HIGH-TRAFFIC LOCATIONS

The best ATM locations are in areas with consistent foot traffic and demand for cash. Consider:



Shopping Centers & Malls

Thousands of daily visitors, great for impulse cash withdrawals.



Public Transport Hubs

Train stations, bus terminals, and airports have non-stop foot traffic.



Tourist Attractions & Hotels

Travelers often need cash for tips, food, and local purchases.

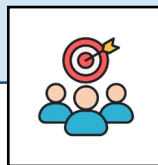


College Campuses

Students rely on cash for food, supplies, and entertainment.



Key Tip: Look for areas with at least 300+ daily visitors for high transaction volume.



STEP 2: TARGET CASH-HEAVY BUSINESSES

Some businesses have a higher demand for cash transactions than others. Best options include:



Bars & Nightclubs

70-80% of ATM withdrawals stay in the business.



Barbershops & Salons

Many prefer cash-only payments for quick transactions.



Smoke Shops & Dispensaries

Many operate as cash-only businesses due to banking restrictions.

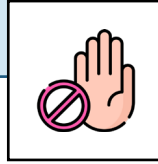


Casinos & Entertainment Venues

Customers frequently withdraw and spend large amounts of cash.



Key Tip: These locations have higher withdrawal rates, which means more surcharge revenue for you!



STEP 3: CONSIDER CONVENIENCE STOPS

ATMs placed in "quick stop" locations get frequent, small withdrawals from customers in a rush. These include:



Gas Stations & Convenience Stores

High volume of customers who need cash for purchases.



Fast-Food Restaurants

Many still prefer cash to avoid card fees or minimums.



Flea Markets & Farmer's Markets

Many vendors only accept cash, making ATMs essential.



Key Tip: Gas stations and convenience stores typically process 300+ ATM transactions per month.



STEP 4: PRIORITIZE VISIBILITY & SECURITY



Make Sure Your ATM is Easy to Find!

Place it near the entrance or checkout area for maximum exposure.

Avoid hidden corners where people might feel unsafe withdrawing cash.



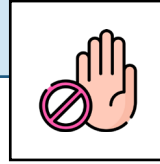
Ensure Safety to Encourage More Transactions

ATMs in well-lit areas get more transactions than those in dark, unsafe locations.

Secure locations reduce vandalism and theft risks.



Key Tip: A visible and safe ATM gets 30-50% more usage than one placed in a hidden area.



STEP 5: AVOID COMMON ATM PLACEMENT MISTAKES



Ignoring Maintenance Needs

Neglecting regular maintenance can result in machine downtime and lost revenue.



Overestimating Transaction Volume

Misjudging the expected usage can affect profitability.



Not Assessing Foot Traffic Accurately

Placing an ATM in a location with insufficient foot traffic can lead to low transaction volumes.



Key Tip: Choose locations with low competition and high cash demand!



Step 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:

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

Step 4

ATM Connection Options

To operate, all ATMs must be connected to a processing server and have access to a power outlet. There are three connection options to choose from:

- **Hardwired Internet Line**

The most reliable option, connecting via an Ethernet jack.

- **Phone Line**

A traditional but less common option.

- **ATM Wireless Box**

A dedicated wireless solution that requires no physical lines.

Important:

- ATMs cannot connect to a business's Wi-Fi. You must hardwire the ATM using an Ethernet connection from the modem or an Ethernet jack.
- If the business does not have an internet or phone line, you can purchase an ATM wireless box, which provides a dedicated, secure signal for ATM transactions.

Complete the Paperwork

Once you've secured a location and are ready to purchase your ATM, there are a few necessary forms to complete.

01

Merchant ID Registration

The paperwork will provide you with a unique merchant ID, granting access to the processing server. We handle the licensing process for you.

02

Bank Account Options

You can use either a personal or business bank account for ATM transactions.

03

No Business Entity Required

You do not need an LLC or other business entity to purchase an ATM—you can complete the paperwork as an individual.

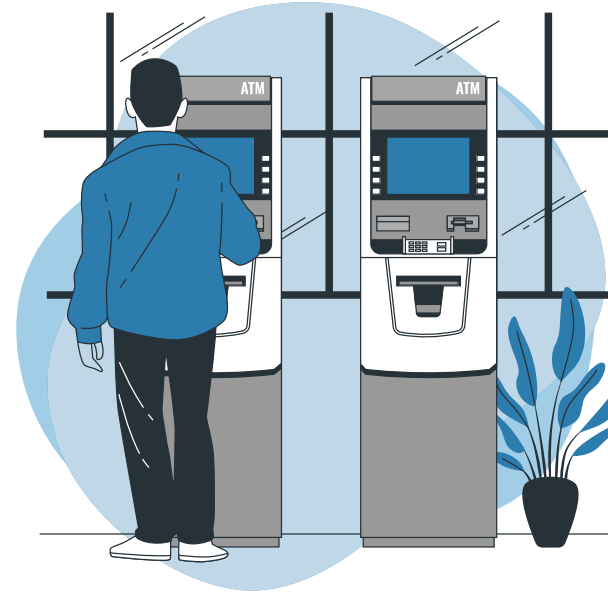
04

Easy Process

Once you've chosen your location, simply call us at 609-641-7300, and we'll email you the necessary paperwork to be completed online.

Step 5

ATM PURCHASE



01

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

02

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

03

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



WHICH ATM SHOULD I BUY?



Step 6

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. A video call with or technician is also available free of charge.
- 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 \$450-750.
- 99% of our customers opt for a pre-programmed ATM!



Step 7

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.



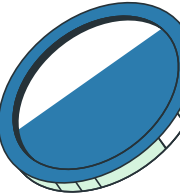
The more money you put in the machine, the less you have to go to the location to refill the machine.

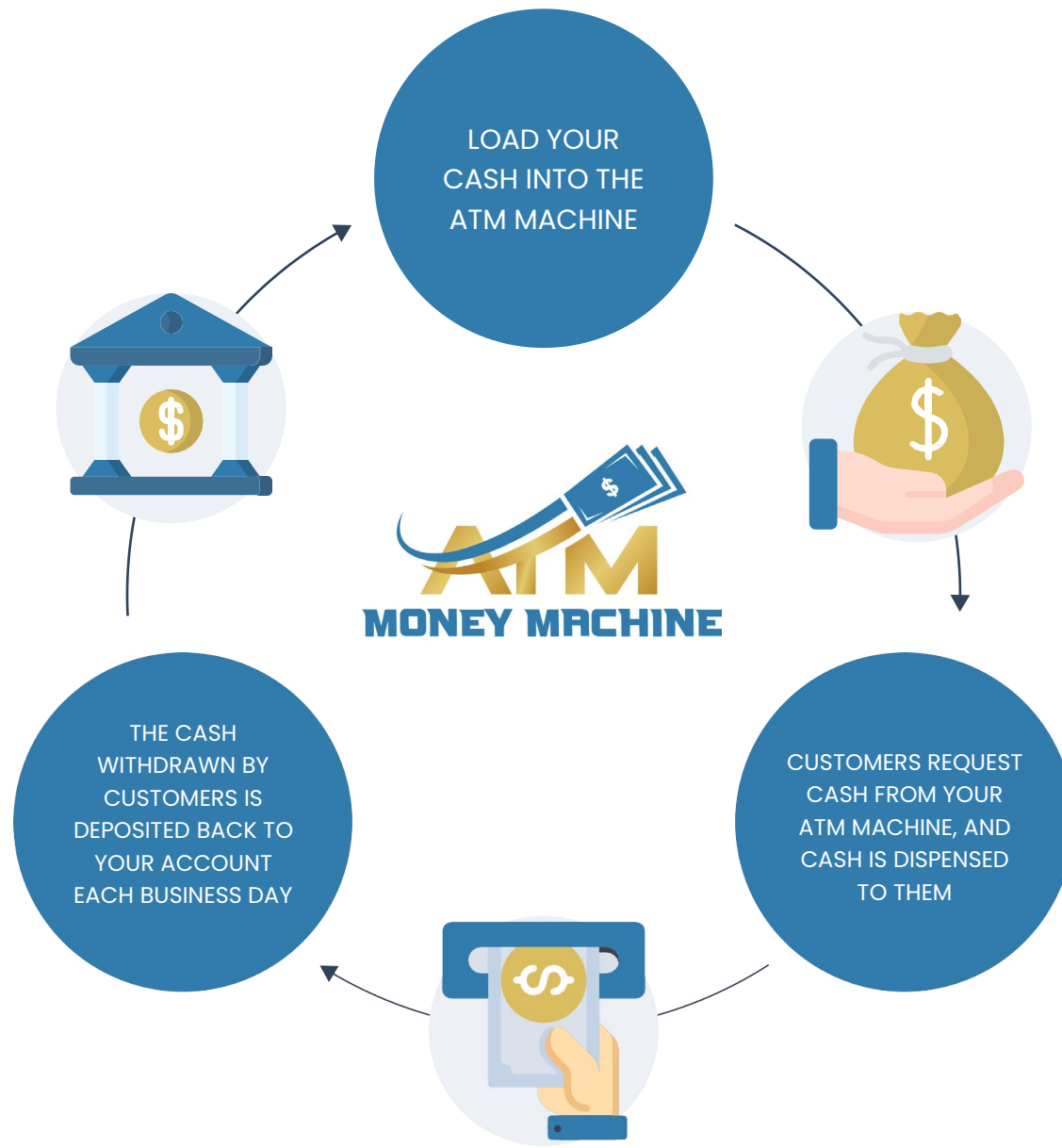


We set you up with a website where you can monitor the ATM and see how much money is in the ATM.



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





THE MONEY YOU LOAD INTO THE ATM IS ALWAYS BEING RECYCLED BACK THROUGH

01

Secure \$4,000+
per location

05

Contact us to fill out
the paperwork

02

Find a busy location

06

Purchase your ATM

03

Negotiate terms with the
business owner

07

Wait for your ATM to
arrive in 5-9 days

04

Ensure the location has an
electrical outlet and Internet
or phone connection within 3
feet of the ATM or purchase a
wireless box

08

Sit back and start
making money!



Recap



A COMPANY BUILT ON SERVICE & TRUST



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