



ATM BUYER'S GUIDE



(609)-641-7300



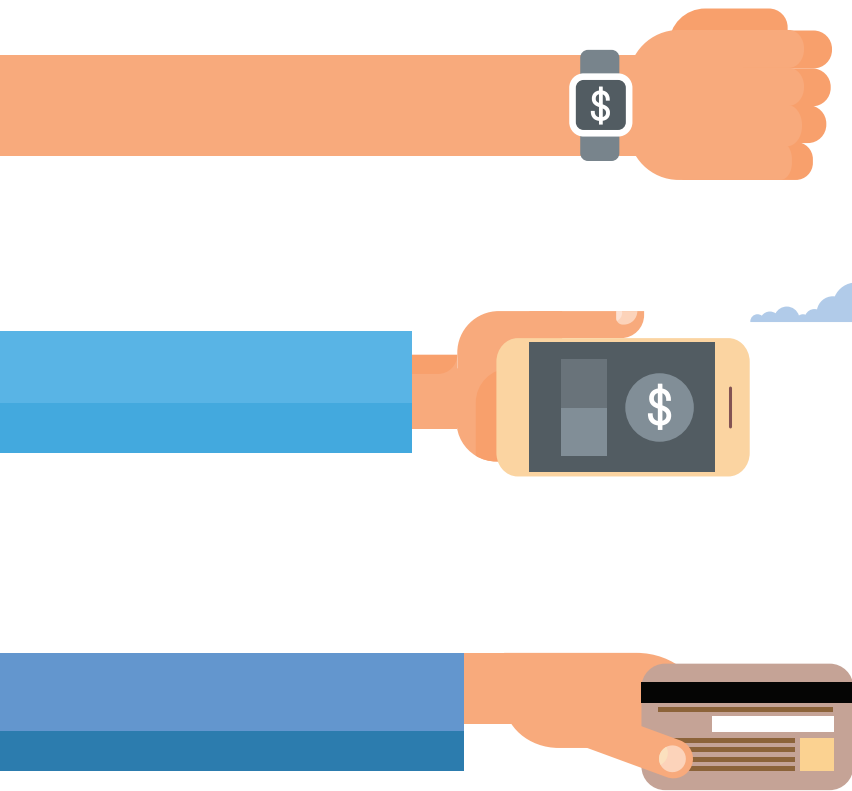
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www.atmmoneymachine.com



ADVANTAGES OF HAVING AN ATM IN YOUR BUSINESS





INCREASE CUSTOMER SPENDING



Studies show that ATM users spend 20-25% of their withdrawal in the same store where the ATM is located.



Businesses with ATMs experience an 8% or more increase in overall sales.



Cash users tend to make impulse purchases, spending more per transaction compared to card users.



An ATM encourages customers to withdraw more than they initially planned, leading to increased in-store spending.



REDUCE CREDIT CARD FEES & SAVE THOUSANDS



Credit card processing fees can range from 2-4% per transaction, adding up to hundreds or even thousands of dollars in expenses per month.



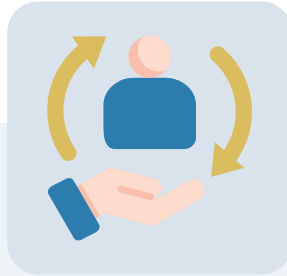
With an ATM, you'll see more cash transactions and fewer card swipes, drastically reducing card processing fees.



Many card processors also charge monthly fees, PCI compliance fees, and per-transaction costs—an ATM helps eliminate or significantly lower these expenses.



Unlike credit card payments, cash transactions are immediate—no waiting for bank processing times or dealing with disputes.



INCREASE CUSTOMER RETENTION & KEEP CUSTOMERS COMING BACK



Offering an ATM turns your business into a one-stop shop, making it more convenient for customers to visit regularly.



When customers know they can withdraw cash on-site, they return more often, increasing repeat visits and customer loyalty.



Providing additional services—such as ATM access—improves your business reputation and enhances the customer experience.



A convenient ATM helps eliminate the need for customers to leave your store to find cash elsewhere, keeping them engaged in your business rather than a competitor's.



INCREASE FOOT TRAFFIC & ATTRACT MORE CUSTOMERS



People walking by your business may stop in just to use your ATM, increasing overall foot traffic.



Even if they came in only for the ATM, many will make additional purchases while inside.



A well-placed ATM encourages new customers who might not have otherwise entered your store.



EARN EXTRA REVENUE WITH ATM SURCHARGE PROFITS



When you own the ATM, you keep the surcharge profits from every transaction.



With frequent usage, these fees turn into passive income that adds up over time.



ATMs pay for themselves quickly and can become an additional revenue stream for your business.



IMPROVE BUSINESS OPERATIONS & SECURITY



An ATM keeps cash circulating within your business, ensuring customers have access to cash when they need it.



Fewer card transactions mean faster checkout times, improving overall efficiency.



An ATM allows businesses to recycle cash, reducing the frequency of bank visits for deposits and withdrawals.



With more cash transactions, you'll rely less on card processing systems, reducing the risk of system downtime or payment processing delays.



REDUCE BAD DEBT & CHARGEBACKS



Cash doesn't bounce! Unlike credit cards and checks, cash transactions are instant and final.



An ATM helps lower (or eliminate) risks of disputes, chargebacks, and bounced checks.

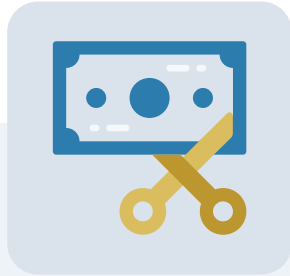


No more dealing with credit card fraud, declined transactions, or processing delays—cash is secure and immediate.

ATM ADVANTAGES OVER CREDIT CARDS

ATMs provide significant advantages over credit card transactions, helping businesses increase profits, reduce fees, and improve cash flow. Here's why businesses benefit more from cash transactions over credit card payments:





REDUCE COSTLY CREDIT CARD FEES & SAVE THOUSANDS



Credit card processing fees range from 2-4% per transaction, plus additional monthly and per-transaction fees.



ATM cash withdrawals eliminate these fees, allowing businesses to keep more of their earnings instead of paying banks and processors.



Businesses that convert even 10-20% of their transactions to cash can save hundreds or even thousands of dollars every month.



AVOID CHARGEBACKS & DISPUTES



Credit card chargebacks can be costly, time-consuming, and frustrating for businesses.



With cash transactions, there are no chargebacks, fraud claims, or disputes—every sale is final and secure.



ATMs allow businesses to rely less on card payments, reducing the risk of fraudulent transactions.



IMPROVE CASH FLOW & BUSINESS STABILITY



Credit card payments take time to process and may be held by banks for days before being deposited.



Cash from ATM transactions is available immediately, helping businesses manage expenses, payroll, and inventory more efficiently.



Businesses with an ATM can recirculate withdrawn cash, reducing the need for frequent bank visits to withdraw change.



INCREASE CUSTOMER PRIVACY & SECURITY



Many customers prefer cash for privacy reasons, avoiding the digital trail left by credit card transactions.



ATMs allow businesses to cater to cash-preferred customers, especially in industries where privacy is valued.



Cash transactions eliminate the risk of customer data breaches and credit card fraud that can harm a business's reputation.



AVOID IRS CREDIT CARD REPORTING REQUIREMENTS



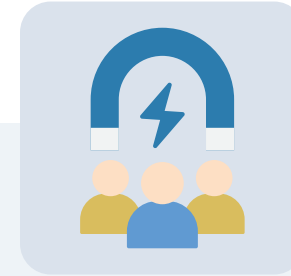
Credit card processors report daily transactions to the IRS and issue Form 1099-K for businesses that meet certain thresholds.



Cash transactions are not subject to automatic reporting, giving businesses more control over their accounting.



Reducing credit card transactions through ATMs lowers the amount of data reported to tax authorities and simplifies bookkeeping.



ATTRACT MORE CUSTOMERS & INCREASE FOOT TRAFFIC



Many customers prefer cash over credit—having an ATM ensures they can access cash easily at your business.



Businesses with ATMs retain more foot traffic because customers stay longer and return more often instead of leaving to find an ATM elsewhere.



54% of customers said they would shop at a store less often if the ATM was removed—proving that ATM access keeps customers loyal.

ATMS GENERATE PROFIT, WHILE CREDIT CARDS COST YOU MONEY



Credit cards cost businesses money—with every swipe, the business loses 2-4% of the total sale to processing fees.



ATMs, on the other hand, make money—each withdrawal generates a surcharge fee, which the business keeps as profit instead of paying banks and processors.



This creates an additional income stream, adding directly to the business's bottom line.

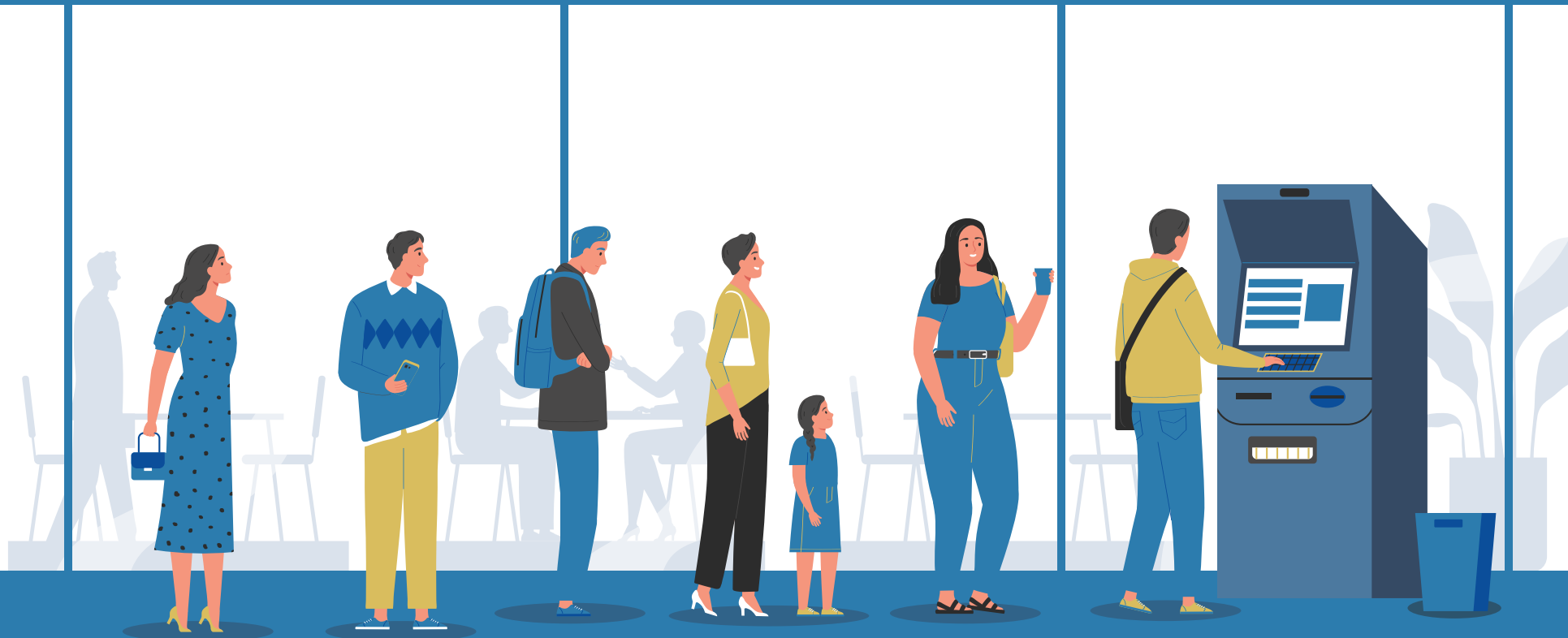


A well-placed ATM in a high-traffic location can pay for itself quickly and generate consistent monthly income, unlike credit card transactions, which continually drain profits through processing fees.



Over time, ATM surcharge fees can turn into thousands of dollars in passive income, while credit card fees only chip away at your earnings.

ATM SPENDING & BUSINESS REVENUE GROWTH





BARS & NIGHTCLUBS RETAIN 70-80% OF ATM WITHDRAWALS

Customers in bars and nightclubs typically spend most of their ATM withdrawals on drinks, food, tips, and entertainment.



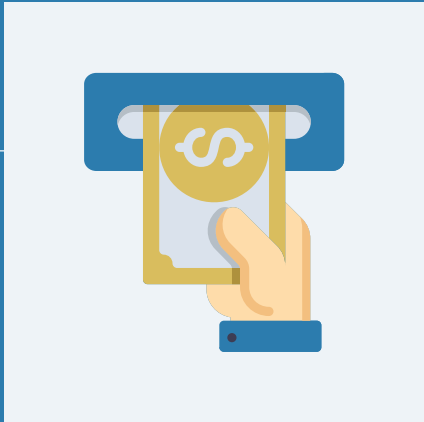
RETAILERS RETAIN 30-50% OF ATM WITHDRAWALS

Many retail customers spend a significant portion of their cash withdrawals within the store, increasing in-store purchases.



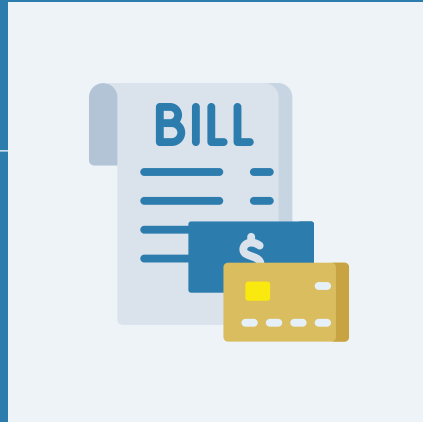
IN-STORE ATMS BOOST SALES BY OVER 8%

Businesses with ATMs report an 8% or greater increase in total sales due to increased cash availability.



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

Studies show that cash access increases spending per visit, making ATMs an effective tool for boosting revenue.



**ATMS DISPENSING \$10
BILLS INCREASE SALES
BY 14-18%**

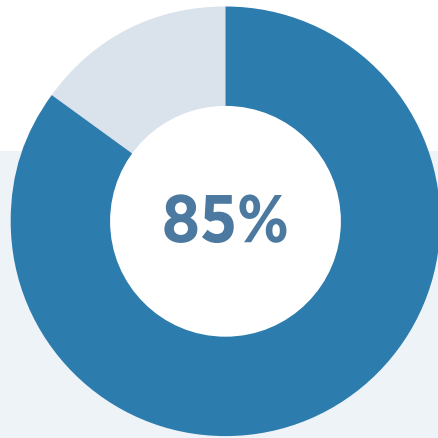
When smaller denominations like \$10 bills are available, consumers withdraw more flexible amounts and are more likely to spend their cash on-site.



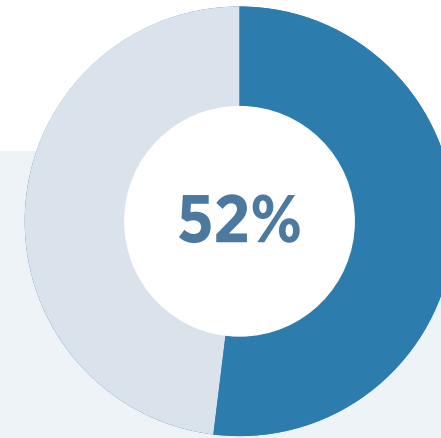
**ATMS CONTRIBUTE TO
INCREASED IMPULSE
PURCHASES**

Cash accessibility directly influences customer buying behavior, encouraging spontaneous spending.

ADDITIONAL PURCHASES FROM ATM USERS



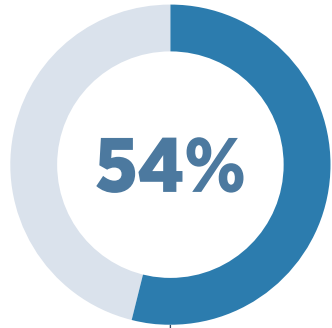
85% of convenience store ATM users make an in-store purchase



52% of those purchases are paid for using the cash withdrawn from the ATM.



ATM USAGE & CONSUMER TRENDS

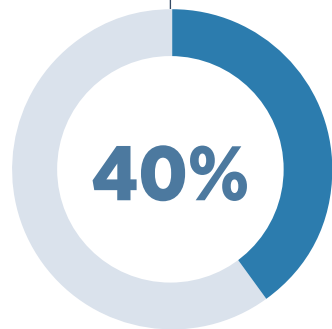


54% OF CUSTOMERS WOULD SHOP LESS OFTEN IF THE ATM WAS REMOVED

More than half of ATM users said they would visit a store less frequently if the ATM was removed.

AVERAGE ATM USAGE: 7.4 VISITS PER MONTH

The typical ATM user accesses an ATM 7.4 times monthly, demonstrating regular reliance on cash.

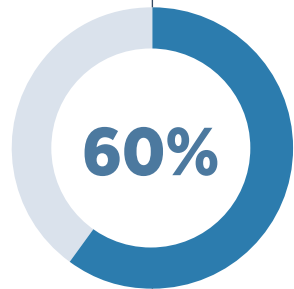
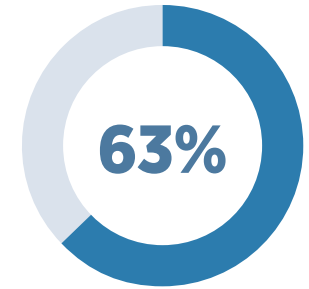


40% OF ATM USERS VISIT AN ATM 8-10 TIMES PER MONTH

Frequent ATM usage highlights the ongoing demand for cash in everyday transactions.

63% OF BANK ACCOUNT HOLDERS USE ATMS MONTHLY

Nearly two-thirds of all bank account holders use an ATM at least once a month.

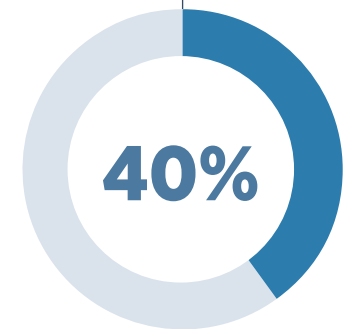


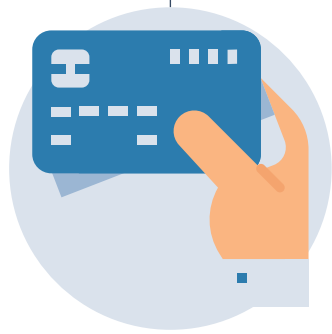
60% OF AMERICANS AGED 25-34 USE ATMS 8-10 TIMES MONTHLY

Young adults are a key demographic for ATM usage, relying on cash for nightlife venues, convenience stores, and entertainment spots.

40% OF REGULAR ATM USERS PREFER ATMS OVER BANK TELLERS

Many customers choose ATMs for speed, privacy, and convenience, rather than waiting in bank lines.





AVERAGE ATM USAGE IN CONVENIENCE STORES: 300+ TRANSACTIONS PER MONTH

ATMs in high-traffic convenience stores typically process 300+ transactions monthly, proving their steady use in retail environments.



WHY CHOOSE ATM MONEY MACHINE?

ATM Money Machine has been a trusted provider of ATM solutions since 1997, proudly serving our clients for over 28 years. Our unwavering commitment to exceptional customer service has been the cornerstone of our success. We believe that the sale of an ATM is just the beginning of a lasting partnership, and we are dedicated to supporting our customers in every way possible to ensure their success.

Our customer loyalty speaks volumes about our service quality; we continue to serve many of the same clients who joined us nearly three decades ago. This enduring trust is a testament to our reliability and dedication. Furthermore, ATM Money Machine holds an A+ rating with the Better Business Bureau, reflecting our commitment to integrity and customer satisfaction.

ATM Money Machine is a nationwide, full-service, one-stop shop, we handle everything from start to finish - including ATM sales, processing, real-time monitoring, service coordination, and ongoing technical support. We take care of the details so you can focus on running your business.

What truly sets us apart is our commitment to exceptional customer service. It's not just about the products we provide—it's about the experience we deliver. Our team takes pride in being responsive, reliable, and genuinely invested in our clients' success. From day one, we focus on building strong relationships through honest communication, personalized support, and a deep understanding of each customer's unique needs.

When you choose ATM Money Machine, you're choosing a team that treats your business like it's our own. That's the kind of partnership that lasts decades - and we're just getting started!



TESTIMONIALS



My company has 5 different convenience stores/gas stations. We eventually decided to operate our own ATM Machines, and ATM Money Machine helped us every step of the way. Not only did they have great prices, but their customer service was beyond superior.

Every time we called, we spoke with a person, rather than then getting voicemail like you do with most other ATM companies.

We were trained on how to operate the machines, and set up with online access to monitor our machines. ATM Money Machine is always able to be reached if you want to change your surcharge or bank account, or have any issues. They will walk you through it every step of the way. I can't say enough great things about this company.

Shelia Armania



Everyone at ATM Money Machines did an amazing job! I knew absolutely zero about the ATM business and what I needed. Megan had the initial consultation with me and provided me with detail about the ATM that would work best for my store. After looking at other places this was hands down the easiest, friendliest and best cost option. If you know absolutely NOTHING about ATMs look no further. Shipping and delivery seamless and installation is a breeze with their easy to follow youtube tutorial. 10/10 will be back for another ATM!

David Commender



Great customer service and all around professionals to work with. I would highly recommend this company to anyone!

Ashley Carnevale



As President and CEO of Player's Club, it has been such a great pleasure dealing with ATM Money Machine. I would like to take this opportunity and say thanks to all of you for your support and kindness. I have dealt with a few ATM companies before and their service and professionalism is no match to your company's. Again, thank you for your support, and all your help.

Gus Brikho



I had a fantastic experience at ATM Money Machine! The staff is amazing—everyone is friendly and helpful. Special thanks to Andrew, the tech, who was knowledgeable and made everything easy to understand. Highly recommend!

Ana Vidal

TESTIMONIALS



Awesome company! Everyone we have spoken with has been extremely friendly and knowledgeable. Meghan, our contact was amazing, helping us pick what was right for us and explaining the entire process. Once ordered, our machine was delivered quickly and we were trained on how to use it. We will 100% be using them again.

Jessica Snore



I cannot say enough good things about ATM Money Machine. The Customer Service/Sales personnel have been outstanding. The funds are always in our account as promised. Our ATM Machine has been an great asset for our business. Thank you EVERYONE at ATM Money Machine!

Mary Seiger



Fantastic products and customer service! Would highly recommend ATM Money Machine Inc! Thanks for all the great years of doing business with you guys!

Cortney Cohen



The team at ATM Money Machine are wonderful to work with. From the front office, to the technicians, their service is outstanding! I would highly recommend them if you are looking to start your own ATM business.

Marlene Lilja



Very impressed with the level of customer service and ease of usage with their system! Highly recommend this company!

Gregory Couvillier

TESTIMONIALS



They really help us out. Great customer service. They've got great prices on machines and the processing is very good. It's a great company, and they've done us well!



Everyone over at ATM Money Machine, from start to finish, has helped me. They're good people from a good company. I literally could not have gone into this business if I didn't deal with them.



Back in 2016, I contacted ATM Money Machine. I started with one ATM, and with their assistance I'm up to about two dozen ATMs. They will treat you like family.



<https://www.youtube.com/watch?v=BKhFe9xvKhM>

HOW MUCH MONEY WILL I MAKE?

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

1

INCREASE IN SALES

CURRENT SALES

\$50,000

+

25% MORE SPENDING FROM HAVING AN ATM

\$12,500

=

TOTAL SALES WITH ATM IN THE BUSINESS

\$62,500

2

SURCHARGE REVENUE

SURCHARGE PROFIT CALCULATOR

AVERAGE FOOT TRAFFIC DAILY IN THE BUSINESS

300

5% OF PEOPLE WILL USE THE ATM

$300 \times .5 = 15$ DAILY USES
450 MONTHLY USES

NATIONAL AVERAGE SURCHARGE IS \$3.00

$\$3.00 \times 450$ MONTHLY USES =
\$1,350

3

CREDIT CARD TRANSACTION FEE SAVINGS

CREDIT CARD FEE COST COMPARISON:
WITH & WITHOUT AN ATM

WITHOUT AN ATM	WITH AN ATM
MONTHLY SALES	MONTHLY SALES
\$50,000	\$50,000
75% OF SALES IN CREDIT CARDS	75% OF SALES IN CREDIT CARDS
\$37,500	\$16,500
3% CREDIT CARD FEE	3% CREDIT CARD FEE
$\$37,500 \times .03 =$	$\$16,500 \times .03 =$
TOTAL MONTHLY CREDIT CARD FEE	TOTAL MONTHLY CREDIT CARD FEE
\$1,125	\$495
TOTAL MONTHLY SAVINGS $\$1,125 - .495 =$	\$630

TOTAL PROFIT FROM HAVING AN ATM



ADDITIONAL
SALES

\$12,500 Monthly

SURCHARGE
REVENUE

\$1,350 Monthly

SAVINGS ON
CREDIT
CARD FEES

\$630 Monthly

TOTAL
PROFIT

\$14,480
Monthly

\$173,760
Annually

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






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

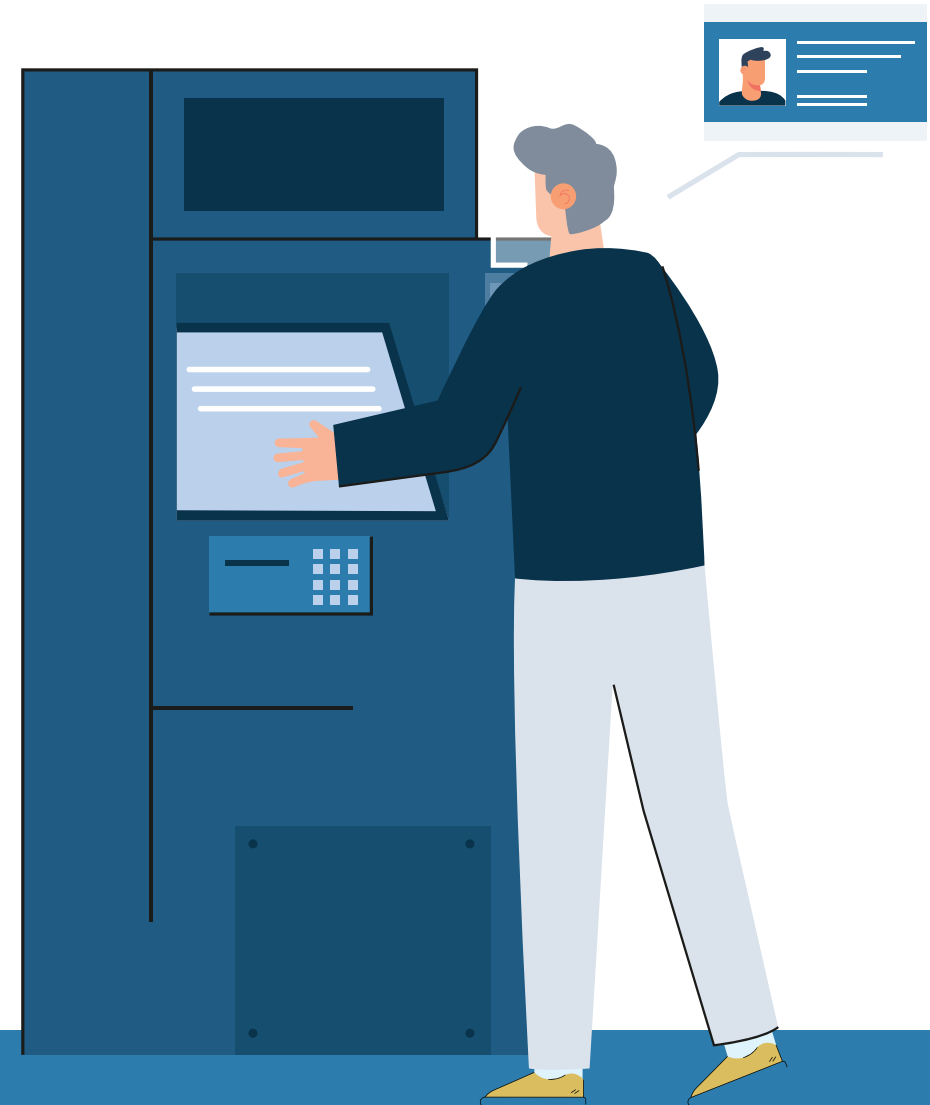


WHICH ATM SHOULD I CHOOSE?



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 feet of the ATM	Must be run prior: 110 electrical outlet Phone line OR internet line within 3 feet 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	\$50 pre-programming \$275 shipping (cost can vary depending on the area) \$325 total	Shipping \$150 Installation \$400-750 depending on the area \$550-900 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.



OPTIONAL ADD-ONS FOR YOUR ATM PURCHASE

1 ILLUMINATED ATM WINDOW SIGN

- Purpose: Boosts visibility to foot and vehicle traffic, especially at night.
- Benefit: Increases awareness and draws more customers to use the ATM.

2 WOOD CABINET / CUSTOM ENCLOSURE

- Purpose: Provides a sleek, furniture-style finish—great for salons, retail stores, and professional settings.
- Benefit: Adds aesthetic appeal while helping protect the ATM.

3 OUTDOOR STEEL ENCLOSURE

- Purpose: Allows for weather-resistant outdoor placement of the ATM.
- Benefit: Protects against the elements and allows for 24/7 customer access.

4 LED TOPPER SIGN (MOUNTED ON ATM)

- Purpose: Sits directly on top of the ATM to catch customers' attention inside the business.
- Benefit: Enhances visibility and increases transaction volume.

5 WIRELESS MODEM (4G/LTE)

- Purpose: Enables a cellular internet connection.
- Benefit: No need for hardwired internet—perfect for flexible or remote setups.

6 HIGH-CAPACITY DISPENSER (2K OR 4K NOTE CASSETTE)

- Purpose: Increases the ATM's ability to hold more cash.
- Benefit: Reduces cash refill frequency—ideal for high-traffic locations.

7 MULTI-CASSETTE DISPENSERS

- Purpose: Dispenses multiple denominations (e.g., \$5s, \$10s, \$20s).
- Benefit: Offers customers flexible withdrawal options and improves cash management.



A COMPANY BUILT ON SERVICE & TRUST



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