

A guide from ATM Marketplace

Profiting from a Turnkey ATM



INSIDE: Business operators can reap the benefits of operating an ATM without having to become an expert.

Developed and published by:

ATMmarket+place.com

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About the sponsors



Since 1997, National Cash Systems has established many successful relationships with thousands of merchants nationwide. The company's successful track record in providing clients with turnkey ATM and comprehensive payment solutions has earned it a reputation for delivering quality products while exhibiting financial stability and expertise.



ATM Marketplace, owned and operated by Louisville, Ky.-based NetWorld Alliance, is the world's largest online provider of information about and for the ATM industry. The content, which is updated every business day and read by business and industry professionals throughout the world, is free.

Published by NetWorld Alliance.

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Introduction

Business operators face an increasingly complex global marketplace. As customer traffic slows in the wake of recent economic turmoil, operators are looking at any and all options to boost revenue.

But in many cases, operators are limited by both time and skill set. Running a business can take most, if not all, of an operator's available time. And many operators don't have the skills or inclination to venture beyond their specialty.

In today's self-service world, though, there are opportunities for business operators to build additional revenue streams without the necessity of developing new skills. Despite the perception that the retail ATM market is saturated, many U.S. retailers still have a lot to learn about how strategically placed and deployed ATMs within their establishments can benefit their operations.

ATMs are profit centers. They drive traffic and improve sales in retail locations. But for the busy retail operator, whether in a c-store or a restaurant, managing the ATM can be time-consuming and laborious and require technical knowledge that the retailer simply does not have.

When one considers the capital outlay it would take to service and support an ATM, not only in labor and time but expertise, it is much less expensive to partner with someone who offers those services as their only business.

For those who want to offer the convenience, and reap the benefits, of hosting an ATM without having to become an expert in ATM operation and maintenance, a turnkey ATM solution may be the answer. By signing a turnkey ATM deal with an independent, third-party ATM company, a retailer can reap the benefits of having an ATM without worrying about the actual cash replenishment or ATM maintenance.

A turnkey solutions provider can provide service and repair for the ATM, offer monitoring and diagnostic services and manage cash replenishment, with little or no input required from the business owner. Retailers and other business operators derive maximum revenue from their floor space, sharing profits with the ATM provider.

The issues concerning a turnkey ATM deployment, one where the deployer does not have to manage daily operations of the ATM but rather outsources those responsibilities, may not be the same for everyone, however. In this guide, sponsored by National Cash Systems, we will look at the issues faced by different types of operations when considering a turnkey ATM solution.

By Richard Slawsky
Contributing writer,
ATM Marketplace

Chapter 1 Small merchant solutions

The “mom and pop” operator, the business owner who operates with just a few employees and spends the majority of his or her time simply operating the business, is arguably the one who could reap the most benefit from working with a turnkey ATM deployer.

“When you talk about merchant locations, there are specialists for whom that is their whole livelihood, to present a turnkey solution to a merchant who doesn’t have the expertise or time to manage a program like that,” said Ed Young, senior vice president of ATM Network operator Credit Union 24. “That is where these independent sales organizations come in to offer a turnkey solution. They handle everything from the first-line maintenance to the cash replenishment to servicing that terminal.”

Advantages of working with a turnkey ATM deployer

According to Irvine, Calif.-based turnkey ATM provider National Cash Systems, the average ATM surcharge is \$1.75. While each location is different due to economical factors, demographics and business type and it is not possible to predict the exact number of monthly transactions of each location, some locations have the potential to generate 1,000 or more transactions per month. Those fees are split between the merchant and the ATM operator.

Along with the direct advantages of an additional revenue stream from the sharing of ATM surcharges, deploying a turnkey ATM solution can boost a merchant’s bottom line in other ways.

Another immediate benefit of having an on-location ATM is that customers with

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— Ed Young, senior vice president with ATM Network operator Credit Union 24

cash in hand are more likely to spend it. According to research compiled by turnkey ATM deployer National Cash Systems, c-store customers who withdraw cash from an on-premise ATM tend to spend 20 percent to 25 percent more in those stores than non-ATM users.

The company has been providing turnkey ATM solutions to thousands of clients around the country since 1997.

“Statistics show that when people withdraw money from an ATM in a store a certain percentage of that is spent in that store,” said Judi Suzuki, president of National Cash Systems. “When I take cash from an ATM, I usually spend more than I normally do. It’s impulse spending.”

The merchant also can benefit from a decrease in the risk associated with accepting

ATMs at a glance

- ATM users spend 20-25 percent more in convenience stores alone.
- 40 percent of ATM users visit an ATM 8-10 times a month.
- 60 percent of Americans ages 25-34 and 51 percent ages 35-49 withdraw \$40 8-10 times per month.

checks for payment. By encouraging customers to withdraw cash to pay for their purchases, bad check fees are no longer an issue.

“Not only that, but they pay lower fees because they aren’t using their credit card terminals as much,” Suzuki said.

Other indirect benefits may not be as easy to quantify but are nonetheless equally important. Simply having an ATM on location can boost foot traffic as people who may not have had a reason to visit a merchant’s establishment now do so to use the ATM. Those users can then be converted to loyal customers.

And offering the convenience of an ATM on location conveys the impression of improved customer service without having lifted a finger.

Potential issues

In a scenario where the merchant is entirely hands-off when it comes to the operation of the ATM and simply provides the space, the ATM remains the property of the turnkey deployer, or independent selling organization, as it is known in the industry. The ISO would be responsible for supplying, managing, and forecasting cash needs and remote monitoring of equipment to ensure smooth operation. First - and second - line maintenance, such as replacing paper, clearing paper or bill jams, resetting the ATM and any telecommunications, power issues, troubleshooting and maintenance repair by certified technicians would also be handled by the ISO.

Because the ISO owns the ATM, and as such would be responsible for most of

ATMs help build c-store sales

Convenience stores have been facing increased competition from full-service grocery stores in recent years, as those stores open earlier, close later, offer more prepackaged food and more services such as prepaid phone cards and lottery tickets.

Alimentation Couche-Tard is the largest convenience-store operator in Canada, with a network of more than 2,000 stores in that country as well as 3,000 stores in the United States. In Couche-Tard’s eastern Canada division, which is based in Quebec, more than 500 of the 600 locations are equipped with ATMs supplied by Triton Systems of Delaware. The technology is part of Couche-Tard’s strategy of transforming the c-store from an impulse stop to a destination.

The ATMs are branded with the store name, either Couche-Tard or the Mac brand. Couche-Tard uses on-screen ATM advertising as well as signage to promote in-store products and services.

“First and foremost, ATMs are for the convenience of our customers,” said Steve Lévesque, product category manager, whose job includes oversight of Couche-Tard’s Eastern Canada ATM network. That convenience draws what Lévesque calls “new money” into the stores.

“ATMs serve as a destination for us, and customers who would not otherwise come into our stores use the ATMs. So we generate revenue there as well as some impulse sales,” he said.

the expenses related to its operation, the profit-sharing to the merchant or location owner is generally lower compared to other solutions. Generally, merchants need to qualify for this type of program to justify the upfront capital cost borne by the ISO.

Research proves ATM users spend more

According to research conducted by HIM, a European research firm, convenience-store retailers who install ATMs see an average spending increase of 65 percent soon after the machines are installed.

The survey, conducted during spring 2006, was carried out as part of Link Interchange Network Ltd.'s Convenience Store Tracking Programme, which is carried out several times a year.

"The research confirms our long-held belief that cash machines in convenience stores have a positive impact on day-to-day business levels," Link spokesman Graham Mott said. "Increased revenue and improved customer numbers make a compelling argument for retailers to consider installing a cash machine."

According to the survey's findings, c-store shoppers spend an average of £5.64 (\$9.25 US) per visit; a cash machine user at the store will spend 65 percent more, an average of £8.99 (\$14.75 US).

Interestingly, the research also found that the removal of a cash machine could have a detrimental effect on business, as one in 10 people stated they would shop elsewhere if an ATM was removed from their local c-store.

Cash machines also had a positive impact on traffic numbers. The research found that the cash machine attracts more customer visits to a store than, for example, the sale of magazines or sandwiches.

Chapter 2 Retail and restaurant solutions

As with small merchants, restaurants and larger retail operators can see a number of immediate benefits from locating an ATM on site.

While restaurants have long done the bulk of their business by credit card, restaurant owners have become painfully aware that processing fees can take a significant bite out of their business.

Gabe Connell, the founder and co-owner of Indianapolis-based HotBox Pizza, pays what's known as an interchange fee each time one of his customers uses a credit card. Depending on the type of card the customer uses, those fees can add up to as much as 5 percent of the transaction, although most cards carry a fee of around 2 percent of the transaction total.

And different processors can charge different fee structures. Although Connell's current processing provider, Advanced Bank Card Systems, doesn't charge a per-transaction fee, that wasn't the case with his previous provider.

"A lot of companies seemed to have pretty low interchange rates, but they got us on the per-transaction fee," he said. "When we are talking about an average transaction of \$20 or less, 10 cents or 15 cents per transaction can be a killer."

Operators of restaurants and other retail locations can reduce or even eliminate the interchange fees they pay by placing an ATM on site and encouraging customers to pay by cash. Other advantages mirror those seen by small merchants who deploy an ATM at their locations.

"We get a lot of calls lately from retail-

ers who don't want to pay these fees," said Suzuki, of National Cash Systems. "There have certainly been more requests than we've seen in the past three or four years."

And consumers with maxed-out credit cards and reduced lines of credit are increasingly migrating to cash.

"Green is the new platinum. Cash-dispensing ATM transaction volume will benefit from the credit squeeze in the current economy," said Sam Ditzion, CEO of Boston-based Tremont Capital Group, a strategic consulting and acquisition advisory firm that specializes in the ATM industry.

"In addition, recent historically low inter-



A turnkey ATM solution relieves the retailer of the burden of maintaining an ATM.

Stored-value cards offer opportunities for merchants

Some of the service aspects of having an ATM on-site may not be readily apparent. One trend in the marketplace that may be of benefit to retailers and restaurant operators, and highlight the need to offer ATM services, is the increasing prevalence of prepaid card solutions.

Businesses in the restaurant and retail sector typically employ large numbers of low-wage workers. Many of those employees are underbanked or unbanked, meaning they don't have access to or choose not to deal with traditional financial institutions. According to statistics compiled by the Federal Deposit Insurance Corporation, as many as 13 percent of U.S. households don't have access to a traditional bank account.

As businesses migrate from check-based payroll solutions, operators who employ large numbers of low-wage workers,

particularly restaurants, are switching to stored-value cards as a payroll solution.

The trend is taking hold in the payment of government benefits as well. Employees or benefit recipients are issued a stored-value card, and on payday the funds are automatically transferred to the card. So rather than having to make a series of trips, first to the business to pick up a check, then to a check-cashing service, the employee simply visits an ATM to withdraw cash. Additionally, the often exorbitant check-cashing fees cease to be an issue.

For the business operator, the hassle of having to distribute checks to a series of employees is eliminated.

And who hasn't been in a big-box department store and seen a gift-card display by the cash register. Stored-value cards are fast becoming a popular and safe way to send a gift of cash.

est rates and normalized fuel prices have made vault cash and armored services less expensive, which help increase profits for ATM operators.”

Cash is the most dominant payment method in the United States, Ditzion says, and it's expected to retain its popularity as consumers revolt against ever-increasing credit card fees and interest-rate hikes.

“The deterioration of consumer credit has transformed cash into a tangible and stable

form of payment that people always can rely upon,” Ditzion said.

The predominance of cash

Over the past five years, the value of cash in circulation in the United States has actually grown at an average rate of about 4.22 percent, Ditzion says.

In a futures analysis of cash conducted by Mike Lee, CEO of the ATM Industry Association, results showed that cash remains

the lifeblood of the approximately 1.7 million ATMs worldwide, with cash withdrawals accounting for 70 percent of global ATM transactions.

“The cash-handling industry, which manages the storage and distribution of cash, has seen significant growth as a result of the strong demand for cash,” Lee said. ATMs can reach the unbanked, underbanked and those who simply aren’t so attracted to credit.

American Bankers Association figures show that ATM transaction volumes in recent

years have been steady to slightly down, with the same true of per-machine transactions.

Ed Kountz, senior e-business analyst at Forrester Research of Atlanta, expects that, given the current emphasis on cash, that will change over the next several years.

“A society moving toward cash can benefit retailers who offer easy access to cash,” Kountz said. “From a retailer’s perspective, we have seen that providing consumers with a way to access cash can help increase on-site spending and traffic throughput.”

Three possible turnkey ATM solutions for a small retail merchant

1. Turnkey cash management solution

Under a cash management program, the ATM is the property of the ATM deployer, or ISO. The ISO would be responsible for supplying, managing, and forecasting cash needs and remote monitoring of equipment to ensure smooth operation. First and second line maintenance, such as replacing paper, clearing paper or bill jams, resetting the ATM and any telecommunications, power issues, trouble shooting and maintenance repair by certified technicians would also be handled by the ISO.

Because the ISO owns the ATM, and as such would be responsible for most of the expenses related to its operation, the profit-sharing to the merchant or location owner is generally lower compared to other solutions. Generally, merchants need to qualify for this type of program to justify the upfront capital cost borne by the ISO.

2. Merchant-load solutions

In this case, the ATM is the property of the ISO, but cash replenishment is typically supplied by

the merchant or store owner. The merchant generally helps in replacing paper and troubleshooting minor issues. In a merchant-load solution, the merchant typically receives a middle-of-the-road profit-sharing, since the ATM is owned by the ISO.

3. Merchant-owned solutions

Under this type of program, the ATM is the property of the merchant or store owner, who would be responsible for its maintenance and most of the operating costs. The profit sharing for the merchant would be the highest of any of the three scenarios because the merchant is responsible for providing cash for the ATM and all maintenance. In some cases, the merchant would contract with the ISO for an extended warranty program, which would cover miscellaneous repairs after the manufacturer’s warranty has expired.

In some cases, the merchants can arrange for the ISO to supply the cash. In this case, the merchant’s gross income would be reduced, but this arrangement frees up cash for other business operations.

Chapter 3 Financial institutions

Self-service is the way of the future, and many financial institutions invested heavily in their own fleet of ATMs to support the trend. But today, some have found that the expense and risk of managing their own ATM network outweighs the benefits.

As financial institutions continue to get battered by the economy, they continue to search for ways to maximize revenue. When it comes to their ATM network, a turnkey solution can be used to increase profits and offset costs.

“(Working with a turnkey deployer) is more common today than ever before,” said Young of Credit Union 24. “Financial institutions, or credit unions in our case, may decide to outsource their EFT programs and let someone else manage them.”

Turnkey solutions can include forecasting, monitoring and arranging for cash deliveries. ISO staff monitor and manage cash needs based on transaction history and volume. The team also can handle ordering, balancing and receiving of cash, as well as scheduling replenishment in the field.

A vendor management program can turn an unprofitable ATM program into a profitable one by taking over the management of a financial institution’s ATM network. This solution uses the financial institution’s current ATM base and allows it to:

- Eliminate ATM management overhead and free up valuable resources
- Improve ATM machine uptime for customers
- Maintain market presence and brand awareness
- Maximize advertising vehicles and



A turnkey ATM solution can reduce the risk of maintaining an ATM network.

potential revenue streams

- Minimize the risk of maintaining an ATM network

“It is more cost effective for the financial institution,” said Suzuki of National Cash Systems. “It reduces their overhead. They don’t specialize in running a fleet of ATMs. Financial institutions are not the experts in servicing these machines.”

A turnkey solutions provider can provide monitoring and reporting solutions to diagnose problems and dispatch service technicians. These reporting systems minimize downtime by tracking and anticipating recurring problems.

A turnkey solutions provider also can handle first- and second-line service and repair. The resolution of basic service disruptions such as paper, bill and card jams will result in increased levels of quality in the convenience and service the FI provides to its customers, consequently reducing costs.

“It just makes sense for them to outsource ATM operations to a company like ours. Our technicians are certified, while a financial institution may not have certified technicians,” Suzuki said. “We can handle ATM operations so they can focus on their main operation, which is banking.”

And as financial institutions look for ways to serve their customer base while at the same time reducing costs, they are seeking co-branding opportunities with ATM networks to broaden their service area.

Typically, an FI will pay a set monthly fee to place its brand logo on the housing, screens and/or receipts of the ATM, in addition to site signage for both the interior and exterior of the location.

This relationship expands the bank’s footprint while creating additional revenue for the ISO or retailer. The banks benefit from adding surcharge-free locations for their customers’ convenience.

With most branding programs, financial institutions can:

- Improve customer service with surcharge-free access and grow their customer base with additional branded ATM locations
- Increase awareness in their target geographies

- Eliminate the investment and risk behind growing their ATM network
- Simplify ATM program management with cost-effective monthly pricing and online reporting

Bank branding can pay off in greater volumes from the general public as well. Research indicates that consumers are more likely to trust an off-premise ATM branded by a financial institution. Retailers like the branding concept because it helps build a steady volume of consistent ATM users, who in turn are more likely to spend a portion of their cash withdrawal inside the store.

ATM statistics

- **First U.S. ATM:**
1969 — Cash dispenser, Chemical Bank, Long Island, N.Y.
- **Total U.S. ATMs:**
2008 — 406,145
- **Total U.S. ATM transactions:**
2008 — 11.8 billion
- **Monthly transactions per U.S. ATM:**
2008 — 3,105
- **Off-branch ATMs in U.S. (percent of total):**
2008 — 239,626 (59 percent)
- **Banking method Americans use most often:**
Branch — 30 percent
ATM — 25 percent
Online — 22 percent
Mail — 8 percent
Telephone, cell, PDAs — 5 percent

Source: American Banker's Association 2009 ATM Fact Sheet

Global economic crisis impacts ATM use

It seems nothing is impervious to the global economic downturn.

Changes in the credit market and the impact of the global economic downturn are reflected in the influx of ATM users. The total number of cash withdrawals at ATMs operated by Cardtronics Inc., the world's largest non-bank operator of ATMs, increased by 8 percent in the third quarter of 2009 compared with the third quarter of 2008, and cash withdrawal transactions per ATM per month increased by 9 percent during the same period.

That was on top of an 11 percent increase in the number of ATM transactions in the company's 2008 third quarter.

As consumers weather the financial crisis, well-placed and well-designed interactive ATMs can create greater consumer involvement in financial planning and other bank services, while still taking care of essential functions like automated deposits, cash transfers and bill paying.

"The global crisis has highlighted the role of cash as a budgetary tool that ordinary citizens cling to in times of uncertainty," said Lee of ATM Industry Association. "It has exposed the flaws of household debt and the dangers of credit. I believe fear of being in debt has dampened the enthusiasm for credit."

Even when the global financial situation improves, many consumers won't rely on credit to the extent they did previously. Cash offers a level of confidence that credit is simply incapable of providing.

With more and more people withdrawing cash from ATMs, FIs are presented with a unique opportunity to advance the role of ATMs in everyday banking.

Nicole Sturgill, of TowerGroup, notes that self-service financial transactions have expanded to include both the traditionally underbanked as well as consumers who may have lost access to credit or bank services through recent hardships. The growth of prepaid debit for payroll and money transfer has fueled the resurgence of cash.

"At both ends of the spectrum we are seeing the transaction volumes at the ATM going up fairly quickly," Sturgill said.

A new ATM era

One of the factors driving the advancement of ATM functions just may be a generational shift. Consumers under the age of 30 or so have grown up using self-service machines in restaurants, airports, grocery stores and many other venues. With direct deposit of paychecks, online banking and debit cards, many young consumers may never set foot in a traditional bank branch.

"A lot of the advanced ATM functionality has been around for a while, but we've been very slow to adopt it," said Thomas Riley, vice president of sales and marketing for Airis ATM Technologies, a Springdale, Ohio-based ATM services company. "Today's generation prefers to use ATMs only for cash withdraw and interact with a teller for other transactions. In fact, I believe they prefer it."

CHAPTER 3 Financial institutions

Banks that may have decreased their bricks-and-mortar presence during the economic crisis can still service customers and build their brand with advanced ATMs.

Jim Eckenrode, a banking analyst with TowerGroup, estimates a full-service branch costs between \$2 million and \$5 million to construct while an ATM can be purchased and placed for between \$30,000 and \$60,000. With proper design and new technology, ATMs can take over many of the routine transactions that tellers handle, greatly reducing cost.

In the near future, ATMs will play an even greater role in self-service banking predicts TowerGroup's Sturgill.

"Large banks want to build customer relationships through the functions of the ATM, whether it's bill paying, transferring money from person to person or image-enabled deposit," Sturgill said. "And a lot of smaller banks are watching to see how it goes."

Chapter 4 Casinos and gaming / Mobile ATMs

For a casino, providing customers with access to cash from bank accounts or credit card advances is the name of the game.

Depending on the location, the number of transactions for an ATM located in a casino or gaming facility can top 5,000 a month, making it an attractive addition.

And ATMs in casinos aren't limited to just dispensing cash. Multifunction machines can create cross-sell marketing opportunities for additional revenue streams such as loyalty cards, VIP player cards, integrated coupon and vouchers.

Some ATM add-ons dispense tickets instead of cash. A customer swipes a debit card and the kiosk prints out vouchers for use at slot machines. The funds are automatically deducted from the customer's checking or savings account.

Bill breaking is a function casinos are picking up on as well.

At the MGM Mirage in Las Vegas, cash dispensers have become virtually unrecognizable as ATMs, according to Steve Zanella, vice president of slots and entertainment.

"All of the units that are on the casino floor itself are all multifunctional," Zanella said. "We look at it as a kiosk as opposed to an ATM."

In addition to offering ATM transactions, the hybrid ATMs have a supplementary bill-breaking feature, which trades small-denomination bills for large ones. The machines also redeem slot-machine tickets for cash.

"All of the units that are on the casino floor itself are all multifunctional. We look at it as a kiosk as opposed to an ATM."

— Steve Zanella, vice president of slots and entertainment at MGM Mirage

"It didn't make sense to have ATMs throughout the floor and then ticket-redemption kiosks throughout the floor, because all of them would have to have money in them," Zanella said.

When a casino operator decides to rearrange banks of slot machines, ATMs don't present a problem. Wireless connectivity is allowing these devices to be placed where all the action is.

But with everything else casino operators need to be aware of, maintaining their ATMs may not be something they want to gamble on.

That's where a turnkey ATM deployer can help.

National Cash Systems is one of a number of turnkey ATM deployers with experience in the casino and gaming market. The company offers a proprietary multifunction software application that provides real-time monitoring and tracking of daily transactions and hardware by interfacing with the casino's cage application and internal databases as appropriate.

"We also have a prepaid card option," said Suzuki of National Cash Systems. "A customer can cash a check or their winnings can be loaded onto a branded stored-value card, which can then be used at ATMs throughout the casino."

Mobile ATMs

Mobile ATMs at an outdoor event provide merchants and customers with instant cash. And cash on hand provides more money for customers to spend without having to leave the event.

“A lot of vendors, we find, don’t have wireless credit card terminals,” Suzuki said. “It provides cash for people to spend. Otherwise, they will leave the event.”

Mobile ATMs, such as those offered by turnkey ATM deployer National Cash Systems, are fully functional and can be secured anywhere on the event sponsor’s site. In the case of NCS, the company provides the ATM equipment and/or

trailer, cash and off-site monitoring. At certain events, the company can provide on-site technicians who periodically check to make sure ATMs are running smoothly. Units have wireless connectivity, so no telephone lines are necessary.

Having an ATM on the premises increases vendor sales, reduces credit card fees for those vendors who do have a wireless terminal and keeps the customers within the facility. ATMs can be contracted for whatever length of time the event sponsor decides.

“Festivals, concerts, carnivals, you name it, we do it,” Suzuki said. “We do a lot of events. We handle the cash; we handle the connectivity; we handle everything.”

Mobile ATMs

➤ Events

- State or county fairs
- Festivals
- Parades
- Trade shows
- Sporting events
- Concerts
- Conventions
- Rallies

➤ Advantages

- Reduced credit card usage, fees and expenses
- Increased traffic
- Keeps customer in-house
- Increased customer satisfaction
- Additional revenue stream
- Reduced NSF fees for returned checks

Conclusion

Businesses from the smallest convenience store to the largest financial institution can benefit from an additional revenue stream. But for many, especially the smaller players, deviating from their core business just isn't feasible.

For a smaller operation, having an ATM on-site can serve as a silent revenue generator. For a casino or gaming operation, having an ATM on the gaming floor is a part of providing excellent customer service. And for a financial institution, an off-branch ATM is a way to provide convenience for customers and extend brand presence without the investment of an additional branch.

And as the credit crunch continues, cash will play an increasingly important role in the marketplace. ATMs can reach the unbanked, underbanked and those who simply aren't attracted to credit. Retailers

with ATMs in their stores offer a convenient service to customers, and more of the money withdrawn from the ATM is spent in-store, helping increase revenue.

The cost of an ATM has come down as well, making them a much more attractive investment. Experts say the average price of a retail ATM has dropped 75 percent in the past 10 years.

What that means is that the amount of traffic needed to generate a profit with an ATM also has come down, so a site that might not have been able to support an ATM 10 years ago may now be a prime location.

The challenge, though, is finding a way to deploy an ATM without becoming an expert in ATM operation and maintenance. And that's where a turnkey ATM deployer comes in.