



Making Money with Retail ATMs



Partnership • Expertise • Service

As a Merchant Advisory Services Sales Partner, you have maximum flexibility when it comes to compensation. Your income potential depends on whether you place equipment as an owner-operator, sell equipment directly to retailers or convert an already installed ATM from another vendor, as well as how many add-on solutions and services you provide. For each retailer opportunity, you determine the best approach for your client as well as for your business.

IncomeSources

Three primary ways to make money with retail ATMs are from interchange, surcharge and equipment sales.

SURCHARGE - Consumers are surcharged for the convenience of making cash withdrawals. The owner of the retail ATM sets the surcharge amount, which typically averages \$2.50 per withdrawal. One hundred percent of all surcharge fees are deposited electronically into the ATM owner's bank account the next business day.

EQUIPMENT SALES – Merchant Advisory Services gives you access to equipment at wholesale rates. You set retailer pricing and control markup income.

INTERCHANGE – For each consumer cash withdrawal, the issuing bank pays an interchange fee to the acquiring bank which gets passed on to you as a Market Partner, whether you own the equipment or not, for the convenience of offering cash access to their cardholder. Interchange amounts are set by payment card brands and networks. Our bank partners share a small portion of interchange with Merchant Advisory Services before we electronically deposit your share into your bank account on a monthly basis.

With an ATM placement, you own the unit, profiting from surcharge and interchange revenue streams. This is the most popular among our Market Partners. When selling ATM to a retailer, you earn dealer markup, plus profit from interchange while they benefit from the surcharge income stream. Converting an ATM simply entitles you to ongoing interchange revenue.

Serving Over 60,000 ATM Locations Nationwide

Placement Expenses

EQUIPMENT INSTALLATION – Equipment installation is fairly straightforward and can be conducted by your organization. The four step process consists of bolting the machine to concrete flooring, plugging the power cord into a 110 volt (standard) outlet, establishing communications via telephone, Internet, wireless or Virtual Private Network (VPN) connection and calling the Payment Alliance International Technical Assistance Center (TAC) for help with configuration setup.

Alternatively, you can hire and schedule a national installer to perform the work through Merchant Advisory Services for approximately \$500 or less.

MERCHANT REIMBURSEMENTS – Establishments with retail ATM placements are usually compensated for floor space, telephone, power, and self-performed vault cash loading services, etc. Reimbursement can be a set amount or negotiated as a portion of surcharge revenue.

Comprehensive Retail ATM Solutions and Services

Here's a quick reference summary of how you can make money with retail ATMs.

Market Partner Opportunity	Surcharge	Interchange	Equipment Sales	Other Opportunities	Installation
Placement	✓	✓		✓	✓
Sell		✓	✓	✓	✓
Convert		✓		✓	

ATM Placement Return on Investment (ROI) Example*

The typical first year return on investment for an ATM placement is 154 percent and grows to 237 percent over three years.

Income:	
Average Surcharge/Transaction	\$ 2.50
Average Interchange/Transaction	\$ 0.20
Average Location Monthly Transactions	200
Total Monthly Income	\$540
Total First Year Income	\$6,480
First Year ROI	154%

Expense:	
Equipment (most popular ATM)	\$1,900
Merchant Revenue Share (average)	\$2,000
Professional Installation (optional)	\$300
Total First Year Expense	\$4,200
Three Year ROI	237%

* Does not include potential add-on solution and service revenue streams which could significantly increase ROI projection.

We offer many unique, value-added solutions that can help you earn more money and generate continuous revenue streams from retail ATMs. Equipment maintenance, vault cash loading, BANK IN YOUR CURRENCY™ dynamic currency conversion, DOLLAR\$TOP™ surcharge, cobranding and advertising, bankcard, merchant cash advance, and more, are all solutions that can put extra dollars in your pocket.

With this kind of return, you should be ready to take your business to the next level. Our team of energetic and passionate professionals

Discover the difference today. To learn more about making money with retail ATMs, please contact us.