

## **COMMONLY ASKED QUESTIONS**

**Q: HOW DO I GET PAID?**

**A:** Every time your customers use the ATM machine you make money. At the end of every month we send you a rebate check for the previous months transactions. Every day at 12:00 p.m. the machine self-calculates the amount of transactions that day. Then through the federal reserve (ACH), we electronically transfer these funds to your Account overnight (which is why we require a voided check from you) to replace the money withdrawn from your ATM.

**Q: WHAT ABOUT SECURITY / SAFETY?**

**A:** That's one of the best features. With the increase in crime at outdoor ATMs your customers will feel much safer inside, and you'll feel much safer, because instead of keeping all your money in a cash drawer you can now keep it inside the ATM. It's completely safe and secure. It weighs 126 lbs., it's cement bolted to the floor and it contains a safe, which is built to federally mandated standards for all ATMs.

**Q: CAN IT BE UPDATED?**

**A:** Absolutely. If by chance a new major national card comes on the market, that can be added easily. As it stands, it can process all major regional and national cards. It is designed to be easily updated, and any new software will be downloaded from our offices remotely.

**Q: I CAN'T AFFORD IT.**

**A:** You can't afford not to. This machine is designed to make you money not cost you money. You will make money on each withdrawal and customers spend 25%-33% of the cash withdrawn in your business.

## **COMMONLY ASKED QUESTIONS**

**Q: WHO LOADS THE MACHINE?**

**A:** That's one of the cost savings associated with this machine. It's designed to let the merchant load the machine. It's as easy as loading your cash register and it accepts used money, so there's no need for armored car service.

**Q: WHAT ABOUT SERVICE?**

**A:** First of all there's a manufacturer's full year warranty. In addition, we have a national service network set up to service the machine. This is the lowest maintenance machine on the market; everything in this ATM can be replaced in about 20 minutes. There are two ways to take care of maintenance, you can take care of repairs on an "as-needed" basis, or you can purchase a service contract at a fixed transaction fee.

**Q: HOW DO I KNOW I WILL MAKE MONEY?**

**A:** It's not a question of whether or not you're going to make money. It's how much you're going to make. Fortunately for you, other very successful businesses have already proven that ATMs substantially increase their profits. Let me ask you - Why do you think 7 - 11, Circle K, Albertsons, Safeway, etc. and many other businesses have ATMs in their locations? The answer is simple, it is proven that ATMs make money.

**Q: CAN I SURCHARGE?**

**A:** Yes, you set the surcharge fee and keep 100% of it. But remember, and I can't stress this enough, the reason ATMs are so successful, is not because of surcharges or transaction fees. The big profits result from more customers spending more money in your location. Remember on the average 25 - 33% of all the money pulled out of your machine will stay right here. Remember you're giving your customers two things, cash and a place to spend it.

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**Q: I HAVE A P.O.S. (Point of Sale)?**

**A:** Let me ask you, how much do you get charged by Visa/MC and AMEX when you process their cards? With an ATM, you eliminate the cost of processing credit and debit cards, here you pay no bank fees and you eliminate charge backs and bad checks. ATMs won't cut into your profit margin but you get paid on every transaction.

**Q: HOW MUCH DO I PUT IN THE MACHINE?**

**A:** That's one of the great things about the design of this machine, there's no minimum amount required, and it's capable of holding \$14,000. The rule of thumb is the more you put in the less you'll have to load it. However most merchants keep around \$2,000.00 - \$5,000.00.

**Q: I ALREADY HAVE A PIN / DEBIT PAD.**

**A:** Those are great as far as they go, they do allow you to accept ATM cards for purchases. Usually this happens on a network that does not allow surcharging, which means you can't make this into a profit center, also you cannot accept all cards like you can on the Cirrus/Plus networks. POS (Point of Sale) debit does not accomplish what ATMs do, they don't bring customers into the store. I do this day-in and day-out I have never seen a customer come into a business and ask if they have a P.I.N. pad. But I can't tell you how many times I've seen customers ask where is the nearest ATM, that's why you'll increase your foot traffic. And when customers use the ATM they'll spend their money right here, not to mention you're streamlining your checkout and not turning your employees into bank tellers. And keep in mind its much safer to keep your cash in the ATM, being that it's basically a safe, than leaving it exposed in your cash drawer.