

money

ATM Network founder **Phil Rock** featured in **Entrepreneur Magazine**



SNAPSHOT MONEY, THAT'S WHAT THEY WANT

MAKING CASH AVAILABLE TO YOUR CUSTOMERS CAN INCREASE THEIR SPENDING—AND MAKE YOU A MINT IN OTHER WAYS. BY DAVID WORRELL

When Phil Rock talks about the power of cash, he isn't being trite. Rock, 43, has an intimate relationship with cash: The company he founded in 1996, ATM Network Inc., supports more than 4,600 ATMs and is one of the largest providers of nonbank ATM machines in the country. So when he says, "Cash is king," take note. "When people have more money, they spend more money," says Rock. That means an on-site ATM is a surefire way to increase sales, reduce costs and boost profits. "If you send a customer across the street to use an ATM, you may be letting that sale walk out the door."

Giving customers a convenient way to buy more just makes sense, but there are at least four other ways an ATM machine can improve profits, says Rock. Retailers in his network share user transaction fees, reduce or avoid credit card costs, eliminate bad check losses, and are even beginning to sell advertising space on their ATM screens. By offering on-screen advertising, Minnetonka, Minnesota-based ATM Network, which projects sales of \$25 million this year, hopes to transform the indoor advertising industry and add another revenue stream for retailers. "We tell merchants to sell each advertisement for \$100 per month," Rock says. "If you sell just two ads, you can pay for the ATM lease without ever making a transaction."

Dispensing cash is how Phil Rock makes money—and he's teaching retailers how to do the same.

Photos: Lynn Halberstam/Getty Images

A company built on service.

In 1996, ATM Network was founded on a simple proposition:

We succeed by making it easy for our customers to make money.

That's why we don't hit you with big upfront costs or hidden charges.

It's why we give you a free package of technical and marketing help and the best long-term service support in the industry.

Nationwide coverage

With locations in all 50 states and a network of qualified reps, we provide top-notch service for your ATM.

Expert advice

We're on the cutting edge of our industry. We'll install the right ATM for your needs and help you get the most out of it.

Marketing help

ATM Network includes an extensive marketing package with all of our ATMs, along with advice on how to use features such as couponing.

Ongoing support

Anyone can sell ATMs; it's what happens after the sale that matters most. We offer 24/7 tech support, online guides, onsite repairs and more. We'll keep your ATM profitable and trouble-free.

Stability and ethics

We're the preferred ATM supplier to Sam's Club and endorsed by industry groups like the Bowling Proprietors Association of America and the Minnesota Grocers Association. We're listed on Dunn & Bradstreet and belong to the Better Business Bureau.



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