## FeaturedoAffiliates

Do Business with a Member!



## **ATM Network, Inc.**

ATM Network doesn't just sell ATM equipment and services. Having been in business for 13 years, their 25 employees specialize in developing long-lasting relationships that benefit their customers. ATM Network is one of America's largest ATM companies, providing merchants with profitable, customized ATM programs. Merchants using one of their ATM's will see an increase in customer spending and satisfaction as well as a reduction in bad checks and credit card fees.

While the company actually was strictly ATM until this year, "we have diversified," said Kurt Duhn, General Manager, "and now also offer POS equipment, credit card processing and check collection. We're adding services for merchants that fit very well with ATMs."

The company sells directly to merchants and their new one-stop shopping offerings take care of all their customers processing needs. Headquartered in Minnetonka, Minnesota, ATM Network can boast of having "over 5000 ATMs across the country with equipment in all 50 states," Duhn said.

ATM Network is a full-service provider of ATM programs, providing hardware, software, transaction processing, maintenance, customer service, reporting, marketing, training and on-going customer service.

The process begins with an evaluation of your business that includes a potential profit calculation taking into account a number of factors such as hours of business and density of ATMs in the area. You can even start by visiting the nifty Profit Calculator on their website at www.atmnetwork.net to give yourself an idea of the increase in revenue you can generate by bringing in an ATM. With all of this information provided up front, "Prior to purchasing an ATM," Duhn explained, "the merchant knows what to expect."

Keeping an ATM stocked with ready cash is as simple as opening up your cash drawer. Usually merchants will put the money into the ATM themselves or will have a trusted employee do it. The machines provide journal transactions tracking all of the cash involved with a daily report. "Typically with an ATM in a business, at least 25% of the money will stay in the store," Duhn said. "It's a much higher percentage in a tavern. The average draw in a convenience store is \$60. In a tavern, the percent of cash retention will be much higher."

This will translate into increased sales for Tavern League members and it cuts off the need to take credit cards. The business doesn't have to pay the credit card processing fee when customers take money directly from an ATM. That \$2 to \$3 in processing fees is money the tavern owner can keep. "We like to say an ATM is your most loyal employee and takes up less space than any other profit center in their business," Duhn said. "ATMs your membership would buy are very affordable, and with the right mix of traffic and the right use it's possible for a merchant to see payback on that purchase within a year."

ATM Network is a Master Distributor for all major ATM manufacturers, which means that end users get the best pricing and programs available in the industry. According to Duhn, "One feature becoming increasingly popular on the latest models is not only high speed transactions—three second transactions versus 20 to 30 second transactions—but also full color screens. These are Windows-based applications where advertising can be added. We have merchants soliciting advertising from their major vendors on that screen and that's another source of revenue."

All that's required is power and a telephone line, or internet connection. If you have wireless internet, you can plug into a higher speed connection through your network. "Our technical staff can help assemble ads and put them on the machines," Duhn said. "Oftentimes, major vendors will have advertising stock but we can work with them to come up with advertising that will work."

ATM Network provides a 24/7 toll-free customer support line to assist customers with any questions or equipment issues. Many machine problems can be fixed over the phone, but for those that require on site attention, Wisconsin customers are easily serviced from the company's Minnesota office, with five technicians available to provide on-site maintenance anywhere in the state of Wisconsin, often the same day or the very next day.

For more information, contact:

ATM Network Kurt Duhn 10749 Bren Rd. E

Minnetonka, MN 55343-9056

Phone: 952-767-2000 Fax: 800-929-0114

Also visit their website at: www.atmnetwork.net