

Money Markets

ATM Network Dispenses Service and Support for Operator Growth

ATMs are not only money machines for people on the go, ready to pay a transaction fee for fast cash, but also for their operators, diversifying amusement routes and embracing what all signs say is still a growth sector for on-location equipment. ATM Network, the supplier and support provider for ATMs by three leading manufacturers, has presided over this expansion marked by technological advances that have heightened machine efficiency and capability at every stage, and none more so than in the current moment of innovation.

“We have a growing percentage of amusement operators,” said Kurt Duhn, GM

and VP of operations. “Of all the machines we have deployed, close to 20% are deployed with operators with a fleet of machines. We see that growing all the time.”

Developing new relationships with operators who have established connections with local businesses has been key to ATM Network’s product placement, now numbering more than 5,000 ATMs in all 50 states. “We want to make sure we have an operator in that area who is looking to place more machines,” said Duhn. “We see an ever growing number of people looking to operate their own. They operate as few as a couple or several hundred.”

Also cultivating those rela-



The **ATM Network staff** has placed and supports more than 5,000 ATMs around the country, making it one of the largest independent ATM companies in the nation.

tionships is a nationwide network of third-party service providers offering support when needed 24 hours a day, seven days a week. ATM Network’s headquarters, situated in Minnetonka, Minn., is home to its service fleet for the regional five-state area. That’s essential to the company’s mission as an ATM authority: to be of beneficial assistance during and after the sale, from fulfilling the role of pipeline to banks and accounting to technical troubleshooting.

Duhn noted, “I would say overall that the thing that has really made us successful is taking this business one machine at a time, one customer at a time. Over and above, we have focused on service.”

Interestingly, an increase in ATMs on routes has accompanied a decrease in locations increasingly unable to own and operate their own due to the economic slow down. That’s

opened wider the percentage of locations who don’t prefer operating their own machines due to the cash handling commitment.

“It seems in these economic times, we get an increasing number of people who said we don’t have the cash to load,” Duhn observed, who underscored this selling point with the observation that 25% of the cash withdrawn goes to that location on average with a higher percentage when placed in bars and nightclubs. “It’s worked great as another opportunity for operators to set them in.”

Machine Menu

The firm is a master distributor for Tranax, Nautilus Hyosung and Triton, specializing in each manufacturer’s retail-level machines holding 800 to 2,000 notes, performing basic, day-close calculations and equipped with electronic



Chad Woolson,
sales manager



Kurt Duhn,
general manager



ATM Network founder **Phil Rock** with some of the machines that ATM Network distributes.



Left: GM Kurt Duhn meets with employees at the company's Minnetonka, Minn., headquarters.



Left: A technician prepares a machine for delivery to a customer. He makes sure it's in proper working order and has the correct hardware and software configuration and customizes the interface for the client.

locks and upgrade features (they also make financial-institution models).

Some of the most popular models today include Tranax's 1705 for its high-speed connection and color screen, features that also make Triton's RL1600 stand out. NH5050 from Nautilus Hyosung has those as well but is larger and heavier for those locations where a more "financial-institution-looking" ATM is more appropriate, said Duhn. ATM Network also offers to professionally paint, logo or wrap ATMs to blend into a specific décor or theme or as a means to promote the operator's or location's business.

Advances in ATM connectivity have followed quickly on the heels of those of personal computers with high-speed, IP connections in a local-area net-

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Taking delivery of a dozen Tranax ATMs. ATM Network sells, leases, installs and services ATMs all over the country, but their real business is building long-term partnerships with operators and merchants, as well as developing new ones.



Entrance to ATM Network's shipping facility from where thousands of ATMs have been deployed.

work replacing dial-up modems and now wireless starting to eclipse IPs. Models in ATM Network's inventory don't ship wireless-ready, so third-party firms with whom they have alliances provide equipment and bandwidth.

Operator preferences differ based on the lines and features to which they grow accustomed, but the ability to remotely monitor equipment comes standard. "From a processing standpoint, we can provide information on the number of transactions, the amount of bill count and if there are any problems," said Duhn. "There is no additional charge for central management. That is a very popular feature."

New Money

Emerging opportunities for ATMs continue to be made possible by technological

innovations, especially now that many are Windows-based. Previously, their mono screen and limited graphics capability served only the transaction. The next frontier, only just beginning to be ventured into by ATM operators, is onscreen advertising.

"The color screens make it much easier to provide advertising," said Duhn. "It's a spot that the merchant can use or the operator to advertise other vending services. They can have a coupon on the back of the receipt for the merchant's

business or their own vending business."

ATM Network's machines have six to 10 changing screen panels that can be customized by the company and downloaded to the machine or put on a flash drive for the operator to install. Just an estimated five percent of the firm's customers utilize that service, but it's anticipated to spread just as many other customized onsite advertising platforms have advanced throughout the public sphere.

In fact, Tranax is set to release early this summer a machine topper with an LCD video monitor, yet another medium to provide direct marketing. The machines already come with toppers that function as eye-catching signage that telegraphs, "use me." This newly enhanced, programmable screen will effectively suggest "buy me," ushering the pa-

tron to the machine for cash to do so.

Follow the Money

President Phil Rock founded ATM Network in 1996. Rock had worked with brother Jeff for a fax machine supply company serving the Pacific Northwest, providing a pay-as-you-go model in the 1990s when faxes weren't yet readily available everywhere. ATMs, still expensive at the time (app. \$12,000), were added to their inventory on a trial basis and took off.

Phil cut loose to replicate their success throughout the upper Midwest, running the new company from his garage and racking up 100,000 miles every year on the road, hauling machines from merchant to merchant.

Two office buildings later and an expansion for warehousing and service and repair, ATM Network staffs 27 people in its 10,000-sq.-ft. home base, from sales to service to accounting. Duhn, who makes sure that all departments are working together, is assisted by the firm's first employee, VP of sales Chad Woolson, and the second oldest employee, Tom James, who oversees service techs and ensures that providers meet operator needs in a timely and proper fashion.

ATM Network is committed to developing new methods of assisting operators who want to aggressively grow their business, the latest being a brand new program to market on their behalf. Mailing campaigns to defined geographic areas and within SIC parameters will help get the word out about the potential of ATMs for customer service while highlighting the value of operator support.

"These are marketing programs that we can co-op with the operator to create and define, and we have the ability to add telemarketing support as a follow-up to these mailers," explained Duhn. "It's just the latest manifestation of strengthening their ties to customers by building their relationships with locations and technicians. "We have a strong relationship with every operator and merchant, some going back to '96. We know them by name. We try to pair them with people who will work well together."

For more information, call 800/929-0228 and visit www.atmnetwork.net.

