

HONEST EDUCATION. REAL EXPECTATIONS. PROVEN SYSTEMS.

THE ATM BUSINESS STARTER KIT

What to Know Before Investing
Your First Dollar



Built on nearly 30 years of ATM industry experience

Honest Education. Real Expectations. Proven Systems.

This guide was created to help you understand the ATM business before you spend a dollar. We don't sell hype. We don't promise easy money. We give you the real-world knowledge you need to make a smart, informed decision.



No hype

Straight talk about what this business really is.



No passive-income fantasy

It takes work, consistency, and smart decisions.



A clear path to understanding the business

Step-by-step guidance to help you build real clarity.

“

A good business decision begins with clear information.

This Is Not Passive Income.

Stop looking for effortless income.
Start building a real asset.

ATM ownership can be extremely rewarding—but only if you treat it like a business. Here's the honest truth.



WHAT PEOPLE ASSUME



100% profit



Hands-off income



Buy a machine and wait



WHAT OWNERS ACTUALLY DO



Load cash



Make bank runs



Handle paperwork



Do basic service



Relocate weak locations



REALITY CHECK

Most ATMs need attention every 1–2 weeks. Great owners stay involved and run efficient routes.

“This isn't get-rich-quick. This is build-it-right and grow-it-slow.”

A Small Machine Can Become a Real Operating Business.

When you treat your ATM like a business, it creates steady income, builds equity, and opens doors to growth.



Accessible entry point

Low start-up cost. Simple to learn. You don't need a big team or fancy credentials to begin.



Recurring transactions

Convenience drives usage. Fees add up—creating consistent, repeatable income.



Scalable one location at a time

Master one location, then add another. Systems and routes create leverage and efficiency.



A real local asset

You own equipment in high-traffic locations. It builds equity and long-term value.

HONEST EDUCATION. REAL EXPECTATIONS. PROVEN SYSTEMS.

Six Steps. One Repeatable System.

A proven process to go from informed to operating—clearly and confidently.

1



Learn

Understand the business model, key terms, and what it takes to succeed.



2



Find

Identify high-traffic locations and build strong merchant relationships.



3



Agree

Negotiate placement terms and define the revenue share agreement.



4



Order

Select your ATM, place the order, and prepare for delivery.



5



Install

Deliver, install, and test the ATM with your merchant.



6



Operate

Monitor performance, support the location, and optimize over time.



How the Revenue Actually Works.

Simple. Transparent. Shared.



Revenue is not profit.

It's the total amount collected through surcharge fees before operating costs are paid.



Surcharge = service fee

Charged to the cardholder for using the ATM.



Merchant compensation

May start around \$0.25 per transaction, depending on the agreement.



We keep the model simple. No interchange breakdowns. Just what you need to understand the flow of revenue.



THE COSTS

What Does It Really Cost to Get Started?

Every market is different, but here's a realistic breakdown of what it takes to launch your ATM business the right way.



ATM machine
from
\$2,600+

New or quality refurbished machines from trusted manufacturers.



Initial cash load
from
\$3,000

Enough cash to keep the machine running smoothly in the first few weeks.



Typical startup range
\$5,000–
\$10,000

Total estimated range to get your first ATM up and running with confidence.



Connectivity
\$20–\$50/month

Cellular or IP data plan to keep your ATM online and transactions flowing.



Insurance
\$30–\$70/month

Protect your machine and business with proper coverage.



Signage
\$100–\$300

Well-placed signage drives visibility and transactions.



Reserve funds
\$1,000–\$2,000+

Working capital protects you from downtime and surprises.



COMMON MISTAKE

New owners overspend on equipment and leave no reserve.

Plan smart. Stay funded. Build a business that lasts.

Choose the Machine for the Location.

The right ATM depends on your location, foot traffic, security needs, and the volume you expect. Here are proven machines that perform.



Genmega G2500

- Proven reliability and performance
- 10.1" color display
- Large cash capacity
- Ideal for all-around locations



Hyosung Halo II

- Modern design and sleek footprint
- 10.1" color touchscreen
- High cash capacity
- Great for retail and high-traffic sites

OTHER POPULAR MODELS



Genmega Onyx-W



Genmega Onyx



Genmega Nova



LOCATION TYPE



SCREEN



CASH CAPACITY*



CONNECTIVITY



WARRANTY



SERVICEABILITY

	LOCATION TYPE	SCREEN	CASH CAPACITY*	CONNECTIVITY	WARRANTY	SERVICEABILITY
Genmega G2500	All-purpose (retail, gas, convenience)	10.1" Color	Up to 3,000 notes	Cellular / IP	1 Year (Upgradable)	Excellent (Front & Rear Access)
Hyosung Halo II	Retail, high-traffic, indoor locations	10.1" Touchscreen	Up to 3,000 notes	Cellular / IP	1 Year (Upgradable)	Excellent (Front Access)

*Cash capacity varies based on denomination mix and configuration.

The Right Location Can Make—or Break—Your Business.

The right location drives transactions, builds trust, and grows your income.

Use this scorecard to evaluate any potential ATM location.

LOCATION SCORECARD

	Foot traffic	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
	Cash need	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
	Visibility	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
	Hours	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
	Safety	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
	Competition	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
	Owner cooperation	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5

Total Score _____ / 35

“A beautiful ATM in a slow location is still a slow ATM.”



You're Not Selling a Machine. You're Solving a Business Problem.

Merchants don't care about the machine.

They care about what it does for their customers,
their time, and their bottom line.



Customer convenience

Shoppers get cash fast—so they stay longer and spend more.



Reduced cash-back burden

Fewer cash-back requests mean less pressure on staff and cash reserves.



Potential commission and dependable service

Earn extra income with a partner who keeps everything running smoothly.



PRO TIP

Lead with the merchant's needs.

Ask questions. Listen. Then position the ATM as the solution.

CASH IS INVENTORY.

The cash inside the ATM is
working capital—not an expense.



Load cash



Serve
withdrawals



Reconcile
transactions



Reload as
needed



You don't need a fortune to start.

An initial cash load may be as low as **\$3,000** for one ATM.

The Systems Behind a Reliable ATM Business.

Great results come from repeatable systems. These six pillars help you run with confidence and build long-term value.



Monitor

Track performance, cash levels, and alerts in real time.



Load

Keep ATMs stocked strategically based on demand.



Reconcile

Balance transactions daily and catch issues early.



Service

Prevent downtime with routine maintenance and quick repairs.



Communicate

Stay in touch with locations and respond quickly.



Improve

Review data, refine processes, and grow profitability.



EXPERT INSIGHT

“

Consistency is what makes the business dependable.

PROTECT THE CASH. PROTECT THE CUSTOMER. PROTECT THE BUSINESS.



Anchor the machine

Secure the ATM to the floor or wall to deter tampering and theft.



Control access

Place ATMs in visible, well-lit areas with limited after-hours access.



Use safe loading habits

Follow consistent cash handling and transportation best practices.



Keep good records

Document transactions, cash loads, and maintenance for accuracy and protection.



Carry the right insurance

Protect your ATM, cash, and liability with proper coverage.



REALITY CHECK

Informal cash-handling routines and unsecured machines are the #1 reason ATM businesses lose money—or worse, lose access to their locations. Professional habits protect profit.

From Research to Your First **Live Location.**

A focused 90-day plan to go from learning to launching.



DAYS 1–30

Learn & Budget

- Study the ATM business and local market.
- Understand costs, revenue, and fees.
- Build your budget and funding plan.
- Define your ideal location profile.



DAYS 31–60

Source & Prospect

- Build a list of target locations.
- Research and qualify each opportunity.
- Make initial contact and build relationships.
- Negotiate terms and secure agreement.



DAYS 61–90

Install & Launch

- Order your ATM and accessories.
- Schedule installation and set up.
- Test, go live, and train the location.
- Begin monitoring and optimizing performance.



The first goal is simple: **find a location, make a fair deal, and order the first ATM.**

IS THIS RIGHT FOR YOU?

Every business isn't for everyone.

Use this quick guide to see if the ATM business matches your goals, strengths, and mindset.



**A good fit
if you...**



Are willing
to learn



Can talk to
merchants



Can manage cash
and details



Think
long term



**A poor fit
if you...**



Expect
zero work



Want guaranteed
income



Dislike service
responsibility



Have no
reserve cash

Built on Nearly 30 Years in the ATM Industry.

This guide is built on nearly 30 years of hands-on ATM industry experience. Its purpose is simple: give prospective owners clear, practical information to make a smart, informed decision.



Experience across equipment, processing, placement, and operations.

We understand the moving parts that drive results.



Focused on honest education.

No hype. No get-rich promises. Just the truth.



Built to help you make an informed decision.

Clarity today. Confidence for tomorrow.



“ The goal is not fantasy.
The goal is more options.

TRUSTED RESOURCES FOR THE NEXT STEP.

Tools and partners we trust to help you build
and grow your ATM business with confidence.



ATM equipment, processing,
training & support



**ATM WIRELESS
STORE**

Connectivity

bizee

Bizee

Business formation



**INTUIT
quickbooks**

QuickBooks
Accounting



vistaprint

VistaPrint

Printing and signage



Some recommended resources may be affiliate or business-partner links.

READY TO MOVE FROM LEARNING TO ACTION?

Wherever you are in your journey, there's a next step for you.
Choose the path that fits—and keep building with confidence.



Still researching

Keep learning the fundamentals and exploring your options.



Building a budget

Understand startup costs and *plan your investment wisely.*



Looking for a location

Learn how to find and evaluate profitable ATM locations.



Ready to launch

Get your business set up and prepare for deployment.



Want the full Blueprint

Get the complete system to build, launch, and grow.



READY TO BUILD YOUR ATM BUSINESS?

Get the complete step-by-step plan for finding locations, choosing equipment, setting up your business, and getting your first ATM operating.

GET THE COMPLETE ATM BUSINESS BLUEPRINT →

THE ATM BUSINESS STARTER KIT

Practical education. Real-world guidance.