

# Retail ATM Program

One major benefit merchants get from doing business with First Data is the ability to offer virtually every payment option available. Obtaining cash from an on-site First Data® Retail ATM is another convenient payment option you can offer. More payment options can help increase customers' confidence and comfort level, making repeat business more likely.

## The Challenge

Customers need a convenient place and method to access their own cash without writing a paper check. While ATMs are a good solution, many banks are reluctant to place their ATMs inside a retail business.

Merchants look to a stand-alone ATM program as a method of increasing loyalty, store traffic and sales volume. Unlike the First Data program, many other on-site ATM offerings are complicated and expensive to implement.

## The Solution

The First Data® Retail ATM Program delivers a complete turn-key solution including equipment, installation, training, maintenance, reporting and service. This comprehensive program helps make it easy and profitable for a merchant to offer ATM services. Once installed, an on-site ATM will dispense cash to customers, and part of that cash may be used to make purchases in the merchant's store.

Because they know an ATM is a convenient source of available cash, customers are more likely to return to the store to get the cash they need from the ATM, increasing traffic and creating new opportunities to make extra sales. Since these customers carry and use debit cards, they also represent a potential source of additional revenue as well. Many retailers have seen these added sales and a new revenue stream (profit from ATM surcharge and/or interchange) by having an ATM on-site.

## Here's How It Works

The Retail ATM Program includes the machine, installation, complete training for you and your employees, technical support and reporting features.

Merchants can choose to have an outside contractor provide the funds for the ATM, or they can put their own cash in the machine for customer withdrawal. Utilizing extra cash drawer funds in the ATM can be a value-added convenience for a merchant, providing safe storage and reducing trips to the bank, saving both time and money. With this option, cash withdrawn by a customer is electronically deposited into the merchant's account through the First Data STAR® Network, creating new income and improved cash flow.

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## Help Your Business

- Increase store profitability (from ATM surcharge and/or interchange)
- Increase in-store purchases
- Improve customer loyalty
- Gain a competitive advantage
- Increase store traffic
- Improve customer convenience

## Help Your Customers

- A convenient source of ready cash
- Withdraw funds from checking or
- Check their bank account balances
- An additional payment option

## Features

- Cost-effective ATM program for retail locations
- Complete turn-key solution
- Purchase and lease options available
- Competitive equipment pricing
- Dedicated support resources, including customer service

## A Global Leader in Electronic Commerce

First Data powers the global economy by making it easy, fast and secure for people and businesses around the world to buy goods and services using virtually any form of payment. Serving millions of merchant locations and thousands of card issuers, we have the expertise and insight to help you accelerate your business. Put our intelligence to work for you.

For more information, contact your  
First Data Sales Representative  
or visit [firstdata.com](http://firstdata.com).