

# Premier Merchants Group

## How the ATM Program works

### **In the package price everything is included that you need:**

- Free on-site delivery, installation, and training.
- Free 24-hour service and support.
- Free banking and real time online monitoring.

### **You keep the machine loaded with money:**

- You keep the machine filled with \$20 or \$10 bills (\$1,500-\$3,000 on average).
- Your customers withdraw money from your ATM.
- We deposit the money your customers have withdrawn the next business day into your account free of charge. This also includes the money you make on surcharges.
- When your machine gets low, the machine will text or email you, and you fill it up again (You never need to keep more than \$2,000 in your ATM at any time because if your ATM runs empty, most of those \$20s or \$10s ended up in your cash register and you can just walk them over to your ATM and load them up again).

### **How you benefit from an ATM:**

- You make money via the onscreen surcharge.
- You can now take all credit and debit cards.
- You no longer have to take bad checks.
- You make money from the transaction fee.
- You put more cash in your customers' hands to spend.

### **Front-end benefits of our ATM program:**

- You determine the transaction fee charged to your customer.
- No additional monthly fees, no monthly fees to have an ATM, the ATM runs on your existing phone or internet connection. Internet is preferred.
- No monthly minimums, penalties or draws on transaction volumes.

**What we need from you:**

- You need to pick out a spot for your ATM (2 feet by 2 feet).
- You need to provide a power outlet within 2 feet of the ATM.
- You need to provide a phone line or internet connection for the ATM.
  - Phone line does not need to be dedicated, split it off of an existing phone line.
  - ATM dials into our 800 number, no long distance charges to you.

**How does Premier Merchants Group make money?**

- We sell you the package at our cost and break even on the sale of the ATM to you.
- We make a small amount called interchange on each transaction by charging the card sponsor (the bank or credit card company) for processing their card.

**What happens if your machine breaks down?**

- All machines come with a 2-year parts warranty.
- You call 855-764-2867 (855-PMG-ATMS) and we come out and fix it immediately.
- We provide an extended warranty plan. This warranty is optional.
  - With this plan you have a set cost from each transaction (25 cents or less), but you receive free service, parts, and repairs for as long as you're enrolled in the warranty program. You will never see a bill or have an out of pocket cost to you.

**Other benefits you may not know:**

- You can write off the entire price of your ATM (under business expenses on your tax form).
- Your business insurance premium will not go up. (ATMs are covered under code UL291 if you want to talk to your insurance agent).
- Zero risk of theft. (Your cash is locked in a secure safe during business hours. When you lock up at night, take the ATM's cash box out just like you would with the cash in your register, leave your ATM wide open and empty, and lock your cash up in the safe in back or take it home with you).

**Why choose Premier Merchants Group?**

- Premier Merchants Group was one of the first companies in the privatized ATM industry.
- We have been in business for over 18 years.
- PMG has the most endorsements of any ATM company in business.
- ATMs have never been more affordable. Due to the increased use of debit cards by all customers, you almost can't afford not to have an ATM in your business.

**For more information call Premier at 1-855-764-2867.**