



Turn Your ATM into a Powerful Marketing Tool

Cost Effective Branding Helps Increase Awareness & Attract New Customers

With increased state and federal regulation affecting bottom lines, interest rates at an all time low and consumers wary of paying additional fees, many banks and credit unions have had to cut back on advertising and marketing budgets.

However keeping awareness high is essential for financial institutions especially with so many banks and credit unions competing for the same cost-conscious consumers.

That's why financial institutions are turning to branding their ATMs as a cost-effective marketing tool — an alternative to expensive traditional advertising.

- Cost-Effective Marketing Tool
- Helps Increase Awareness & Attract New Customers
- Effective Way to Promote Products & Services
- Increases Transactions & Fee Income
- Permanent Solution to Address Compliance Issues

Cost-Effective Marketing Tool

Compared to traditional print, television and billboard advertising, ATM branding is extremely affordable at less than \$400 a terminal.

Billboards, for example, cost thousands of dollars for a single month's run and are seen by travelers for a second or two. An ATM wrap, on the other hand, is significantly less expensive and is placed on an ATM in the community served by the financial institution.

Custom-designed for the financial institution and designed to last five years, the one-time fee for an ATM wrap equates to less than half a cent per user for an ATM with an average of 1,000 transactions a month.



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Increase Awareness & Attract New Customers

Branding ATMs with the logo and messages of a financial institution is an effective way to increase awareness and build relationships with the ATM user — both customers and non-customers.

Branding increases awareness in the communities that financial institutions serve. It is extremely cost-effective and marketing messages can easily be adjusted as needs or promotions change.

It is also a cost-effective way to attract new customers. Because branding lends credibility to the ATM and attracts users — both customers and non-customers of the financial institution — it's a great way to expose new customers to your financial institution's products and services.

Statistics show that consumers are more likely to use a machine branded with a financial institution's logo, theme and marketing graphics — even if they do not normally do business with that bank or credit union.

Effective Way to Promote Products & Services

Branding packages, especially on-screen advertising and toppers messages, allows banks and credit unions to promote their products and services to a captive audience. Industry statistics show that the typical ATM user doesn't look away from the ATM screen until their funds have been dispensed. This is valuable time for banks and credit union to get their message across to ATM users — both customers and non-customers who are using the machine.

Increase Transactions & Fee Income

Branding ATMs also help financial institutions build fee income from non-customer transactions.

ATM industry strategists report that branded ATMs do an average of 20-40 percent more transactions, depending on the location, than a non-branded ATM. One South Carolina bank even reported an increase of 60 percent in transaction volume — from a mix of both customer and non-customer users. In January 2007, transactions totaled 928. In January 2008, the same five machines, in the same locations, completed 1,487 transactions — a 60 percent increase. The only difference was branding.

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Statistics show branded ATMs do 20-40% more transactions — attracting both customers and non-customers — helping banks and credit unions build non-customer fee income.

Generic ATMs in convenience stores, shopping centers or other crowded off-premise locations sometimes blend into the background. However branded machines stand out and instill confidence that there is a credible business standing behind the ATM transaction. Statistics show that consumers are more likely to use a machine branded with a financial institution's logo, theme and marketing graphics — even if they do not normally do business with that particular bank or credit union.

Address Regulation Issues

With lawsuits against financial institutions for not properly displaying surcharge-fee stickers on the rise, ATM toppers with fee notices built-in as part of a branding package are a great way to address regulatory issues.

Fee notices built-in toppers are a cost effective, permanent solution to address regulatory issues. Unlike stickers that can be removed by customers or fall off due to wear and tear, toppers cannot be removed and don't deteriorate over time.

And, when a change needs to be made a new topper insert can easily be designed and printed, and installed by a field technician.

At less than a ½ cent per transaction and with all that ATM branding offers — a cost-effective way to increase awareness, attract new customers and effectively promote products and services, increases non-customer transactions and build fee income, and address compliance issues — is there a good reason to not turn your generic-looking ATMs into vital billboards?

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ABOUT THE AUTHOR — An entrepreneur and natural leader, Josh Ettesvold founded Express Teller Services in 1999 and currently serves as the President and CEO. Josh and his team provide self-service financial products such as ATMs, ATM management services and transaction processing to banks and credit unions. Visit www.ExpressTellerServices.com or call 1-800-665-9416 to learn more.