



The Secrets to Profitable ATM Paper

Learn four simple tips to improve your ATM ROI.

The financial business is among the most competitive of all industries, and emerging technologies are only adding fuel to the fire. As customer transactions become increasingly digitized, minimizing the role of relationships and personal service, a greater amount of pressure is being applied to price. And, when dealing in a highly competitive, increasingly commoditized marketplace, margins can become razor thin, and profitability can hinge on just a few percentage points.

Cutting costs is an essential part of maintaining a profitable enterprise during fiscally challenging times. But, the answer to maintaining financial stability is not to become frugal. The solution is to get smart, and begin analyzing every aspect of your operations in order to make the wisest financial decisions possible.

One area where you can often achieve prudent savings or make surprising revenue gains is with your ATM receipt paper. The purpose of this White Paper is to show you how.



An experienced paper supplier can boost ATM performance and overall profitability.

Bigger Is Better

The most important component of a receipt paper supplier's business plan is price. And most suppliers will do everything in their power to offer the best price possible. However, they don't set the price for raw materials; the paper mills do. And these prices fluctuate year-after-year. This fluctuation can be maddening for a

financial operator trying to forecast its costs.

There are several ways to make sure you're getting the lowest possible price for quality paper. Here are a few:

- **Size matters.** The larger, more established suppliers are often able to negotiate better prices for their paper. In addition, suppliers with a long track record in the industry are better able to anticipate price changes and help customers prepare ahead of time. So, pay close attention to the experience of a supplier when considering proposals.
- **Bulk Up.** The larger the order, the lower cost you'll be able to negotiate. So, work to forecast your paper needs as far in advance as possible and buy a bulk supply up front. You may even want to consolidate regional or national orders with a single supplier to increase your order size. Suppliers are often willing to offer free, or discounted, storage for customers who place large orders.
- **Get Specific.** Not all paper performs the same. And some types of paper work better with certain machines. The more experienced suppliers employ technical experts who know your machinery inside and out. They can work with you to determine the exact type of paper that will best fit your particular needs, which can help prevent extraneous

expenses. Make sure your supplier knows its stuff.

Don't Get Jammed

Nothing will hurt your bottom line like down time and costly repairs. This is where paying a bit more upfront may save you money in the long run.

Inferior paper, or paper that isn't ideal for the specifics of your machine, will jam, tear, and clog your ATM at an infuriating rate. You may feel thrifty for getting a great paper price, but you'll be regretting your decision when your machine breaks down. You know how frustrating it can be when your office printer jams? Imagine that, but with each passing minute dollars are being accrued to your debit line.

By all means, get the best rate you can find. But remember, you get what you pay for. Opt for quality.

Keep It Clean

Your ATM requires regular cleaning to perform at its optimal level. Over time, dust and other contaminants will collect on the card readers and printing devices. If neglected, dirty machines will stop functioning properly, or can even break down. This will cost you time and money.

Many ATM receipt printers supply cleaning cards to help keep your machine functional. Use them for preventative maintenance, or to correct device errors, and save

yourself from repair expenses further down the line.

Reduce Fixed Paper Costs

A great way to bring in additional revenue, or offset your paper costs, is by converting the ATM receipt into an advertising vehicle. For financial institutions, the receipt offers a place to promote other financial products to a targeted customer when banking is top-of-mind. And, for ATM manufacturers, space on the receipt can be sold to other advertisers as a way to bring in additional revenue.

ATM receipt advertising is not only effective, routinely exceeding the response rates for more expensive direct mail programs, but is extremely efficient as well.

On average, the incremental cost to custom print an ad on the back of stock paper can run as low as \$6.25 per roll. And each roll can deliver approximately 6,250 advertising impressions. That's a \$1 CPM (cost-per-thousand impressions, the standard unit for measuring media), which is far lower than you'll find among any other viable media channel.

Summary

Improving your ROI on receipt paper isn't rocket science, but it does require the information to make some smart decisions. While paper is a commodity, there's more to it than just cost.



Advertising on the back of ATM receipts is a great way to bring in additional revenue.

Be sure to research your suppliers and select one that will work with you to improve your printing performance and help boost profitability over time. Forming a partnership with a trusted supplier is the best way to maximize your return. For more information on how to optimize your ATM receipt paper, visit the author of this white paper at graphictickets.com.

You may even want to consolidate regional or national orders with a single supplier to help lower your paper rates.

About the author: *Graphic Tickets & Systems is a leading supplier of stock and custom printing solutions for financial institutions. They help enhance ATM paper transactions by making them more meaningful, more valuable, more impactful, and more profitable. Visit them at graphictickets.com.*