

FREE GUIDE · GREENPOINT ATM SOLUTIONS

The ATM Business Quick-Start Guide

What nobody tells you before you spend a dollar — and what to do about it.

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Why We Wrote This

Most free guides are really just sales brochures. Big numbers up front, the problems buried or skipped entirely, and a pitch waiting at the end.

This one is different. We wrote it because we actually operate ATMs, and we have seen too many new operators waste money on bad machines, bad locations, and bad processors because nobody gave them the honest picture first.

What you are about to read covers the real startup costs, the real monthly numbers, the compliance requirements that can shut you down, and the questions you need to ask before you sign anything.

At the end, we will tell you who we are and how we can help. But everything in between is straight information — whether you work with us or not.

Nothing in this guide is financial, legal, or tax advice. Consult a qualified professional before making any business or investment decision.

Section 1: Is This Business Right for You?

The ATM business generates transaction fees. It requires physical cash management. It is not fully passive. Before you spend a dollar, here is what the data actually says.

The Headwinds

The total number of ATMs in the U.S. declined from roughly 470,000 in 2019 to around 451,500 by 2022, and the trend is continuing. Digital wallets are growing. Cashless payment volume is rising at 6 to 7 percent per year.

The Tailwinds

- Over 60% of transactions under \$10 are still made with cash.
- Cash dominates bars, barbershops, salons, dispensaries, flea markets, and entertainment venues.
- Bank branch closures are creating cash access gaps that independent ATMs fill.
- The U.S. ATM services market was valued at \$7.59 billion in 2024 and is still growing.

Bottom line: The ATM business is not dying. It is changing. Location quality matters more than it ever has. Operators who understand this will win.

Who Tends to Succeed

- People with existing relationships in cash-heavy businesses — bar owners, event organizers, salon operators, convenience store managers.
- People willing to physically manage their route. This is not entirely passive.
- People who treat it like a real business with systems, contracts, and weekly tracking.
- People with realistic expectations: one machine in a decent location might net \$150 to \$300 per month after all costs.
- Patient builders willing to grow to 5 to 20 machines before expecting meaningful income.

Who Tends to Struggle

- People who buy a machine and place it in a low-traffic location because it was convenient.
- People who underestimate vault cash. You need \$5,000 to \$20,000 of working capital locked in machines across even a small route.
- People who sign with the wrong processor and cannot get out of a bad contract.
- People who ignore compliance requirements and get blocked from processing networks.

Starting budget reality check: The minimum realistic starting budget for your first machine, fully set up and loaded with cash, is \$5,000 to \$8,000. Any guide that says otherwise is forgetting the vault cash.

Section 2: The Real Numbers

Most ATM guides cherry-pick best-case scenarios. Here are honest ranges based on actual operations.

Monthly Revenue Per Machine

Scenario	Monthly Txns	Avg Surcharge	Gross Revenue
Weak location	50 - 80	\$2.50 - \$3.00	\$125 - \$240
Average location	100 - 200	\$3.00	\$300 - \$600
Good location (bar, venue)	200 - 400	\$3.00 - \$4.00	\$600 - \$1,600
Exceptional location	400+	\$3.00 - \$5.00	\$1,200+

Important: The industry often quotes 300 transactions per month as the average. That figure includes exceptional locations. The honest national average is closer to 100 to 150 transactions per month. Build your projections around realistic numbers.

Net Profit: Two Honest Scenarios

Item	Average Location	Good Location
Monthly transactions	150	300
Gross surcharge revenue (\$3.00)	\$450	\$900
Less: Processing fees (~\$0.20/txn)	-\$30	-\$60
Less: Location commission (\$0.50/txn)	-\$75	-\$150
Less: Connectivity + monitoring	-\$25	-\$25
Less: Maintenance (amortized)	-\$30	-\$30
Estimated Net Monthly Profit	~\$290	~\$635

Realistic Startup Budget

- New ATM machine: \$2,500 to \$5,000
- Certified refurbished ATM: \$1,500 to \$3,000
- Installation supplies: \$100 to \$300
- Initial vault cash load: \$3,000 to \$10,000
- Cellular modem if needed: \$100 to \$300 one-time
- LLC formation: \$50 to \$500 depending on state
- Cash reserve for emergencies: \$1,000 to \$2,000

Total realistic minimum: \$5,000 to \$10,000 for your first machine, fully operational. A machine with no cash in it earns nothing.

Section 3: Where to Put It

Location is the single most important variable in your ATM business. A machine in a slow retail shop might earn \$80 per month. The same machine in a busy, cash-preferred location can earn \$800 or more. The machine is identical. The location makes all the difference.

Best Location Types

- Bars and nightclubs — cash culture, late hours, customers need cash for tips and cover charges.
- Cannabis dispensaries — largely cash-only due to banking restrictions. Extremely high transaction volume.
- Convenience stores and gas stations — high foot traffic, consistent daily volume.
- Event venues, festivals, and fairs — temporary but very high volume.
- Laundromats — cash-dependent, repeat customers, predictable traffic.
- Flea markets and swap meets — cash-dominant, high weekend traffic.
- Hotels and motels — captive audience, especially mid-range and budget properties.
- Barbershops and salons — cash-preferred with loyal repeat customers.

How to Evaluate Before You Commit

- Visit at peak hours. Count real customers. How many would need cash?
- Ask if they have had an ATM before and why it was removed.
- Check whether the business is primarily cash or card.
- Check for competition. A bank ATM within 200 feet will hurt your volume.
- Assess safety. Indoor machines are far safer than outdoor kiosks.
- Negotiate a 90-day trial period before committing to a multi-year agreement.

The Opening Line That Works

"I'd like to install a free ATM in your location. You earn a commission on every transaction and I handle everything — the machine, the cash, and the maintenance. There's nothing for you to manage."

Section 4: Processing — The Decision That Defines Your Business

Your processor is the infrastructure your entire business runs on. New operators often shop this decision on price alone. That is a mistake. A bad processor costs you more than fees — it costs you delayed settlements, compliance gaps, and no one to call when your machine goes down on a Friday night.

What to Demand from Any Processor

- Clear, itemized fee structure. Know exactly what you pay per transaction.
- Access to all major card networks — Visa, Mastercard, STAR, Pulse, and NYCE at minimum.

- Next-day settlement (T+1). Vault cash ACH replenishment the next business day.
- Responsive support. Call their support line before you sign. When your machine goes down, you need a real person.
- Transparent contract terms. Length, exit penalties, and portability spelled out clearly.
- Proactive compliance support. Advance notice of mandate changes.

Red Flags — Walk Away

- Multi-year contracts with heavy early termination fees.
- Bundled fee schedules that make it impossible to understand what you actually pay.
- Inability to clearly explain settlement timelines or network connections.
- Pressure to buy only their proprietary machine brand.

Questions to Ask Every Processor

- What is your exact per-transaction fee, and what networks does it include?
- What interchange income do I receive, and how is it shown on my settlement statement?
- How fast does vault cash settle to my account after a transaction?
- What is the contract term and what are the exit penalties?
- What technical support is available and what is your response time?
- Do you provide compliance update notifications?
- Do you offer remote monitoring and low-cash alerts?

The processing math: A \$0.20 difference in per-transaction fees at 200 transactions per month across 10 machines is \$400 per month — \$4,800 per year. This is not a minor detail.

Section 5: Compliance — What Can Shut You Down

A non-compliant ATM can be blocked from processing networks. These are not optional requirements.

Machine Compliance Checklist

- EMV chip card reading — required. Magnetic-stripe-only machines are non-compliant.
- PCI PTS (PIN Transaction Security) — your machine's Encrypting PIN Pad must be on the PCI SSC approved device list.
- TR-31 Key Block Encryption — effective January 1, 2025. Post-2021 machines typically need only a firmware update. Older machines may require hardware replacement.
- ADA compliance — audio jack with voice guidance, braille instructions, wheelchair-accessible height. Required since March 15, 2012.

Before you buy any machine: Always ask the seller: "Is this machine currently TR-31"

compliant? What firmware version is required?" Get confirmation in writing. The cheapest machine online is often non-compliant.

Vault Cash and Banking Compliance

- Banks file a Currency Transaction Report (CTR) for any cash transaction over \$10,000 in a single business day. This is routine and legal for ATM operators.
- Never structure deposits to stay under \$10,000. Structuring is a federal crime regardless of whether the money is legitimate.
- Fund machines from your business bank account with documented transfers only.

Know this: In 2022, FinCEN clarified that banks are "neither prohibited nor discouraged" from serving ATM operators. If a bank turns you down, reference FinCEN's June 22, 2022 guidance on BSA Due Diligence for Independent ATM Owners.

Section 6: The 5 Mistakes That Cost New Operators the Most

Mistake	What Actually Happens
Buying non-compliant equipment to save money	The machine cannot connect to processing networks. You have spent \$1,500 on a paperweight. Always verify EMV, PCI PTS, and TR-31 compliance before purchasing.
Underestimating vault cash	Machine runs dry over a holiday weekend. Location is frustrated. You lose revenue and damage the relationship. Calculate at least 7 to 10 days of cash coverage minimum.
No written location contract	Location owner lets a competitor in or removes your machine. No legal recourse. Always get a signed agreement before installation.
Choosing a processor on rate alone	Lowest fee means nothing if settlements are slow, support is absent, or exit penalties trap you. Evaluate the full relationship.
Placing in a low-traffic location because it was easy	50 transactions per month barely covers costs. Location quality determines your income for years. Do the scouting work.

Section 7: Your First 90 Days

Here is a practical sequence for getting your first machine live and earning.

Days 1 to 30: Foundation

- Form your LLC and obtain your EIN from the IRS.
- Open a dedicated business checking account.

- Open a separate vault cash account.
- Research and select your ATM processor using the questions from Section 4.
- Identify 3 to 5 target locations using honest traffic evaluation.
- Approach your top location and present the ATM opportunity.
- Negotiate and sign your first Site Location Agreement.
- Order your ATM machine — verify EMV, PCI PTS, and TR-31 compliance before purchasing.
- Load initial vault cash into your business vault account.
- Install machine, verify connectivity, run a test transaction.

Days 31 to 60: Learning

- Review your first 30 days of transaction data against your pre-placement projection.
- Assess location performance honestly. Is it hitting expectations?
- Verify your settlement ACH is depositing correctly and on schedule.
- Call your processor's support line at least once to test responsiveness.
- Identify your second target location and begin contract negotiations.

Days 61 to 90: Systematize

- Sign your second placement agreement and install your second machine.
- Build a formal loading route and schedule.
- Create a cash tracking log for each machine.
- Build your emergency kit: error code guide, spare receipt paper, spare modem.
- Identify your third and fourth target locations. Keep the pipeline active.
- Project your vault cash needs for 5 machines and confirm your capital path.

The rule that matters: One machine is a proof of concept. Five machines is a business. Ten machines is income that changes your options.

About Greenpoint ATM Solutions

We wrote this guide because educated operators make better operators.

Greenpoint ATM Solutions is a sub-ISO ATM processing and equipment company based in Venice, Florida. We serve independent operators across the United States.

What We Provide

- ATM processing with transparent, competitive fees and no surprises.
- Machine sales: new and certified refurbished units from Genmega and Hyosung.
- Onboarding support including contract templates and operator agreement setup.
- Technical guidance and compliance update notifications.
- In-person installation anywhere in the continental United States.
- Ongoing support from a real person who operates ATMs — not a call center.




Why Operators Choose Greenpoint Processing

What Most ISOs Charge	What Greenpoint Deployers Pay
\$0.10 – \$0.25 per transaction	\$0 — Free Processing
At 200 txns/mo, 10 machines: -\$400/month	At 200 txns/mo, 10 machines: \$0/month

That's \$4,800 per year, per 10 machines, that stays in your pocket instead of going to a processor.

Ready to Talk?

No pressure. No jargon. Just a straight conversation about whether the ATM business makes sense for your situation — and if it does, how to get started the right way.

 <p>Call Us 941.946.6294 Call anytime</p>	 <p>Website greenpointatms.com Equipment, processing, free consultation</p>	 <p>Schedule calendly.com/greenpointatms/processing Book a free 30-minute call</p>
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