



CORD
Financial Services

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Increasing ATM Profitability *ATM Portfolio Analysis & Optimization*

Case Study

October 2012

Case Study: Increasing ATM Profitability

CORD ATM Solutions

The Company

For over a decade, Gas Go Markets Inc., a Texas based gas station and convenience store chain, has offered convenience to the greater San Antonio area. Like many convenience stores, Gas Go Markets has an ATM at every location to maximize customer satisfaction, increase customer loyalty and create an additional revenue stream.



The Opportunity

While Gas Go Markets experienced thriving store traffic and steady ATM use, CORD saw the opportunity to help Gas Go Markets increase ATM profitability after taking over the portfolio. In convenience stores, an average of 20-30% of cash withdrawn from the ATM is spent on location, thus why it is important to maximize transactions for the highest possible revenue.



Older ATM model

Gas Go Market's stores featured older, less aesthetically pleasing ATM models in all locations. Additionally, CORD noted a lack of branding or advertising to draw attention to these older ATMs. The analysis discovery also found that the ATM surcharge fee was below local market average, indicating a lost opportunity for additional profit.

The Solution

- ◇ After conducting a market analysis of surcharges in the greater San Antonio market, CORD implemented a surcharge increase of \$0.45 cents based on average market surcharge rates.
- ◇ CORD helped Gas Go replace their older ATM models with sleeker, newer Nautilus Hyosung 2700 machines with the latest monitoring software. More attractive and modern equipment is essential to gaining user trust. Newer machines and software are also important for lowering maintenance costs.
- ◇ Gas Go branded ATM wraps were installed on all machines to increase the visibility of the ATMs within the stores and capitalize on customer impulse purchases.



New Hyosung 2700 ATM with branded wraps for maximum visibility

Since implementing these changes in early 2012, Gas Go Markets has benefited from the following results...

RESULTS

20% Revenue Increase

3.5% Year on Year Growth in Surcharge Transactions

Lower ATM maintenance and update costs