

WHITE PAPER

The Case For ATM Advertising- Get more return on your Investment

ATMs have become much more than cash withdrawal machines.



ATMs are such an attractive advertising channel because of the number of people who use them. In the United Kingdom, **21 million people use an ATM** every week and over 75% of the country's cash reaches consumers through them. The American Bankers Association reports that half of the U.S. adult population use ATMs every month, with **40% percent stepping up to the console** 10 or more times each month.

Turn Your ATM Fleet into a Sales Force

As revenues from interchange and transaction fees decline in financial markets, ATM advertising is opening up a potential new revenue stream. ATMs still represent the largest investment by banks in self-service financial distribution so there is an obvious **need to generate as high a return** on this investment as possible.

Unlike other forms of advertising, an ATM transaction requires the individuals' undivided attention for a pre-determined period of time, **without the ability to turn off the ATM or change the channel**. Your customer becomes a captive audience for your visual message. Using enhanced ATM screen graphics, animations and coupons, Informa can provide financial institutions with custom marketing campaigns using NCR products such as; APTRA Promote, emarketing or ATM 1 to 1. In this way you can give the consumer a personalized ATM experience.



Expand your marketing strategy

Reinforce your brand at all your ATMs
Different demographic, different message

Generate revenue from third party advertiser
A new source of revenue



ATM personalization has already proven to be a hit with customers as well as banks that find that people are more likely **to respond to an ATM ad** than a direct mail flyer for a mortgage or credit card.

"A 1 percent return on a direct mail flyer is considered extremely good. At an ATM, the return on such **advertisements is triple that**". (*Synergistics Research Corporation*)

ATM advertising is a major **opportunity for banks to cross-sell more of their own products.**

- On-screen advertising
- ATM receipts can be printed with barcodes that can be redeemed as part of the offer to customers
- Coupons can be dispensed by the machines and used to get discounts off the cost of future purchases.

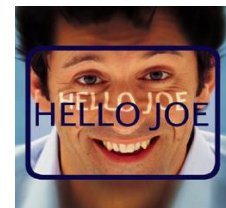


Collect Customer Information and Interactions.

Remember the days when the teller had direct contact with the customer? Now with NCR marketing software the ATM can capture that valuable customer information to provide personalized offers to sell more bank products.

Enhance the Customer Experience

- Build relationships with customers by personalizing the experience
- Make waiting more enjoyable
- Provide timely information on services and products available



For some banks ATM advertising is replacing direct mail altogether.

It is estimated that response rates of up to 20 percent can be generated on self-service terminals - **ten times higher than the average for direct mail campaigns.**

Make sure you and your customers get the most out of every single transaction!

NCR APTRA Promote transforms your self-service network into a powerful marketing channel, delivering high-impact advertising and promotions to customers and non-customers alike. Segment your audience to maximize cross-sales or boost new revenue from third party opportunities.



78% of consumers said...when they do a lot of business with a bank branch it's important to be recognized as a valued customer. (Synergistics Research Corporation)

As the only financial partner of NCR in the state of Michigan, Informa Business Systems, Inc. will be able to extend this service to you and provide all the solutions necessary to help you in achieving your goals. Call us at (800) 643-7489 or www.informabusiness.com