

\$24,860 Dispensed in Under 7 Months at a Holland, MI Small Business

A real WhyCuz ATM placement, installed in October 2025 and measured through April 29, 2026. No out-of-pocket cost to the store. Store identity is withheld for client privacy; reference available for qualified prospects on request.

\$24,860

CASH DISPENSED

242

TOTAL
TRANSACTIONS

< 7 mo

TIME IN SERVICE

\$143.25

EARNED BY STORE

\$0

COST TO INSTALL

The Problem: Credit Card Fees Killing Retail Margins in West Michigan

A small Holland, MI retail operator came to WhyCuz with a problem a lot of independent West Michigan stores know well: **credit card processing fees were eating the margin on every low-ticket sale.** When the average ticket is \$1 to \$5, every swipe costs a bigger percentage than the fee looks like on paper.

The owners said earlier ATM options either didn't move forward or came with terms they didn't want for a store this size. They also learned that owning and operating an ATM involves more than buying a machine — it requires cash loading, monitoring, maintenance, and compliance.

That's where WhyCuz came in.

What WhyCuz Built for Them

- **On-site placement survey**

Picked the spot with line-of-sight from the register and the front door.

- **Bilingual user experience**

Multi-language on-screen prompts and printed signage so every customer feels comfortable using it.

- **Seasonal load planning**

Cash refill schedule built around the store's predictable seasonal traffic spikes.

- **Zero cost to the store**

No purchase, no rental, no maintenance fee. WhyCuz owns and services the machine.

- **Revenue model for the merchant**

The user pays a \$2.99 ATM surcharge, not the store. Under this placement's terms, the store earns \$0.75 on each approved cash withdrawal (not balance inquiries or declines).

- **ADA-compliant equipment**

Braille keypad, voice-guided prompts, and accessible install height — required for ATMs and good for every customer.

- **Vault cash & insurance handled by WhyCuz**

The store has \$0 liability for the cash inside the machine. We supply it, we insure it, we replenish it.

- **EMV-chip compliant & secured to the floor**

Modern processor, current chip standards, bolted in place. Not 15-year-old refurbished hardware.

- **Monitored uptime & local service**

Cash levels and machine status monitored remotely. WhyCuz handles refills, repairs, and downtime — the store doesn't have to.



Install day — on-site, hands-on. WhyCuz services every machine we place.

The Numbers

Installed October 2025. Reporting through April 29, 2026 — under 7 months in service.

METRIC	RESULT
Total transactions	242
Approved withdrawals	191
Total cash dispensed	\$24,860.00
Average withdrawal	·\$130
Surcharge per use (paid by user)	\$2.99
Store's earnings per transaction	\$0.75
Total earned by store to date 191 approved × \$0.75	\$143.25
Out-of-pocket cost to the store	\$0

In under seven months, this ATM processed **242 total transactions** and dispensed **\$24,860 across 191 approved withdrawals**. The store paid nothing for equipment, installation, or maintenance and earned **\$143.25** in supplemental commissions on approved transactions. The bigger business value here was on-site cash access for low-ticket customers — not the revenue share alone.

Methodology: Reporting period: install through April 29, 2026. "Total transactions" includes all eligible ATM events recorded by the machine (approved withdrawals, declines, and balance inquiries). "Cash dispensed" reflects approved withdrawals only. Merchant earnings are paid on approved cash withdrawals only at this placement's \$0.75 per-transaction revenue-share rate.

The Hidden Math: Card vs Cash on a \$5 Sale

The bigger story isn't the \$143 in commissions — it's the credit card fees the store didn't pay every time a customer pulled cash and bought at the register. On a \$5 sale, the difference adds up fast:

\$5 SALE METHOD	STORE KEEPS	FEES PAID
Credit / Debit Card	\$4.65	\$0.35
Cash from the ATM	\$5.00	\$0

Card fee estimate: 3% + \$0.10 per swipe (typical small-business processing rate). Actual rates vary by processor. The point isn't a precise number — it's that **every cash sale skips the fee entirely.**

Why It Worked

● Low-ticket sales

On many \$1–\$5 sales, flat card fees can take a meaningful bite out of margin.

● Predictable seasonal demand

Refill schedule matched the spikes — no empty machine when traffic peaked.

● Bilingual setup

Spanish and English on-screen prompts reduced language friction for bilingual customers.

● Foot traffic pull

An ATM doesn't just serve existing customers — it gives nearby workers, bus riders, and neighborhood foot traffic a reason to walk in the door.

● Local operator

WhyCuz services the machine. No call center. No ticket queue.

Results-vary disclaimer: Case study based on one anonymized merchant placement installed in October 2025 and measured through April 29, 2026. Results vary by store type, traffic, seasonality, operating hours, nearby cash access, surcharge tolerance, and placement fit. Merchant earnings shown reflect this client's revenue-share terms and approved cash withdrawals only and are not a guarantee of future results. ATM surcharge is disclosed on-screen before the transaction is completed. Store identity is withheld for client privacy; reference available for qualified prospects subject to client approval.

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