

Learn How to Optimize your ATM

Pick the right ATM paper to improve machine performance.

Have you ever put a receipt in your wallet or purse only to pull out a blank, or severely blurry, piece of paper later? It's annoying, isn't it? Receipts with faint images that fade or streak are a result of a mismatch between paper and machine. And they not only result in a poor customer experience, they can cost your company money over time as well.

Given the commodity status of ATM paper, especially with the ongoing migration towards digital platforms, financial institutions (FIs) and independent ATM deployers (IADs) often give little thought to the paper that they stock in their machines. For many, it is a sunk cost best minimized by attaining the cheapest paper possible. And paper suppliers have become all too happy to oblige this attitude, downgrading quality and curbing expertise in order to win the price war.

There are several potential problems with this approach that FIs and IADs should be aware of when purchasing ATM paper. This white paper outlines what to be on the lookout for when purchasing paper in order to optimize the performance of your machines, and get the most bang for your buck.



Take the guesswork out of picking ATM paper, and improve the performance of your machine.

Paper Types

Not all paper performs the same. And the wrong type of paper often results in an inferior product that can frustrate customers, reflect poorly on your brand, and cause paper jams that require costly maintenance and repair.

Following are a few basic variations in paper:

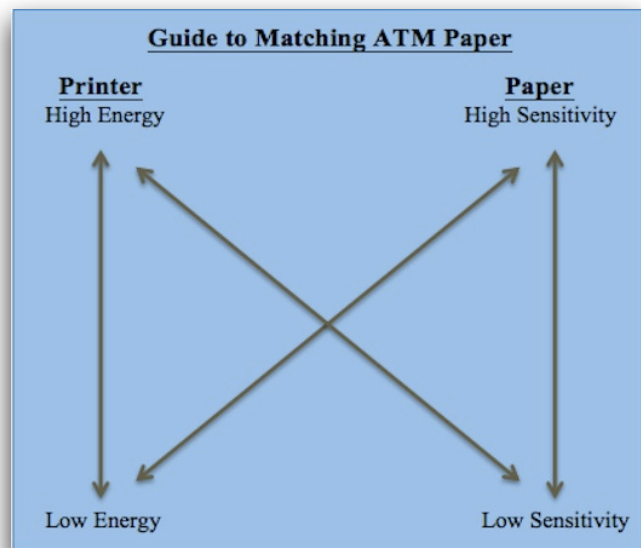
1. Bond vs. Thermal: ATM operators and paper manufacturers have essentially switched entirely from bond to thermal paper for a number of reasons. While bond paper is technically less expensive, thermal paper has a lower cost of ownership over the long haul. Here's why. For one, thermal paper doesn't require ink cartridges or real ribbons, which must be replaced periodically. Secondly, thermal paper rolls are fast, easy to maintain, and almost always have more paper on each roll. Lastly, they produce a higher quality product.

2. Low vs. High Sensitivity: The sensitivity of thermal paper refers to the degree to which it reacts to a given amount of heat or energy. When it comes to matching the right kind of paper with a particular machine, this is one of the most important factors to consider. Selecting high vs. low sensitivity paper not only impacts the image quality and shelf life of the receipt, it can also lead to large savings for some ATM owners.

There is an inverse relationship between the energy of the printer and sensitivity of the paper. A high-energy printer can deliver a satisfactory product on paper with low sensitivity, while a low-energy printer requires paper with high sensitivity to achieve acceptable results. Because low sensitivity paper is less expensive, it pays to invest in a high-energy printer in order to save on paper costs over time.

3. BPA Free Paper: Many companies, and their customers, have growing concerns regarding the environmental impact of paper products. While there is a wide spectrum of environmentally friendly paper options, one of the most prevalent concerns among paper manufacturers is the use of Bisphenol A (BPA).

BPA is a mass-produced industrial chemical used primarily to make polycarbonate plastics and epoxy resins. It is commonly applied to thermal receipt paper in order to help produce the image. In Jan 2010, the US FDA announced that recent studies provided reason for concern about the potential adverse health effects of BPA in infants and children, especially for applications with food. If your company shares this concern, you should make sure that your supplier offers paper that's free of BPA.



Match low energy printers with high sensitivity paper for optimal results, and visa versa.

Beware of Paper Shortages and Product Swaps

It would be great to say that we live in a world where no one cheats.

Unfortunately, that's not always the case. And some paper suppliers have learned a few parlor tricks to help compensate for shrinking margins. So, buyer beware.

Here are some specific things to look out for:

1. Paper Shortages: A low cost roll of paper does not always mean you're getting a "good deal." Rolls can be loosened so that there are actually fewer receipts per roll, which means you're paying more for the total number of receipts that each roll produces.

The first defense against this trick is to partner with a reputable supplier. But you still may want to verify that you're getting the footage that you expect.

So, ask to see the rolls that you purchase, particularly for large orders. Push against the core in the center of the roll, and see if there's any give. If the paper "cones" out, that means it's loose and may have fewer receipts than it should. Paper rolls should be wound tight, so that they can accommodate a maximum number of receipts, giving you more bang for your buck.

2. Product Swaps: How do you actually know you're getting the specific paper the supplier quoted?



Don't be lured by cheap ATM paper. Low cost does not always equal the best deal.

Would you really be able to tell if the paper has the top-coat you ordered, or was the proper width? Unfortunately, it can be difficult to verify that the paper you purchased matches the sales specs. And, not only will some suppliers take advantage of this dilemma, but honest mistakes can happen as well.

Don't hesitate to request to have your paper "tested" to make sure it has all the features you paid for.

Experienced suppliers with good customer service will have no problem supplying verification to make a customer comfortable and earn their trust.

Summary

Customers come to ATMs expecting to walk away with two things: cash and their receipt. And the type of paper used not only impacts the customer experience, it affects the performance and overall cost to service the ATM as well. So, be sure to look a little deeper than the final cost when considering what type of paper to choose. And select an experienced supplier who will champion your business over time.

***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.*

One of the keys to improving ATM performance is picking the right kind of thermal paper.
