

## A Complete Guide to Be an Indicash ATM Franchisee



### 1) What is an ATM Franchise business?

An ATM Franchise is a promising business opportunity for established or aspirant entrepreneurs, to earn by operating and managing White Label ATM/s. It is a high margin, asset lite cum minimal investment business, whereby you can earn with every cash and non-cash transactions undertaken at a WLA ATM.

### 2) Is ATM Franchisee a good business opportunity?

Yes, given the low penetration of ATMs in the country across tiers, with only 22 ATMs available per lac population, there is a high demand for ATMs in India. If you are looking for a business opportunity that gives you a healthy return on investment with minimal investments **ATM Franchise** is a good option for you to consider.

### 3) How can I be an Indicash ATM Franchisee?

You can be an Indicash ATM Franchisee in 4 simple steps:

1. Choose from any of the Indicash ATM Franchisee business models:
  - a. Option 1: Onsite Model where you can select an existing Indicash ATM location for starting a Franchise business.
  - b. Option 2: Offsite Model where you can propose a self- owned/leased, high footfall commercial space of 60-80 sq ft.
2. Once the site is shortlisted, simply enter into a contractual agreement, and complete the onboarding process.
3. Make a minimal investment of approx. ₹3 lac to run the daily ATM operations and pay one- time refundable deposit of upto ₹2 lacs\*.
4. Get trained, launch the ATM operations, and start earning with every transaction from day one.

#### **4) What is required to be an Indicash ATM Franchisee?**

The following are the pre-requisites to be an Indicash ATM Franchisee:

1. Financial ability to invest a minimum of ₹5 lacs i.e. ₹2 lac as Refundable Deposit\* and approx. ₹3 lacs as investment to manage and undertake the daily ATM operations.
2. Entrepreneurial spirit to manage and grow the business with complete ownership.
3. 60-80 sq ft of commercial shop in high footfall location (in case of offsite model)
4. Sound Personal and Business Credentials

#### **5) What is required to be an Indicash ATM Franchisee?**

The cost of starting an Indicash ATM Franchise is comparatively low. You can start being an Indicash ATM Franchisee by making a minimum investment of ₹2 lacs as a one-time refundable\* deposit and approx. ₹3 lacs to run the daily ATM operations.

#### **6) I have no experience in handling the ATM operations, will I be able to manage and operate an Indicash ATM Franchise?**

Indicash officials will be extending the necessary support as part of the onboarding process to train you on handling the daily ATM operations like First Level Maintenance (FLM), Cash Loading and Cash handling etc., Moreover dedicated resources will be available to support the Franchisee on a regular basis for undertaking smooth business operations.

#### **7) What are the responsibilities of the Indicash ATM Franchisee Partner?**

The broad scope of responsibilities of Indicash ATM Franchisee Partner are:

- Ensuring the ATM room is customer ready before the launch (Civil, Carpentry etc)
- Managing Regular Site Related Expenses – Site Rentals, Electricity Bill Payment, Housekeeping and regular site upkeep and maintenance, refurbishing branding as required etc.,
- Managing Daily ATM operations – In Time Cash Loadings, Handling First Level Maintenance (FLM) Instances, ATM inaugural and promotion in neighbourhood as per Indicash Branding Guidelines, Regular site upkeep and maintenance
- Post Go Live – Ensuring the ATM operations are managed and operated ethically and in sync with Tata Brand Reputation & set guidelines.

## 8) Is there any lock in period as part of the arrangement?

Yes, there is a minimum lock in period of 1 year. A clawback of ₹1 lac will be applicable if the franchisee partner exits the business within 1 year.

## 9) How much can I earn by being an ATM Franchisee?

With Indicash ATM Franchisee you can earn with every transaction from day one with no minimum transaction criteria. Depending on the business ownership undertaken by the franchisee partner and the location potential, an ATM franchisee owner can earn a healthy and a steady Return on Investment ranging between 33% to 50% plus. As an introductory offer you can earn upto ₹8 for every cash transaction and upto ₹2 for every non- cash transaction.

## 10) Why should I opt for Indicash ATM Franchisee?

Indicash ATM network, is the first RBI licensed WLA network in the country and one of the largest WLA ATM brand. Indicash ATM Franchise gives you an opportunity to be associated with a reputed and trusted TATA backed ATM network. You can rely on our proven track record and expertise in managing extensive ATM networks. With this asset lite business model, you can start your entrepreneurial journey with minimal investments and earn healthy returns of upto 33% in year 1 itself. Moreover, you can contribute to empower Indians across the country with Cash accessibility by expanding the ATM network.

## 11) Whom do I contact to be an Indicash ATM franchisee?

You can share your contact details on our official website: <https://indicash.co.in/contact-us/atm-franchise/>

Or Call our Toll- free number [1800 2662 660](tel:18002662660)

Our Representatives will contact you shortly as per business requirements.

## 12) Stay Alert #SahikoPehchano

Please stay alert of all fraudulent parties who are misusing trademarked Indicash brand name, to dupe people financially on account of extending franchisee or renting out space for ATM, **through fraudulent websites, apps and impersonating as Indicash officials. PLEASE REFRAIN FROM ENTERING INTO ANY FINANCIAL ARRANGEMENT WITH ANY PARTIES, UNTIL NECESSARY CREDENTIAL CHECKS ARE UNDERTAKEN AND THE SOURCE OF CONTACT LIKE WEBSITES, EMAIL IDS, GOOGLE ADS AND APPS ARE THOROUGHLY VERIFIED.**

Public at large are advised that Indicash ATM network owned and operated by Tata Communications Payment Solutions Ltd (TCPSL) **DOES NOT make any demands for any kind of cash transactions for onboarding interested Indicash ATM franchisees.** We do not raise any requests with interested parties for bank transfers on account of processing fee or

registration fee. Only after necessary credential checks, verification of documents, site shortlisting and initiation of agreement signing, a demand draft is requested by TCPSL authorised officials, which is taken as security deposit (refundable).

**TCPSL is not responsible or liable for any loss or damage resulting from the illegal activities of these third parties.**

You are advised to visit our official website only [www.indicash.co.in](http://www.indicash.co.in), for any further queries, or call our toll-free number 1800 266 2660 for any enquiries

\*Refundable Security deposit Based on the Business Model | # ROI Based on calculation of 100 transactions/ATM/month in year 1 with 10% increment each corresponding year.

*Disclaimer: Return on investment (ROI) projections are based on Business/Market estimates/past performances and does not furnish any type of guarantees or assured returns on the investments. Each Franchisee's success depends on their individual efforts and circumstances. Tata Communication Payment Solutions Limited (TCPSL), is not liable for any kind of express or implied loss/claims/ damages on investments to franchisee due to any reason which includes but not limited to the data accuracy, availability, any information or the given business projections, the investment decision of the franchisee should be based on their independent business acumen and not to be influenced by any proposed projections.*