

Interview with Bill Dunn, Vice President of Marketing and Sales for Tranax/Hantle



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When it comes to knowing where all the ATM industry skeletons are buried, no one knows more than Bill Dunn, Vice President of Marketing and Sales for Tranax/Hantle. Bill has been around the block when it comes to the off premises ATM business and has been actively involved in industry affairs for many years. In addition to being a long time supporter of ATMIA, Bill currently co-chairs the ATMIA North American Board. As a follow-up to my commentary in the April 30th IPayments Newsletter titled 'The Current ATM Interchange & Independent ATM Operator Landscape,' I had the opportunity interview Bill and get his perspective on the subject of interchange and on the industry response to the surcharge provision of Sen. Tom Harkin's amendment to the bank-reform bill under debate in Washington D.C. Bill agreed with me that the industry needs to rethink the off-premises ATM business model.

Of course no conversation with Bill Dunn would be complete without one of his vintage anecdotes. On the subject of the impact on the ATM operators of the recent MasterCard/Cirrus interchange rate rules change, Bill put it this way, "It's like the story of the guy who got in trouble with his wife because he stayed out until 4 am on a Friday. The way he fixed the problem was to stay out until 6 am on Saturday. His wife was so mad about Saturday night that she forgot all about Friday!" Bill is of the opinion that ISOs are just going to have to suck-it up and use this as an opportunity to renegotiate their merchant agreements and although the process won't be without some pain, it will give everyone an opportunity to evaluate the impact of the reduced interchange and adjust the surcharges accordingly. But what Bill refers to as an "industry killer" is the proposed amendment limiting ATM surcharges in the U.S. to \$.50. "It's like telling 7-Eleven that they can't sell milk, it will kill the industry" Bill said.

Bill also said, "The industry is coming together like never before and ATMIA is showing great leadership, especially with the government relations committee under the guidance of Mike Keller as the GRC Chairman." Bill went on to say, "Mike Keller is a great asset who brings credibility and a plan," and that "ATMIA is a very strong industry association that is receiving well deserved recognition for doing important work on behalf of the industry." He also feels that we need to reach out to other associations such as NACS and elicit their support in taking a strong stance against government intervention in setting surcharge caps, because of the impact that it would have on the merchant ATM operators as well as the ATM industry. According to Bill, "many merchants would not be able to offer ATM service to their customer and therefore not just lose ATM surcharge revenue but their store sales will be negatively impacted as well."

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