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NCR Atleos Cashzone ATMs linked to Australian illegal tobacco trade and fraudster

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Crime

Mon 11 Aug 2025 at 5:45am



Mido "Joe" Jorj, who was handed a 12-month jail sentence in NSW, is the registered owner of this Brisbane tobacconist. (ABC News: Peter Mullins)

The sign is covered in black grime, the bent ramshackle corrugated roof wouldn't be out of place atop an outback shanty and the registered owner is a jailed fraudster.

The Bowen Hills Tobacconist and Gift shop on the edge of Brisbane's inner city hardly seems the kind of place that a \$3 billion multinational financial corporation would be doing business — especially when the store's product line includes illegal cigarettes.

But New York Stock Exchange listed NCR Atleos's placement of one of its green Cashzone ATMs inside the shop is fuelling the sale of the contraband smokes.



Outside of the Bowen Hills store which has a Cashzone ATM inside. (ABC News: *Rory Callinan*)

It's not clear what due diligence has been done by NCR, which describes itself as having the world's largest ATM network and whose chief executive Tim Oliver boasts in corporate brochures that the company works to the "highest ethical standards and in compliance with all laws, rules and regulations".

But the tie is the latest found in an ABC investigation examining how private ATM suppliers are oiling the illicit tobacco trade, an underground market where stores often push cash sales.

"From a financial crime aspect, cash makes it difficult to follow the money," said Doron Goldbarsht of Macquarie University's Financial Integrity Hub.

Previously the ABC revealed Melbourne-based Next Payments, whose biggest investor is investment bank Macquarie Group, and Queensland-based atm2go have been providing multiple machines to illegal business operators.

Even a \$17 million cannabis kingpin had atm2go machines and told of feeding drug cash into them.

The revelations have sparked industry concern with companies pulling out of sector.

ATMs linked to store fined for illicit vapes

In July, finance company EFTEX, which processes payments for thousands of ATMs, sent out a client notice, saying it would stop handling transactions for machines in tobacconists or other high-risk environments.

Next Payments also said it would remove 40 ATMs from suspected illicit tobacco stores, while atm2go has also started quietly pulling its machines.

But the ABC has also found Atlanta-based NCR, which says it has 8,000 machines in Australia and New Zealand, has provided its Cashzone ATMs to outlets in Queensland and the Northern Territory linked to illegal trade.



The ABC has found NCR has provided its Cashzone ATMs to outlets in Queensland and the Northern Territory linked to illegal trade. (ABC News: *Liz Pickering*)

The company refused to answer questions about its ties to Australia's illicit tobacco trade. "We do not have any input," NCR's public relations team told the ABC.

Private ATM companies and store owners can earn fees based on machine transactions. The ATM in the Bowen Hills store, for instance, costs \$2.90 for a customer to withdraw cash.

The illicit smokes on sale include 20 cigarette packs of Double Happiness — lacking any required health warnings — for only \$15.

The store's listed owner is company Mido Jorj Pty Ltd.

That company's director and shareholder is Brisbane-based Mido "Joe" Jorj, who was handed a 12-month jail sentence in NSW after pleading guilty in 2005 to offences including obtaining money by deception.

He was also locked in a separate dispute about Centrelink payments, according to tribunal records.

Now 49, Jorj was earning special benefit payments but failed to alert Centrelink when he had started a contracting business that earned about \$14,000 in mid-2004.

He was ordered to pay back money, according to an Administrative Appeals Tribunal ruling.

Jorj, whose previous name is Mohammad Alrikabi, refused to answer queries when contacted by the ABC. He's listed also as the owner of a nail salon and another tobacconist on Brisbane's bayside, while previously having other businesses such as a kebab shop.

A Cashzone ATM has also been in the NT-based Darwin 24-7 Store, which earlier this year was caught selling illegal vapes and required to pay a \$15,000 fine.

Store manager Usman Mughal confirmed the business had been caught with illegal vapes and paid the fine earlier this year, after having received a warning. He said the sales had been a mistake and such products were no longer sold.

The store had an ATM installed — a security mortgage for the machine is registered with regulators — but Mr Mughal said they did not load the machine with cash.

Another CashZone ATM, charging \$3.10 a withdrawal, was also in operation at a Toowoomba store selling illicit cigarettes.

Store owner calls for ATM ban

The illicit tobacco trade has blossomed amid ever rising taxes on legal tobacco products.

Commonwealth duties on a 20 pack of cigarettes alone are \$28 while the ABC has found illicit packs available for only \$8.

The cheap outlaw operators put pressure on the likes of Robert Rodie, who has owned a legitimate tobacco store in Deception Bay north of Brisbane for almost 30 years.



Robert Rodie says an ATM is not needed in a tobacconist. (ABC News: Liam Walsh)

He said his gross trade is down almost 70 per cent since 2022 and he produced a list of more than 40 times he has contacted authorities, saying little if anything was done.

He laughed at the notion of needing an ATM in his store.

"Definitely not. No," he said.

"If somebody wants \$50 or \$100 it's just a cash out transaction with their purchase."

He thought that ATMs were in illicit stores simply to avoid financial records of sales.

"All ATMs should be banned from any tobacconist ... even legitimate ones," he said.

Cash seized from businesses

Regulators are eyeing private ATMs. Even Queensland's fines collection agency is examining the trade, the ABC can reveal.

The State Penalties and Enforcement Registry (SPER) has started demanding information from private ATM operators to trace ownership of cash moving through the machines. While the involvement of SPER might seem strange, it has so far reaped \$6 million in fines from illicit tobacco operators.



The State Penalties and Enforcement Registry has conducted raids at tobacco stores. (Supplied)

"To ensure debts are paid, officers will seize cash collected by these businesses where they refuse to pay, whether that be in on-site safes, bank accounts or deposited in ATMs," a SPER spokesperson said.

Home Affairs Minister Tony Burke has flagged that he had asked bureaucrats to look at private ATMs but no solid detail has emerged yet.

Overseas authorities have introduced regulations around the use of private ATMs.

Canada for instance, which has prosecuted illegal tobacco operations using such machines, introduced laws requiring records to be kept even of how the cash was transported to ATMs.

But in Australia, private ATM owners and the source of cash put into them do not come under anti-money laundering laws.

Next Payments rejected that private ATMs represent a money laundering risk.

Yet the Financial Integrity Hub's director Dr Goldbarsht warned a potential money-laundering problem lies with any dirty money loaded into the machine.

If an innocent person unwittingly withdraws dirty money, that person's bank account ultimately credits the same amount cleanly into the private ATM cash-loader's bank account.

The cash's original source does not come under the same level of scrutiny that occurs if criminals try depositing certain amounts of cash in various ways directly into a bank.

"Private ATMs make it more maybe an opportunity for criminals to launder money because they are not regulated," Dr Goldbarsht said.

"If you have cash, which is proceeds of crime, or what we call dirty money, and if you own such an ATM, then you can actually deposit your dirty money into the ATM," he said.



The ABC has found illicit cigarette packs available for only \$8. (ABC News: Liz Pickering)

"It helps to integrate this dirty money into the legitimate financial system."

Dr Goldbarsht pointed out other industries in Australia are coming under anti-money laundering laws, such as real estate agents. Private ATMs could represent a serious problem, he said.

"Criminals will look for ways to clean their money," he said.

"If you're closing one door, they will come from the window from a different place.

"To close this gap, we need to amend the legislation ... we just need to change the wording there.

"All ATMs should be regulated."