



FLEXIBLE BILL PAYMENT SOLUTIONS



application

Hardware

Monitoring

SERVICE

SOLE SOURCE VENDOR **SIMPLICITY**

As the world's leading custom self-service solution provider, KIOSK Information Systems (KIOSK) provides unparalleled expertise in both custom and standard bill payment platform design. KIOSK has over 10,000 points of presence in self-service bill payment with solutions ranging from in-store single provider bill payment, to utility and cable service providers, and retailers with full multi-function banking platforms.

KIOSK INFORMATION SYSTEMS BILL PAYMENT SOLUTIONS
CALL TOLL FREE: 1.800.509.5471 OR VISIT US ONLINE AT WWW.KIOSK.COM

BILL PAYMENT KIOSK (BPK) PLATFORMS

With several consecutive years of recession, record unemployment, and a sluggish economy, the number of unbanked and under-banked Americans has hit nearly 30%. That equates to over 34 million consumers in legitimate need of a safe, simple, and affordable way to pay their bills with cash (in addition to card and check based payments). These 2011 FDIC statistics combined with the rising demand for consumer convenience and retailer profitability pressures continue to fuel "The Perfect Storm" for self-service bill payment demand. Few self-service applications can compete with the ROI and mutual benefits of bill payment:

CONSUMER BENEFITS

- Total payment flexibility
- Real-time confirmation for last minute payments
- Proactive financial management (avoid late fees, service interrupt, re-connect fees)
- Multi-lingual user interface
- Faster service, extended hours

BUSINESS / DEPLOYER BENEFITS

- Cost effective delivery of repetitive transactions (cash, credit, debit, check)
- Lower staffing / overhead costs (reduced headcount/re-directed staff productivity)
- Faster revenue recognition
- Improved customer satisfaction (inclusive of under-banked customers)
- Secure, PCI compliant transactions
- Consistent upsell presentation/data capture



**To learn more, please contact your KIOSK
Sales Representative at 1-800-509-5471.**

MODULAR APPLICATION DESIGN

KIOSK's Application Development Team has authored an advanced Bill Payment Kiosk (BPK) platform providing licensable code modules to support a complete base of payment transaction and account management requirements. It provides a simple, self-serve transaction flow with fast processing, and eliminates the need for expensive staff assistance. BPK is designed to streamline kiosk interaction, ensuring a positive customer experience and secure service delivery.

Key BPK features include:

- Capability to support multiple bills and back-end payment systems, providing simple platform expansion.
- Account lookup and maintenance features enable users to adjust language preference, rate plans, email, etc.
- Billing review information is presented in a clean, easily understood manner. Feature options include:
 - Payment amount
 - Renewal amounts (pre-paid customers)
 - Recent payment transactions
 - Balance breakdown
 - Tax add-ons
 - Voids of completed cash or credit payment / return cash
 - Balance total, minimum payment due
 - Paperless billing enrollment
 - Pay past due payments
 - "Easy pay" account (view, change, enroll)
 - BPK also offers multiple options for prepaid customers / accounts tied to prepaid auto-replenishment. Users can display, change, and purchase auto-replenishment denomination refills.
- Comprehensive payment fulfillment options including cash, credit/debit (PCI compliant), checks, gift cards, and ECP (electronic check payment).
- Custom branding of user interface (UI), multi-media and attract loops for simple customization.
- Kiosk user notifications including payment application timeline, prompts to see a representative (offers / trigger events), and downtime alternative solution messaging.
- Comprehensive reporting content with capabilities for POS integration and auto-generation to e-mail / SMS distribution lists. Report content includes transactional, operational, usage and interaction, tax compliance, and offer management.
- Advertising and couponing module options, for simple revenue enhancements.

Most importantly, BPK has readily extensible architecture, paving the way for simple back-end integration and client-specific customization. This is a key element of development cost control and speed to market.

MODULAR HARDWARE PLATFORM DESIGN

KIOSK has both standard and custom enclosures that house a complete set of fully integrated bill payment components. Platforms can be customized to one of three typical bill payment set of service options:

Basic Bill Payment Credit / Debit / Cash Option: <i>Typical Enclosure</i>	Standard Bill Payment Credit / Debit / Cash In: <i>Typical Enclosure</i>	Advanced Bill Payment Cash In / Cash Out: <i>Typical Enclosure</i>
<ul style="list-style-type: none"> • PC - CORE i3 • 19" (+) LCD / Touch Screen / Privacy Filter • Speakers • Security Alarm • Credit Card Reader • 80mm Receipt Printer • Optional Bill Acceptor • Optional Pin Pad • Optional Check Reader • Optional Camera • Optional Biometrics • Optional Video on Demand 	<ul style="list-style-type: none"> • PC - CORE i3 • 19" (+) LCD / Touch Screen / Privacy Filter • Speakers • Security Alarm • Credit Card Reader • 80mm Receipt Printer • Bill Acceptor • Optional Bill Dispenser (2 denomination) • Optional Pin Pad • Optional Check Reader • Optional Camera • Optional Biometrics • Optional Video on Demand 	<ul style="list-style-type: none"> • PC - CORE i3 • 19" (+) LCD / Touch Screen / Privacy Filter • Speakers • Security Alarm • Credit Card Reader • 80mm Receipt Printer • Bill Acceptor • Bill Dispenser (4 denomination) • Optional Bill Recycler • Optional Pin Pad • Optional Check Reader • Optional Coin Dispenser • Optional Camera • Optional Biometrics • Optional Video on Demand



All **KIOSK** Bill Payment models are PCI Compliant and built to UL and ADA Standards. Typical enclosures are listed as representative guidelines – all are highly configurable. Further, all can be integrated with customer standard components (i.e. – preferred PC, pin pad, etc.), streamlining IT support requirements. Expert **KIOSK** Sales and Design Engineers are available to consult on component choice to support transaction requirements, and then facilitate an easy transition into a fully integrated solution.



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FLEXIBLE, SOLE SOURCE SOLUTIONS

KIOSK's modular hardware, software, and service design disciplines provide the most cost effective delivery of a complete bill payment solution. Simply stated, modular design enables clients to leverage key market-ready solution elements (~80% of the hardware and software solution functionality), and efficiently layer the final customization (~20% tied to unique user interface design, API integration, artwork, etc.). It is by far the most cost effective development method, providing time to market advantage, and eliminating "one-size fits all" constraints.





ADVANCED REMOTE MANAGEMENT

The **KIOSK** BPK application is built upon **KIOSK CORE**, a proprietary and licensable full-feature remote kiosk network management platform. At a high level, the **CORE** software solution delivers the monitoring tools for real-time network visibility and communication, coupled with a complete set of practical management tools. Feature sets provide live data exchanges between Server and Client for:

- Monitoring status
- Administrative / management commands
- Network reporting and analytics

Establishing this advanced machine dialogue with each kiosk in the field provides the vehicle to manage the entire kiosk deployment with intuitive dashboard controls. This centralized control optimizes field uptime, reduces service costs, and streamlines reporting / analytics – all directly impacting ROI.



FLEXIBLE SUPPORT SERVICES

KIOSK has developed advanced field services to support the mission critical nature of bill payment applications. Modular service plans enable customers to pick and choose the service elements they want / need, including:

- Scheduled updates of licensed software modules, as released
- Turnkey site survey / installation
- Warranty and field service
 - 5 – 7 day per week phone support & Field Service Technician dispatch
 - Spare parts stocking & management for overnight delivery
- Complete training and documentation services (hardware / software)
- Removal and responsible recycling of expired kiosk hardware

*To learn more, please contact your **KIOSK** Sales Representative at 1-800-509-5471.*

KIOSK QUICK INFO

- **Founded in 1993 and headquartered in Louisville, Colorado, KIOSK Information Systems is the World Leader in Custom Self-Service Solutions.**
- **KIOSK provides unparalleled expertise and Sole Source management of Software Application and Platform Design, Program Management, Manufacturing, and Field Services for turnkey deployment success.**
- **KIOSK's best-in-class solutions embody agile and modular design disciplines focused on customer-tailored success for virtually all self-service vertical markets.**



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