



# WORLD LEADER

## *in Bill Payment Solutions*

*Complete Professional Services from Passionate Experts*

- ✓ Standard and Custom Hardware
- ✓ Licensed Bill Pay Software Product
- ✓ Comprehensive Field and Managed Services

application

Hardware

SERVICES

Monitoring



KIOSK INFORMATION SYSTEMS • WORLD LEADER IN SELF-SERVICE SOLUTIONS  
CALL TOLL FREE: 1.800.509.5471 OR VISIT US ONLINE AT [WWW.KIOSK.COM](http://WWW.KIOSK.COM)

# BILL PAYMENT

## KIOSK SOLUTIONS

The most recently published FDIC statistics (2014) sites 7.7% of US households as unbanked, equating to 16.7 million adults. Another 20% of households (50.9 million adults) fall into the under-banked category, relying on alternative financial services (AFS). That equates to over 67million 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 FDIC statistics combined with the rising demand for consumer convenience and retailer profitability fuel consistent demand for self-service bill payment. 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, EMV/PCI DSS 3.2 compliant transactions

## 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 closed loop self-serve transaction flow with highly secure payment processing, eliminating the need for expensive staff assistance. BPK is designed to streamline kiosk interaction, ensuring a positive customer experience and secure service delivery.

KIOSK's Bill Payment software has been successfully deployed nationwide in retail locations providing electronic payment and money transfer services. Our developers have created a base user flow incorporating common payment transaction and processing functions widely utilized by leading bill pay clients. The application can be leveraged "as is" or easily customized to include client-specific flow requirements.

Licensing common application functionality reduces the customization requirements down to client API integration. This dramatically cuts custom development time and time to market (by 50 - 80%, depending on the level of UI flow customization requested).

The KIOSK BPK application shows the existing user flow, customizable wireframes, and architecture. Base bill pay modules include:

### ✓ TRANSACTION

Module collects the transaction and bill ID, amount, payment method, cash denominations, etc. Data is sent to our client's API and the payment processor, as well as to KIOSK's CORE K-NECT Remote Monitoring platform for real-time viewing. Payments can be processed with Open Edge Payments or a client-preferred processor.

### ✓ AUTHENTICATION

Module facilitates unique machine, data, user, and kiosk credential sets providing audit trail data needed to facilitate PCI DSS 3.2 audits.

### ✓ LICENSING

Module enables license users to receive automated pushes of new application features and functionality remotely.

### ✓ REMOTE MONITORING

Module is included in all kiosk-authored software, enabling real-time alerts and status visibility of connectivity, application and components.

### ✓ HARDWARE PROVIDER LAYER

Module enables IoT signaling from components within the kiosk, maximizing uptime. Further, it provides capability for seamless hardware integration of new components during development.



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

## 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:

<b>BASIC BILL PAYMENT</b> <b>Credit / Debit / Cash</b> <b>Option:</b> <i>Typical Enclosure</i>	<b>STANDARD BILL PAYMENT</b> <b>Credit / Debit / Cash</b> <b>In:</b> <i>Typical Enclosure</i>	<b>ADVANCED BILL PAYMENT</b> <b>Cash In / Cash Out:</b> <i>Typical Enclosure</i>
<ul style="list-style-type: none"> <li>• PC - CORE i5</li> <li>• 22" (+) LCD / Touch Screen / Privacy Filter</li> <li>• Speakers</li> <li>• Security Alarm</li> <li>• Credit Card Reader</li> <li>• 80mm Receipt Printer</li> <li>• Optional Bill Acceptor</li> <li>• Optional Pin Pad</li> <li>• Optional Check Reader</li> <li>• Optional Camera</li> <li>• Optional Biometrics</li> </ul>	<ul style="list-style-type: none"> <li>• PC - CORE i5</li> <li>• 22" (+) LCD / Touch Screen / Privacy Filter</li> <li>• Speakers</li> <li>• Security Alarm</li> <li>• Credit Card Reader</li> <li>• 80mm Receipt Printer</li> <li>• Bill Acceptor</li> <li>• Optional Bill Dispenser (2 denomination)</li> <li>• Optional Pin Pad</li> <li>• Optional Check Reader</li> <li>• Optional Camera</li> <li>• Optional Biometrics</li> </ul>	<ul style="list-style-type: none"> <li>• PC - CORE i5</li> <li>• 19" (+) LCD / Touch Screen / Privacy Filter</li> <li>• Speakers</li> <li>• Security Alarm</li> <li>• Credit Card Reader</li> <li>• 80mm Receipt Printer</li> <li>• Bill Acceptor</li> <li>• Bill Dispenser (4 denomination)</li> <li>• Optional Bill Recycler</li> <li>• Optional Pin Pad</li> <li>• Optional Check Reader</li> <li>• Optional Coin Dispenser</li> <li>• Optional Camera</li> <li>• Optional Biometrics</li> </ul>



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. Expert KIOSK Sales and Design Engineers are available to consult on component choice to support transaction requirements.

## SUPERIOR TRANSACTION SECURITY

KIOSK has partnered with Intel Security to create the **Enhanced Security Suite**. Together, we implemented an optimal bundle of embedded security technologies to manage and monitor connected transactions and guard against malware attacks. This security software is loaded along with the KIOSK BPK application to facilitate PCI DSS 3.2 compliance and certification efforts.



*"Working with Intel Security to create the Enhanced Security Suite has furthered KIOSK Information Systems' position as a trailblazer in the self-service industry, and VDC believes that in today's heightened threat environment, it represents a competitive advantage over kiosk systems from other vendors."*



**CHRIS ROMMEL**  
**VDC Research Executive VP**





## ADVANCED REMOTE MANAGEMENT

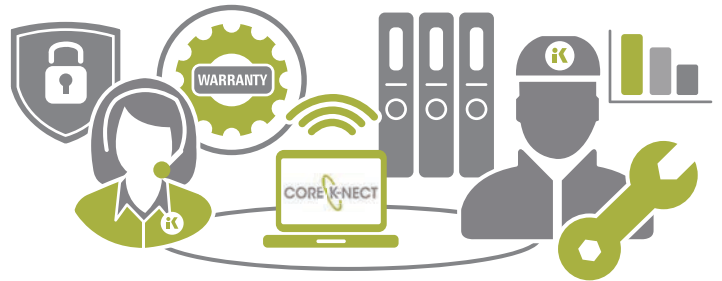
The KIOSK BPK application is built upon KIOSK CORE K-NECT, a proprietary and licensable full-feature remote kiosk network management platform. At a high level, the CORE K-NECT software solution delivers the monitoring tools for real-time network visibility and communication, coupled with a complete set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

- Monitoring status and alerts for connectivity, application status, and component 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 SOLUTION SERVICES

KIOSK's Solution Services are flexible in design, enabling customers to mix and match the service options / support hours to match specific deployment demands. Services are designed to maximize the security and field uptime of a self-service network. Service options include:



## FACTORY/FIELD SERVICES

- Phone Support
- Advanced Exchange Parts Warranty
- On-site Field Service
- Site Survey & Installation
- Preventive Maintenance
- Contracted Remote Monitoring

## MANAGED SERVICES

- Secure Hosting
- PCI DSS 3.2 Compliance Support
- System & Device Security Software (Intel Security Suite)
- Operating System & Image Management

## 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.