KIOSK®
Information Systems

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**

software   Hardware
SERVICES   Monitoring

BILL PAYMENT
KIOSK SERVICES …

The most recently published Federal Deposit Insurance Corporation (FDIC) statistics (2017) sites 6.5% of US households as unbanked, equating to 8.4 million households. Another 18.7% of households (24.2 million households) fall into the under-banked category, relying on alternative financial services (AFS). That equates to over 63 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 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, reconnect fees)
- Multilingual 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 / redirected staff productivity)
- Faster revenue recognition
- Improved customer satisfaction (inclusive of under-banked customers)
- Secure EMV / NFC / PCI DSS compliant transactions

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MODULAR APPLICATION DESIGN

KIOSK's Software Development Group has authored an advanced Standard Bill Payment (SBP) 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. SBP 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).
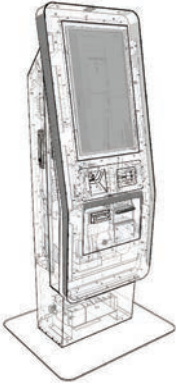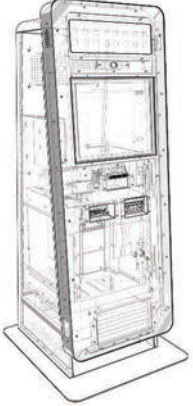
The **KIOSK** SBP application modules include:

✔ TRANSACTION
Collects the transaction and bill ID, amount, payment method, cash denominations, etc. Secure transactional data is sent to our client's API and the payment processor, as well as to **KIOSK**'s proprietary Remote Monitoring platform for real-time viewing. Payments can be processed with the client-preferred or KIOSK recommended processor.

✔ AUTHENTICATION
Facilitates unique machine, data, user, and kiosk credential sets providing audit trail data needed to facilitate PCI DSS audits.

✔ LICENSING
Enables licensed users to receive automated pushes of new application features and functionality remotely.

✔ REMOTE MONITORING
Provides real-time alerts and status visibility of connectivity, application and components.

✔ HARDWARE PROVIDER LAYER
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 +49 211 688509 0.

MODULAR HARDWARE PLATFORM DESIGN

KIOSK has both standard and custom enclosures (standalone, through-wall, indoor and outdoor versions) 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:

WINDFALL SERIES	BENCHMARK SERIES	COMMERCE SERIES
Credit / Debit Option	**Credit / Debit / Cash In / Cash Out Option**	**Credit / Debit / Cash In / Cash Out / Coin Out Option**
• 17" Landscape; or 21.5" Portrait LCD / Touch Screen / Privacy Filter • OEM PC (CORE i3 / i5 / i7; or J1900 Quad Core)	• 19" Landscape; or 21.5" Portrait LCD / Touch Screen / Privacy Filter • OEM PC (CORE i3 / i5 / i7; or J1900 Quad Core)	• 21.5" Portrait LCD / Touch Screen / Privacy Filter • OEM PC (CORE i3 / i5 / i7; or J1900 Quad Core)
Typical Options • 508 Access Device • Barcode Scanner • Bill Acceptor • Camera • Check Reader • Indicator LEDs • Security Alarm • Security Lock (Internal) • Speakers • Thermal Printer • Uninterrupted Power Supply	**Typical Options** • 508 Access Device • Barcode Scanner • Bill Acceptor • Bill Dispenser (2 or 3 denominations) • Camera • Check Reader • Credit Card Reader • Indicator LEDs • Security Alarm • Security Lock (Internal) • Speakers • Thermal Printer • Uninterrupted Power Supply • 21.5" Landscape Overhead Display (non-touch)	**Typical Options** • 508 Access Device • Barcode Scanner • Bill Acceptor • Bill Dispenser (2 or 3 denominations) • Camera • Check Reader • Coin Dispenser • Credit Card Reader • Indicator LEDs • Security Alarm • Security Lock (Internal) • SIM Card Dispenser • Speakers • Thermal Printer • Uninterrupted Power Supply • 21.5" Landscape Overhead Display (non-touch)
1473.2mm High, 482.6mm Wide, 584.2mm Deep (base plate: 660.4mm Wide, 584.2mm Deep)	1651mm High, 558.8mm Wide, 711.2mm Deep (base plate: 635mm Wide, 711.2mm Deep)	1524mm High, 635mm Wide, 584.2mm Deep (base plate: 787.4mm Wide, 787.4mm Deep)

*All **KIOSK** bill payment models are PCI DSS compliant and designed to meet CE, 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 McAfee to create the KIOSK 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 SBP application to facilitate PCI DSS compliance and certification efforts.

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McAfee

" Working with McAfee to create the KIOSK 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

VDC|Research
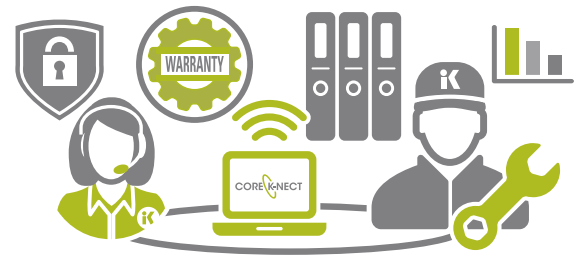Insights for the Connected World

ADVANCED REMOTE MONITORING

The **KIOSK** SBP application is built upon **KIOSK's** proprietary and licensable remote kiosk network management platform. At a high level, the **KIOSK's** 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 IoT 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 Compliance Support
- System & Device Security Software Suite Powered by McAfee
- 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, Managed Services, 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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