

Implementing a Billpay Kiosk Project Step-by-Step

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Businesses such as utilities, mobile phone providers and other operations where customers make regular payments are aware of the benefits of incorporating self-service billpay kiosks into their offerings. The elimination of customer queues, the ability to provide services in areas where it may not be feasible to open a brick-and-mortar location and dependable 24-hour operation are just a few of the benefits operators can realize through the use of such devices.

But recognizing those benefits from afar is a long way from actually flipping the switch on a billpay kiosk network. There's a tremendous amount of work and planning that needs to take place before the first customer interacts with a self-service kiosk.

In this white paper, we'll go through some of the steps of implementing a kiosk deployment and de-mystify the process.

Getting started

One of the first steps in the planning of a kiosk deployment is defining the scope of the functions those kiosks will perform. Will they serve just one payee, or several? Do the kiosks need to be ADA compliant?

In addition, will they remain in a fixed location or should they be light enough to be easily moved? How many users will they serve each day? And once those kiosks are deployed, who's going to handle the service?

Those were some of the questions facing Paducah Power System in Paducah, Kentucky, when it decided to deploy billpay kiosks for its customers. The utility partnered with Tulsa, Oklahoma-based U.S. Payments to place USP's PaySite kiosks at three locations around town, including two accessible 24 hours a day.

"In the utility sector, organizations are slow to change or slow to adapt technology," said Andrea Underwood, PPS' director of community relations and marketing.

"We felt that we were at a point when the time had come to utilize kiosks," Underwood said. "Customers often expect to have contact with us via technology as opposed to a human being. The PaySite achieves this point of service to our customers. Implementation went well and the timeframe was very reasonable. It was simple in that PPS provided info to USP and they performed the legwork."

The goals of a potential deployment can be hammered out in preliminary meetings between the deployer and the solutions provider. Once the goal is defined, the groups will sign a contract laying out the scope of services to be provided, the fees for those services and when and how those fees will be paid.

In addition, other decisions the buyer considers include the branding relevant to the machine, the payment types their customers can utilize, and the backend integration between the vendor and the Customer Information System. One way the PaySite kiosk benefits utility companies is the ability to establish a real time interface with the client backend. This involves the evaluation of the company's API and coding on the vendor side to process payments in real time. This interface also provides access to more timely reports and faster reconciliation for payments.



Ensuring compliance

Once the deployment plan is in place and the scope of the project is finalized, the next steps will include setting up the ability to accept payments. While that may seem like a straightforward process, there are several issues to consider.

First and foremost is sourcing a vendor that ensures PCI compliance. It is beneficial for billers to find a kiosk service provider that adheres to Payment Card Industry Security Standards Council's data security standards, whose purpose is to protect cardholder information from unauthorized access. Some over-the-counter software solutions pass-through the PCI compliance piece to the organization managing the payment counter. Billers looking to avoid PCI regulations can transfer all of the card payment activity to the service provider, thus avoiding the PCI burden.

Although compliance with PCI DSS is costly and time-consuming, requiring annual validation, non-compliance will lead to greater costs in the long run. Penalties for non-compliance include substantial fines from the card brands, as well as liability for damages resulting from data breaches and the loss of customer confidence.

In most cases, the software running the kiosks is designed for PCI compliance. In the case of a turnkey solutions provider, PCI compliance should be part of the package. U.S. Payments' service, for example, is PCI DSS Level 1 certified.

Once the deployer's merchant account is in place and PCI compliance is ensured, the deployer can set up a remote admin account and decide which types of reports they wish to see from the network. Those could include daily activity and a breakdown of card, cash and check payments.



Getting out in the field

At this point, it's time to finalize where the kiosks are to be deployed. If the deployer owns the site where the kiosks are to be placed, that process can be as simple as finding space in a lobby with access to power and Internet. If the space is owned by a third party, the deployer will need to lease a space and arrange for power and Internet access.

The deployer will also need to arrange for service should the kiosk need maintenance. If the kiosks accept cash, they'll need to contract with an armored car service or other pickup service.

Once the kiosks are installed, powered up and connected to the network, it's time to get the word out. In the case of a billpay kiosk for a utility provider, for example, an announcement about the new service could be included with a customer's bill. Signs in the lobby of the customer service office might tout a message of "Avoid the line! Use our new billpay kiosk."

It also may be helpful to use a kiosk ambassador for a week or two when the deployment goes live. That person could walk first-timers through the process to get them acquainted.

Some solution providers, including U.S. Payments, offer marketing and promotion as part of the turnkey package. The company provided those services for Aiken Electric Cooperative in Aiken, South Carolina, when AEC added an additional billpay kiosk to its network.

"With the marketing support provided by U.S. Payments, the promotion of the kiosk was easy, because they take on the legwork," said Muriel Gouffray, AEC's manager of marketing and strategic services.

"I would not have had the time to properly promote the kiosk without the support of U.S. Payments' marketing group," Gouffray said. "I didn't have to touch it."



Tips for a successful kiosk deployment

Begin with a clear strategy. What do you hope to accomplish with a billpay kiosk? Talk to your customers and find out what they'd like to see. Positive word-of-mouth can help make your deployment a success.

Optimize the kiosk user interface. If there's a line at the kiosk, customers won't see an advantage to using the devices. Key to keeping lines to a minimum is incorporating an interface that enables users to conduct transactions quickly. Some utilities even install multiple machines.

Consider kiosk placement. A space near the entrance or some other high-traffic location can help drive use. If the kiosk can be easily moved, try a different location if the first one doesn't live up to expectations.

Define success. What metrics will you use to determine whether a deployment is a success? Will it be the number of transactions, or will it be the amount of money collected? Will it be improved customer satisfaction scores or the number of labor hours saved? Whatever those metrics, have a way to measure them.

Get employees on board. Workers occasionally view self-service kiosks as something designed to eliminate their jobs. In fact, that's rarely the case. Having kiosks handle mundane functions can free up workers to handle more complicated and interesting tasks, ultimately improving employee morale.

About the sponsor:

U.S. Payments supplies turnkey solutions for self-service bill payment. Its network of payment terminals lowers the cost of in-person payments and enhances the customer experience. Customers who use its machines report greater satisfaction and find the process to be fast, convenient and easy. Clients who receive payment on the network choose either real-time or batch-remittance data and receive funds within two days. U.S. Payments' PaySite kiosks enable continual, anytime service. When positioned in an accessible location similar to ATMs, they provide around-the-clock access for increased self-service convenience.