

How does a customer pay their bill?

The following is an example of what the customer will experience when paying their bill at a PaySite Kiosk:

Figure 1 is the first screen seen by the customer. All screens on the machine operate by touch, so the customer simply touches the screen to proceed.



Figure 1

The next screen to appear is the “User Agreement” (see Figure 2). Essentially, it is asking the customer to give U.S. Payments permission to send their payment to the appropriate Biller or company. At this point, the customer would touch either “ACCEPT” to proceed or “DECLINE” to return to the first screen.

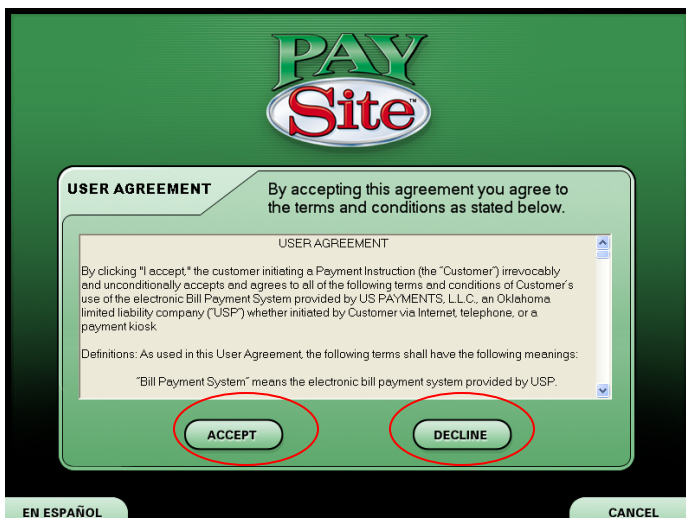


Figure 2

Figure 3 shows the next screen. The customer chooses the Bill Category.



Figure 3

In Figure 4, the customer chooses the Biller or company to which they would like to make a payment.



Figure 4

The next screen (Figure 5) is a disclosure screen with the barcode scan line instructions. We can also add a separate disclosure screen with payment reporting instructions.

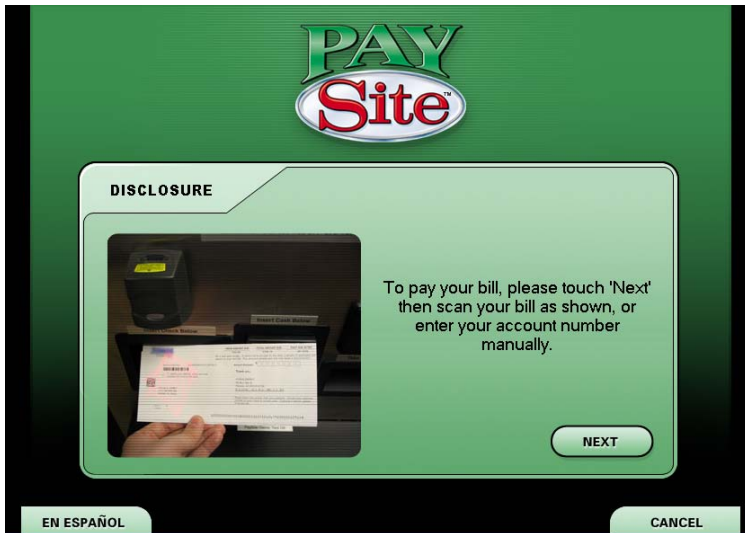


Figure 5

Figure 6 is a screen that will appear if the barcode scanner is unable to capture the barcode line of the bill or the account number manually entered is incorrect. At this point, the customer can rescan or manually enter the account number (Figure 7).



Figure 6

If the customer chooses not to scan the bill statement or encounters an error with the barcode scanner, they can manually enter their account number (Figure 7).

The image shows a green screen with the 'PAY Site' logo at the top. Below the logo, there is a section titled 'Consolidated Communications' in red. To the right of this title, it says 'Using the keypad please enter your account number and touch 'Enter''. Below this text is a numeric keypad with buttons for digits 1 through 9, 0, a 'BACKSPACE' button, and an 'ENTER' button. At the bottom right of the screen, there is a 'CANCEL' button.

Figure 7

The customer will then enter the spelling of their last name (see Figure 8), telephone number with area code, and the last four digits of their social security number or a four digit pin (Figure 9).

The image shows a green screen with the 'PAY Site' logo at the top. Below the logo, there is a section titled 'CUSTOMER INFORMATION' in red. To the right of this title, it says 'Enter your last name and touch 'Enter''. Below this text is an alphanumeric keypad with buttons for letters A through Z, a 'BACKSPACE' button, and an 'ENTER' button. To the right of the keypad, there is a text field labeled 'Last Name' containing the text 'SKIDGEL'. At the bottom left of the screen, there is a button labeled 'EN ESPAÑOL'. At the bottom right, there is a 'CANCEL' button.

Figure 8

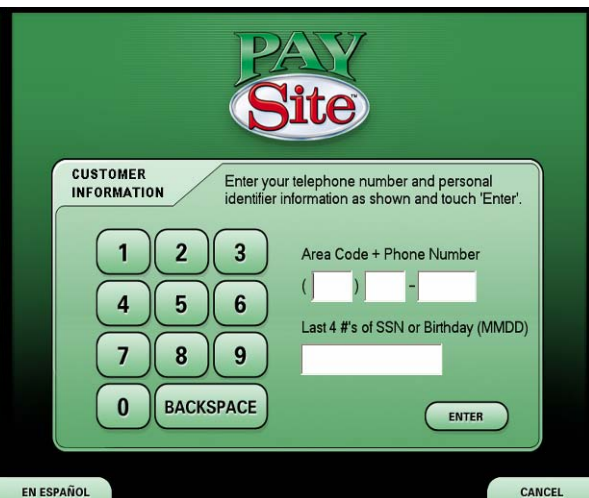
The image shows a green screen with the 'PAY Site' logo at the top. Below the logo, there is a section titled 'CUSTOMER INFORMATION' in red. To the right of this title, it says 'Enter your telephone number and personal identifier information as shown and touch 'Enter''. Below this text is a numeric keypad with buttons for digits 1 through 9, 0, a 'BACKSPACE' button, and an 'ENTER' button. To the right of the keypad, there are two text fields: 'Area Code + Phone Number' with a format '() - ' and 'Last 4 #'s of SSN or Birthday (MMDD)' with a format ' '. At the bottom left of the screen, there is a button labeled 'EN ESPAÑOL'. At the bottom right, there is a 'CANCEL' button.

Figure 9

Figure 10 gives the customer the options of paying by cash, check, or credit card. If the customer is on your Hot Check File, they will only see the cash and credit card payment options (Figure 11).



Figure 10

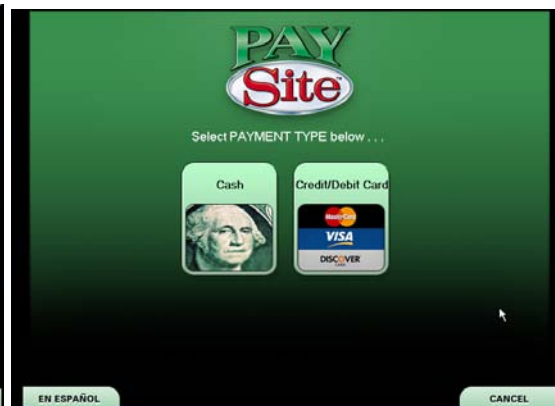


Figure 11

Figure 12 is another disclosure screen informing the customer the kiosk does not give change. This screen is also for a biller where a customer fee is not applied to the payment. Figure 13 shows the screen when a transaction fee is charged.

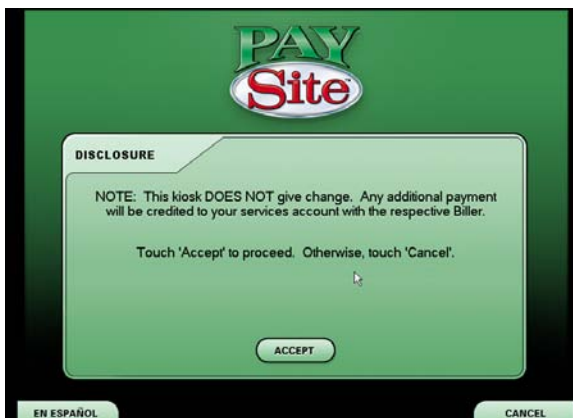


Figure 12

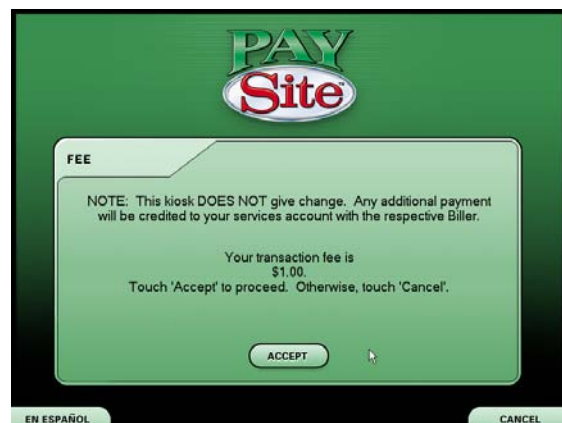


Figure 13

As shown in Figure 14, if the customer is paying with cash, they would insert the bills one at a time beginning with the largest into the cash receptor. Paysite will scan the denomination and automatically show the totals on the screen.

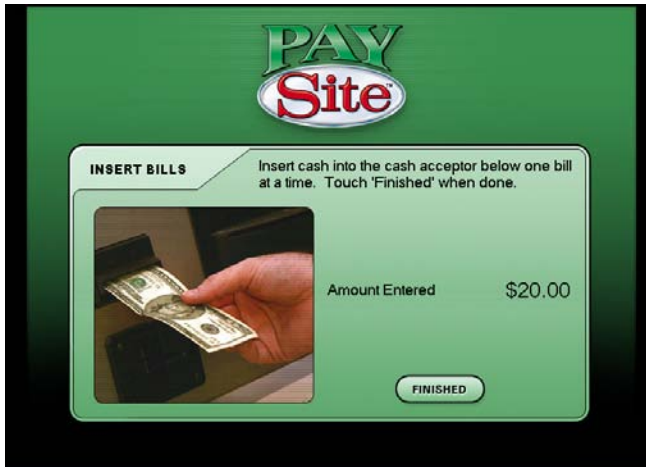


Figure 14

After inserting the cash, Figure 15 will appear showing the amount credited to the customer's account along with any fee amount.

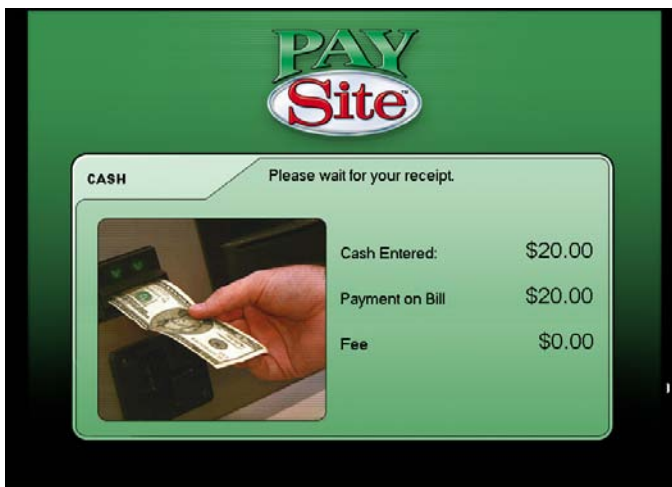


Figure 15

Figure 16 lets the customer know the transaction is finished and a receipt is printing.

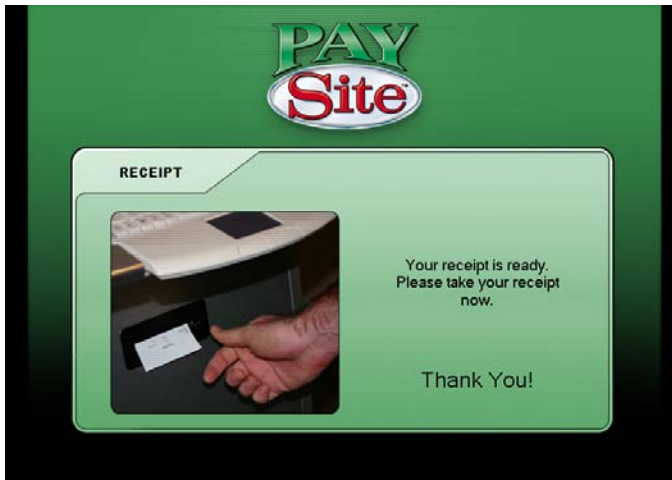


Figure 16

If the customer is paying by check, the screen below (Figure 17) appears and advises the customer that they do not need to fill out the check. When the customer inserts the check into the check reader slot (Figure 20 below), PaySite will scan the check for the check number and the routing and account number, and convert the transaction into an electronic check. The customer then touches the “ACCEPT” button.

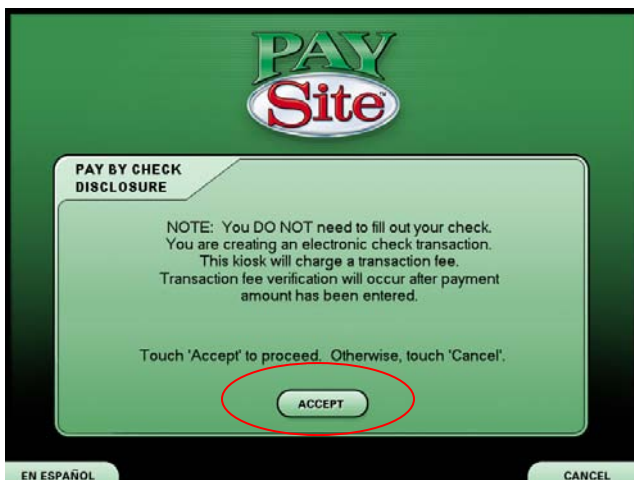


Figure 17

The system will ask the customer to enter the amount of the check payment. The customer touches “Enter” (see Figure 18). If a customer fee applies then Figure 19 will appear informing the customer of the fee to complete a payment.



Figure 18

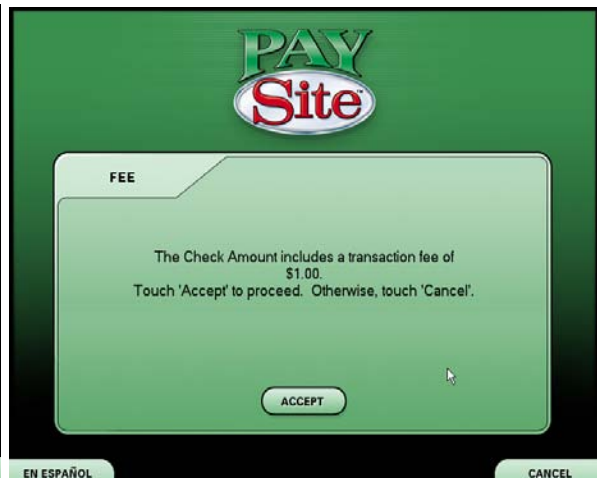


Figure 19

PaySite will show the total credited to the account as with a cash payment (see Figure 20).

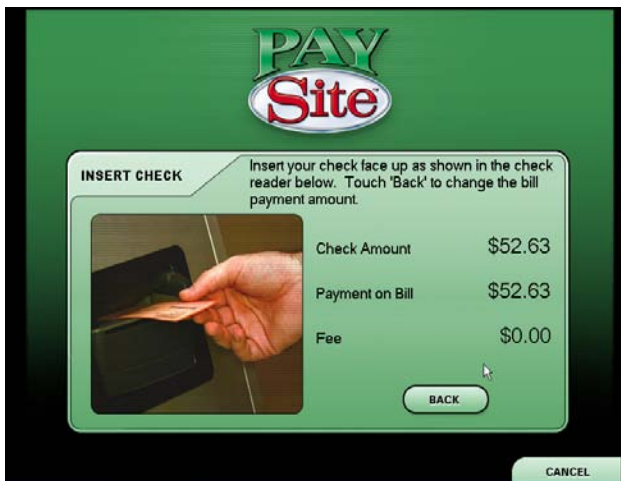


Figure 20

Figure 21 lets the customer know the check was processed, and then a receipt will print (Figure 16 above). Figure 22 will appear if there is an error reading the customer's check information.

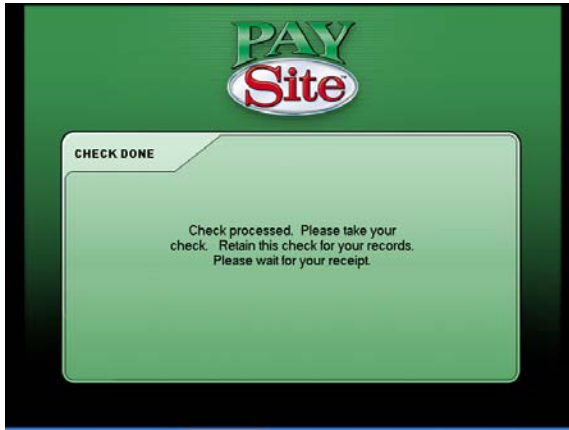


Figure 21



Figure 22

If the customer is paying by credit card, the following disclosure screen will appear.

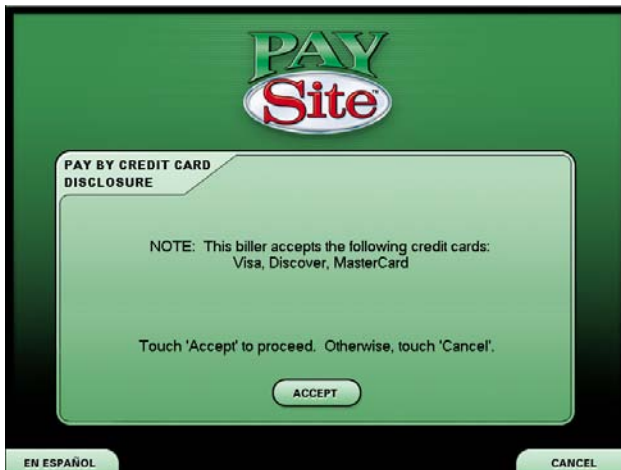


Figure 23

After touching “Accept”, the customer will be taken to Figure 18 (above) to enter the payment amount.

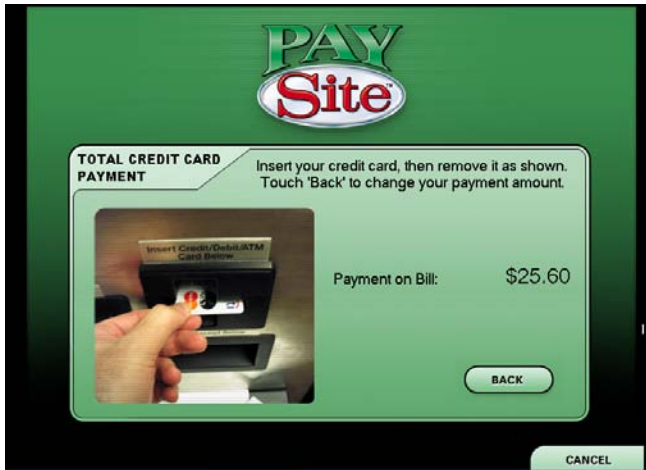


Figure 24

The customer will insert their credit card and the total charge to the card will appear (Figure 24). After completing the transaction, the customer will receive a receipt (Figure 16 above).