CASE STUDY

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Encrypting PIN pads pay off

Flexibility is the key to success with smart kiosks.

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When officials in Chicago wanted to install self-service pay stations throughout the city, they tapped locally operated Pay-Ease, developer of a line of automated-commerce machines. Now the city is using EZ Pay stations designed by Pay-Ease that allow Chicago residents to pay city water bills, fees for traffic tickets and other city expenses.

Through February 2008, more than 20 kiosks were installed in the city, including on local college campuses and within O'Hare and Midway airports.

The deployments, say Pay-Ease officials, reflect an expansion of traditional kiosk deployments by blending financial transactions with ATM functions. And though the machines in Chicago do not offer ATM functions, similar "smart kiosk" installations do.

While a traditional ATM is able to accept deposits, transfer funds and dispense cash, Pay-Ease's Automated Commerce Machine can do all of the above, in addition to accepting bill payments and dispensing prepaid/stored-value cards.

Pay-Ease's ACM can be used by municipal authorities, as is the case in Chicago, to accept parking-violation payments, dispense parking permits and renew driver's licenses and vehicle registrations.

Retail outlets can use the ACM to

accept utility bill payments, provide traditional ATM functions and dispense gift and phone cards. And university and college campuses can benefit from the distribution of library cards, parking permits and campus cards. The ACM also can process payments for meals, books and tuition.

Pay-Ease says the ACM is helping the company take its products to new levels of usability by marrying kiosks with ATMs.

ATM-level security and PIN protection

Since 2004, Pay-Ease has installed Sagem Denmark's encrypting PIN pads on its ACM line. With support from reseller and consultant Arca-Tech Systems, Pay-Ease is using Sagem Denmark EPPs to develop kiosks that meet requirements set by the Americans with Disabilities Act for accessibility to blind and visually impaired users. Kiosks with touchscreens usually meet ADA requirements for access by the physically impaired, but not the visually impaired.

The key pad is used for standard text and numeric entry, says Dean Scaros, president of Pay-Ease.

"We're expanding the usefulness of the kiosks to the municipal governments by making sure the kiosks are fully accessible to users with all types of disabilities," Scaros said. "The new PIN pad is the way to do it."

Pay-Ease also has relied on Sagem Denmark's EPPs for Tripe-DES compliance and remote key loading.

From the manufacturing perspective, Pay-Ease says it values the flexibility of the various PIN pad models and sizes, which Sagem Denmark provides, allowing kiosks to have different configurations for specific customer requirements.

"It's one of those products in the kiosk you don't have to worry about, and that's why we're sticking with it," Scaros said.