

# C-STORE SELF-SERVICE EXECUTIVE SUMMARY

FALL | 2005

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and Go**

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# Reaching the unbanked

## Retailers do better job than traditional institutions

Twenty-two million households in the United States do not have a checking or savings account, according to a May 2005 research report by the Chicago-based Center for Financial Services Innovation. And bringing financial services to those households is quickly becoming big business.

The unbanked are a good market to reach, said Will Sowell, general manager of CashWorks, an automated check-cashing and bill payment solutions provider. "The underserved population ... spends an estimated \$10 billion annually on transactions such as check cashing, money orders, money transfers, prepaid cards and bill payments."

In general, the unbanked are people who have been ignored by financial institutions, so they've had to seek services like check cashing from other outlets.

### Potential for revenue

According to CFSI's report, the majority of the unbanked and underbanked are more likely to go to retailers for financial services. As a result, banks and credit unions have their work cut out to get them in their lobbies.

Salisbury, Md.-based ESP Consulting Group found that only 52 percent of the U.S.'s ATMs are owned by financial institutions. The rest are owned and operated by independent sales organizations or retailers. The CFSI report noted, "A fifth of ATM transaction volume growth, which represents 1.19 billion transactions and \$2.4 billion in revenues, has been picked up by non-bank firms. This substantial growth in non-branch ATMs signaled a major turn in retailers' involvement in the provision of financial services."

In other parts of the world, FIs have spearheaded the effort to reach unbanked and underbanked populations. But in the U.S., alternative service providers such as check-cashing companies and retailers stepped up to the plate before FIs.

There is a great deal of excitement about automated financial services at the retail level in the U.S., according to Dave Grano, president and CEO of Oregon-based VERO, a financial technology company that is developing check-cashing methods to help FIs and retailers reach unbanked customers through ATMs. That excitement is why many companies are joining the force.

### What's Important

- The majority of the unbanked are black and Hispanic.
- Unbanked segments prefer retail locations that offer services like bill payment and check cashing over banks.

"We're in the process of launching several projects in urban areas," said Vijay Chattha, spokesperson for advanced-function financial management firm Swipe USA. "Overall, we are coming at it from a retail standpoint. Basically, our goal is to bring dignity to some of those customers who are underserved or unserved right now."

Kiosk developers Info Touch Technologies and Kiosk Information Systems have partnered to develop solutions to reach the unbanked. It's a niche the two companies fell into, said Info Touch chairman and CEO Hamed Shahbazi.

"Phoenix was our original market, and it's a heavily Hispanic market," Shahbazi said. The 2000 U.S. Census shows that of the unbanked, 46 percent are black and 34 percent are Hispanic. Some experts believe even those estimations are far too low.

"Just by matching some of the services up with a demo, we were able to see what services were going to take off. ... We were the first in the market to work with this segment of the population, and that's where we're focused." ■

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# Cashless society may be at our fingertips

## Biometric payment offers real benefits to retailers

Like snowflakes, no two fingerprints are alike. Every schoolchild knows this, and yet that simple fact could have some enormous practical applications in the IT era.

Take the ongoing debate over national I.D. cards, for instance. If a suitable technology infrastructure were in place, it would be a moot discussion since everyone is already carrying around a unique identifier — and, unlike

a card, we can't leave home without it.

Of course, personal identification comes with benefits for less weighty fields as well. A number of companies are jockeying to deliver the fingerprint killer-app for retail, which is a world where every second counts and a decreased transaction time usually results in an increased bottom line.



*After the one-time enrollment, customer “tender time” can be reduced to as little as five seconds.*

BioPay. The company's payment system involves a one-time enrollment process for new consumers in which both index fingers are scanned while the cashier takes information from the customer's driver's license and funding source.

The enrollment time takes only about a minute — which is a pretty fast transaction — but according to vice president of marketing Donita Prakash, the real speed comes when the customer makes a purchase.

“We have clocked the ‘tender time’ at five seconds at the Lowes grocery store in Hickory, N.C.,” she said. “This compares to industry averages of 30 seconds for a signature card.”

The chain of 108 Lowes stores is one of BioPay's biggest successes, but not its only one. Prakash said 150 retail locations are either online with the system or working on installation, and she projects 400 more locations will be installed by the end of 2005.

Biometric company Pay By Touch also realizes speed gains for users. In South Carolina and Georgia, Pay By Touch is installed throughout the Piggly Wiggly grocery chain. The San Francisco-based company also recently integrated its system with store technology provider Radiant Systems' petroleum and c-store retail application, among others.

Company spokesperson Shannon Riordan said Pay By Touch enrollment takes about two minutes. Once enrolled, transaction times average 15 seconds.

While the speed of the transaction is a big draw — particularly for those retail situations where long lines spell lost sales — decreased per-transaction fees are likely the bigger selling point. Since the sale is treated as an automated clearinghouse debit, fees are about 75 percent lower than comparable credit or signature-debit transactions.

Will consumers be skeptical about giving their fingerprint to a commercial database? According to both Riordan and Prakash, this is not proving to be an issue since they are not actually collecting fingerprints. Instead, the software generates a number of data points at the moment of the enrollment scan, stores that numerical information and discards the fingerprint itself.

Prakash added that at no point in the BioPay enrollment does the customer give out his or her Social Security number. “Today's typical identity thief has to get your SSN in order to steal your identity,” she said. “What can they do with 40 data points that equate to your fingerprint? The answer is nothing.”

### Tipping the scales

The technology is undeniably impressive, but what will it take for consumers to adopt it in statistically meaningful numbers?



“This suffers from the classic chicken-and-egg problem that a lot of new technologies face,” said Nikki Baird,

*Biometric payment begins with a customer's enrollment, a process that takes one to two minutes.*



**Biometric payment cannot be lost, stolen or left behind. It doesn't suffer from shrinkage and isn't subject to transaction fees.**

analyst with Forrester Research. “The benefit to the consumer is that you don’t have to carry any method of payment with you — you could be completely cashless, cardless, checkless,” she said.

“The problem with that is you only can be truly cashless when everyone accepts the biometric payment format — which means, until that happens, you’re still going to have to carry around various forms of payment.”

Baird said that biometric payment does have strong benefits for the retailer. Cashless transactions are always beneficial for loss-prevention reasons, and when you combine that with lower processing fees, the application looks pretty attractive.

She also said that through anecdotal, ear-to-the-ground research, she perceives that biometric-based authentications seem more secure to consumers than magnetic-stripe transactions.

But retail has a long way to go and a lot of work to do before this killer app can begin to bare its teeth.

“The emerging biometrics industry needs to work with retailers to find a way to prime the pump,” she said, “to get the level of deployment past some tipping point where there are enough of these payment devices in enough places that consumers can get away with being cashless and cardless. Then consumers will start to see the benefit, and will start pushing retailers to have it.” ■

*For related articles, please visit <http://c-store.kioskmarketplace.com/biometric>*

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# The check stops here

## Self-service technology makes check-cashing more convenient

Most c-stores cash checks, but providing that service at the counter can be a double-edged sword. While check-cashing offers an additional revenue stream, it also pulls clerks away from assisting other customers and increases the amount of time customers have to wait in line.

Offering check-cashing services is still worth the headache, though, according to Joe Harris, general manager of Hamburg, N.Y.-based ANS Marketing LLC, which provides ATM systems, service and transaction processing to c-stores and other retailers.

Harris said that during tax-return season, c-stores can cash several million dollars in checks over the course of one month. Cashing those checks is a great source of revenue, he added, since the average return is \$300 and the c-store charges a percentage or flat fee to cash each check.

The day-to-day business of cashing checks is profitable also. According to The Center for Financial Services Innovation, a Chicago-based organization that researches financial service offerings for underbanked consumers, 28 percent of those who receive Social Security and disability benefits in Chicago, Miami, Los Angeles, New York, Baton Rouge, La., and Greenville and Spartanburg, S.C., cash their benefit



checks at grocery stores.

CFSI notes in its report “Retailers as Financial Services Providers: The Potential and Pitfalls of This Burgeoning Channel,” which was released in May: “Check cashing is an important service for many un- and underbanked consumers, and retailers have long played a role in providing this service. Retailers see a market that is willing to pay

fees to cash checks, is drawn to convenience and may not feel comfortable with banks or chooses not to form a banking relationship.”

### Handle with care

C-store operators have tried to automate check-cashing services, with mixed results. Early in the automation revolution, many experimented with check-cashing at the ATM — a solution that had some faults.

“If you put check-cashing services onto the ATM, then you haven’t solved the problem of people waiting in line,” Harris said. “If people have to wait in line to use the ATM, they aren’t likely to come back to your store. They’ll go somewhere else because using your ATM isn’t convenient. And the last thing you want to do is have somebody become upset because they went into your store for convenience and couldn’t get it.”

Tammie Kuhn, formerly of Western Reserve Group Inc., an ATM manufacturer in Willoughby, Ohio, said additional services at the ATM aren’t usually profitable for retail operators. “Bill-payment and check cashing at the ATM, in my opinion, are bad,” she said. “The lines are too long. It’s better to have a kiosk and an ATM side-by-side.”

Harris agreed. In fact, his company and Louisville, Colo.-based Kiosk Information Systems Inc. expect to release several customer-customized, check-cashing kiosks in September. They are designed to stand alone or beside an ATM.

“There are a number of motivations for c-store owners to have check-cashing kiosks that offer self-service,” Harris said. “First and foremost, using the kiosk takes the responsibility away from the clerk and keeps the clerk from being tied up.” ■

*For related articles, please visit <http://c-store.kioskmarketplace.com/cashing>*

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### A Kiosk Technology Primer

It takes some complex technology to make a kiosk deployment work. In this workshop, that technology is explained in terms even the most technologically-challenged executive can understand.

**Instructor:** Greg Swistak, [Kiosks.org Association](http://Kiosks.org)

### An In-Depth Look at Kiosk Systems and Integration

Kiosk technology is evolving rapidly. At this workshop, you'll learn about recent advancements in kiosk systems and how others are using them to their advantage.

**Instructor:** Doug Peter, [St. Clair Interactive Communications](http://St. Clair Interactive Communications)

### ROI: A Methodology for Determining the Investment Required to Deploy a Self-Service/Kiosk Program

Have you identified all the costs related to your self-service program? Are you sure? This workshop will help you identify all the expenses - including the "hidden costs" - that make up your total project investment.

**Instructor:** Sylvia Berens, [Apanix Computer Services](http://Apanix Computer Services)

### 10 Ways to Improve ROI for Enterprise Kiosk Projects

The success of a kiosk project is measured in dollars and cents and more. In this workshop, you'll learn about the many indicators of success and what you can do to get the most out of your investment.

**Instructor:** Alex Richardson, [Selling Machine Partners](http://Selling Machine Partners)

### Best Practices in Customer Self-Service Applications

This workshop will examine a number of self-service solutions that companies have deployed to solve business problems, enhance customer service, and improve their bottom line.

**Instructor:** To Be Announced, [NCR](http://NCR)

### Secrets of Design for Usability

When a person interfaces with a machine, the experience can be either joyous or uncomfortable.

In this workshop, you'll learn how to avoid making the same mistakes others have made with their kiosk design.

**Instructor:** Francie Mendelsohn, [Summit Research Associates](http://Summit Research Associates)

The schedule shown here represents the show agenda as currently scheduled. We reserve the right to alter or modify this schedule at any time. Any changes will be posted on [www.selfservicekiosk.com](http://www.selfservicekiosk.com) if/when they become necessary.

## Seminars

The following seminars are included with your attendee pass at no additional cost:

### Bringing Kiosk Financial Services to the Retail Customer

By offering kiosk-based banking solutions, like check cashing, retailers can generate incremental store revenue. In this seminar, you'll learn how to successfully add low-fee and low-cost-of-operation self-service financial services to your retail business.

Presented by *VEBO, Palm Desert National Bank, and Info Touch Technologies*

### The Kiosk Environment: Strategies to Increase Visibility, Foot Traffic and User Comfort

Kiosks often go unused because the space they're in is cramped, ill-lit, or simply off the beaten path. This session will summarize the latest research findings on the factors that help users find kiosks, get easy access to the machines, and work comfortably once there.

Presented by Kerry Bodine, *Forrester Research*

### Self-Service Applications in QSR and Fast Casual Restaurants

QSR and Fast Casual operations are expanding self-service applications in many ways. Learn how cashless self-service, gift card, email & guest relations marketing and kiosks are improving operations and creating more customer retail appeal for this fast growth industry.

Presented by Paul Barron, *QSRboth.com/FastCasual.com*

### Photo Kiosk Trends

Photo kiosks are among the hottest self-service concepts in retail today. But are all kiosks equal? More and more services are available from kiosks, in a dizzying array of configurations. How are consumers responding to kiosks, and what is driving their growth?

Presented by Gary Pageau, *Photo Marketing Association International*

### Four Pillars for Satisfaction When Customers Do the Work

Self-service technologies offer customers convenience, control, and time savings. But these benefits only become realized if customers can perform! In this session, discover how to create co-production experiences that enable customers to perform, thus increasing satisfaction, trust, and loyalty.

Presented by Peter C. Honebein, Ph.D. and Roy F. Cammarano, Authors of *Creating Do-It-Yourself Customers*

### Digital Signage - The Next Big Wave

Connect a plasma TV to your IT network and you have a powerful new marketing tool in your store. Come hear why 2005 is the year for digital signage, how retailers can fund this initiative, and what to look for in a solution for your stores.

Presented by Brian Slaughter, *Defi*

### A Self-Service Success Story

Self-service holds the promise of enhanced customer satisfaction, operational efficiencies and a stronger bottom line -- but only if it's done right. In this presentation, you'll hear the key lessons one retailer learned during their self-service implementation and how those lessons can be applied across industries.

Presented by *NCR*

### 10 Characteristics of the Most Successful Kiosk Programs

What makes the largest single kiosk deployment (35,000 units and counting!) so unstoppable? What can we learn from a jar of coins? What do the leaders know that you don't? Also, how will these attributes affect the future of the industry? You'll have to attend this seminar to get the answers.

Presented by Joseph Grove, *Kiosk magazine*

### So You Want to Start a Kiosk Business?

Vending Machines, Biz Ops, and Franchises. Whatever you call it, kiosk business ventures are hot. In this presentation, you'll learn about several kiosk businesses that are receiving lots of attention and how you can participate successfully, avoiding common pitfalls and minimizing the risk.

Presented by *WebRaiser, Noritsu, and DVDPlay*

For additional seminars, visit [www.selfservicekiosk.com/seminars](http://www.selfservicekiosk.com/seminars).

## Keynote Address

### Connected Commerce Drives Customer Satisfaction to a New All-Time High



Mohsen Moazami,  
Vice President and  
Global Managing Director  
Retail - Internet Business  
Solutions Group (IBSG)



In a multi-channel world, retailers are focused on gaining visibility to consumers and inventory across all channels; hence the concept of the "empowered store to serve the customer". The ability for a retailer to deliver personalized, targeted, and fulfilling customer experiences is a major strategic advantage.

In this session, Mohsen Moazami, a retail industry executive with Cisco Systems, will address how connected commerce is re-defining the shopping experience and challenging traditional retailing models. Advanced technology solutions are enhancing customer satisfaction at home and on-line, while also greatly improving the efficiency of retailer supply chains and channel integration.

## 2005 KIOSK AWARDS

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# Speeding up the (food) line

## Automate food service, increase profits

C-store operators are always looking to add new products and services to beef up their bottom lines. Another worthwhile approach is taking an existing service and refining the workflow to get every bit of profit out of something you're already doing well.

Many storeowners find their deli to be a profitable venture, but a bit of a headache in terms of time spent and personnel needed. That second issue is particularly tricky, given how hard it is to find good help.

"In the fast food industry, and in c-store, supermarket and big-box retail, all of those companies are looking for help on a regular basis," said Ronald Bowers, senior vice president of business development for Frank Mayer & Associates. "Some of them have turnover as much as 1,000 percent."

Automating as much of the process as possible is one solution. Many c-stores have successfully implemented touchscreen kiosks for their delis which allow customers to design their lunch with just a few touches. The order is automatically sent to the prep line, eliminating the need for one smiling face behind the counter.

Kiosks in c-store delis have an added benefit apart from the reduction in employee costs: Wait times tend to be shorter, which makes customers happier.

"A long line means that customers have to wait and become upset or they simply leave," said Peter Kaszycki, president of Suwanee, Ga.-based Pro-Tech. "Also, when the line is long, the order-taker does not take the time to upsell. Many owners make a significant margin on the upsell — that's why they push it so much with advertising and promotions. However, when they have the most customers in the store they have the least amount of time to do the upsell."

"The response has been very positive," said a spokesperson for the Subway restaurant chain, which is beginning to implement kiosks from Pro-Tech in its stores. "The customers used it once and then used it again when they came back in, with no assistance. One customer in particular used the kiosk the first day and then went back to his office and told everyone about this new ordering



**Automation can reduce the personnel needed and increase the bottom line at c-stores, just like in fast food stores.**

option. The next day, he was back with a bunch of his co-workers and he was actually showing them how to use the kiosk, proud that he discovered this new technology."

Kaszycki said businesspeople are not necessarily looking for fancy technology, they simply want to reduce their costs. He added that a kiosk can increase customer satisfaction, reduce labor issues and increase the bottom line — and on Pro-Tech models, the kiosk can pay for itself within four to six months.

"It is an employee that never calls in sick, never has a 'bad-hair' day, and always — and I mean always — offers the upsell through both software and voice-over prompts," Kaszycki said. He added that tests with his company's kiosks have shown upsells of 15 percent to 20 percent, "which is huge, since these are high-margin items." ■

For related articles, please visit <http://c-store.kioskmarketplace.com/wait>

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# Finding a connection

## Share phone lines by synching dial tones

Most c-store operators are concerned with one thing — making money. But balancing profitability with customer convenience can be tricky.

After all, the last thing operators can afford to sacrifice is customer satisfaction. It's all about weighing the practicality and relevance of everything before it's placed in the store, and the ATM is no exception.



### The ATM question

Dan Doyle, who owns and operates Danny's Groceries in Baltimore, Md., said he never considered placing an ATM in his store. For Doyle, whose medium-sized c-store generates between five and six figures annually, the thought of buying an ATM, hooking it up and keeping it full of cash wasn't practical. "I never really thought about an ATM," he said. "I just didn't know anything about them ... and connectivity was a big issue."

Stephen Duffie, business manager of Florida-based ATM placement company Fidelity ATM, said connectivity is a common concern. "Many c-store operators worry about how they're going to hook their ATMs up," he said.

"Because most of them want to make money on the machines, they don't want to invest a lot in getting them up and running," he added. "In our situation, we take care of the (ATM) placement and connectivity and we don't want them to have to pay for an additional phone line," which could set an operator back \$150 to \$200 for installation and an additional monthly expense of \$50 to \$60.

Duffie's solution: Have the ATM share a line.

"In 90 percent of our cases, our ATMs are sharing a line with the fax machine," Duffie said. "Obviously, the best way to go is to have a dedicated line for the ATM, but for a small to mid-sized c-store, it's not necessary."

### The non-competing ATM

The fax line, Duffie said, is an obvious sharing option. "There are some misconceptions about sharing a line. But most of the time, the ATM and fax never compete — you just push the ring-count (on the ATM) to seven or eight rings so the fax can pick up on the first three or four. And since the ATM always calls an 800 number, you

don't have any long-distance charges."

Kevin Soul, business development and marketing manager for Burnaby, British Columbia-based Inetco Systems, a connectivity solutions company, agreed. "The dial is usually by far the cheapest (way to connect) at the single level. You can have the ATM share the line with a fax or POS, and that's the best option for a small c-store."

"Let me put it this way,"

he added. "Even for a bank to consider a dedicated line, they have to have about 500 transactions a day. In a good c-store location, you're only going to have about 100."

For the ATM in Doyle's store, which pulls approximately 400 transactions a month, a dedicated line wouldn't make sense. For Dawson Street Mini-Mart, a 1,600-square-foot c-store in Grand Rapids, Mich., the situation is similar. Owner Michael Dawson said he would never consider paying for another phone line in his operation, which brings in revenue of about \$750,000 a year.

Hosting the ATM, "I bring in a couple hundred extra (dollars) a month on 25 cents per transaction," Dawson said. "But I don't think it'd be worth it if I had to pay a lot for it."

With two lines, Dawson operates four services. Two lines — one for the fax/ATM and one for credit-card processing and the phone — are all his operation needs.

"I also have my computer hooked up to the regular (business) phone line so that I can occasionally jump on the Internet," he said.

"Bottom line, the ATM has only been a benefit for me. I didn't want anything to come out of pocket, and I guess that's why I never really thought about putting a machine in before now."

Soul said setups like Dawson's are the norm in c-stores. "Most c-store placements are dial machines, because they make the most sense for a c-store, where line-sharing is not an issue." ■

For related articles, please visit <http://c-store.kioskmarketplace.com/lineshare>

# ATM on top

## Share a line, but give cash machines priority

Any c-store owner knows that customers with cash in their pockets is one key to success. One way to make sure they have that cash is to provide customers access to an ATM.

An ATM is a simple thing. Managing it, though, has operational issues such as ensuring a free phone line for transactions. Many c-store operators do not want to pay for dedicated phone lines for an ATM, fax, payphone or other device. For several years, the answer has been to install a switch that allows multiple devices to share a single phone line.

Sharing a single line among several devices can mean that someone will not have access to a device when he or she wants it. And an unavailable ATM could translate into lost sales.

Ricardo Jorge, director of customer retention and new market development at Don Mills, Ontario-based Line Share Devices Inc., said Line Share has developed a switch that gives the ATM priority status, enabling it to “steal” the line from other devices.

### Why the ATM?

Giving priority to the ATM is important for most c-stores, Jorge said, because “the ATM represents a potential sale for the store. Our IT guy was telling us that 10 to 20 percent of the money withdrawn at a retail ATM is spent at that store, and that conversation sparked the idea for the ATM priority switch.”

Jim Dressen, a project engineer with Omaha, Neb.-based Mid-American Payphones, which deploys ATMs and payphones at c-stores in Nebraska and Iowa, said ATM traffic is by far its greatest concern.

“The ATM for us is definitely No. 1,” he said. “That’s our profit-generating service. With cell phones, the payphone is less and less profitable, but with line-sharing — since we don’t have to pay for a dedicated line to the payphone — even if it only generates \$15 a month, a payphone is still worth it.”

Dressen said a switching device that gives priority to an ATM can improve a c-store’s bottom line. “There are a lot of c-stores that do not take checks or credit cards,” he said. ATMs in cash-only stores are “a win-win-win situation because the c-store owner does not have to pay the credit card company’s surcharges, they get revenue from

the ATM, and their customers will likely spend some more money because they have more cash in their pocket.”

Beyond customer and employee use, c-store phone lines also are used by vendors who call in to get automated reports on sales activities. However, Patrick Solti of Warren, Ohio-based payphone deployer TU LLC said vendors should have no problems with line-sharing devices.

“In the vending world, sharing lines doesn’t have an effect because vendors dial in when the store is closed,” he said, “so other devices aren’t using the phone line at that time anyway.”

Jorge said with the decline of payphone usage and the infrequency of fax or other phone use at c-stores, the priority switch makes sense.

“The chance of someone using the payphone at the same time as someone using the ATM is pretty low,” he said.

“And if the cashier is using the phone behind the counter for a personal call, then it is OK for them to get cut off.” ■

With the decline of payphone usage and the infrequency of fax or other phone use at c-stores, the priority switch makes sense.

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# Financial kiosk one of many solutions on display

## San Francisco show lays out dozens of options

As businesses adopt many kinds of self-service applications at an ever faster rate, it just didn't seem right to Greg Swistak that The Kiosk Show — his baby since NetWorld Alliance purchased the event last year — wasn't changing with the times. Swistak, a NetWorld senior vice president, talked to his team and updated the name: The Self-Service & Kiosk Show.

"The kiosk market is diversifying," Swistak said. "It's becoming increasingly difficult to look at machines such as self-service checkouts, smart carts, shopping assistants, automated shipping machines and digital signage and call them kiosks."

The show is Oct. 17-18 in San Francisco at the South San Francisco Conference Center. (NetWorld Alliance also publishes this executive summary.) The two-day event not only highlights self-service technology but also features real-world kiosk demonstrations. In addition, speakers from companies such as Cisco, Dell and NCR will discuss end-market applications for the technology.

Exhibitor space has been filled since early August.

"I think the fact that we have a full exhibit floor is evidence that self-service is one of the hottest trends in business today," Swistak said. "The market demand for self-service technology touches virtually every industry, including retail, hospitality, financial services and beyond, and these exhibitors are ready to meet that demand."

One of the more than 40 exhibitors is Info Touch Technologies, which is bringing its TIO bill pay kiosk. TIO — Spanish for "uncle" — is the largest national multiretailer network of financial services kiosks for



**Solutions like the TIO financial services kiosk will be exhibited at the upcoming Self-Service & Kiosk Show.**

unbanked consumers in North America.

Services offered by the network include bill payment, PIN dispensing for long-distance and wireless calling, and money orders and transfers. Installation of the machine allows c-store operators to move traffic away from counters, enable staff to focus on delivering higher levels of customer service, and reduce cash shrinkage.

About 500 TIO machines have been installed in businesses such as ExxonMobil stations, Speedway SuperAmerica, Kum & Go and NOCO Express.

"Speedway SuperAmerica and Info Touch are focused on delivering a host of tangible benefits to cash-preferred customers," said Hamed Shahbazi, chairman and chief executive officer of InfoTouch. "Our research supports the notion that the cash-preferred customers are a growing, vital and underserved demographic all over the U.S."

Also among TIO network customers is Maverik Country Stores Inc. Maverik deployed the terminals at 35 select c-stores in Salt Lake City, Utah, and Boise, Idaho. Customers can pay their wireless, utility and cable bills and purchase prepaid products and services with cash. The companies plan to unveil additional products and services such as money order, money transfer, prepaid credit and debit cards, check cashing and mobile content. The services will continue to be geared towards the growing underbanked marketplace.

"We are pleased to have InfoTouch place their TIO branded next-generation self-service terminals in our stores," said Brad Call, vice president of marketing for Maverik. "TIO is sure to be a hit with our patrons as it helps us deliver on a growing services category." ■

**For related articles, please visit <http://c-store.kioskmarketplace.com/TIO>**

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Editor . . . . . Tracy Kitten, ATMmarketplace.com  
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Design and Layout . . . . . B.J. O'Banion-Daniel

Editorial inquiries please direct to [josephg@networldalliance.com](mailto:josephg@networldalliance.com).  
Advertising inquiries please direct to [bobf@networldalliance.com](mailto:bobf@networldalliance.com).  
Mailing list inquiries please direct to [johnr@networldalliance.com](mailto:johnr@networldalliance.com).

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[www.networldalliance.com](http://www.networldalliance.com)  
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