



Shown: Florida International University Bill Payment Kiosks

mzero^opay

Meridian Kiosks Self Service
Bill Payment SDK

SOFTWARE TO DRIVE SELF-SERVICE BILL PAYMENT SOLUTIONS

MzeroPay is a robust Software Development Kit (SDK) that allows for rapid development of custom transactional applications on the MzeroPlatform.

MzeroPay adds value to your business by enhancing customer experience through self-service payment and minimizing risk.



The multi-use bill payment SDK offers customers a secure transactional solution and provides businesses with custom reports on credit card transactions, cash transactions, cash balances and device state-of-health.

MzeroPay supports multiple cash configurations and all major credit/debit cards including Visa, MasterCard, American Express, Android Pay and Apple Pay.

WHY SELF SERVICE PAYMENT?

- Decreased money shrinkage (theft)
- Increased safety
- Improved access; companies can extend their reach
- Increased control (prevent employees from accessing sensitive customer data)

MzeroPay is built on MzeroPlatform, Meridian's industry-leading software solution, which provides system performance management, system security and a wide range of component support.

As a multi-use bill payment software development kit, MzeroPay provides the framework for rapid development of transactional applications to make payments, pay for a service and/or pay for an item to dispense. The SDK enables users across a multitude of verticals to create an easy-to-use transactional application to sell goods and services from unattended locations worldwide.

To provide a secure environment for self-service transactions, Meridian's software security and anti-virus options include:

- Endpoint protection suite
- Endpoint protection suite with application control and deep command
- Endpoint protection suite with integrity control and deep command



Meridian's market-leading software can be tailored to any organization; from a single kiosk, to endless multi-functional self-service solutions across the globe.

PAYMENT MECHANISMS

MzeroPay supports multiple cash configurations and all major credit/debit cards including Visa, MasterCard, American Express, Android Pay and Apple Pay. The MzeroPay Gateway is a pre-certified EMV2 payment stack, which helps secure credit cards against fraud.

MzeroPay payment options include:

CREDIT CARD

- EMV/PCI Level-3 Certified payment stack
- Chip and Pin
- Swipe
- Android Pay and Apple Pay
- All Major Credit and Debit Cards

CASH AND COIN

- Note Acceptors
- Note Recyclers
- Coin Acceptors
- Coin Recyclers

CHECK PROCESSING

- Check
- Money Order
- Cashiers Check

“MzeroPay Gateway is a pre-certified EMV2 payment stack. Supported devices include a wide range of devices from Ingenico, Verifone and more.”

DEVICES + OPTIONS

MzeroPay leverages Meridian's deep component integration and extensive component library to allow transactions from a large inventory of devices.

By providing numerous device options, MzeroPay can suit nearly any vertical market. Available Devices:

BARCODE AND DOCUMENT SCANNERS

- Including driver's license scanners, document / passport scanners, barcode scanners and full-page multi-page document feeders

PRINTERS

- Including 80mm receipt printers and full document printers

CARD ENCODERS

- Capable of printing text and imagery on cards (i.e. membership cards) or barcode encoding (i.e. building access cards, transit passes)

DISPENSERS

- Including single and multi-card dispensers

WEBCAMS

- Image capture and security



ANALYTICS + REPORTING

Mzero Software offers a full suite of state-of-health information about your kiosk and provides a variety of customizable reports to monitor kiosk activity.

Analytics and reports can be accessed 24/7 by logging into the Mzero Software enterprise portal. The customized dashboard offers users easy access to all analytics and state-of-health reports (shown, right).

REPORTS INCLUDE:

- Track Transactions
- Usage Statistics
- Cash Stock Level Alerts
- Credit Card Payment Reports
- EMV Compliant Card Reference
- PCI Compliant Audit Report
- Cash Payment Reports
- Device State-of-Health
- Audience Analytics



Mzero Manage provides a full suite of state-of-health information about your kiosk deployment.



MzeroManage is fully customizable with the ability to control who accesses reports.

SYSTEM SECURITY

MzeroPay provides a secure software solution, as well as multiple physical security options to meet your specific needs and ensure your kiosk deployment is protected.

WHO IS PROTECTED?

- Employees can be assigned individual codes, providing the ability to pull a report on who accessed the kiosk and when.
- Consumers are protected through the use of EMV approved card readers and security cameras.

SECURE, PRIVATE NETWORK CAPABILITY

A secure, private cellular network connection allows MzeroPay customers to place their kiosks in locations where they do not control the network.

SECURITY OPTIONS INCLUDE

- S&G Locks, which provide a rotating or fixed pin number to access the inside of the kiosk
- Door Access Sensors with Remote Alerting
- Single Use Pin-Pad Door Locks
- Arm/Disarm State Remote Alerting
- Security Alarm (siren, tilt sensor) with Remote Alerting
- System Performance Management
- Boot Control
- URL Whitelisting
- Single Sign-On Integration
- Customer Back Office Integration
- 24/7 Remote Monitoring
- Automatic Crash Recovery
- Kiosk Lockdown
- Hardened Operating System
- System Managed Windows Updates
- Watchdog Monitoring
- Keyboard Filtering



CERTIFIED ACQUIRERS

The MzeroPay Gateway is pre-certified for integration with many payment processors and devices.

Device	Chase Paymentech	Elavon	First Data	Heartland	TSYS	Vantiv	Worldpay
ID TECH Augusta		✓	✓				
Ingenico iPP320	✓	✓	✓		✓	✓	
Ingenico iSelf		✓	✓	✓			
Ingenico iUC285			✓				
Miura M007	✓	✓	✓	✓	✓	✓	✓
Miura M010	✓	✓	✓	✓	✓	✓	✓
Verifone MX915/925	✓	✓	✓				✓
Verifone VX820	✓	✓	✓		✓		

SERVICING MODULE

MzeroPay includes a servicing module, which provides protected access for Armored Carriers.

The servicing module allows individual logins to be provided to all armored carriers that would be servicing the kiosk deployment. The integrated reporting feature provides full visibility into who the kiosk was accessed by, when it was accessed and what actions were taken.



FEATURES INCLUDE

- Login Reporting
- Prompted Collection of Cash and Coin
- Top-Up Feature for Cash and Coin
- Quick View Kiosk State of Health Interface
- Transaction Receipts



SUCCESS STORY



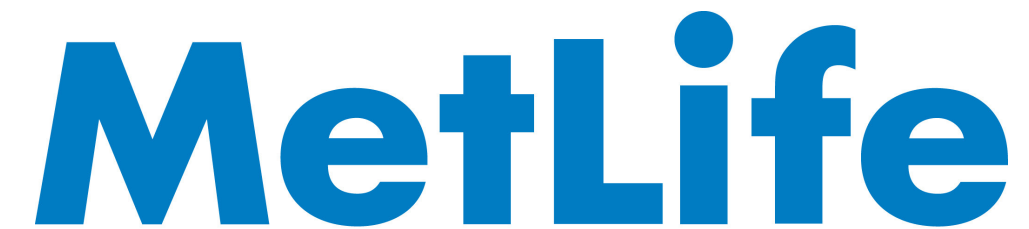
FIU teamed with Meridian to develop a self-service solution to expedite the payment process for students. Meridian leveraged its proprietary transactional software and G6 Plus kiosk unit to create a self-pay service for FIU students. The G6 Plus is a secure, versatile kiosk designed for robust 24-7 unattended operation. Meridian's transactional software is integrated with university accounting and allows students to look up account balances and make cash and check payments on their tuition, meal plans and housing accounts. The ADA compliant solution includes a check scanning and escrow device, bill acceptor with bunch note feeder, touchscreen navigation, thermal receipt printer and a camera for added security and analytics.

The Results

The first self-pay kiosk was installed at FIU in March 2016, with additional kiosks installed in October 2016. During the first year, over 3,000 transactions were completed resulting in over \$4 million in total transaction value. Of these transactions, 55% were cash and 45% were check, money order or cashier's checks.



SUCCESS STORY



MetLife is an innovator and leader in protection planning and retirement and savings solutions around the world. In 2014, MetLife furthered its cause for innovation by launching a self-service initiative. MetLife worked with Meridian to develop a custom kiosk solution to expand its brand reach and provide valuable information to consumers.



Together, MetLife and Meridian created an easy-to-use solution that allows users to receive an insurance quote in three simple steps:

- » Touch "Click here to Start" on the screen
- » Scan license to auto-populate the information fields
- » Type in preferred email address

Once the three steps above are completed, an insurance quote is automatically emailed to the provided address. The custom software is available on an easy-to-carry, lightweight countertop solution for use at tradeshow and events, as well as a stand-alone unit for unattended service in corporate lobbies.



SUCCESS STORY



Opus Inspection partnered with Meridian to create a robust outdoor solution. The new emissions-testing kiosks perform the same test technicians perform at full-service stations but do it at an unattended, self-service kiosks, providing a new convenience for drivers. Similar to self-checkout at a grocery store, users scan their emissions notice at the kiosk and pay with a credit card. Users then use a test device, located in a small compartment underneath the screen; they are able to then plug the testing device into the vehicle's computer diagnostic system. The device tests whether the engine is working properly and if the vehicle's emissions are meeting the state's environmental standards. The kiosk screen shows when the test is completed, users remove the device, and return it to the kiosk where they retrieve the printed receipt. The entire process takes 5-10 minutes.

The Results

In August 2015, Maryland's Motor Vehicle Administration initiated a program to deploy two self-service kiosks available 24 hours a day, seven days a week, at the Glen Burnie VEIP station and the Gaithersburg MVA branch office. According to the MVA, the two original kiosks have performed more than 2,300 tests, with a customer satisfaction rating of 85 to 90 percent. Nine months after the initial deployment, Maryland's MVA expanded the program to seven new stations. Drivers will be now able to perform their own vehicle emissions tests at Meridian self-service kiosks located at the Bel Air, Beltsville, Frederick, and Waldorf MVA branch offices, and at the Annapolis, Edgewood, and Owings Mills VEIP stations.

Ohio's Choice Plus program has also found success with the addition of new emissions-testing kiosks. 16 E-check stations were deployed throughout Ohio as a crucial step in Ohio's comprehensive air quality plan to reduce motor vehicle pollutants.



SUCCESS STORY



When one of the nation's leading auto insurance companies, Direct Auto Insurance needed to find better ways for their customers to get coverage quicker, Meridian delivered one of the industries most advanced solutions.

Being able to process and approve insurance applications in under two minutes is huge for consumers on the go. Direct Auto is able to strategically place their kiosks at partner car dealerships, retail locations, and other highly trafficked areas.

Engaging Potential Customers

Bringing together multiple technologies into one enclosure was key into accomplishing the ultimate goal for the Direct Auto Insurance kiosk.

Technologies include:

- Identity Verification
- DMV Connection
- Secure Encryption
- Payment Processing
- Advanced Printing
- Cash Management
- Remote Access

“When you set out to disrupt a market that has been doing it the same way for decades we needed a total solution, Meridian delivered what others said they could not.”

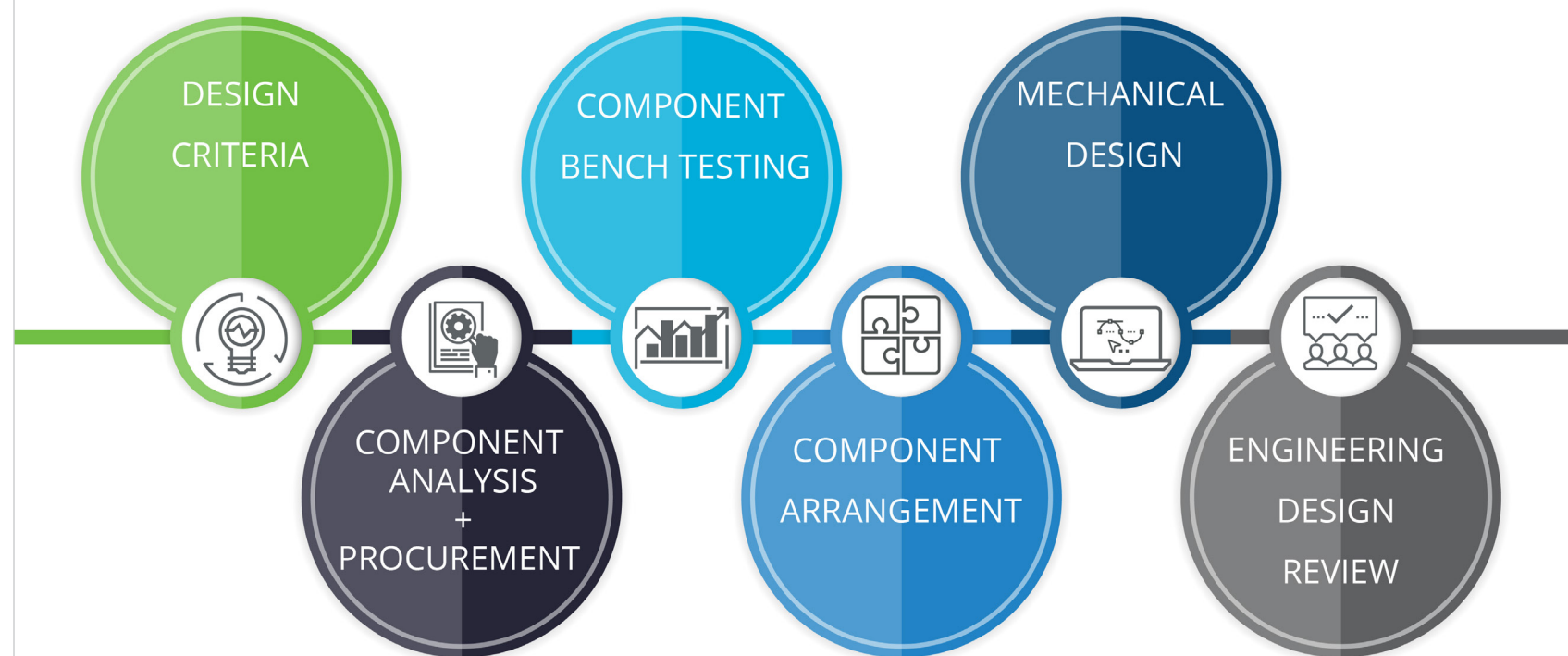
- Christopher J Watkins
Direct Auto Insurance





Meridian is a fully integrated manufacturer of indoor and outdoor kiosks, interactive digital signage and self-service software.

As a complete end-to-end self-service innovator, Meridian develops products and services all under one roof, providing greater efficiency, and lean, high-quality results. For nearly two decades, we've helped our partners succeed by designing, engineering, manufacturing and integrating hardware and software solutions from our 13-acre headquarters in NC.



Corporate Headquarters

Aberdeen, North Carolina

Self service solutions are designed, engineered and manufactured from Meridian's corporate headquarters in North Carolina, USA and can be shipped globally.

Software Development Lab

Mississauga, Ontario, Canada

Our software development team maintains a fundamental business strategy of creating products with unsurpassed design excellence, innovative functionality and durability.

Our team of experts design, engineer, fabricate and assemble kiosk solutions from our headquarters.

By manufacturing our products in-house, Meridian is able to:

- Customize kiosk design to fit specific component sets
- Guide customers through each step of the process
- Scale production to meet lead times
- Control every step of the design, engineering and manufacturing processes
- Deliver reliable, high quality products; every time

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