GLORY

Source: CSG Systems

MaxiPay automated pay station: Secure and reliable processing of large amounts of cash

CSG Systems GmbH, Pinneberg, Germany

CSG systems

“We chose the NMD100 because it is modular in design and the number of cassettes could be adjusted to suit our requirements. In addition, a shutter can be connected to the banknote cassettes and these can then be individually locked, which provides enhanced security. With the NMD100, GLORY offers a great, high-quality bank note dispenser.”

Wolfgang Henkel, Managing Partner, CSG Systems GmbH

THE CHALLENGE

In the public sector in particular, it is important to ensure a range of payment options: Wherever there are essential everyday bills to pay – such as official transactions, rental or electricity payments – there should be a guaranteed option to pay in cash. Recent studies also show once again that consumers do not want to give up banknotes and coins, even for personal payments. With the MaxiPay automated pay station, the company CSG Systems aimed to establish a versatile cash recycling solution on the market that meets special requirements for use in sectors with extremely high cash volumes. The aim was to process large amounts of money quickly and efficiently and in compliance with the highest possible security level (CEN III). With the installation of GLORY’s NMD100 note dispenser, these challenges were met.

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CSG Systems offers tailor-made solutions for the automation of payment transactions in German-speaking countries. These include automated pay stations, money exchange and payment systems as well as complex software solutions for money management. To develop the versatile MaxiPay input/output device, the company recruited the support of GLORY in 2007. Henceforth, the machines were also equipped with GLORY's NMD-100 banknote dispensing system. Before using Glory, CSG Payout devices could only process and issue a maximum of two banknote denominations. As a result, the available cash reserve in the station was always insufficient, especially when high amounts were dispensed.
It was therefore necessary to design a high-security automated pay station (CEN III) that could process at least four banknote denominations and guarantee high capacity.

The fully automated MaxiPay payment system has been optimising payment transactions in public institutions for almost 15 years. It is used in a wide variety of different areas; registration offices, advice centres, court offices, energy supply companies, hospitals and public facilities such as libraries. Here, the automated pay station takes care of incoming and outgoing payments without the need for staff. Customers can freely choose the payment method – card, cash or even contactless by tapping. In addition, it is possible to view and change stored customer accounts. MaxiPay is used in busy areas. The amount of cash deposited each day and the amount of change required are therefore extremely high. This placed special requirements on the security standard of the device.

During development of the MaxiPay automated pay station, CSG Systems pursued the following objectives:

- Improved cash issuance via a four-note system
- Rapid processing of extremely large amounts of money
- High security standard
- Intuitive and fast payment for customers
- Increased transparency of cash balance
- Improved customer experience
- Removing the burden from employees to facilitate better service provision

THE SOLUTION

To deal with the particularly high volume of cash, CSG Systems decided to install the NMD100 from GLORY. MaxiPay can therefore hold and dispense up to six different banknote denominations – so that the 500 euro notes still in circulation can also be processed. This can take place in individual bundle dispenses of up to 100 notes.
As a result, the payment process has been optimally accelerated: seven to eight banknotes can be processed per second. The waiting time for high disbursement amounts was therefore reduced by a whole 40 percent compared to the previously used solution.

Each individual NMD100 cassette can hold up to 3,000 notes. The device also offers a reject cassette for rejected banknotes. The notes are then safely stored in the lockable stacking cassette.

With MaxiPay, CSG Systems decided on the option of two or four note cassettes. When used as a recycling solution, the cash value in the machine remains at a constant level. This significantly reduces the need for a CIT company to remove and replenish cash. With the lowest reject rate on the market, the Glory NMD100 guarantees maximum uptime. Moreover, the solution provides extensive functionality and flexibility.

Source: CSG Systems

BANKNOTE DISPENSER
NMD100

The **NMD100 high-performance banknote dispenser** can be equipped with up to eight cassettes plus a reject cassette for rejected banknotes. Payments are made quickly and efficiently in bundles of up to 100 notes. This facilitates the **processing of a high volume of money** within the shortest possible time.

Each cassette can hold up to 3,000 notes. **Small or large slots** can be used. The smaller version can hold up to 2,000 notes. Used as a cash solution, cash payments can be made in different banknote denominations, thereby **expediting considerably the issuing of large amounts of money**.
Each cassette can be **refilled individually** by authorised personnel without affecting **ongoing operating time**.

"We had set ourselves the goal of developing a versatile and secure automated pay station. We encountered a problem with cash payments: previously used solutions could only accept a maximum of two denominations – as a result, particularly large disbursements often took a very long time. To change this, we chose GLORY's NMD100 note dispenser – the best technology on the market to accept multiple banknote denominations. It was an excellent choice for us, almost 15 years later. After all, we have succeeded in developing a fast, flexible product that is suitable for a range of application areas. I would still recommend GLORY solutions today."

Wolfgang Henkel, Managing Partner, **CSG Systems GmbH**

FAST, SECURE & CUSTOMER-FRIENDLY – APPLICATION & ADVANTAGES

WIENER WOHNEN

For many people it is hard to imagine, but not everyone has a bank account or is able to make transfers. If there is a lack of outside help – for example to support older citizens – those concerned are reliant on cash payments. This also applies for rental payments. The company Wiener Wohnen manages, renovates and operates Vienna's municipal housing estates. This includes around 220,000 municipal apartments. In order to expand its custmer service, Wiener Wohnen enables its tenants to make payments 24/7 using the MaxiPay system.

Advantage: MaxiPay can function as a cash recycling solution **without employee support**. The constant availability of banknotes for change and the intuitive operation enables independent deposit of the rental payment at any time. Thanks to the extremely high level of security – due to the CEN III-certified safe, counterfeit money detection and optional alarm system, among other things – the device can be made available in a separate area **outside of regular opening hours**. As a result, the four installed MaxiPay devices account for almost 80,000 deposits per year, amounting to over 34 million euros.

STATE CAPITAL MUNICH – BUREAU FOR FOREIGNERS

Munich has 1.4 million inhabitants, 25 percent of whom come from a migrant background, so the Bureau for Foreigners is frequently used. With the introduction of the electronic residence permit in 2011, staff had to process around 80,000 additional payment transactions per year: an enormous administrative burden. The use of MaxiPay systems has significantly relieved the burden on staff and optimised payment processes.

Advantage: Up to **250 payment transactions** can now be made **daily**. Users benefit from the multilingual and **very intuitive operation** of the solution. Banknotes are always available for disbursement, which keeps **cash reserves relatively low**.
In combination with the CEN III-certified safe, MaxiPay guarantees a **very high level of security**. The electronic counterfeit money check also meets the highest security standards and the payment is made directly at the pay station. Further processing is therefore possible immediately.

WIEN ENERGIE GMBH AND FERNWÄRME WIEN GMBH

As one of the largest district heating providers in Europe, revenue – even in notes and coins – at Wien Energie GmbH and Fernwärme Wien GmbH is correspondingly high. Between 50 and 700 payments can be processed per day using MaxiPay devices. The solution's optional alarm system ensures enhanced security.

Advantage: By **immediately processing payments**, data from automated cash transactions can be processed simultaneously and paid receivables can be settled very quickly. The service plus: In the future, customers will also be able to make deposits via all four available systems at all locations – regardless of whether for electricity or district heating.

MANNHEIM CITIZENS' SERVICE

High volumes of customers and all kinds of consultations – the challenge of Mannheim Citizens' Service lies in providing comprehensive advice, especially during peak times. With the use of the MaxiPay solution, the administrative burden of payment transactions is significantly reduced and the flexible payment facility meets the needs of customers. With cash payments, up to 50 notes can be deposited at the same time and up to 2,000 notes of each denomination can be stored in each unit.

Advantage: Thanks to the **very high capacity of the banknote cassettes**, there is always enough change available and even large amounts of money can be dispensed easily. As a result, the requirement for a CIT company to come and remove and replenish change was reduced to once a week. The self-regulation of the quantity of banknotes therefore saves costs in the long term.

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