

Drive-Through Kiosk Streamlines Utility Payments in Henderson, KY.



Henderson is a city located in Kentucky along the Ohio River. With nearly 30,000 residents, the City of Henderson offers a large number of municipal services.

CHALLENGES

- High volume of walk-in customers for staff
- Cash paying customers limited to paying at the counter or dropping cash payments into an under-secure drop box
- Limited after-hours payment options

RESULTS

- 67% of payments are made by repeat users
- 22% of payments are made via cash
- 24/7 access to make payments at kiosks made it easier for people who work during normal business hours

Challenge

Servicing a High Volume of In-Person Customers, Including Cash Customers

The City of Henderson and its customers had many challenges with in-person utility bill payments. The municipality found it difficult to find staff to service the high volume of walk-in customers. As a result, staff who were available to help were required to prioritize their time to support walk-in customers, rather than focus time on more complex tasks. The only options for cash-paying customers to make payments were to come to the counter during business hours or drop cash payments into a drive-through lockbox. The drive-through lockbox accounted for 73% of utility payments due to limited after-hours payment options, causing congestion and long wait times for Henderson's unbanked and underbanked residents. The city wanted an in-person payment solution that would have a positive impact on both the customer and staff experience.



Solution

Choosing Euna Payments to Implement a Flexible 24/7 Self-Service Option

Henderson selected Euna Payments to help address their staffing challenges and broaden after-hours service by implementing an outdoor kiosk in the existing drive-through. The kiosk is available for residents to pay their water, gas, and electric bills 24/7 by cash, check, or card. Additionally, customers are able to look up their bills easily using their account number or by scanning the barcode on their bill. The implementation of the kiosk was seamless with their existing drive-through lane easily repurposed to accommodate the new kiosk.

Results

Supporting In-Person Customers With a Self-Service Solution That Accepts Multiple Payment Types

The drive-through, self-service kiosk has immediately benefited both customers and staff. Now, with the help of an easy-to-navigate kiosk interface and the ability to look up outstanding bills, transactions are completed in less than a minute. Unbanked and underbanked customers are able to pay by cash, any time of the day, without incurring additional fees. Consequently, there has been a marked reduction in traffic back-up at the drive-through window. This has also benefited staff by easing the foot traffic in the lobby, freeing up time to help higher-touch customers.

- 67% of payments are made by repeat users
- 22% of payments are made via cash
- No fees on cash payments

The City of Henderson has experienced a significant increase in customer satisfaction through the added flexibility and convenience provided by the kiosk. Additionally, staff have experienced greater satisfaction at work with many manual processes being automated and streamlined, allowing them to focus on more complex tasks.

Other benefits include:

- 24/7 access to make payments at kiosks made it easier for people who work during normal business hours
- Customers are now easily able to pay their bills on time
- Reduction in foot traffic in the lobby and shorter lines at drive-through window
- Secure, cloud-based payment technology removes the city from PCI scope and ensures no downtime during software maintenance



It is surprising how many customers will wait until the last minute to pay, and then they want to pay in cash. This gives those customers a 24/7 payment option.



Robert Gunter
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