



# Making Walk-in Payments

MORE  
CONVENIENT

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See how one company improved customer service and wait times at service locations by enlisting the help of Western Union's more than 46,000 Agent locations.



## GOAL:

Shorten customer wait times and congestion at service locations, while offering a more convenient way for customers to submit walk-in payments.

## SOLUTION:

Execute an awareness campaign to direct customers to Western Union® Agent locations for cash and in-person payments.

## RESULTS:

- Decreased congestion and shorter wait times at service locations.
- More convenient payment locations and extended hours to better serve customers.
- Increased productivity, as service agents can now concentrate on addressing customer concerns and providing product information.

**Even in the age of credit and debit,** walk-in cash payments are still common. And consumers who submit cash payments tend to do so on a consistent basis — making their needs a priority for any service provider.

For one Western Union® Speedpay® client, a leading media, entertainment and communications company serving more than 23 million customers nationwide, it was apparent that there should be a better mechanism for accepting cash payments.

The media company was receiving in-person payments at its 600 service locations, but these locations were primarily designed to handle technical and service-related issues and provide product information. Increasingly, customers found themselves waiting in long lines when submitting in-person payments. Agents also found the situation frustrating, as they were tied up managing bottlenecks and doing work outside of their core competencies.

Despite these challenges, the media company recognizes that accepting in-person payments is essential to serving the diverse needs of its customer base. In fact, in-person payments are often the only option for America's 17 million unbanked and 43

## Customer-facing Promotion

Pay here. Pay there.  
**Pay almost anywhere.**

For only \$1.50 you can pay your Cable Co. bill at any of the more than 46,000 Western Union® Agent locations, including K-Mart, Rite-Aid and your grocery store.

**PAY } IN UNDER FOR UNDER**  
**YOUR BILL } 2 MINUTES 2 BUCKS**

Find the location nearest you at [westernunion.com/agentlocations](http://westernunion.com/agentlocations)



Or, find a location directly from your mobile phone.  
Don't have a code reader?  
Download one right from your mobile at [m.mobiletag.com](http://m.mobiletag.com).

## Employee-facing Promotion

Get your customers  
**up to speed.**

*There's an easy way for your customers to save time and money with Western Union.*

What to tell your customers:

"Next month, save time and money by paying your Cable Co. bill with Western Union™ at over 46,000 Agent locations including K-Mart, Rite-Aid, and your local grocery store."

The Numbers:

Pay by phone: \$5.99  
Pay by Western Union: \$1.50

Bottom Line:

It's faster, easier and cheaper. Tell your customers and get them up to speed today.

**WESTERN UNION**

million underbanked consumers.<sup>1</sup> A large portion of this population is comprised of recent immigrants, younger consumers, singles and low- to middle-income individuals.<sup>1</sup>

There is also a segment of consumers who prefer to submit payments in person. For these customers, walk-in payments may help them avoid the cost of postage, while providing instant gratification and a greater sense of security. Plus, cash payments make it easier for some consumers to pay on time and avoid costly late fees.

To balance the needs of customers and constraints of service locations, the media company turned to Western Union, which offers more locations in the United States than McDonald's, Starbucks and Subway combined. Western Union also lets customers pay at the places they already visit, such as grocery and convenience stores, banks and many major retailers, including K-Mart and Rite-Aid. These businesses — often open seven days a week with extended hours — are typically located within two to three miles of customers' homes, providing more flexibility around when and where people pay.

Because Western Union already handled recurring electronic funds transfer (EFT) payments for the company, the transition to walk-in payments was extremely easy. To ensure a seamless shift, Western Union took two essential steps.

Internally, Western Union trained the client's call center representatives to direct customers to the nearest Western Union Agent locations. Externally, Western Union helped roll out an awareness campaign at the client's 600 service centers, directing customers to the new payment locations. In the promotional materials, Western Union highlights that it takes under two minutes and under \$2 to submit payment at one of Western Union's more than 46,000 Agent locations.

The transition was completed in four weeks, and customers now enjoy faster, more convenient options for submitting in-person payments. By making the payment process easier, the media company has also increased the likelihood that walk-in customers will pay on time. Plus, service agents can now focus on customer issues directly related to their product experience, providing a better outcome for everyone.

## Success Factors

- Offer in-person and cash-payment acceptance in convenient locations customers already frequent.
- Create a high-profile campaign that alerts existing customers to the new payment acceptance locations.
- Train the company's call center representatives to direct customers to Western Union Agent locations.

<sup>1</sup> "FDIC National Survey of Unbanked and Underbanked Households," December 2009, Federal Deposit Insurance Corporation