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**CONTACT:**

**Meredith.blankenship@3tsolutions.com**

**3T Solutions Inc.**

**800-814-4431**

**[3tsolutions.com](http://3tsolutions.com)**

**3T Solutions Financial Center Kiosk Draws Customers as a First Stop Destination on Payday**

3T Solutions Inc. has launched its revolutionary 3T Financial Center Kiosk at Hop In C-stores (34 store chain) in Memphis TN. With the creation of the innovative Financial Center Kiosk, 3T Solutions provides C-store owners a new revenue stream and a lucrative in-store sales generator. The financial mega-center offers vital services, including CHECK TO CASH, check to card, touch-screen electronic bill payment. As a simplified all-in-one approach it drives traffic through the doors, builds store loyalty while creating a new revenue and profit center. The kiosk is totally AML/KYC/SAR Protocol Compliant.

The brainchild of 3T Solutions Inc. Chairman of the Board Thomas (Tom) L. Black and Chief Executive Officer & President William (Bill) G. Heim, the 3T Financial Center Kiosk draws customers as a first stop destination on payday. Black and Heim invested 5 years of research and development into creating the issuing and reconciliation software that eliminates the drawbacks associated with competitors' earlier unsuccessful models. As financial industry veterans with a combined 67 years of experience, 36 of which have been devoted to the C-store and Supermarket sectors, they were well familiar with the challenges of excessive employee involvement required to operate competitors' previous unsuccessful check cashing models and the inherent risks that come with employees handling of cash.

"By recognizing and perfecting all of the elements such as check verification, electronic bill payment and clearing banks needed to make a self-service financial kiosk successful, Bill and his 3T Solutions team have captured the Great White Whale," says Wes Dunn, Senior Vice President for GenMega, Inc. As the 3T Financial Center Kiosk hardware provider, Dunn credits 3T Solutions software as the "secret sauce" that differentiates this particular kiosk. "While the concept of providing these services through one machine is not new", according to Dunn, "it took someone with forward thinking, focus, drive, and above all patience to overcome the obstacles of previous failed attempts by other companies. If you're on a project with Bill and something doesn't work, be prepared to come up with an alternate solution. He doesn't take "no" for an answer. It was Bill's dogged determination combined with his immense capacity to remain patient that destined this kiosk to succeed," says Dunn.

It was Scot Gardner, President of SJATM, headquartered in Memphis TN, and a member of the National ATM Council Board of Directors who placed the first 3T Solutions Financial Center Kiosk. According to Gardner, "The 3T Solutions Financial Center Kiosk was the perfect device to fill the gap when TIO/Pay PAL was forced to exit the electronic bill

payment market. Even when my TIO BILL PAY kiosks were still in place and operating, we knew we were losing business when customers went to a payday loan store first to cash their checks and would pay their bills there too. They never made it to my C-store and supermarket clients. But now the customers can come to my clients' stores right from the job site and even cash their handwritten payroll and personal checks too. Then they can pay their bills and buy their needed items from my clients' stores. Everybody wins!"

Providing convenient viable solutions for the sizable 41%, and growing, sector of America's population who are unbanked or underbanked was a key motivator in 3T Solutions' efforts. A report titled *The Cost of Cash in the United States* published by the Fletcher School of Tufts University, examines the widely obscured expenses, in terms of fees assessed, time invested, and productivity expended, associated with cash use. Key findings of the report confirm that the cost of cash is significantly higher for the unbanked, and underbanked. Services provided by 3T Solutions' Financial Center Kiosk effectively fulfill the vital cash access and transfer needs of this significant segment of the population while efficiently addressing the wasted time factor and exorbitant fees.

Payday loans, with their crushing interest rates that keep consumers in a vicious cycle of debt, have figured prominently in news headlines and on the floor of the Senate and Congress. They are a grave concern for the Consumer Financial Protection Bureau, legislators, and the Americans whom they represent. Extensive research conducted by the Pew Charitable Trusts reveals 12 million Americans take out payday loans each year, spending \$9 million on loan fees. The Pew report cites the annual percentage rates for payday loans as a whopping 391 percent.

3T Solutions' Financial Center Kiosk provides a trusted, reliable source for customers to cash checks, conduct bill pay transactions, and access cash while sidestepping the debt traps associated with payday loans/check cashing stores. With its compact 18"x23" footprint, this financial mega-center represents an impressive ROI. Check cashing services generate approximately \$500 million in revenue annually, and the Financial Center Kiosk empowers convenience store owners to a slice of that profitable pie.

The Financial Center Kiosk makes the neighborhood C-store the first stop on payday. After customers cash checks, pay bills, and send money orders to loved ones, they have more money to immediately spend in the C-store. When money is reinvested in consumable goods and services, instead of crippling payday loan fees and high check cashing fees, that's a win for the customer and a win for the C-store operator.