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SELF-SERVE KIOSK FOR CREDIT CARD ENROLLMENT

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Embodiments of the present invention are directed towards self-serve kiosks and methods for enrolling customers with credit cards or loyalty cards.

DETAILED DESCRIPTION

Referring to the accompanying figures wherein identical reference numerals denote the same elements throughout the various views, the embodiments of methods and systems disclosed herein are directed to self-serve kiosks that enable a customer to enroll in various types of credit cards of a service provider. For example, a customer at a retail store may be able to utilize a self-serve kiosk to complete a credit card enrollment process. Conventional enrollment is carried out at the time a customer is checking out and purchasing items in a retail store, where the retail associate would ask the customer if he or she is interested in enrolling in a credit card to receive a discount on the purchase. According to aspects of the present invention, the enrollment process may occur without needing assistance from a retail associate or otherwise at the time of check out to avoid delay and disrupting other customers who are waiting. Of course, the self-serve kiosk or similar applications disclosed herein may be used in other markets beyond retail stores such as any location where enrollment with a service provider for issuing a credit card or loyalty card is desired. Thus, the discussion herein of the example of use in a retail store and credit cards should not be construed as being limiting to the invention.

In one embodiment, the self-serve kiosk is a standalone unit that may be located at any location within a retail store, including multiple locations. For example, the self-serve kiosk may be located near a check-out area in the retail store or near an item for purchase that the customer is interested in purchasing. The self-serve kiosk may be configured to allow the customer to enter various information for a credit card application, such as to identify the customer and verify the customer's credit worthiness prior to enrolling the customer. For instance, the customer may be required input various personal information, such as name, address, and social security number. Following a successful enrollment, the self-serve kiosk may be configured to output a confirmation using electronic or non-electronic means, such as an email confirmation or print out. Using this confirmation, the customer may then be able to use the newly enrolled credit card at the time of check out to take advantage of any discounts or promotions provided at the time of enrollment.

In some cases, the enrollment process may be carried out using communication between the customer's mobile device and the self-serve kiosk or independently of the self-serve

kiosk. For example, the customer may be able to scan a barcode, QR code, NFC, or the like in order to initiate an enrollment process on the customer's mobile device. In other cases, the customer's mobile device may be configured to establish communication with the self-serve kiosk to complete the enrollment process (e.g., via a Bluetooth or cellular connection).

The self-serve kiosk may be a self-contained unit in that the kiosk may be configured to facilitate the enrollment process without communicating with external devices or networks. In other cases, the self-serve kiosk may be configured to communicate with external devices and networks to complete the enrollment process (e.g., to perform a credit check). The self-serve kiosk may also take different forms, such as a self-serve kiosk only used for enrolling customers. Thus, the self-serve kiosk may be a standalone fixture that is solely used to enroll customers with credit cards. However, in other embodiments, the self-serve kiosk may be integrated with other devices and/or fixtures. For instance, in one embodiment, the self-serve kiosk may be part of a vending fixture (e.g., a vending machine or cabinet) where customers are able to purchase one or more items from the vending fixture. The vending fixture may include a lock or other mechanism to allow the customer to purchase an item when the customer provides proof of payment. The self-serve kiosk may include a touch screen or like user interface for facilitating the purchase of the item (e.g., via a credit card reader) and/or enrollment with a credit card service provider. In some cases, the self-serve kiosk may notify the customer that enrollment will provide a discount on the customer's purchase, which would then allow the customer to complete the enrollment if desired.

In some embodiments, the self-serve kiosk includes various technical components to facilitate the enrollment process. For example, the self-serve kiosk may include a printed circuit board, hardware microprocessor, memory, communications circuitry, and/or user interface. The user interface could include any combination of touch screen, biometrics, pin pad, credit-card swipe, voice recognition, and the like for receiving information regarding the customer and/or providing information to the customer. Moreover, the self-serve kiosk may be configured to communicate via various networks using its communications circuitry, such as mobile or fixed broadband. The self-serve kiosk may be configured to facilitate communication with the service provider of the credit card or other service provider for completing the enrollment process.

Embodiments of the present invention disclose a description of a suitable computing environment in which the self-serve kiosk system can be supported and implemented. Although not required, aspects of the system are described in the general context of computer-executable

instructions, such as routines executed by a general-purpose computer, e.g., mobile device, a server computer, or personal computer. The system may be practiced with other communications, data processing, or computer system configurations, including: Internet appliances, hand-held devices (including tablet computers and/or personal digital assistants (PDAs)), all manner of cellular or mobile phones, multi-processor systems, microprocessor-based or programmable consumer electronics, set-top boxes, network PCs, mini-computers, mainframe computers, and the like. Indeed, the terms "computer," "host," and "host computer," and "mobile device" and "handset" are generally used interchangeably herein, and refer to any of the above devices and systems, as well as any data processor.

Aspects of the system may be embodied in a special purpose computing device or data processor that is specifically programmed, configured, or constructed to perform one or more of the computer-executable instructions explained in detail herein. Aspects of the system may also be practiced in distributed computing environments where tasks or modules are performed by remote processing devices, which are linked through a communications network, such as a Local Area Network (LAN), Wide Area Network (WAN), or the Internet. In a distributed computing environment, program modules may be located in both local and remote memory storage devices.

Aspects of the system may be stored or distributed on computer-readable media (e.g., physical and/or tangible non-transitory computer-readable storage media), including magnetically or optically readable computer discs, hard-wired or preprogrammed chips (e.g., EEPROM semiconductor chips), nanotechnology memory, or other data storage media. Indeed, computer implemented instructions, data structures, screen displays, and other data under aspects of the system may be distributed over the Internet or over other networks (including wireless networks), on a propagated signal on a propagation medium (e.g., an electromagnetic wave(s), a sound wave, etc.) over a period of time, or they may be provided on any analog or digital network (packet switched, circuit switched, or other scheme). Portions of the system may reside on a server computer or kiosk, while corresponding portions reside on a client computer such as a mobile or portable device, and thus, while certain hardware platforms are described herein, aspects of the system are equally applicable to nodes on a network. In an alternative embodiment, the mobile device or portable device may represent the server portion, while the kiosk may represent the client portion.

Some implementations can be operational with numerous other general purpose or

special purpose computing system environments or configurations. Examples of well-known computing systems, environments, and/or configurations that may be suitable for use with the technology include, but are not limited to, kiosks, personal computers, server computers, handheld or laptop devices, cellular telephones, wearable electronics, tablet devices, mobile devices, multiprocessor systems, microprocessor-based systems, set-top boxes, programmable consumer electronics, network PCs, minicomputers, mainframe computers, and distributed computing environments that include any of the above systems or devices, or the like. Special purpose computing system environments or configurations can operate and execute specialized set of instructions to perform the particular actions associated with a configurable self-serve framework.

The foregoing has described one or more embodiments of systems and methods for enrollment of customers using various computing devices, such as a self-serve kiosk. Although embodiments of the present invention have been shown and described, it will be apparent to those skilled in the art that various modifications thereto can be made without departing from the spirit and scope of the invention. Accordingly, the foregoing description is provided for the purpose of illustration only, and not for the purpose of limitation.

CLAIMS

1.   A self-serve kiosk system for enrolling customers with credit cards:

a user interface configured to receive information from a customer regarding the customer;

a microprocessor configured to process the information;

communications circuitry operably connected to the microprocessor and configured to communicate the information with a service provider for enrolling a customer with a credit card based on the information,

wherein the user interface is configured to provide confirmation to the customer in response to enrollment with the credit card.

2.   The self-serve kiosk of Claim 1, further comprising a vending fixture for securing holding one or items for sale, and wherein the user interface is configured to interface with the vending fixture for allowing the customer to purchase and access an item upon confirmation of enrollment by the customer.
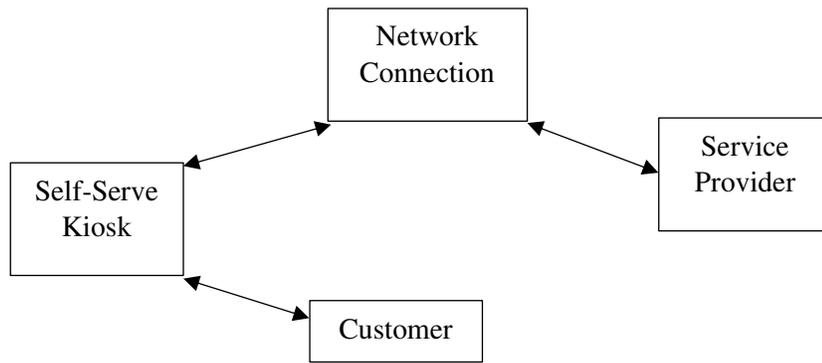
FIG. 1