

Bringing personal teller experiences to self-service with ITMs

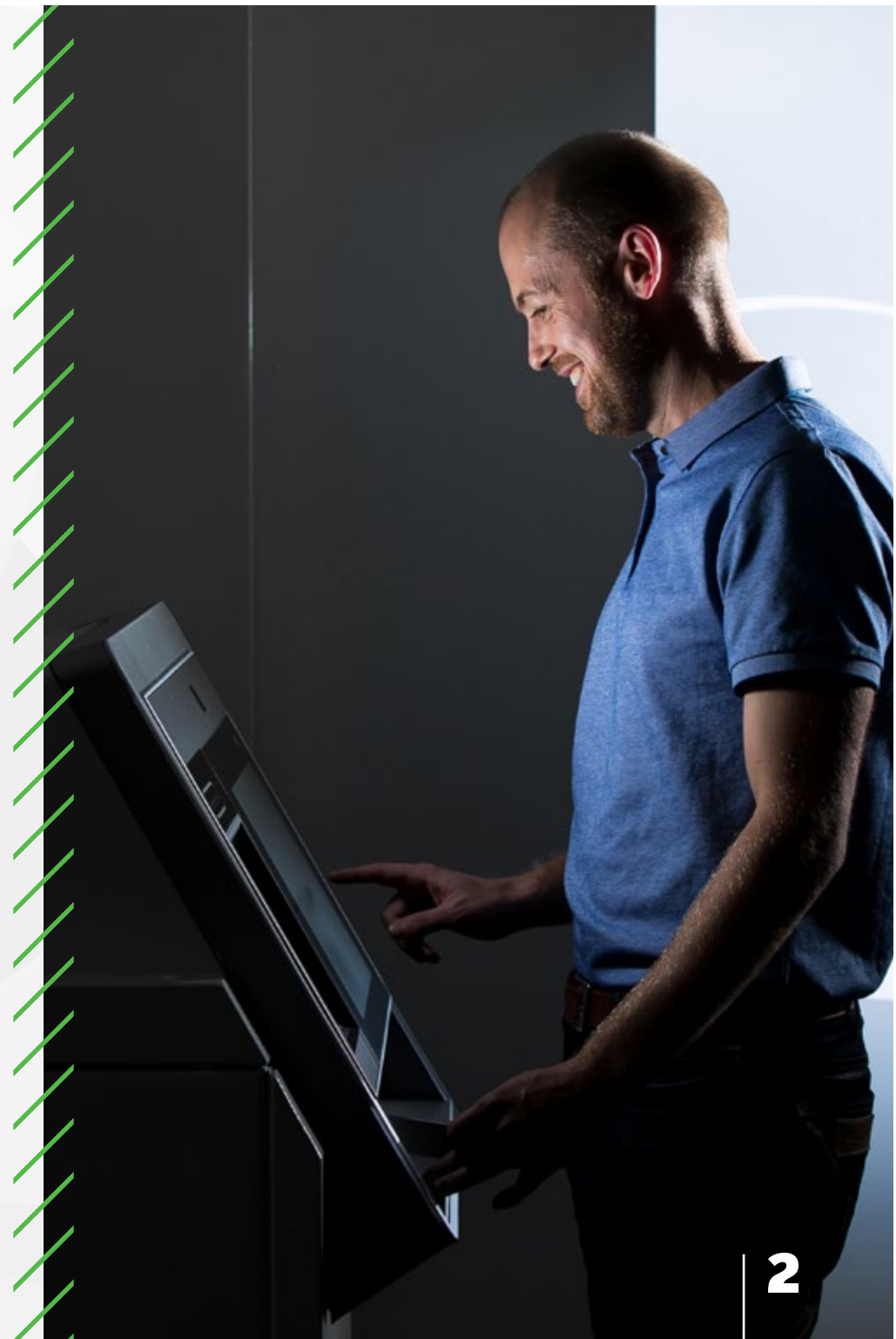
An NCR Banking eBook



The world has changed. The branch must, too

The branch of the future is:

- Purpose-built, smaller, more digitized
- Automating routine transactions via self- & assisted- service
- Designed to offer better consumer experiences & reduce cost-to-serve
- Shifts the focus to advisory & sales
- For consumers and small business
- Using tech in emergency situations

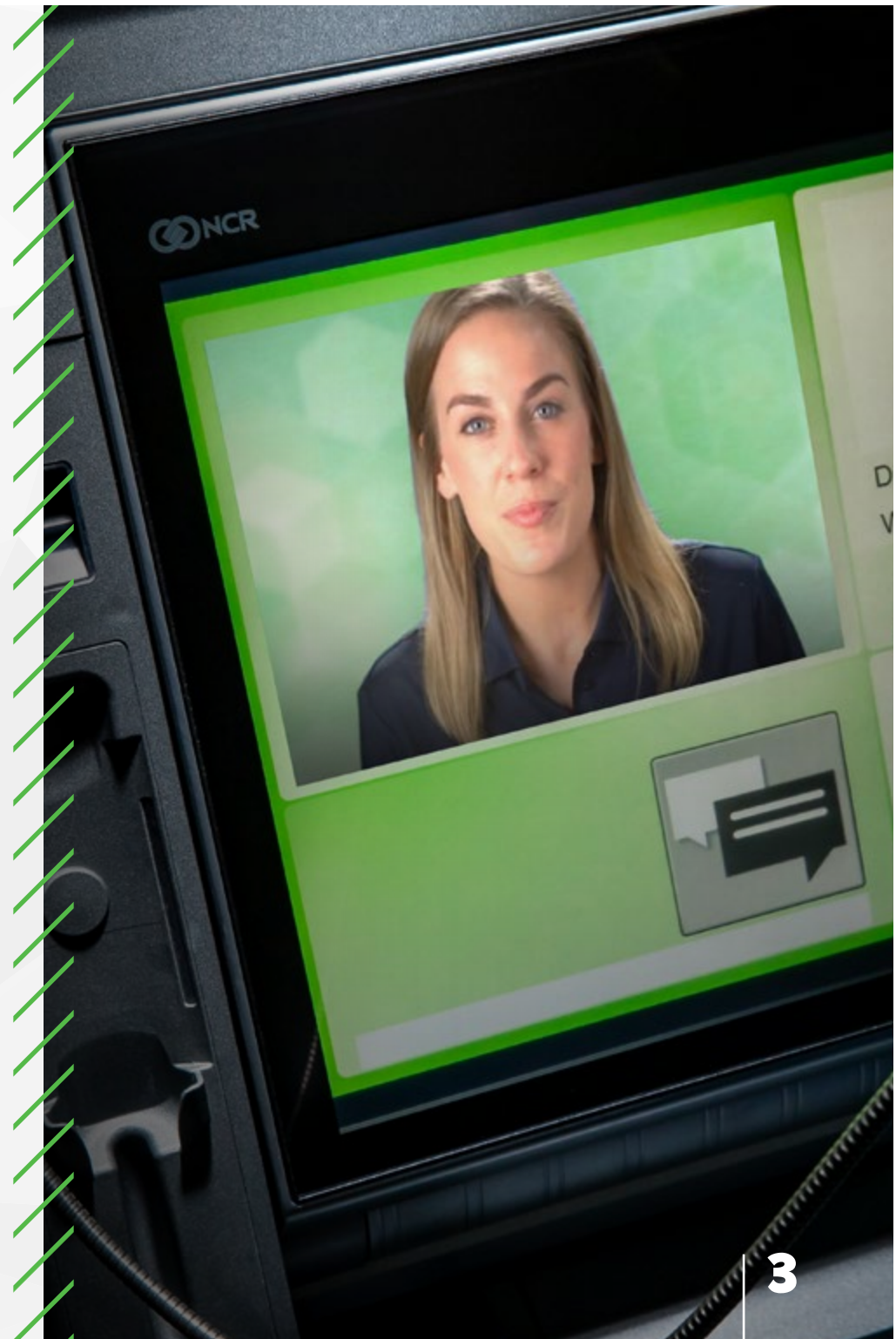


Interactive Teller Machines (ITMs) can transform your branches

But what is an ITM?

It's video assisted service using an ATM.

- ITMs provide normal ATM self-service, as well as assisted service via a live teller ('remote assistance')
- Tellers work in a contact center or remotely to serve multiple machines/locations at the same time
- Extends hours, allows remote placement
- Tellers assist when the customer requests, or the business rules require:
 - Withdrawal over ATM limit
 - Payments for loan or credit card using cash
 - Complex transactions - for example deposit into multiple accounts
 - Check cashing, mixed cash & checks deposits
 - Customer service inquiries, account opening



Interactive Teller Machine Services



Check cashing to the penny



Deposit of mixed cash & checks



Transactions for all accounts in relationship



Cash withdrawal over limit



Customer service inquiries (ex: change of address)



Payments (bill, credit card, mortgage, loan)



No card present authentication (ID/passport scan, security questions)



Multi-currency, multi-language capabilities



Teller advisory, referral, & cross-sell

Other Transactions:

- Deposit to multiple accounts
- Account-to-account transfers
- 3rd party transfers
- New account opening & account closing
- Loan initiation
- Statement & receipt printing
- Check & card orders
- Cash withdrawal on line of credit
- Cash withdrawal with dispense options
- Coin dispense options
- Small business deposits

Capabilities:

- Enables curbside pickup (cashiers check, certified check, money order)
- Cash deposit/withdrawal without card
- Teller can take picture of customer
- Electronic signature capture
- Contactless card reader
- Chat keyboard with templated responses
- Communicate using handset or headphones

The value of the Interactive Services ITM

Assisted service solution providing banking services via remote teller helps your financial institution -

- Extend banking hours, services and geographic reach through video
- Cost-effectively deliver a face-to-face branch teller experience to your customers via the ATM—anywhere, anytime
- Enable new branch network strategies with remote assisted service and interactive teller machines
- Migrate routine transactions from the teller counter to the ITM channel, deliver combined benefits of personal service, lower processing costs, enable faster transacting and reduce footprint
- Focus tellers on customer needs, thereby creating higher referrals and sales of financial Products
- Have a proven catalyst for productivity and customer migration



The value of the Interactive Services ITM

Up to **50%**

reduction in branch
operating costs

Up to **31 hours**

increase in
teller availability

Over **14,000**

NCR ITMs
installed globally

Efficiency
savings of over

40%

by reducing teller/service
staff from 74 to 44

Up to
60%

product
sale increases

Up to
95%

in-branch
transactions

Extended service
hours by

86%

from 45 branch hours to 84
ITM hours per week

**Note these are indicative savings seen by specific customers and are shown to illustrate potential benefits*

Using the ATM/ITM digital zone as part of **new formats**

- Existing hub-and-spoke branch formats are optimized
- New branches are purpose built to serve specific customer segments
- CRA, hospitals, grocery, education, residential, office complex, commercial location, manufacturing, military
- Also as low cost entry/exit or point of presence



Urban Branch



Medical Center



Campus



**Low-cost
Point-of-presence**



Market Entry/Exit



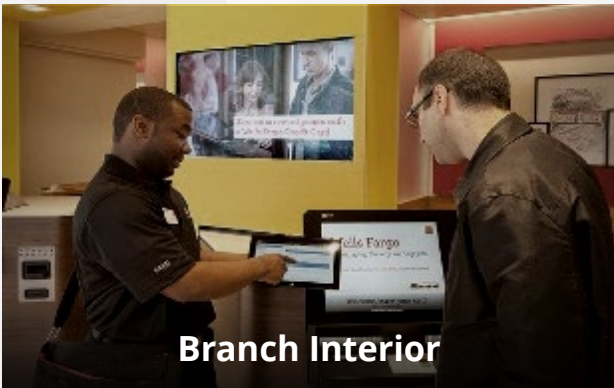
Grocery/Retail



Residential Zones

More agile in matching the **in-branch location**

Purpose + experience to the cost-to-serve



Branch Interior



Branch Vestibule



Drive-up Lanes



Partially Integrated Vestibule



Fully Integrated Vestibule



Stand Alone Drive-up



Innovating both the front and back office

Teller work-from-home

- Using pre-configured laptop, headset, video camera
- Leveraging FI VPN and home internet
- Provide guidelines – backdrop, lighting, ‘noise’



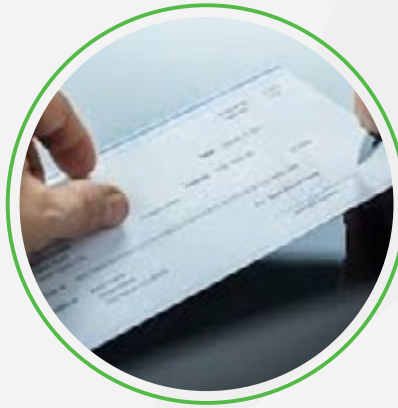
Prepped units are the norm

- Add assisted service in the future, as business needs change
- Contactless & NFC
- Audio, video, signature capture, ID scanner



Curbside pickup

- Cashiers check, Certified check, Money order
- Order via remote video teller
- With curbside pickup at the front of the branch
- Also: Certified check printing adjacent to ITM



‘Branchless’ branch

- Offer teller assistance in locations with no branch
- Military campus
- Major manufacturing site
- Medical campus
- Area that can’t justify an express branch



A typical ITM assessment & consulting overview



ITM Adoption Assessment

Strategy consultation guides customers who may not know how to launch ITM initiatives through a new strategic plan built around ITMs

Assess

Deep dive analysis to determine organization's strengths, weaknesses, opportunities and threats to remove barriers for success

Guide

Deliver instructional and functional recommendations for deployment with solid guidance, detailed best practices, and metrics for success

Establish

Determine ROI framework and KPIs to measure success

Customer Benefits

- Improved operational efficiency with better network distribution of services
- Higher revenue and lower cost of operations
- Higher NPS, customer adoption and engagement
- Transaction migration to alternative channels
- Improved staff readiness and executive ownership
- Benchmarking

Interactive Teller Machines (ITMs) enable customers to accomplish

95% of transactions

they'd usually handle inside the branch – all through a video screen



ITM

The Fintech Industry view...

The importance of video based banking in a digital first world

“ Assisted self-service terminals are becoming increasingly common as FIs seek to marry the **efficiency of the self-service channel with the personal touch** that many customer expect for branch banking interactions.”

“ In times of financial uncertainty combined with a need to avoid human contact, **video banking technology offers banks the possibility to keep employees and customers safe**, while continuing to provide financial services, as social distancing can be kept without losing the human element. Remote tellers are an effective method of maintaining service provision while supporting social distancing.”

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ITM

The Fintech Industry view...

The importance of video based banking in a digital first world

AMERICAN BANKER.

“**Video banking has gone from a novelty to a near necessity in the age of social distancing, and financial institutions are stepping up their mobile and ATM offerings. NCR said clients are looking to video teller machines rather than operating as a regular ATM. With one customer, video calls have jumped from an average of 30 a day to 130 a day. Transactions rose to 17,000 transactions in March from previous monthly levels of around 11,000 transactions.**”

“**Interactive teller machines do very cool things like use real-time video to connect tellers to ITM customers who wish to speak with a human during their transaction. Manufacturers have digital deposit slips that can clear within hours instead of days. Innovations like easy PIN authentication turn a debit card into a valid ID. Some ITMs can even order movie tickets, handle currency transactions, read wearables... the list goes on.**”

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“**The coronavirus pandemic is the equivalent of a 100 year flood for retail banking. Appointment-only interactions may continue to be the norm even after the crisis recedes, with drive-through stations handling consumer and small business transactions. “Touchless” interactive teller machines are being developed to help make the drive-through experience safer.**”

THE FINANCIAL BRAND

**Learn more about the powerful
benefits of ITMs and how NCR
can help you deploy them for
your bank at [NCR.com](https://www.ncr.com)**
