

GLORY

TellerInfinity™

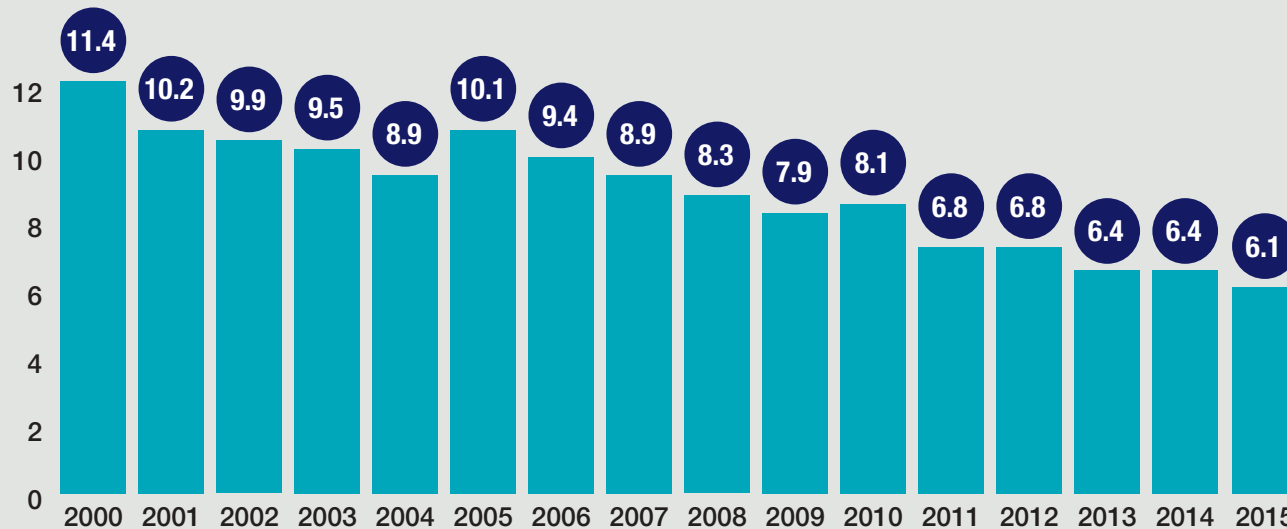
Flexible assisted service technology.
A better secured customer experience.



MODERN BRANCH BANKING – CHALLENGE AND OPPORTUNITY

AVERAGE MONTHLY TRANSACTION PER BRANCH (000)

Source: FMSI Community Banks and Credit Unions 2011/2015 Analysis

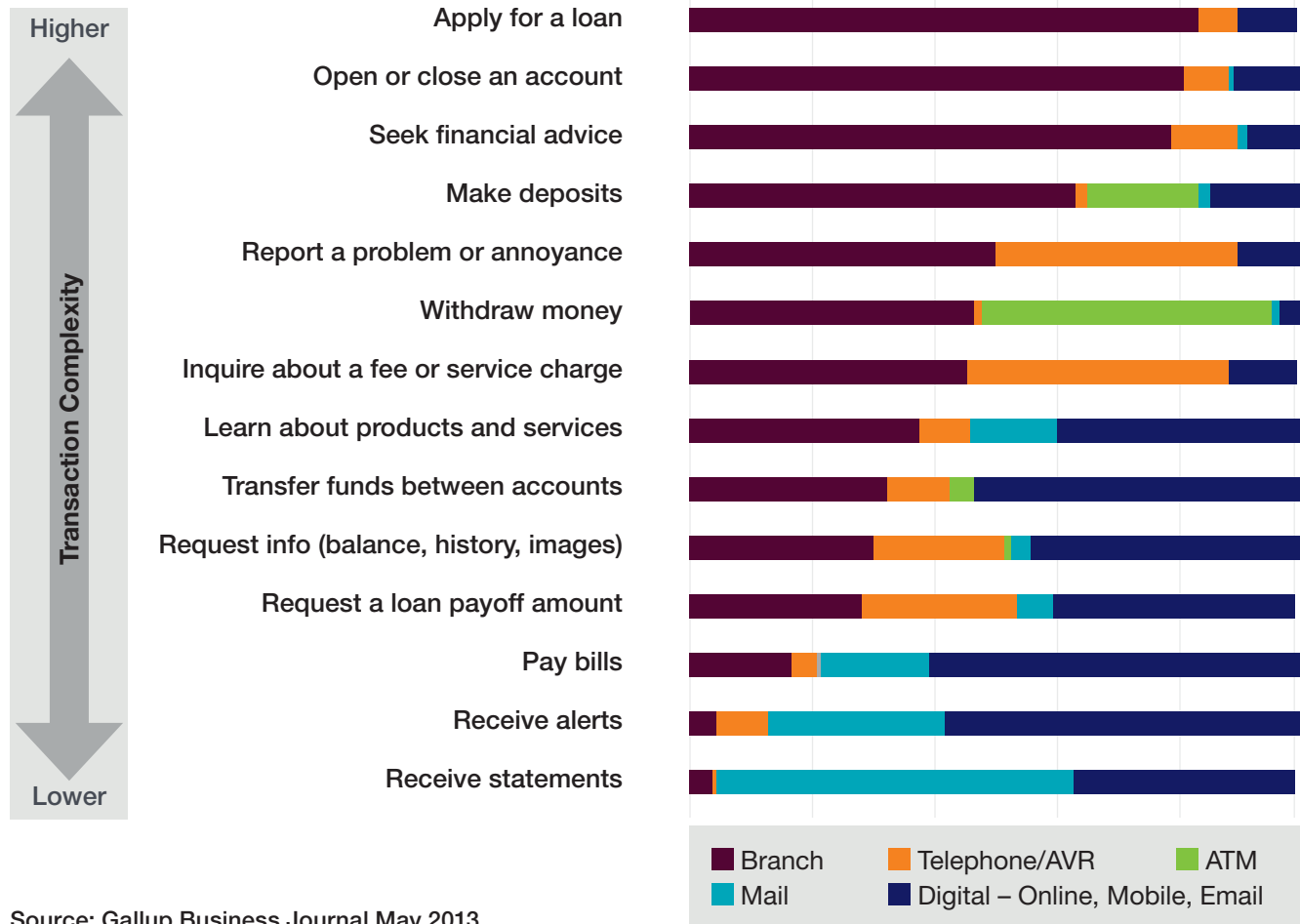


The banking landscape has changed dramatically in the past decade as **technology has enabled banking customers to “self-serve” in an incredible number of ways, from immediate access to account data, to automatic electronic payments and fast access to cash.**

In only the past decade, **40% of the transactions that were conducted in branches have disappeared.** While transactions are now happening in greater numbers than ever – the majority of these are through self-service channels. The traditional branch, it would seem, is past its prime, and is moving into decline.

On deeper analysis, however, the majority of transactions conducted through self-service channels are the simplest of transactions: balance inquiries; cheque payments; direct deposit of payroll cheques; simple cash withdrawal and deposit, funds transfer and cheque deposit transactions.

TRANSACTION COMPLEXITY AND CHANNEL CHOICE



Source: Gallup Business Journal May 2013

During this transition, **branches have become locations where more complex transactions occur, and these still occur quite often.** Branches remain the primary centres for deposit services, and for customer account problem solving. As it turns out, people like support from actual bankers when they are conducting more complicated banking activities.

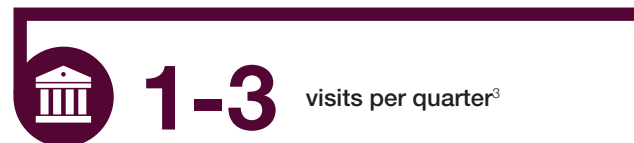
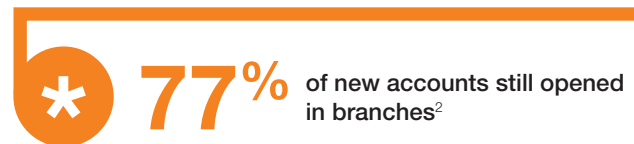
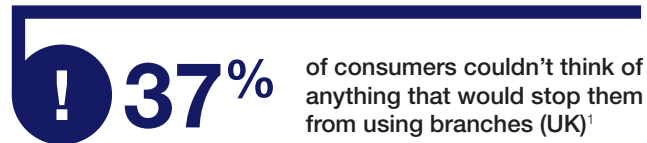
That's not a bad thing. In fact, it is a great thing. As the primary face-to-face contact point for customers, branches and the team members working in them are in the best position to create **strong customer relationships, sales opportunities, and high impact experiences** for customers.

The challenge: bringing the two realities together. Acknowledging that branch economics have changed, that financial institutions must bring costs in line with work patterns, that employee roles must adapt to the new focus of the branch, and that doing this right creates **tremendous opportunities.**

REALISING BRANCH TRANSFORMATION

CRITICAL CHOICES

SALES MUST GO UP. CUSTOMER EXPERIENCE MUST BE GREAT. COSTS MUST DECREASE. HOW?



¹SMF - Social Market Foundation ²Aite ³Bain & Company

WHAT CUSTOMERS WANT

We know how a great experience for a customer ends: **success**. But what about before the end? At the beginning, the best experience is convenient. The most convenient transaction, when it is simple, or low risk, is via a self-service channel. When transaction complexity and risk increase, however, customers trade convenience for comfort and support. So they come to the branch. At the branch, the first thing they expect is **fast service**. Customers expect a **straightforward process, with no complexity and strong support when needed**. They hope for pleasant interaction and advice when appropriate.

WHAT BANKERS WANT

Bankers want to sell. In banking, selling starts with prospecting, develops through **relationship building**, and closes when a need and an offer align to create value for both a customer and the bank. To sell in the branch, we must **create opportunities to interact, to identify needs, and to give great advice**. This means keeping team members **available and focused on customers**, not on transaction management and back office tasks. It requires training and **orienting staff for proficiency in advising**, and most important, **ensuring that customers enjoy their branch experience** and come back again and again.

WHAT THE HEAD OF THE BRANCH CHANNEL WANTS

Cost down. Revenue up. Customer experience is the other guy's problem, unless revenue falls. Costs are central. Is every piece of **infrastructure put to good, profitable use**? Are people working "hard", can we **measure team productivity in financial and operational outputs**? Are we using technology and automation where possible to **replace expensive manual labour and use facilities cost-effectively**?

IS THERE A CONFLICT BETWEEN CHOICES?

Can a financial institution spend less, yet be more focused on customer experience and sales, and create a better result for everyone?



"THE TELLER-ASSIST MACHINES WERE REALLY THE CORNERSTONE OF OUR STRATEGY. SMALL, RETAIL, EFFICIENT SPACES. USING OUR TELLERINFINITY MACHINES, WITH FOUR EMPLOYEES, (THE BRANCH) OUTPERFORMS EVERY SINGLE OTHER BRANCH WE HAVE, WHERE THE STAFF OF THOSE BRANCHES ARE SOMETIMES TWO AND THREE TO ONE. TELLERINFINITY FREES US UP FROM ADMINISTRATION, TO FOCUS ON THE PERSON, AND THAT'S WHAT WE'RE HERE FOR. WE FEEL IT HELPS US ACHIEVE ONE OF OUR MOST IMPORTANT CORE VALUES, WHICH IS RELATIONSHIPS WITH PEOPLE"

Jared Freeman, CEO, ASE Credit Union, USA

GREAT CUSTOMER EXPERIENCES START WITH FLEXIBLE ASSISTED SERVICE TECHNOLOGY



FAST, EFFECTIVE SERVICE FOR THE CUSTOMER

- Complex services available right now
- Non-intrusive help available when needed – for approvals, questions, special services
- No waiting in queues without interaction
- The customer is in control of transaction pace at all times

SMARTER INTERACTIONS WITH CUSTOMERS

- Time for focusing on customer needs beyond the transaction
- Awareness of who's in the branch and what they are doing
- Identifying high potential visitors and interacting intelligently
- Capacity for advising and not worrying about non-revenue generating tasks

MORE GETS DONE

- 50-100% more staff time interacting, not transacting
- 50-100% fewer traditional teller stations with traditional teller station costs
- 100% focus on advising and supporting customer with complex needs

BRANCH EXPERIENCE HAS A DIRECT IMPACT ON ENGAGEMENT AND CUSTOMER CHOICE

Customers still prefer the branch channel for many of their needs, but their expectations from the branch are higher than ever. Recent studies show that the customer's branch experience has the highest effect on customer engagement – and subsequent customer financial provider choices – than any other channel. TellerInfinity improves the branch experience.

- TellerInfinity gives your staff more time to connect with customers, providing assistance and advice with undivided attention. They can immediately connect person-to-person, side-by-side – not after a long wait in a transaction queue and across a physical barrier. Assisted service bridges the efficiency of automation with the assurance of personal attention.
- This new, more personal connection that lowers your costs, motivates your staff, pleases your customers and sets your branches apart from your competitors.
- Customers have new choice of how and when to conduct their transactions, with as much interaction with a staff member as they wish. This is an elevated level of service, not a disappointing 'do-it-yourself' directive: TellerInfinity offers a unique balance between technology and personal touch.



“TELLERINFINITY PROVIDES OUR STAFF MORE TIME TO HAVE CONVERSATIONS WITH CUSTOMERS, ADD VALUE AND DRIVE SALES IN OUR BRANCH NETWORK”

Rob Aitken, CIO, Beyond Bank, Australia

CUSTOMER EXPERIENCE IS NOW KING AND TRANSACTIONS STILL MATTER

As much as we wish branches were only for advising, transactional banking is still an important role in this service channel. TellerInfinity improves the transaction experience.

INTUITIVE AND ERGONOMIC

TellerInfinity has been designed with ease of use and customer comfort in mind. The graphical user interface provides customer guidance throughout the transaction process. The entire system provides optimal ergonomics for customers.



UNLIMITED TRANSACTION CAPABILITY

TellerInfinity can perform almost any transactions performed by a teller, including currency withdrawals, banknote, coin and cheque deposit; bill payment, transfers between accounts, booking appointments, statement and official cheque printing, and more, all with limited staff support.



WORKFORCE OPTIMISATION

Staff now avoid inefficient transactional work and a high percentage of back office work required to support teller activity. TellerInfinity frees team members to better service and sell.



SERVICE CONVENIENCE

Customer identification is performed via ATM card, online banking credentials, account details, or even one-time use codes. Service hours and access to different transaction types can be arranged and tailored to fit customer demand.



CUSTOMER AND QUEUE MANAGEMENT

Waiting times shrink as customers perform transactions on TellerInfinity, with help always available as needed. Staff are able to help customer make the best queue choice for their needs, and know and immediately respond when customers need personal attention; TellerInfinity's software advises all staff of needs as they arise.



THE CSR'S COMPANION

A single customer service representative can support one or multiple TellerInfinity systems in the branch, via a simple tablet device. Every staff member can see the status of any customer – who, time in transaction, help needed, and any desired CRM data, from their tablet or desktop PC.



THOUGHTFUL DESIGN FOR TRANSFORMED, EXPERIENCE BANKING



“WE ARE DEDICATED TO PROVIDING INNOVATIVE SOLUTIONS AND THE BEST EXPERIENCE POSSIBLE TO OUR MEMBERS. WE VALUE OUR PARTNERSHIP WITH GLORY AND ARE EXCITED ABOUT TELLERINFINITY. IT WILL PROVIDE A TRANSFORMATIVE APPROACH TO MEMBER ENGAGEMENT AND IS CLEARLY ALIGNED WITH OUR INNOVATIVE STRATEGIES.”

John B Lund, President and CEO, America First Credit Union

FEATURES AND FUNCTIONS THAT DELIVER REAL BUSINESS BENEFITS

Full service banknote deposit and disbursement – including deposit services and high value cash-out with denomination choice, for both personal banking customers and small to medium-sized merchants.

Light duty coin deposit and dispense – in choice of configurations for dedicated deposit, dedicated dispense, full recycling, based on demand for coin services.

Bundle-capable cheque scanning system – conducting MICR confirmation, 2-side image analysis, auto-endorsement, and batched or straight-through processing as appropriate.

Other important branch-delivered transactions – official cheque and money order generation and on-demand card printing through our DYNAMIX software interfaces.

Account balance verification, full statement printing, loan and credit card payment processing – conducted with the convenience of bar code (1D, 2D, QR) reading, NFC communication, A4/full page (thermal) printing, and more.

Easy integration – complemented by Glory's Dynamix software solution, TellerInfinity can be easily integrated into existing banking systems and workflows within minimal integration effort and cost.



*optional feature

TellerInfinity from Glory is a significant revolution in the Company's long history of delivering the highest standards of cash handling automation to its customers. Backed by Glory's experience in teller operations, self-service channels and banking systems connectivity, TellerInfinity delivers a great customer experience and return on investment.

FLEXIBLE AND AGILE TRANSACTION PORTFOLIO

Designed for financial institutions to rapidly realise the benefits of a transformed service delivery, with a human touch.



IDENTIFICATION

- Card/PIN
- Online banking
- Teller confirmation
- QR code
- KYC* confirmation
- Pre-staging



DEPOSIT

- Notes
- Cheques
- Coins
- Split across accounts
- KYC/CTR* reports



WITHDRAW

- FastCash
- Custom mix denoms
- Withdrawals
- On-Us cheques
- KYC/CTR* reports



PAYMENTS

- Loan payments
- External bill payment
- Pay by transfer
- Pay by cash, cheque
- Non-customer pay to customer account



OFFICIAL CHEQUES

- Cashier cheques
- Money order
- Counter cheques
- Cash-for-cheques
- Transfer-for-cheques



STATEMENTS/RECEIPTS

- On-screen review
- Mini-statements
- Full size statements
- Text/mail/paper receipts



EXCHANGE

- Notes for notes
- Notes for coin
- FX (deposit for local)



TRANSFER

- Account to account
- Account to external

*KYC: Know Your Customer, CTR: Currency Transaction Report

Related solutions...

RBG-200 SERIES

The RBG-200 series offers a unique and flexible design, allowing it to be configured to meet a wide range of banknote processing requirements.



VERTERA™ 6G

Vertera 6G teller cash recyclers deliver a simple, flexible, comprehensive and integrated teller automation solution.



DYNAMIX

A configurable software platform for building secure interactive assisted-service and kiosk applications.



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