

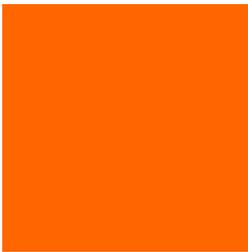
## Product



### Interactive Branch Kiosk

#### Transform the Branch Experience With Convenient Self-Service to Deliver Better Customer Engagement and Teller Productivity

Branches play a crucial role in customer engagement, but tellers spend their time on transactions. Interactive Branch Kiosk from Fiserv gives customers more branch self-service choices while freeing up branch staff to engage with customers.



Despite digital momentum, face-to-face interaction at the branch remains critical to building relationships and delivering high-value services. New technology and self-service options are emerging to streamline teller transactions and enhance the consumer experience.

Whether opening a new branch, remodeling or simply optimizing existing branch networks, Fiserv offers certified and integrated advanced self-service solutions to drive branch transformation initiatives forward to new levels of productivity, cost-control and convenience for customers.

Interactive Branch Kiosk is an advanced branch self-service solution that allows consumers to conveniently conduct the most common banking transactions at a kiosk in the branch lobby, drive-thru or other physical location. It can automate up to 80 percent of branch transactions, enabling branch staff to play an advisory role and engage with consumers in high-value conversations.

Interactive Branch Kiosk allows consumers to do most of the activities they would conduct in a branch, such as cash and check deposit or withdrawals, account transfers, loan payments, cashing

checks, getting statements and authenticating over-limit cash withdrawals and money transfers. Multilingual capabilities mean consumers can interact in their preferred language. Targeted promotional programs can be displayed on the device and allow consumers to directly apply for new products like credit cards, debit cards and loans.

#### **Core Account Processing Integration**

Manufactured by Nautilus Hyosung America, the kiosk can integrate directly with a bank or credit union's core account processing platform and card services network from Fiserv. Core integration means every account can be accessed from the kiosk, and users have the same access to just-deposited funds as they would through the teller line. With core integration, kiosk transactions do not depend on video or remote teller technology to provide self-service banking capabilities.

#### **Integrated Biometric Identification**

Interactive Branch Kiosk is integrated with Verifast™ from Fiserv for palm vein biometric identification, but can accommodate a range of authentication capabilities, including card/PIN and user ID/Password. When placed in an external

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or public location, a kiosk can extend branch transactional service 24/7.

Interactive Branch Kiosk:

- Offers certified integration to core account processing platforms and card services network from Fiserv
- Offers direct integration to teller applications from Fiserv
- Extends in-branch digital capabilities by allowing tellers to use a tablet to verify or assist with transactions
- Provides highest capacity cash acceptor for high-volume deposits and faster transactions
- Offers capability for cash recycling to minimize teller administration
- Includes built-in palm vein reader to support Verifast biometric authentication and card-less transactions
- Offers a clean look and feel, flexible configuration and cassette compatibility

Interactive Branch Kiosk helps institutions optimize branch channels and deliver a better experience for staff and consumers.

## Key Benefits

- Enables branch staff to focus on customer engagement and sales rather than performing low-value transactions
- Increases customer satisfaction by enabling customers to complete common branch transactions using self-service banking at their convenience
- Lowers branch overhead with smaller branch size and reallocates staffing to advisory role and universal banker model by replacing teller line
- Eliminates need for remote or video teller to rekey transactions (with integration to core account processing platform from Fiserv)
- Extends branch transactional service up to 24/7 when used in an external or public location



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## Connect With Us

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