



Revolutionizing Branch Banking

Finacle Mobile Teller



Bank Branches Remain Important

Human touch essential for
emotional connect

The branch has been the mainstay of consumer and business banking for centuries. In today's context, branch banking could mean any of the following – a traditional standalone branch, a branch within a retail space, or a widespread physical network. The rise of disruptive Fintechs and digital-only banks has necessitated a change in branch banking. ¹A recent study suggests that 90% of bankers still believe in the human interface for brand and in-person engagements. Also, 85% agree that bank branches add value in complex and high value services, such as mortgage, advisory and wealth management¹. Instead of removing all the people from their branches, banks are consolidating their networks for efficiency and using technology to optimize service. However, reimagining branch banking cannot be done in isolation. Banks need to understand that they have to cater to the next generation of customers, who demand smarter banks, the ability to bank anywhere & anytime, and who are not willing to spend time in a queue within a branch for banking services.

In an increasingly digital and mobile-first world, the role of the bank branch must evolve for it to remain relevant. Since millennials spend more time on experiences than on products, banks must engage them through community events, reward programs, and immersive digital and physical interactions. Branch design should accommodate these varied requirements and uses. Accordingly, banks are reimagining the branches, equipping them with innovative digital solutions and the latest technologies, so that staff can engage and service customers to the highest standards, while following regulations and prudent business practices.

While technology will undoubtedly dominate the branches of the future, banks must think through the human element as well – for example, the role and qualities of staff in a largely automated branch, how to manage headcount etc. A universal banker (who can perform multiple roles and branch functions) is the one who can serve all the branch personas and hence aid in resource optimization.

This necessitates a search for new age solutions that enable branch talent to embrace the latest technology while complying with the traditional compliance and business practices. The Finacle Mobile Teller solution, designed for Tellers, Relationship Managers and Agents, enables a seamless banking experience for customers.

¹ The World Branch Report 2019 - Thynk Digital & The Financial Brand

Finacle Mobile Teller

Personalized branch banking on the move

Finacle Mobile Teller is a comprehensive tablet based solution helping transform branch banking experiences, driving better customer engagements, faster servicing and improving revenue generation.

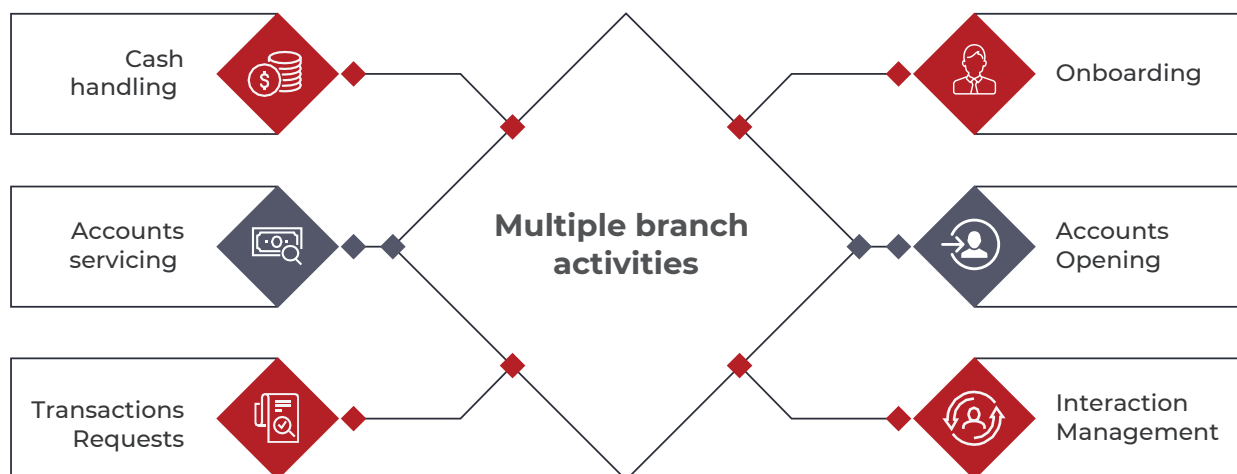
The solution provides a one-stop-solution for all the branch operation activities with designated workflows for each role (Teller, Relationship Manager and Agent). The interactive user interface, intuitive navigation, consistent information across channels enables branch staff to complete most of their regular transactions faster and be more productive. The solution also empowers bank talent to easily engage with customers and facilitate cross-sells by providing them a seamless experience.

With the Finacle Mobile Teller solution, Tellers can perform traditional operation such as Cash Deposit, Cash Withdrawal, Funds Transfer, Issuing Teller's check, Statement inquiry along with their internal bank operations from anywhere within or outside the branch. This enables them to be more accessible to customers and enables customers to have a personalized banking experience.

The Finacle Mobile Teller solution also provides the Relationship Managers a comprehensive analytical and graphical insight into customer details, to recommend retail products suiting the customer profile and to perform cash transactions for the customer.

With branch banking services becoming mobile, a bank branch can be designed like a café lounge without the traditional queues and the demarcated customer and teller sections. This would entice customers to enjoy their banking experience rather than await their turn to speak to a bank staff.

A unified solution to assist all needs of a customer



Intuitive Dashboards with Ease of Navigation

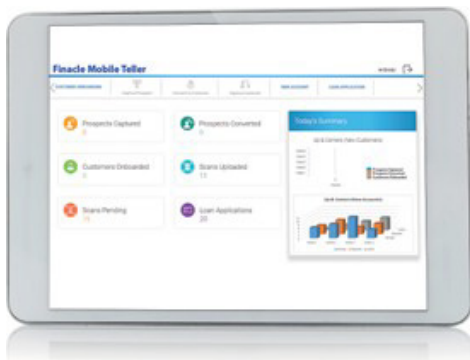


Teller

- Account Management
- Cash Transactions, Fund Transfers
- Service Requests for negotiable instruments (Demand Draft, Cheque / Check)
- Payment Order Servicing
- Deposit Requests and Loan Enquiries

Relationship Manager

- 360o view of customer profile
- Showcase of product offerings to customers
- Account Opening
- Interactive Services
- Ability to perform basic teller functions



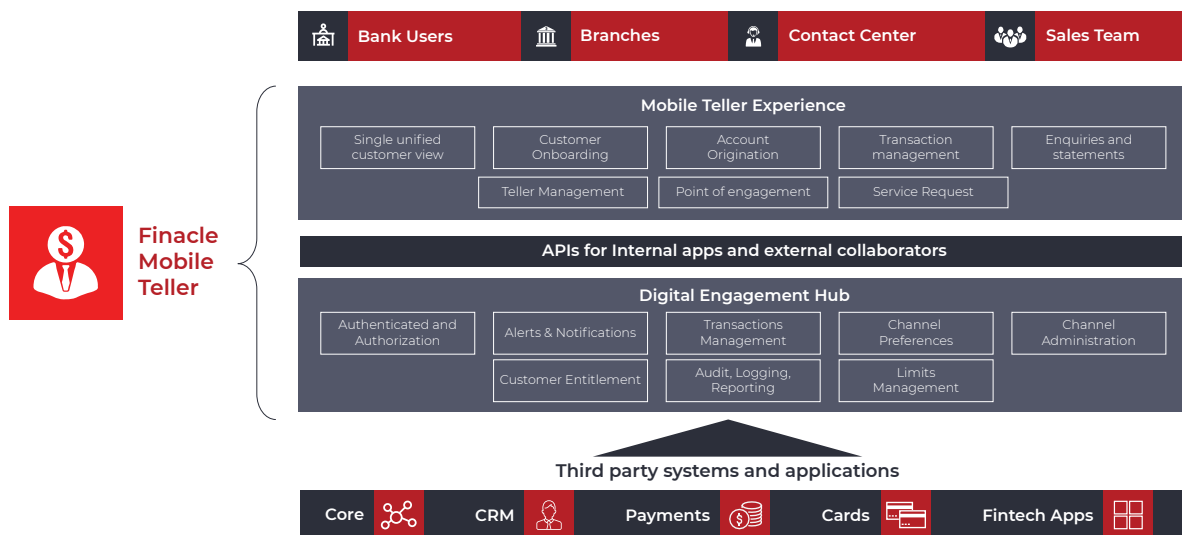
Agents

- Leads Generation & Customer Onboarding
- Select Service Requests
- Interactive Services
- Direct Selling
- Account Opening

Built on Advanced Architecture

Enabling you to do more

Banks need a firm foundation with a omnichannel platform and a modern technology stack to take full advantage of evolving digital technologies. Finacle Mobile Teller provides exactly that, enabling banks to keep pace with technological changes.



Comprehensive servicing capabilities



The solution product framework helps drive the digital transformation of the branches by enabling the bank tellers, relationship managers and advisors to efficiently onboard customers, execute transactions and accentuate sales advisory capabilities. The solution powered by the Finacle Digital Engagement Hub helps in providing an omnichannel customer experience across various touch points of interactions.

Open APIs



The solution offers a suite of APIs and a strong innovation ecosystem powered by the Finacle App Center to empower banks to co-innovate with their internal and external ecosystem. Banks can leverage this to embed banking services in their customer business applications, engage Fintech partners and digital ecosystem and build superior customer experiences.

Extensive security capabilities



The Finacle Mobile Teller solution supports integration with biometric identification to authorize transactions of a teller and relationship manager. This ensures that the system is fool proof and can only be used by an authorized bank talent. Finacle's capabilities at the hub level include identity and access management, customer entitlements and preferences, user role maintenance, and limits and exception management.

Rapid deployment and easy integration



The solution can be easily integrated with the existing core banking solution and this enables the rapid deployment of the application across multiple branches in a very short time frame. By integrating seamlessly with the back-office customer systems, it also enables process streamlining and provides frictionless, contextual customer engagements across lines of business and customer journeys.



Driving Superior Business Benefits

Real value can be derived



Personalized branch banking

Multiple key branch functions like Cash Deposit, Cash Withdrawal, Funds Transfer, Issuing Teller's check, Statement inquiry along with their internal bank operations can be done from anywhere within the bank branch by multiple roles. This ensures bank talent to be more accessible to customers and enables customers to have a personalized banking experience.



Reduction in time and effort to service a customer

With the Finacle Mobile Teller solution, the Tellers can experience a visible reduction in the time and effort spent from their end to service each customer request.



Onboarding new customers made easy

In the traditional business model, an agent needed to spend time working with the customer offline and later feed the information online to a portal to onboard the customer. This meant that the operational effectiveness of a bank was slow and the customer onboarding was not seamless and often, fragmented with multiple system interactions involved. With the Finacle Mobile Teller solution, the bank agent uses a single solution for data capture of prospects which is integrated to the core banking system of the bank. This ensures faster onboarding of the customer from any location with the simple scan of an identity document.



Rapid deployment and easy integration

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Rich set of banking functionalities

The solution offers a comprehensive set of branch capabilities - Onboarding and cross-sell includes lead generation, 360-degree view of customer and product offering, Account management and product offering helping growth and revenue generation. Account and transaction management.. capabilities across deposits, requests, inquiry and cash functions can now be serviced by multiple roles enabling faster closures and better queue management at branches.



Advanced security

The Finacle Mobile Teller solution supports biometric identification to authorize transactions of a teller and relationship manager. This ensures that the system is fool proof and can only be used by an authorized teller.

Transforming branch banking experiences

Africa's largest banking group Standard Bank, has reimagined branch process to revolutionize the branch banking experience across its rest of Africa operations.

Standard Bank understood that branches are the primary channel and remain the key competitive advantage in reaching customers. The bank embarked on a journey to improve their branch services by introducing andapplying key digital principles such simplicity, frictionless customer interaction, paperless, same interface for staff and customer, straight through processing and scalability.

Standard Bank partnered with their long-term partner in Finacle to implement Finacle's Mobile Teller solution - a modern technology platform that would empower their branch staff and at the same time make the experience seamless and quick for its customers. The deployment of the solution was extremely fast with the first phase of implementations completed across 107 branches in just 22 weeks, at almost one branch a day.

The successes:

- The simplicity of the product resulted in 37% capacity improvement
- The bank was able to double its work force just by implementing the Finacle Mobile Teller, without actually appointing more tellers
- Branch network cost reduction exceeded 14% of total cost base
- Turnaround time on transactions (TAT) improved by over 40%
- The effort in rolling out products to market reduced significantly

Mobile Teller today helps the bank scale up to fulfill its double digit growth aspirations without the need to increase headcount at bank branches.



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Our relationship with Finacle goes back many years, in fact more than a decade. We are a continent that is quite cash heavy and we needed a solution to address our huge volumes in branches. And that's where our journey and co-creation with Infosys came in and we started looking at the Mobile Teller as the best solution.

”

Angeline Briel, Business Owner, Digital Channels and Digitization, Personal and Business Banking, Standard Bank Africa Regions

Experience That Speaks for Itself

Year after year, Finacle is chosen as a leader in independent industry assessments by major analyst firms.

Industry leading solution

FORRESTER®

The Forrester Wave™:
Digital Banking Engagement
Platforms, Q3 2021

FORRESTER®

Rated as a leader The
Forrester Wave™: Digital
Banking Engagement Hubs,
Q3 2021

CELENT

Rated as a leader
among Digital Banking
Channels Platforms in
Celent ABCD: Modern Digital
Banking Channels Platforms,
2020 (Global Edition)

Gartner®

Infosys Finacle was rated as a
leader, 14th time in a row in 2022
Gartner® Magic Quadrant™ for
Global Retail Core Banking

Industry recognitions



Celent Model Bank Award 2021
Bank BRI – Pinang – Model
Bank Award



IBSi FinTech Innovation Awards
Best Digital Channel/Platform
Implementation: Best Project
Implementation - Santander UK
and Infosys Finacle



Global Banking & Finance Review
Awards – Santander UK PLC and Infosys
Finacle - Most Innovative Financial
Solutions for Corporate Client UK 2021



ME Finance Awards 2021
Best Digital Banking
Digital Banking Provider of
the year – Infosys Finacle



ME Awards
Best Digital Transformation Provider –
Infosys Finacle for Sharjah Islamic
Bank transformation Programme

Referring to Finacle Digital Engagement Suite, Jost Hoppermann, VP and Principal Analyst, Forrester writes in the report 'The Forrester Wave™: Digital Banking Engagement Platforms, Q3 2021'

“ EdgeVerve stands out with a rich application architecture and delivery options... In addition to a host of rich functional, technology, and architecture enhancements, the solution's well-defined roadmap also features many differentiators, such as hyperscalable APIs and machine learning and deep learning for security purposes... The solutions offer very broad and rich retail, business, and corporate banking capabilities... solution's application architecture is well defined, offers banks a variety of delivery options in the cloud, and continues to stand out for its preventive maintenance service... EdgeVerve is a strong fit for banks that seek an advanced solution without any significant gaps and a product roadmap promising a similarly advanced solution in the future... ”



Join the Finacle Digital Banking Community

Are you ready to start your journey?

The digital revolution is on. Overcoming the disruption and keeping pace with consumer demands requires banks to become truly digital and to anticipate what tomorrow's digital landscape may hold. Join the global community of digital banking leaders who are innovating and transforming with Finacle.

Start your journey, today.

Contact us:

www.finacle.com | finacle@edgeverve.com

Why we exist

To inspire better banking so that billions of people and businesses can save, pay, borrow, and invest better.

How we do it

Our solutions and people help banks to engage, innovate, operate and transform better, so that they can improve their customers' financial lives, better.

What we offer

A comprehensive suite of industry-leading digital banking solutions and SaaS services that help banks engage, innovate, operate and transform better.



Inspiring Better Banking

www.finacle.com

For more information, contact finacle@edgeverve.com

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