

REAL TRANSFORMATION



**Interacts through
Multiple Channels**

**Expects Consistent
Cross-Channel Interface**

**Count on the Ability to Transact
When and Where They Want**

**Demands
Self-Service Capability**



Outdated ATM Network Infrastructure

Limited Account Access

Still using card and pin based authorization, very limited account access



Duopoly

Captive Buyers

A lack of choices leads to inflated prices



Lack Innovation

Few Changes in 20+ Years

Stagnant innovation and execution



Service Design

Technology Built for Serviceability

Legacy ATM vendors were not built to provide quality ATM service

...STRUGGLE TO KEEP UP WITH THE DEMANDS OF TODAY'S CONSUMER



Consumer Expectations

- Access to all accounts via self service
- Provide immediate funds availability
- Accomplish complex banking tasks via self service
- Provide consistent experience across channels



Legacy ATM

- Limited account access
- Access to funds from check deposits limited
- Simple transaction capability
- Very little consumer information
- Isolated from other channels



Core Processor ATM Integration

- Access to every account
- Same access to funds as on teller line
- Complex transaction support
- Deep level of knowledge about the consumer
- Consistency with other channels



REMOTE TELLER

- Requires teller involvement for every transaction
- Every transaction requires a video conference with remote teller
- Terminal is a remote peripheral for the teller
- Every transaction is double entered
 - Use current teller application for transaction authorization
 - Use video application to dispense cash, print receipts
- Customer experience is largely the same except teller is available by video
- More tellers required

VS



ASSISTED SELF SERVICE

- Customers run the majority of transactions themselves
- Tellers involved when
 - Teller Authorization is required(bank rules)
 - Change check amount, deposits/withdrawals over \$X, etc.
 - Customer wants help with transaction
 - Customer wants a transaction unavailable in assisted self service mode
 - Alternate form of identification (no card and PIN)
- Allows in person sales activity/relationship building

SUNMARK

OBJECTIVE

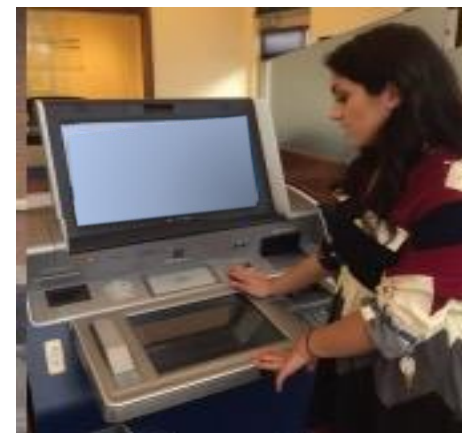
Wanted to break the retail design mold and improve efficiencies at the branch level

APPROACH

- Raised the bar by complementing recyclers with assisted self-service technology
- Offered a breadth of transactions from account withdrawals to loan payments
- Empowered members and supporting universal bankers with tablets
- Used video support as a complement to self service instead of a substitute

RESULTS

- Member Satisfaction and relationship grew: 24/7 access, new branch had highest account openings in network
- Technology Leader: Included in CIO 100 for innovation
- Efficiency: **97% of transactions were self-service drive through**
- Integration on the core and ATM allowed CU to service customers and non-customers
- **New branch payback:** One year versus a normal 3 year payback





**FOOTPRINT
FLEXIBILITY**

**DENOMINATION
SELECTION**

**SCALABLE
FUNCTIONALITY**

**BEST IN CLASS
USABILITY &
CUSTOMER
EXPERIENCE**

**DESIGNED FOR
SERVICEABILITY**

FLUSHING BANK

OBJECTIVE

Designed a customer interaction model to reduce excess [staffing] capacity, reduce [staff] downtime and cost, but also improve the customer experience

APPROACH

- New branches: customers engaged from the get-go with assisted self service, which handle 98% of teller transactions.
- Existing branches: the bank took 18 months to make sure the customers and employees were comfortable with the new universal banker role, new technology and benefits

RESULTS

- Downsized the branch and reduced teller count through attrition while turning existing tellers into more highly skilled employees
- Saw a 28% reduction in FTE, and a 20% reduction in overall branch operating costs



Source: ATM Marketplace Branch transformation by design, part 1: 'Why?' 'How?' 'Who?' Oct. 3, 2017



8800- REAR ACCESS

- Dual screen design delivers the most robust video and assisted al service experience
- ID scanner and coin dispense for easy check cashing
- Ideal for high cash and check volumes
- Ideal for customers building new branches, and for those who are looking to replicate the full suite of teller transactions
- Enabled to run as a Transformation device or standard ATM via MP2S with Active Teller



8200QT- FRONT ACCESS

- Delivers a rich experience to consumers, in a flexible package for the institution
- Ideal for high volume sites that require occasional video assistance
- Excellent for customers who are retrofitting existing branches, or those looking for enhanced ATM functionality
- Enabled to run as a Transformation device or standard ATM via MP2S with Active Teller



TIDEMARK

OBJECTIVE

Had deployed competitive video teller technology, but were unable to improve efficiency and deploy across a range of equipment

APPROACH

- Deployed Hyosung technology across all branches and ATMs
- Used video support as a complement to self service rather than default
- Retrained members to self serve rather than “video” serve
- Retrained members that functionality was available on all devices
- Retained ATM functionality for non-members for revenue and marketing

RESULTS

- Reduced video teller staff by 75% with potential for more
- Members were delighted with technology
- Now focused on opening new branches with reduced footprint



7800 Hybrid ATMs



**HIGHEST
CAPACITY**

**CORE INTEGRATION
CAPABLE**

**TRANSFORMATION
ENABLED**

**BEST IN CLASS
USABILITY &
CUSTOMER
EXPERIENCE**

**DESIGNED FOR
SERVICEABILITY**

7800T/D

- Upgradeable to full Transformation, future-proof your investment
- ID scanner and palm vein for alternate ID
- Ideal for high cash and check volumes
- Perfect solution to transform an ATM base into a Consumer Service Network
- Designed to support a full core integration, dual integration, or traditional ATM switch integration



7800I

- Upgradeable to full Transformation, future-proof your investment
- ID scanner and palm vein for alternate ID
- Ideal for high cash and check volumes
- Perfect solution to transform an ATM base into a Consumer Service Network
- Designed to support a full core integration, dual integration, or traditional ATM switch integration



8100QTN- FRONT ACCESS

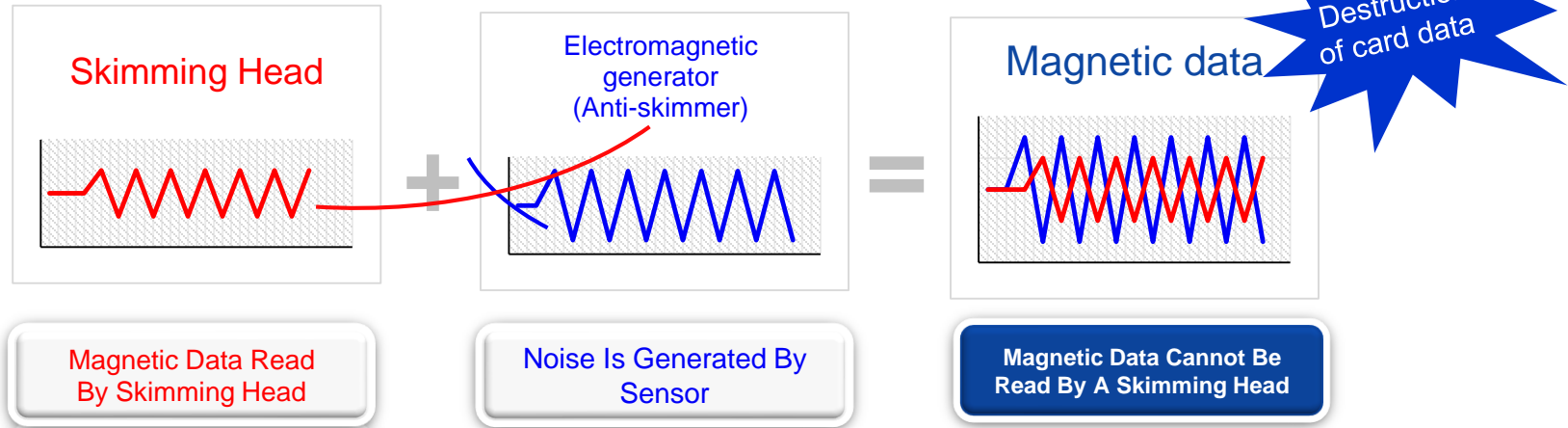
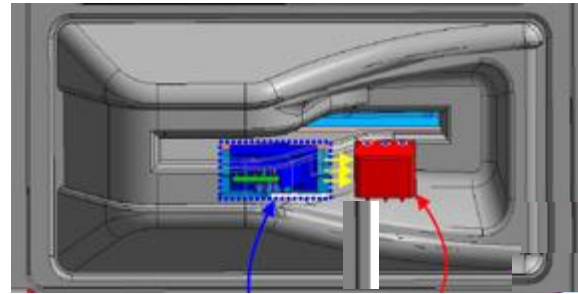
- Small footprint ideal for retail placement
- 15" Touchscreen
- DIP EMV with Anti-Skimming
- 3+1 Recycling Cassette configuration
- Single Check acceptor
- MP2s SW
- No Active Teller Capability



SECURITY

- 7600 Family is a great opportunity to upsell to better security
- Multi - level anti-skimming solutions available on 7800 and 8800 series
- Proprietary encryption between critical components virtually eliminates logical attacks
- First in the industry to provide hand cameras
- To date – We have never been notified of a successful attack, including Jackpotting

Anti-Skimming Jamming



- Prevents traditional skimming and eavesdropping attacks
- Included on both Motorized and DIP Readers

	DIP	MOTOR	PURPOSE
JAMMING	Yes	Yes	Constant jamming and interference
METAL DETECTION	Yes	No	Detects large surface skimmers
ANTI-SHIMMING	Yes	Yes	Prevents deep throat insertion

Biometrics- Palm Vein

- The most accurate physical biometric available
- 100% enrollable (2-4% of the population cannot enroll in finger print programs)
- Fastest method of physical biometric authentication
- Free of cultural stigma associated with finger prints
- First out Fiserv Cores only – Fiserv has enrollment and existing customer base



MX8200QT



MX7800T



MX8800



MX7800D

SPECIFICATIONS

7600 Family Specifications

Model Name	7600	7600T/D	7600I
Dispenser	4 High (3000 Notes Each)	4 High (3000 Notes Each)	4 High (3000 Notes Each)
Depository	CCiM	CCiM	CCiM
Depository Accept	50 Items	50 Items	50 Items
Depository Bin	2000 Items/Ea	2000 Items/Ea	2000 Items/Ea
Card Reader	DIP	DIP	DIP
Anti-Skimming	No	No	No
Anti-Shimming	No	No	No
ID Scanner	No	No	No
Screen	15"	15"	15"
AC	No	No	No
Heater	No	No	No

7800 Family Specifications

Model Name	7800i	7800T	7800D
Dispenser	5 High (3000 Notes Each)	5 High (3000 Notes Each)	5 High (3000 Notes Each)
Depository	CCiM	CCiM	CCiM
Depository Accept	50 Items	50 Items	50 Items
Depository Bin	2000 Items/Ea	2000 Items/Ea	2000 Items/Ea
Card Reader	DIP	DIP/MOTOR	DIP/MOTOR
Anti-Skimming	Yes	Yes	Yes
Anti-Shimming	Yes	Yes	Yes
ID Scanner	Yes	Yes	Yes
Screen	21.5"	19"	19"
Coin	Yes	No	No
Palm Vein	Yes	Yes	Yes

Branch/Off Premise Recycling Specifications

Model Name	8200QT	8800
Recycler	4 RC(2850)+ 1 Deposit (2800)	4 RC(2850)+1 Deposit (2850)
Cash Accept	300 Notes	200 Notes
Check Accept	10 Item (CSM50)	Bulk (CCiM)
Check Bin	350/2000 Items	2000
Screen	19 inch, 21 inch	15 inch consumer, 24 inch marketing
Card Reader	Dip	Dip/Motorized
Anti-Skimming	Yes	Yes
Anti-Shimming	Yes	Yes
Palm Vein	Yes	Yes