

Most banks have similar wants from their branches: better sales, a more advisory environment, increased efficiency and differentiation from competitors.

Finding the right mix of technology to enable an efficient and effective micro-branch or optimizing your existing branch footprint takes a new approach from what was done in the past. And coming up with a plan that achieves these goals is daunting, especially when it isn't your "day job."

But out of these challenges, Wavetec has developed innovative hardware and software solutions to make complex process a lot simpler.

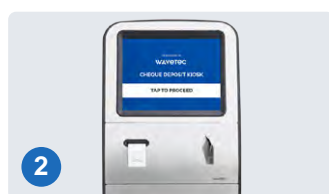
Our Approach

Bringing your branch Transformational Goals into focus

At Wavetec we understand that finding the right technology can be complicated. Change is difficult but not changing can be fatal! Our branch transformational consultants' help you uncover technological trends, challenges and expose you to solutions for increasing the client experience which are a best fit for your business needs.



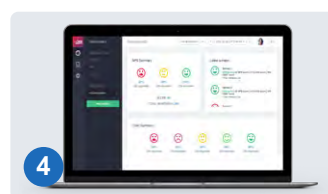
1 Account Opening Kiosk



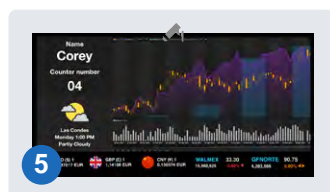
2 Cheque Deposit Kiosk



3 Smart Connect



4 Net Promoter Score Analytic



5 Smart Digital Signage

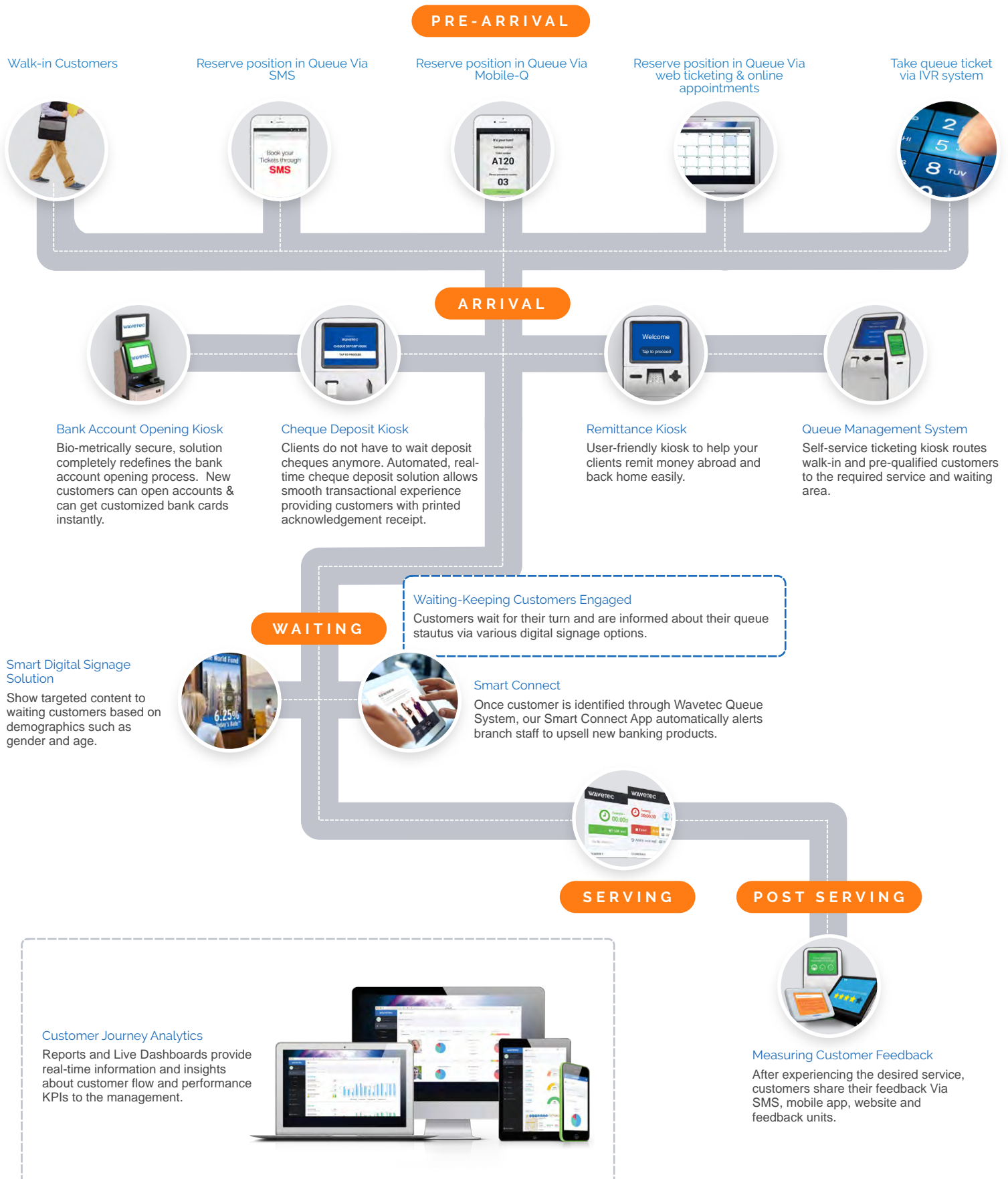


6 Integrated Appointment
& Mobile Queuing



7 Business Intelligence
Reports

Branch Transformational Solutions in Action at a Retail Banking Branch



Latest Banking Innovations Right for Your Branch

Wavetec solutions are built on extensive market research and discussions with retail banking professionals. This has allowed us to develop latest banking innovations, technology and designs, to help you overcome the common barriers branches have for effective client engagement.

1. Account Opening Kiosk

Our extensive facilities enable us to design & manufacture bespoke Bank Account Opening solutions tailored to individual customer requirements.

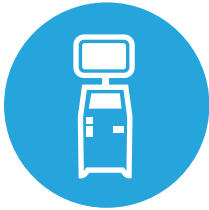
Bio-metrically secure, Wavetec's Bank Account Opening Kiosk has completely redefined the bank account opening process. Reducing account opening costs, the kiosk has an easy to use interface that allows customers to conveniently fill in their details and open a banking account. With an end-to-end process of account opening, the kiosk delivers enhanced customer experiences.



Features

Account opening kiosk is equipped with a comprehensive set of functions such ID scanning, bank card printing and cash acceptance. It has a modular design and an array of functional components making it a self-service machine easily customizable to your requirements.

Key Benefits



One stop solution for banking needs.



Takes 5 sec to dispense cards with high capacity of 1000.



Encrypted keypad for secure transactions such as PIN change.



Biometric verification integrated with bank & local agencies.



Cash deposit functionality.



Multiple card printing features available.

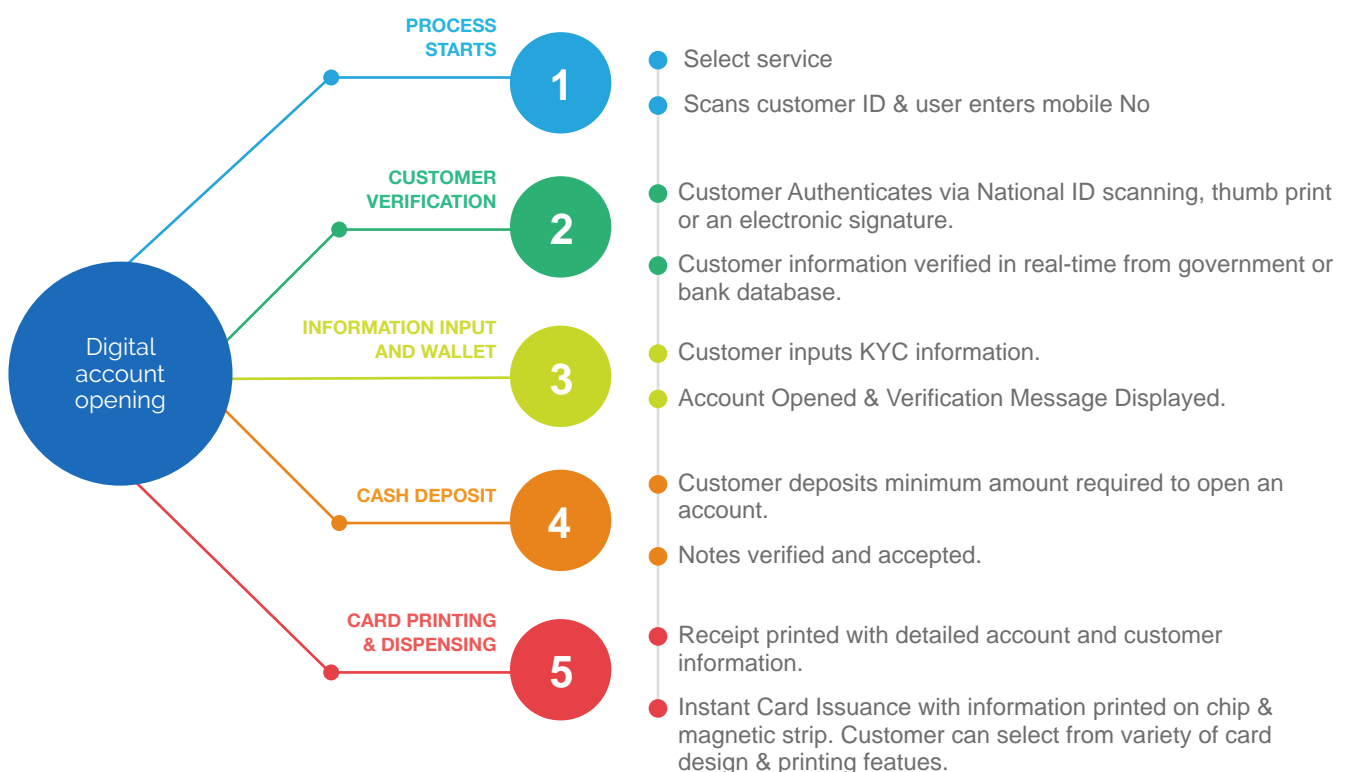


Decrease bank & staff operational cost by 15%



Personalized banking experience.

How it Works



2. Cheque Deposit Kiosk

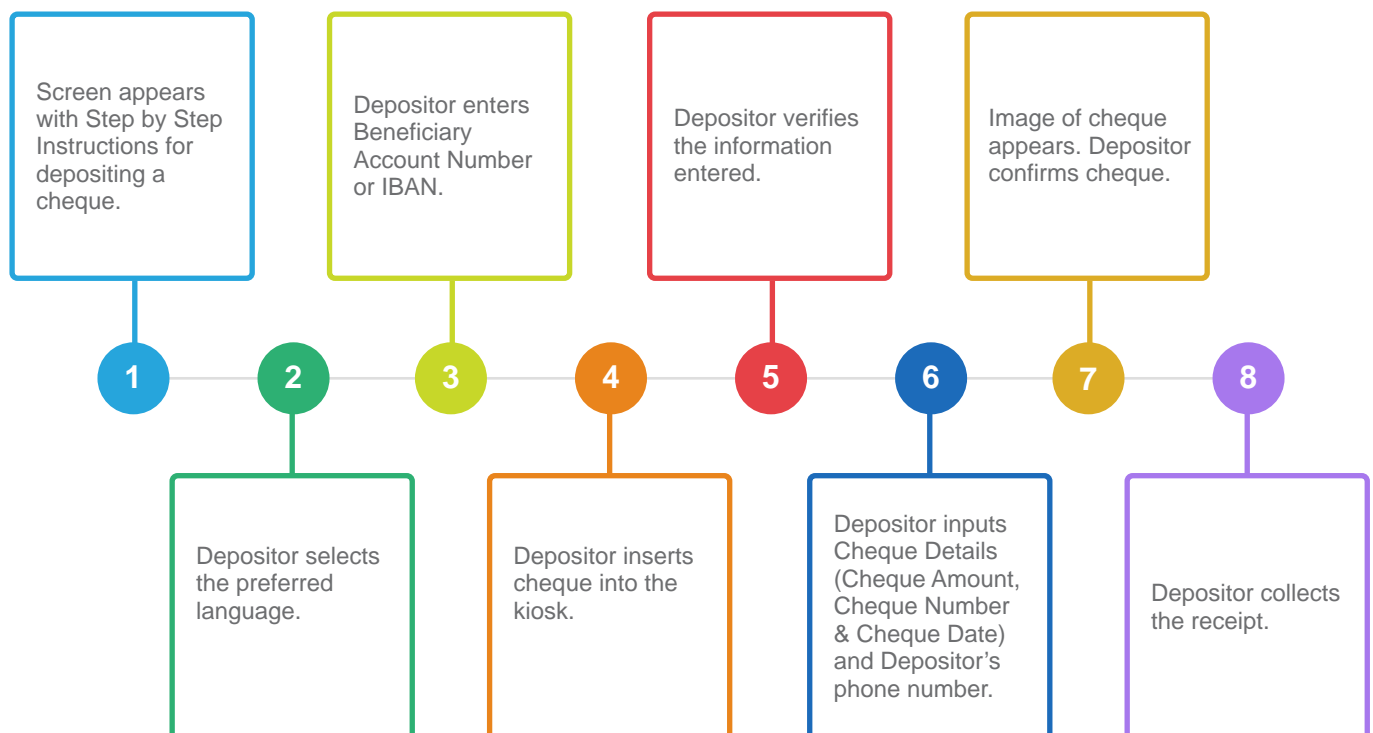
Wavetec's cheque deposit kiosk solution is specially designed to offer convenience to customers while enabling you to maximize your operational efficiency. This technological initiative can give your customers and non-customers the choice of 24/7 self-service, and promote your offering through a sophisticated video display, allowing you to create exceptional customer experiences.



Main Benefits

- Customers are wary of depositing cheques in drop boxes which don't provide an acknowledgement receipt.
- Our solution minimizes manpower costs involved in cheque collection.
- Queues at service counters are reduced.
- 24/7 self-service solution.
- No manual data feeding when integrated with core banking applications.
- MIS reports can be produced according to the bank's requirements.
- Scanned images of the cheques can be retrieved from the system.

How it Works



3. Smart Connect - Lead Generator for Bank Retail Area

With banks looking to increase revenues and decrease costs, building customer share of wallet is imperative. One of the easiest and most steady sources of new businesses and related revenue is to reach out to current customers for additional business.

Once you identify that a walk-in customer is your client, consultative selling starts. But what to upsell every walk-in client? It seems impossible for bank staff to go through customer data and understand what more we can sell them. Majorly every bank now has a system where they profile customers

based on what products they can upsell to them. Wavetec's Smart connect solution bridges the gap and helps you better up-sell to your clients.

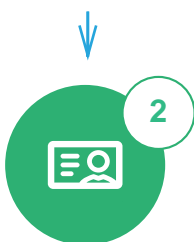
We help you create 1 to 1 personalized customer triggered interactions and relationships. As soon as bank client swipes the card on queue management system which is integrated with bank's CRM, the system sends a notification on what to upsell. This alert notification can be viewed by the floor manager at the bank. This notification can be sent on a mobile tablet or via a SMS as well.

Main Benefits

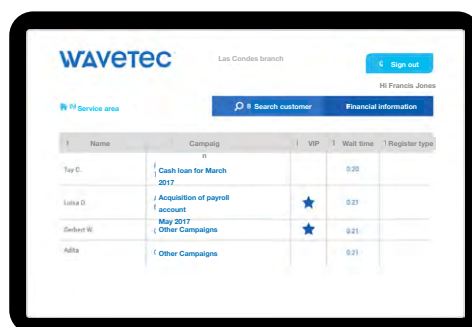
- Reduce perceived waiting time.
- Integrated system with appointments, reminders and banks sale CRM software.
- Helps profile and upsell products to existing customers.
- Increase in-store branch revenues.
- Helps in promoting new banking products.
- Bridges the gap between online & physical world.

How it Works

Sales person standing in the service area, waiting to be notified when a bankable customer to arrive.



Sales person has a tablet which is synced with waiting customers who are identified by Wavetec QMS via bank card or mobile No.



Synced with Banks core banking app, the sales rep get notification of what to upsell to waiting customers.



Sales person has access to real-time dashboard with customer information and what to up sell.

After information exchange, the sales person can creates lead in CRM, schedules an appointment or connects with a relevant person at the branch.



Based on waiting times & up sell information, sales representative initiates the conversation.

4. Net Promoter Score Analytics

Measure, Analyse and Improve Customer Satisfaction



Banks work across multiple lines of products which reach out to customers across varied demographics. Getting feedback is one of the most important aspects of a continuous improvement cycle for banks. However, most banks are not able to leverage customer feedback due to lack of proper tools and complex processes. This leads to a poor overall NPS in banking.

With a feedback system installed at any retail banking facility, the management can increase the understanding of how customers perceive your service.

Opinion Plus is a touch screen based system which can even be integrated with Wavetec's queue management system.

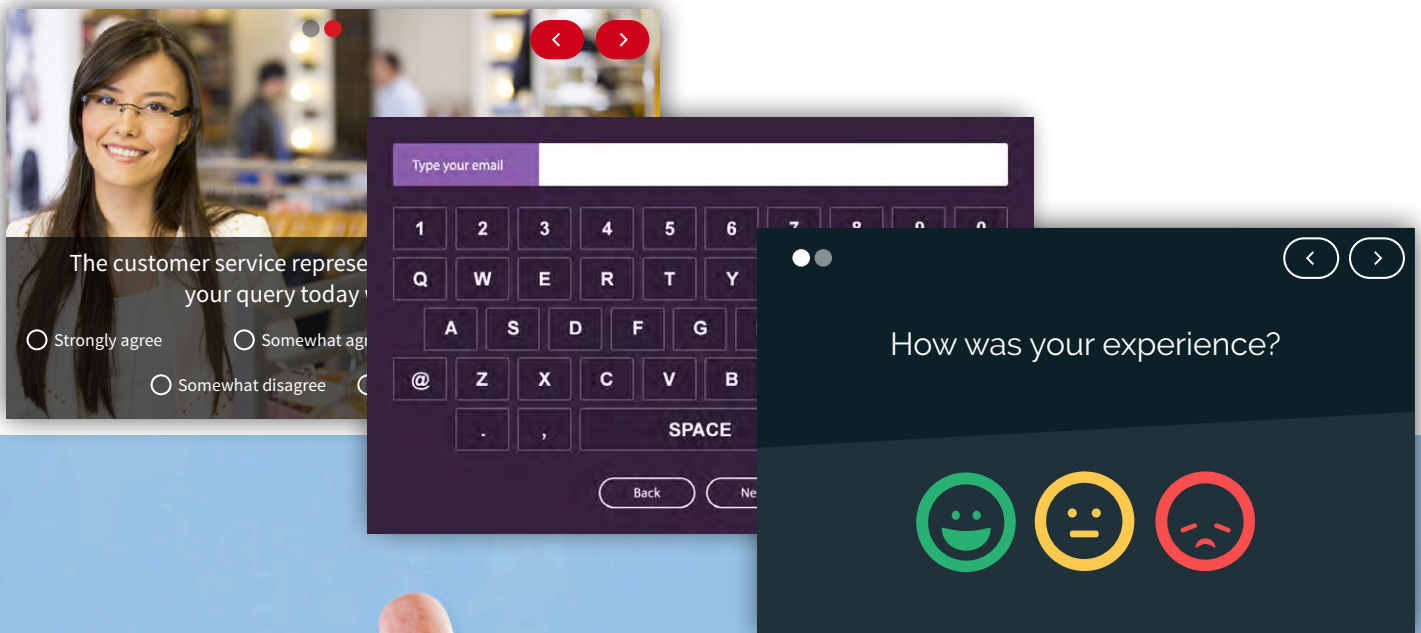
This delivers real-time customer feedback directly from any customer touch points: the place where their opinions are formed. The highly interactive and intuitive touch screen systems provide multimedia flexibility enabling it to be seamlessly integrated with a queue management and digital signage system.

This solution allows customers to record real-time feedback using a tablet based or a self-service kiosk. This is usually placed in customer service and waiting areas and collects opinions at any given point in time. Moreover, this system has the capability to seamlessly be integrated with a queue management system making reporting and customer feedback more comprehensive.



Benefits

- NPS is the only Number You Need to Grow.
- NPS measures the loyalty that exists between your company and your customers.
- Choose what question to ask (not just the ULTIMATE ONE). Choose smileys, stars, or create your own.
- Get to know your critics.
- Instant follow-ups.
- Rate your support agents/staff.
- Compare trends and analyze changes.



5. Smart Digital Signage

How many people are looking at your digital displays? How long did they look at the screen? What are their demographics? These are some of the pain points every retail business is facing when implementing digital signage solution at banking branches.

Our digital signage solution gives you an opportunity to interact with your customers when they are

seated in the waiting area. Donatello, digital signage solution allows you to reach out to customers via important product announcements, programs and advertisements. The active screen area on the displays is divided into a number of configurable zones, enabling customer entertainment, customer calling and instant messaging to play at the same time.

Our advanced digital signage solution powered by audience measurement solutions provide audience data that can be used to increase the business benefits delivered by digital signage by:

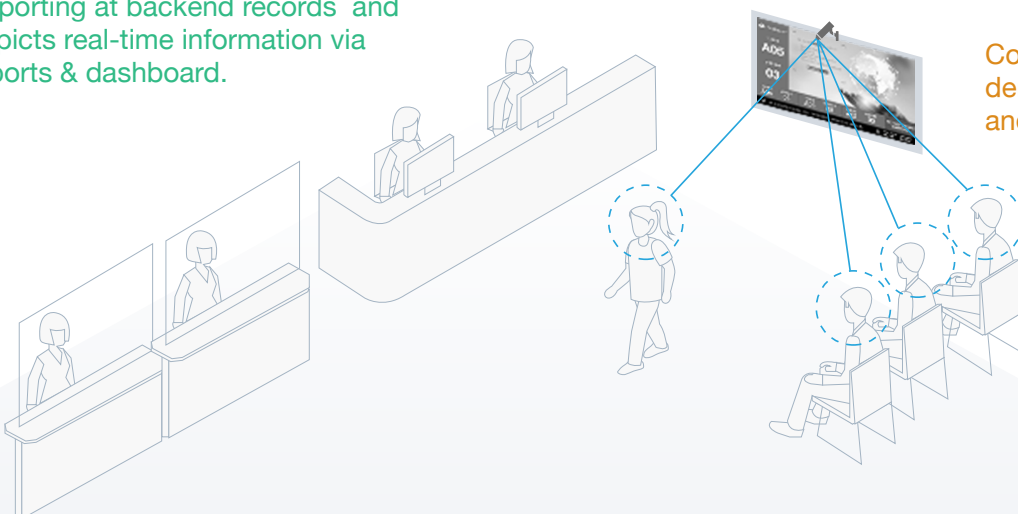
- Determining the best locations for screens.
- Understanding audience engagement levels.
- Tailoring screen content based on audience characteristics.
- Providing proof of performance metrics for your displays.
- Optimising advertising based on accurate audience measurement data.
- Quantifying ROI and Understanding ROO (Return on Objectives).

How it Works

Reporting at backend records and depicts real-time information via reports & dashboard.

Camera identifies moving person.

Content is changed based on demographic profiling such as age and gender.



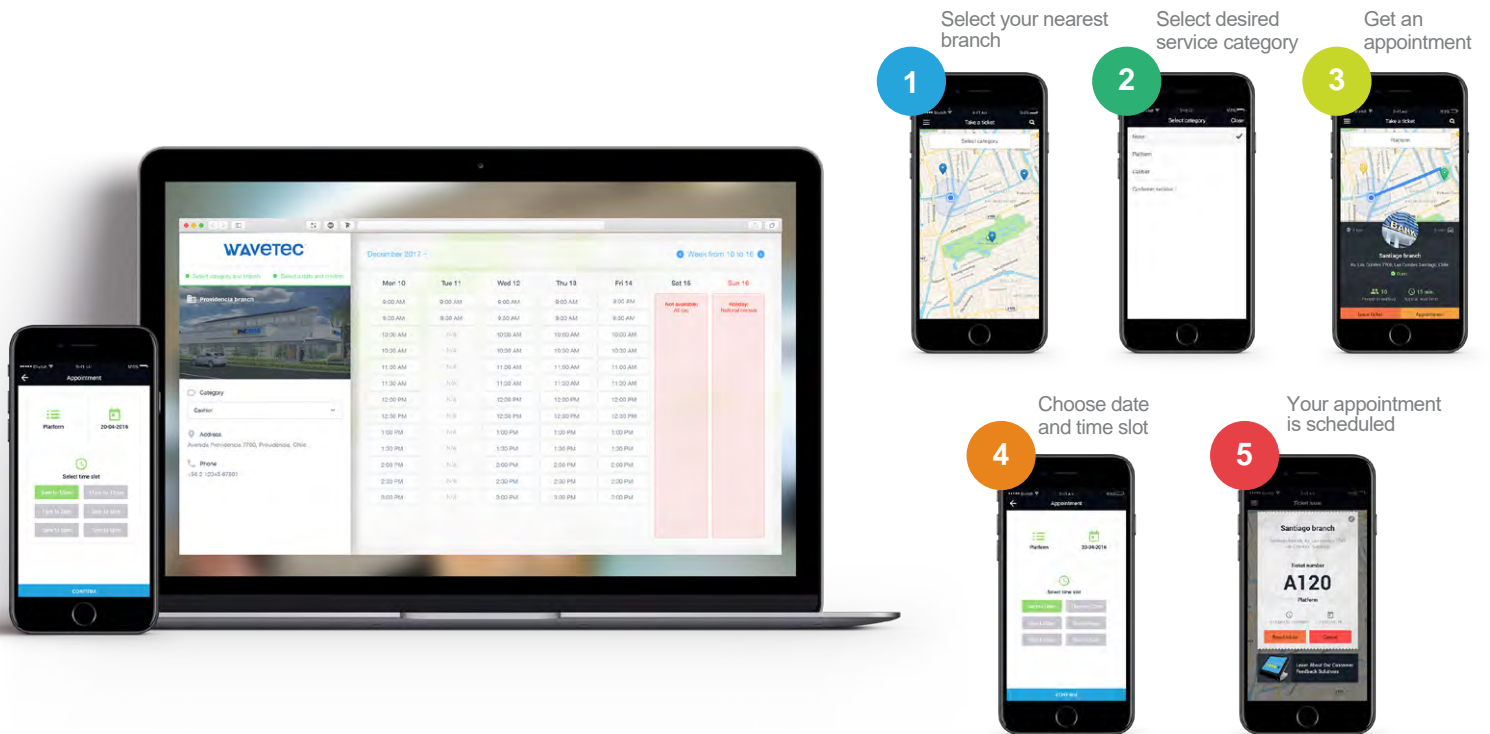
6. Integrated Appointment & Mobile Queuing Solution

Simpli-Q is an intelligently designed advanced solution for the banking industry. We've reinvented the concept of queuing with a host of features that give more control to the organization and to your customers.

Enhancing Customer Arrivals

Simpli-Q is a scalable customer management solution for multi-location branch networks. Our automated arrival system welcomes customers professionally and consistently into busy bank branches.

Appointment scheduling functionality is built alongside queue management, useful for shifting queued customers to scheduled appointments in the future. Calendars displays queued commitments and pre-scheduled appointments side-by-side, providing accurate availability of individual staff and flexible service operations. We give your customers the flexibility to make appointments prior to arrival via website or through Mobile-Q.



Customer Self-Registration

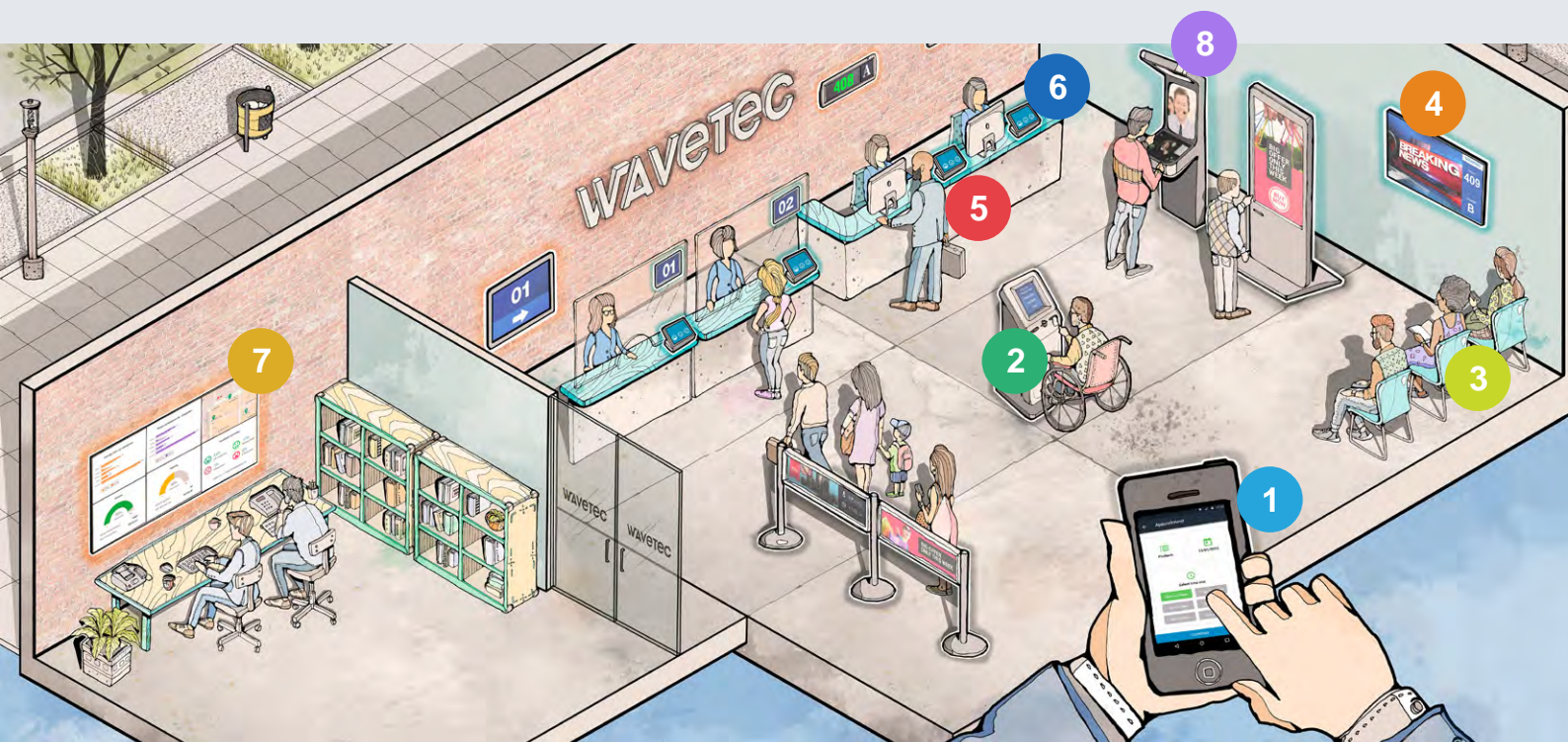
Upon arrival customers simply enter their appointment number after which the system automatically updates the connected peripherals, digital signage, customer feedback system and customer calling units which are integrated with Wavetec's Queue Management System. The kiosk issues a ticket which allows customers to enter a virtual queue.

Moreover, the software intelligently uses configured, historic and real-time data to calculate queue times and manage customers, meaning customers receive accurate and personalized wait time information.

Waiting customers consistently overestimate their wait time by an average of 30%. How they feel during their wait is more important than the actual wait time. In retail banking waiting is the biggest issue a bank can face. If customers wait to be served longer than 15 minutes, there is a risk of losing them, as they feel that their time is being wasted. Our queue management system allows a smooth flow of customers throughout your branch, which reduces staff stress levels and also gives the staff an opportunity to manage work efficiently.

Benefits

- Reduce customer walk aways by 60%.
- Centrally Controllable and Easy to Use.
- Enables efficient management of customer journey.
- Improve staff productivity by 15%.
- Allows to set and monitor service KPIs.



1

Appointments are made, via internet, by bank staff or through Mobile-Q application.

2

Customers register themselves using self-service.

3

Digital signage coupled with queue management system assists customers with the right directions. Customers wait to be served.

4

Customers wait while being constantly updated about their position. Digital signage and pre-recorded vocal messages keep customers up to speed about their turn.

5

Customers are then called by the respective bank staff/teller once their turn arrives.

6

Customer feedback is recorded after customers have experienced the bank's service.

7

Real-time reporting allows timely decisions which help to enhance your bank's service and customer experience.

8

Customers can also use Wavetec's self-service solutions for their banking transactions.

7. Business Intelligence Reports

Predict future trends, uncover detailed customer insights and increase operational efficiency

Our business intelligence and reporting systems equip you to take real-time business decisions which help you enhance your banks service scape and customer experience. Our business intelligence algorithms coupled with real-time dashboards and interactive visualizations make decision making very easy.

We also offer web based reporting platform which allows you view and extract interactive reports and view real-time dashboards. This in-depth understanding of your customer flow and your service levels will equip you to make timely operational adjustments to meet the ever changing retail banking demands.



Benefits

- Get insight into your customer behaviour.
- Enables you to take faster and better decisions.
- Get key business metrics reports when and where you need them.
- Learn how to streamline branch operations to improve efficiency.
- Helps you align the your banking efforts towards customer satisfaction.
- Eliminate guesswork and get faster answers to your business questions.

Our Clients



Redefining retail banking to enable you to create
greater customer experience

Innovative Retail Banking
Transformational Technologies

WAVETEC

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