

# The Future of Banking Services

Embracing Change and Innovation

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# The Future of Banking Services - Evolution, Trends & Strategies

1. **Technological Disruption - The Rise of Digital Transformation:** Digital Banking Platforms, AI, Open Banking, Blockchain & Cryptocurrencies.

*“Digital transformation is no longer optional. It’s a matter of survival!”*

2. **Changing Customer Expectations:** Demand for convenience, Personalization & Customer-Centric, Sustainability and Ethical Banking

*“Customers today are looking for seamless, intuitive, and personalized experiences”.*

3. **The Role of Data:** Data-Driven Decision Making, Data Security & Privacy

*“...the future of banking depends on how effectively we use that data”.*

4. **Physical Branches:** Branch as a Hub for Advisory Services, Automation in Branches

*“...branches will still play an important role—but they will be different”.*

# What is the future of branches?

The future of branches is evolving significantly, as Financial Institutions adapt to challenging customer preferences and technological advancements.

Several trends and factors are shaping the future of bank branches:

1. **Digital Transformation** (digital platforms, mobile apps, online services, migrating routine transactions)
2. **Hybrid Banking Models** (combine digital services with physical branches, ensuring personalized service)
3. **Branch Redesign and Optimization** (smaller and more specialized, focused on customer service and CRM)
4. **Technology Integration** (ITMs, AI, automated services to enhance efficiency and customer experience)
5. **Cost Efficiency** (need to optimize resources and focus on profitable operations, while expanding digitally)
6. **Community Engagement** (Building relationships within local communities, fostering customer loyalty)
7. **Flexible Workspaces** (shared use with other businesses, integrated branches into the community)

Overall, the future of bank branches lies in **balancing the convenience and efficiency of digital banking with the personalized service and community presence of physical locations.**

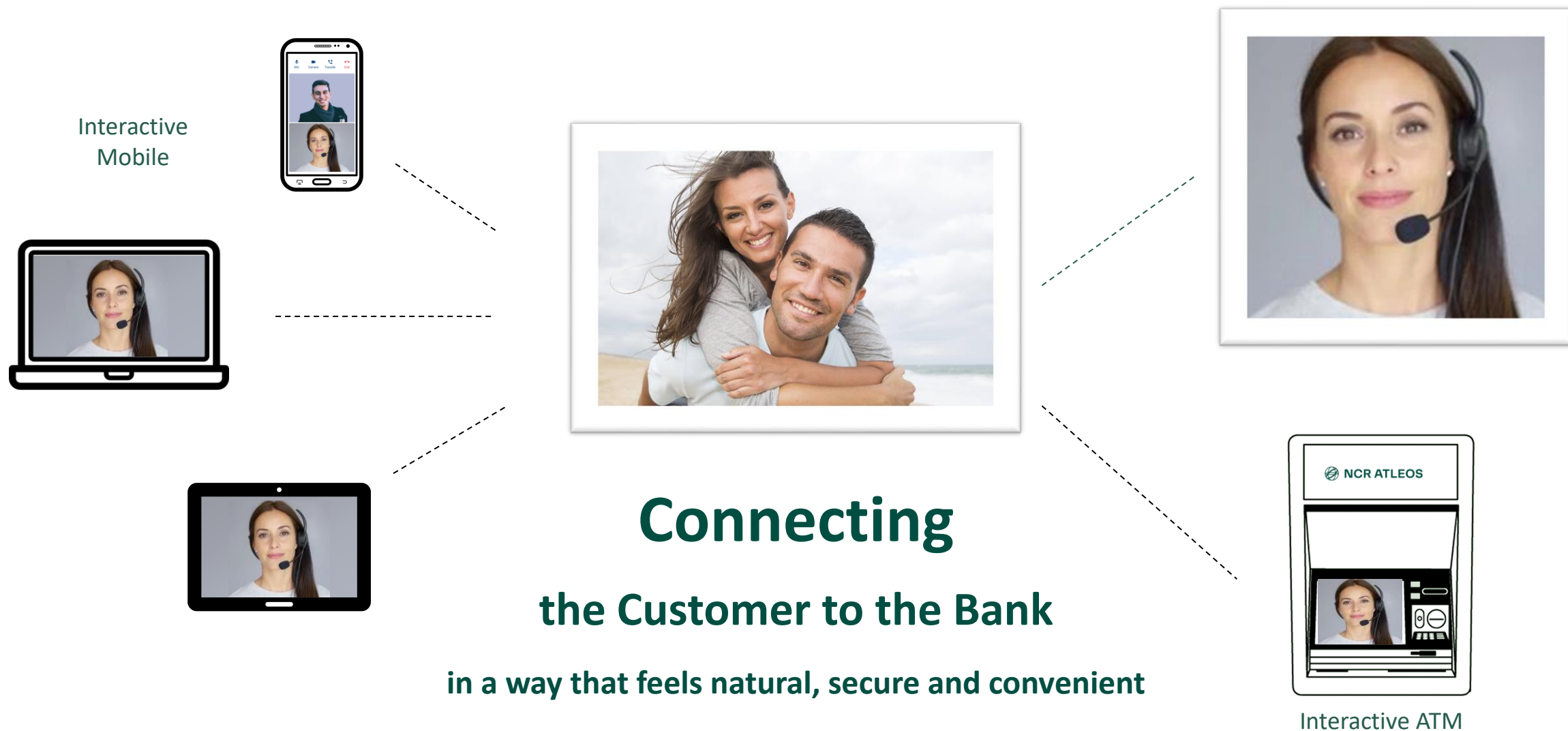
Banks that successfully integrate these elements, will be better positioned to meet the evolving customer expectations and remain competitive.

# **AMP INTERACTIVE**



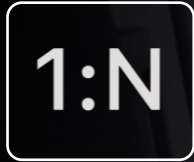


**Interactive** is about...





# INTERACTIVE TELLER



ONE TO MANY  
STAFFING RATIO



REMOTE  
ASSISTANCE



ACCOUNT  
SERVICES

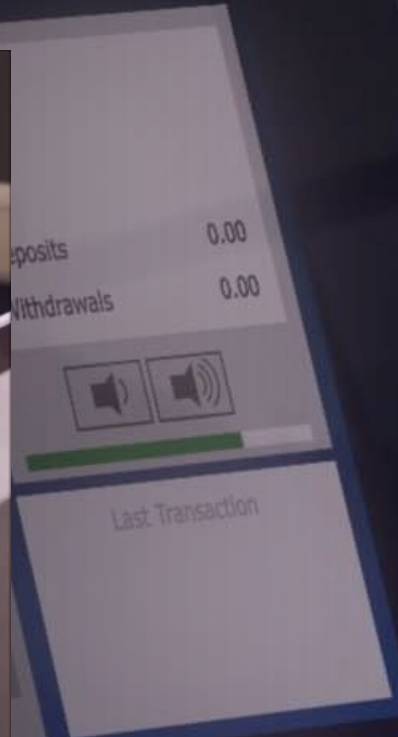


DEVICE  
CONTROL



ON-BOARDING  
ASSISTANCE

NCR



# Interactive Teller will transform your retail performance

## Benefits realized by our 500+ Global Customers



### GROW REVENUE

60%

Increase in retail product sales

Source : Sun Trust

35%

Increase in customer acquisition

Source : NAMER CU's

50%

Higher offer take up

Source : OCBC Bank

\$4.5m

Customer check deposited at ITM Unit

Source : Brand Bank

200

New Commercial Accounts opened in first 9 months

Source : Brand Bank



### IMPROVE COST STRUCTURE

50%

Decrease in branch operational costs

Source : Wells Fargo

40%

Reduction in annual Teller salary and back office costs

Source : NAMER CU's

66%

Reduction in FTE costs with no loss of capability

Source : Wells Fargo

95%

Of routine teller transactions migrated to ITM devices

Source : South Shore Bank

90%

Of space devoted to sales

Source : Wells Fargo



### IMPROVE CUSTOMER SATISFACTION

86%

Increase in customer service hours

Source : NAMER CU's

25%

Faster transaction time with contactless authentication

Source : ANZ Bank

99%

Service availability up 16 points

Source : AlaskaUSA Bank

100%

Customer satisfaction for Interactive Teller Usage

Source : Bank Audi

30%

Of transactions outwith traditional opening hours via ITM

Source : Dollar Bank



# More efficient branches on your roadmap?

NCR Interactive Services platform will help you to increase your service opportunities while decreasing your overall footprint.



Fully enabled digital branches  
*beyond teller transactions*

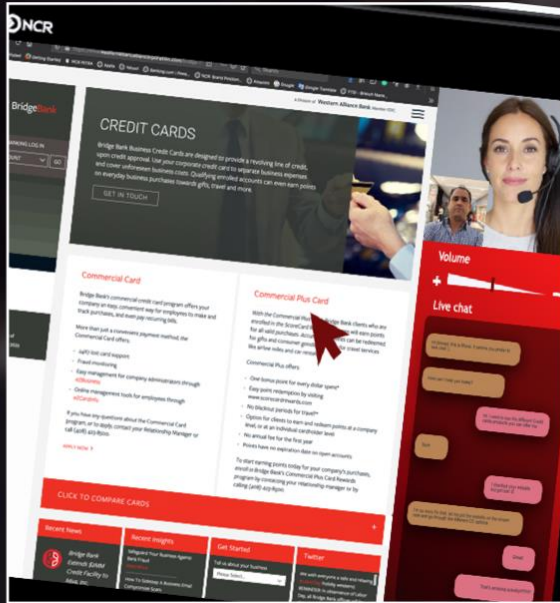


WFH support model  
*for remote agents*

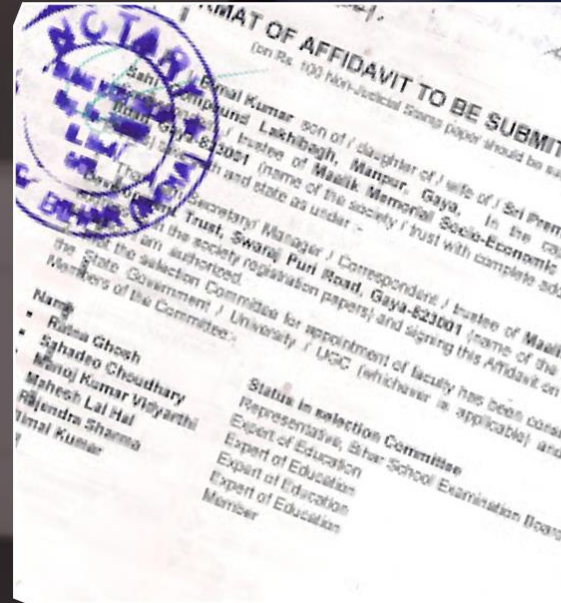


Integrated Assisted & Self-  
service interaction models

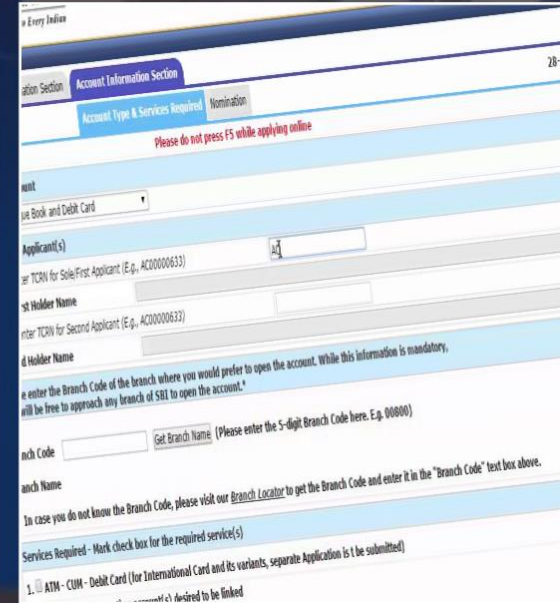
# What's new?



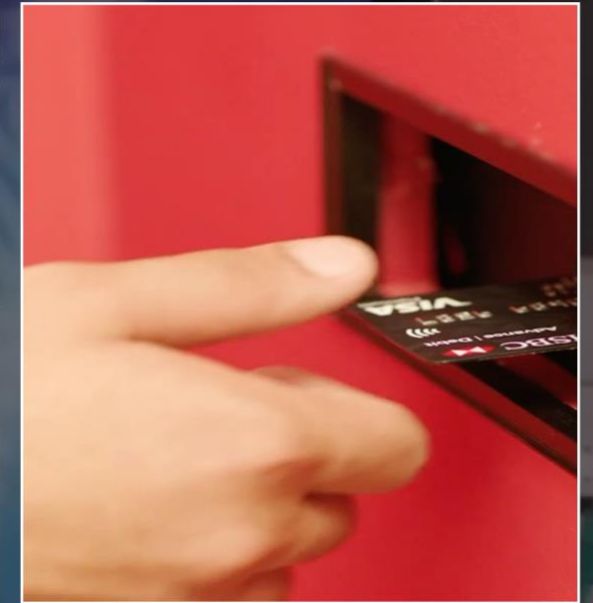
Screen-sharing  
with live chat



Issuing endorsed  
letter/statement  
(requires hardware upgrade kit)



Electronic Forms and  
pre-staging surveys



Instant Card  
Issuance Enabled  
(requires KGS SW & hardware upgrade)



# SelfServ 81 Smart Branch

A new way to look at Account and Merchant Services



## Account Services

Account Opening and Servicing Instant  
Card Issuance Replacement

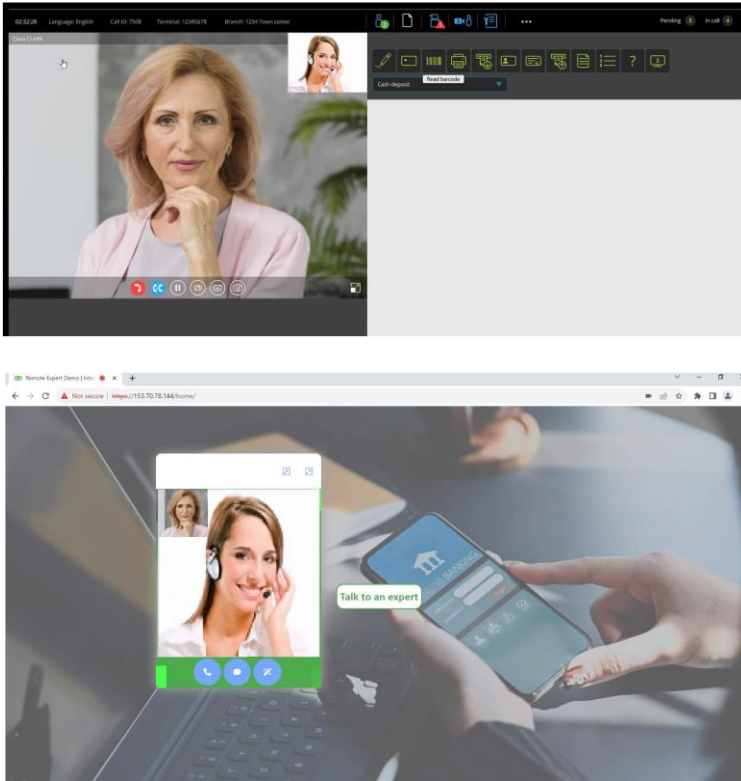
## Merchant Services

Business deposit services, cash  
drawer float, assisted services

## Counter Services

Extended Transactions, remote,  
assisted services

# Interactive Services – Interactive Mobile

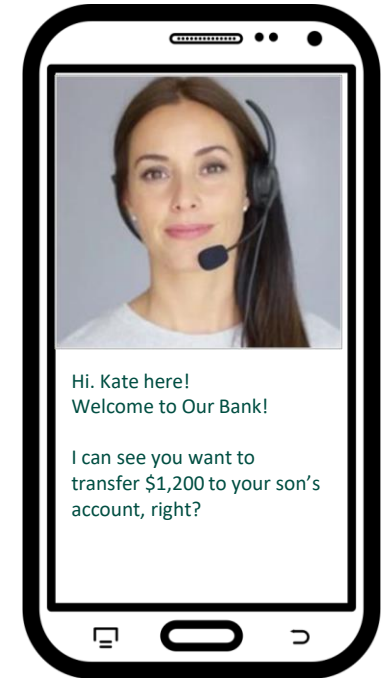


## Interactive Mobile

- Remote Expert Assisted Service via video call
- Access to expert advice and assistance
- Anywhere at anytime via preferred channel
- Freedom of where and when to interact

## Business Values

- Increased Sales via digital channels
- Reduction of lost sales in branch
- Increased Efficiency of Product Specialists





# Interactive Services – Interactive Teller Essentials



## Interactive Teller Essentials

- Remote Expert Assisted Service via video call
- Access to expert advice and assistance
- Integration with peripheral devices
- Account Services and customer onboarding

## Business Values

- Increased Sales via digital channels
- Reduction of lost sales in branch
- Increased Efficiency of Product Specialists

# ITE Custom Hardware units





# Mini Branch



# Interactive Services – Interactive Concierge

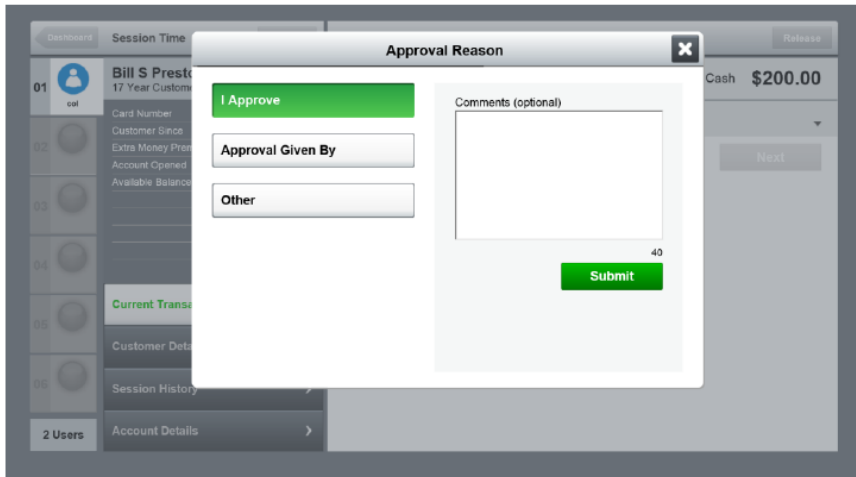


## Interactive Concierge

Onsite assisted services via Interactive Concierge, enables banks to optimize their customer support model and migrate customers away from the counter.

## Business Values

- Minimize branch costs and operational expenses
- Increased Sales (upsell offers)
- CRM Management
- Self-Service status view
- Override and enhance transactions
- Increased Efficiency of Product Specialists





# Instant Card Issuance



# Instant Card Issuance – Self Service & Remote Teller



## Instant Card Issuance

Production of permanent, fully compliant, functioning cards on the spot for new account openings or unexpected card replacement events.

### Business Values:

#### For the bank:

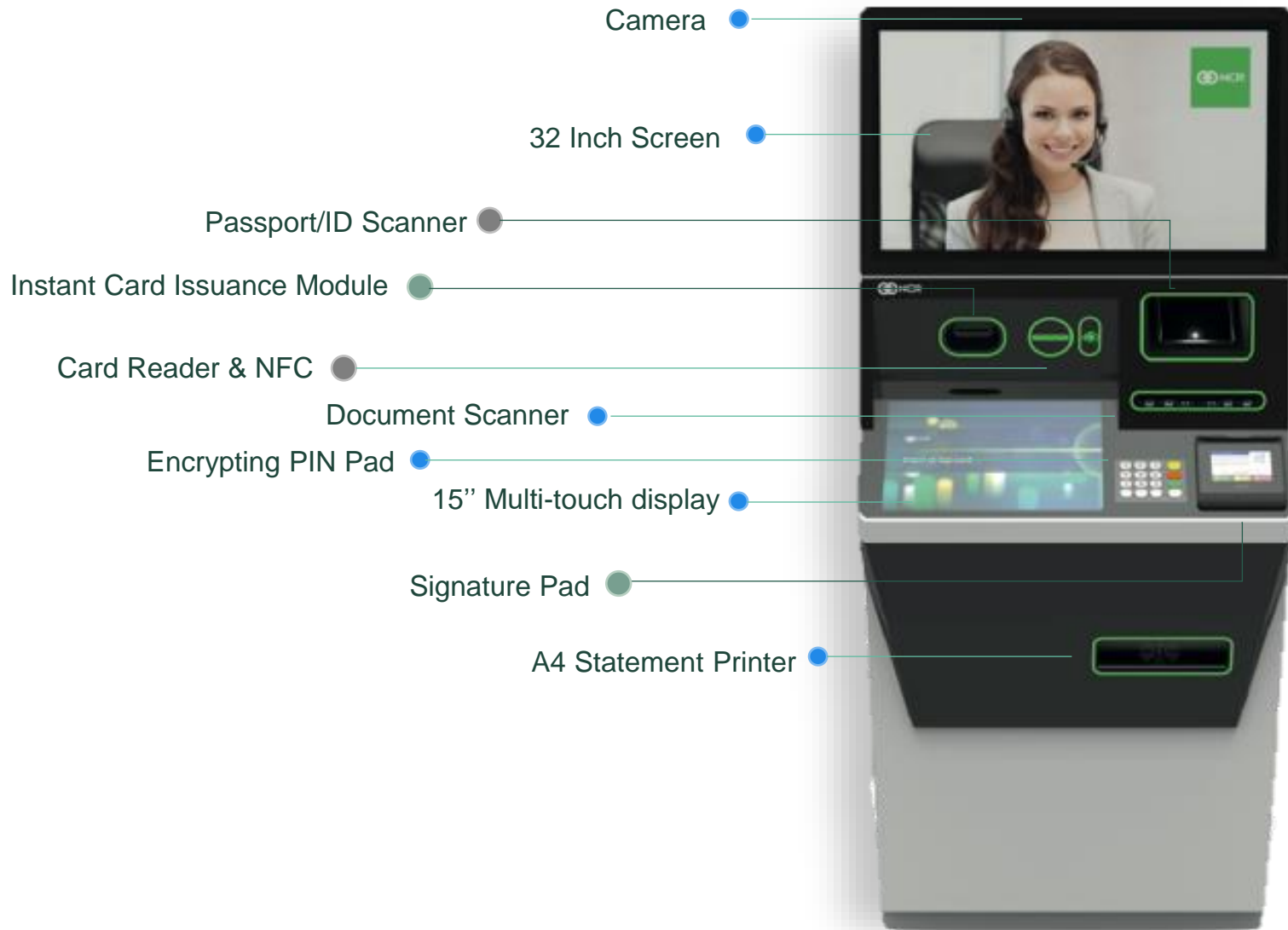
- Faster / Higher rates of Card Activation. Top-of-wallet positions.
- Reduces Mail Fraud and never received cards cases.
- Eliminating card carrier and PIN mailer costs

#### For the customer:

- Solving convenience issues from lost/stolen incidences and breaches







## Services you Can Offer



### Account opening

New/ supplementary



### KYC

Updated KYC/  
change information



### Submit Application

Loan application  
Defer payment  
Restructure loan



### Card Issuance

New card/  
replacement card



### Digital payments

Bill Payments  
Account Currency  
P2p payments



### Endorsed Documents

Statement printing  
Statement deposit  
Statement stamps



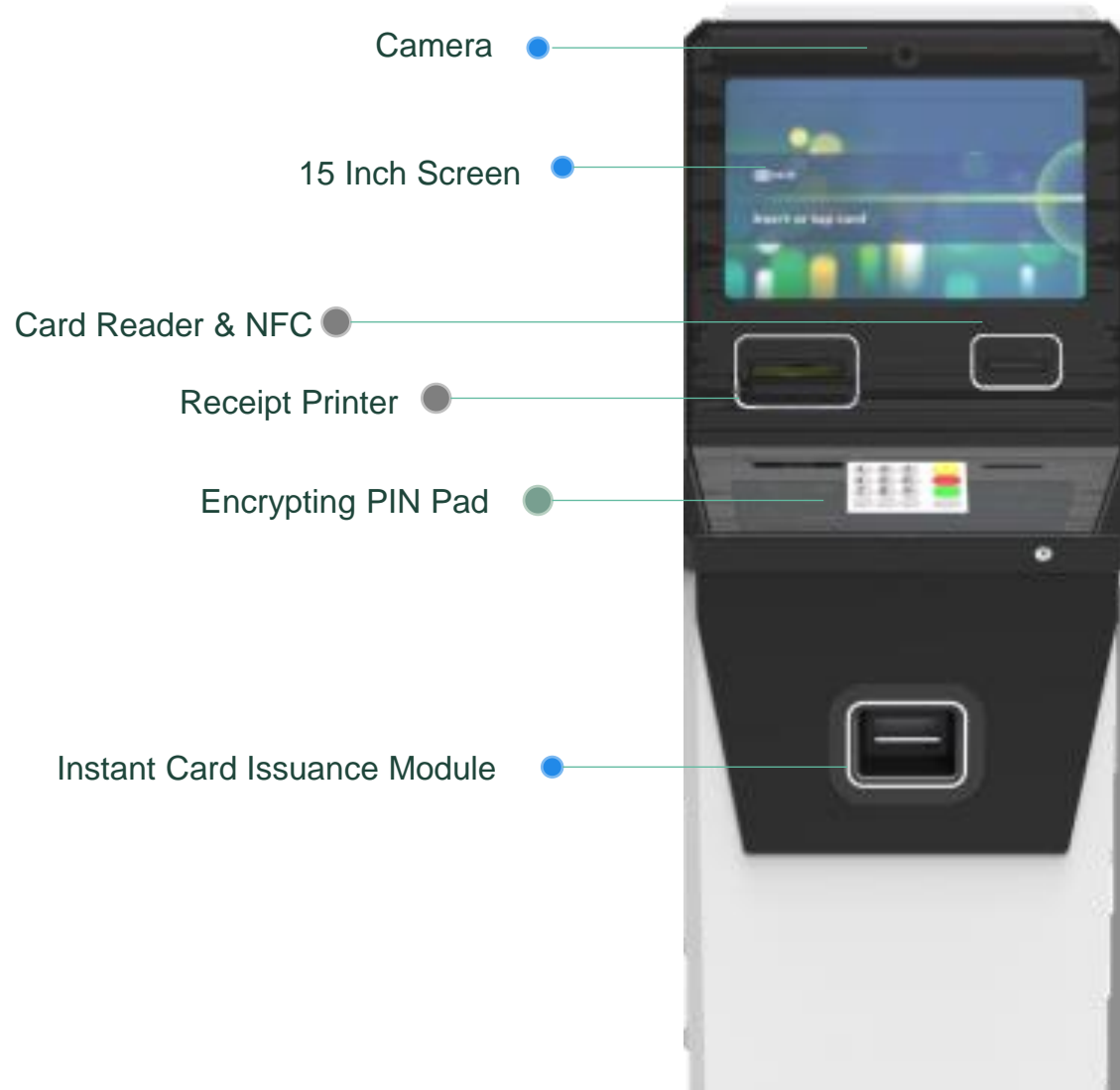
### Enquiry

Proof of deposit  
Check status



### Remote-teller

Video Based assistance



## Services you can offer



### Card Issuance

New card/  
replacement card



### KYC

Updated KYC/  
change information



### Enquiry

Proof of deposit  
Check status



### Remote-teller

Video Based assistance



### Digital payments

Bill Payments  
Account Currency  
P2p payments

# Branch Transformation Case Studies





# Branch Banking for the Digital Age

## Adopting a Journey Mindset

- Differentiated, complimentary branch formats
- Optimized footprints for sales interactions and privacy with recessed horseshoe formats.
- Provisions full account services via self-service with flexible module configurations.



# Branch Banking for the Digital Age

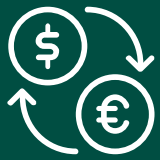


## Personalize Value to Support Growth

- Ensure branch services are available where & when customers need access.
- Extend the reach of your branch network at significantly lower investment and operational cost.

# CxK units in Action: Real World Deployments

## Case Study: Transforming the branch with digital-first tech



### Shifted Transactions

- 2022 – **180K** Debit Cards
  - 2023 – **208K** Debit Cards
  - 2023 (Sep – Dec) – **80K** Credit Cards
- savings of around **\$4,600,000** from courier services



### Improved Experiences

Card printing time reduced from 30 minutes to 3 minutes



### Branch Transformation

More than 130+ Instant Card Issuance Kiosks



### Increased Savings

- 90 Branches
- 1 employee for card printing
- \$80K average yearly salary
- \$7M per year savings





## CUSTOMER HIGHLIGHT

### Branch Remodeling and Operational Optimization



#### Shifted transactions

Move all paper-based and complex transactions to digital channels



#### Improved experiences

through modernized software and hardware



#### Branch transformation

Branch downsizing and focus on personalized services



#### Increased automation

with growth in new accounts opened at selfserv locations

Mashreq Bank had a vision of reducing branch size and optimize the space they use; yet they remain amongst the most profitable banks in the region



## CUSTOMER HIGHLIGHT

### Branch Transformation and Enhancing Customer Experience



#### Shifted transactions

Migrating transactions from the teller line to the ITMs



#### Improved experiences

Interactive teller calls via the ITMs, which are available 24/7



#### Branch transformation

Branch services expansion and focus on personalized services



#### Increased automation

new accounts opened and instant card issuance via ITMs



## CUSTOMER HIGHLIGHT

### Transforming the branch with digital-first tech



#### Shifted services

95% Police services available in self-service



#### Improved experiences

through modernized software and hardware



#### Branch transformation

enabled the development of SPS Go - a small branch concept



#### Increased automation

More than 2 Million Transaction yearly

By transforming the ATM estate with modernized software and hardware, **Dubai Police** was able to deliver all its branch transactions in self-service.

After significant uptake by customers, Dubai Police opened a new smaller branch format and expanded its reach into **more than 50 new areas**.





ACCOUNT STATEMENT  
INSTANT CARD PRINTING  
CASH WITHDRAWAL ABOVE THE ATM DAILY LIMIT

INSTANT CHEQUE  
ENCASEMENT

IT'S NOT SCIENCE FICTION.  
THAT'S OUR SMART BRANCH!



FOR THE FIRST TIME IN THE KINGDOM, BRIDGING THE PHYSICAL AND THE DIGITAL WORLDS AT ANB SMART BRANCH

# Artificial Intelligence Solutions



## Machine learning and AI

Training the avatar to understand and respond to customer needs and preferences.

## Voice recognition

Allowing the avatar to respond to spoken commands and questions.

## Text-to-speech synthesis

Generating speech for the avatar based on text input, allowing it to interact with customers in a natural way.

## Sentiment Analysis

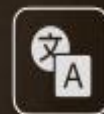
Capturing and analyzing the customer facial expressions and movements to create a more lifelike avatar responses.

Revolutionize customer experiences with scalable human connections.

# Making AI feel more human.



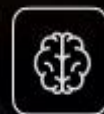
Emotion



Language



Behavior



Cognition

- Build conversations that save time and resources.
- Transform the conversation experience.
- Maximize your AI insights.



## Interactive Services – Interactive Digital Assistance



# Interactive Digital Assistant

The Interactive Digital Assistant features a full-size Interactive Hologram Box and a secondary touch display for user interaction.

User Experience: Walk up to the unit and interact with a **interactive digital assistant** who appears holographically.

Ask questions in English or Arabic (**up to 16 multiple languages**) or, if you need more support, **speak to a live agent who teleports in remotely** to appear on the same screen.



## Included:

- 86" Full-size Interactive Hologram Box
- Digital Human Avatar
- Artificial Intelligence for questions in multiple languages
- AI driven transactions/functions
- Transferring a call to a remote advisor with remote device control

## Interactive Services – Interactive Hologram





# Interactive Services - Artificial Intelligence

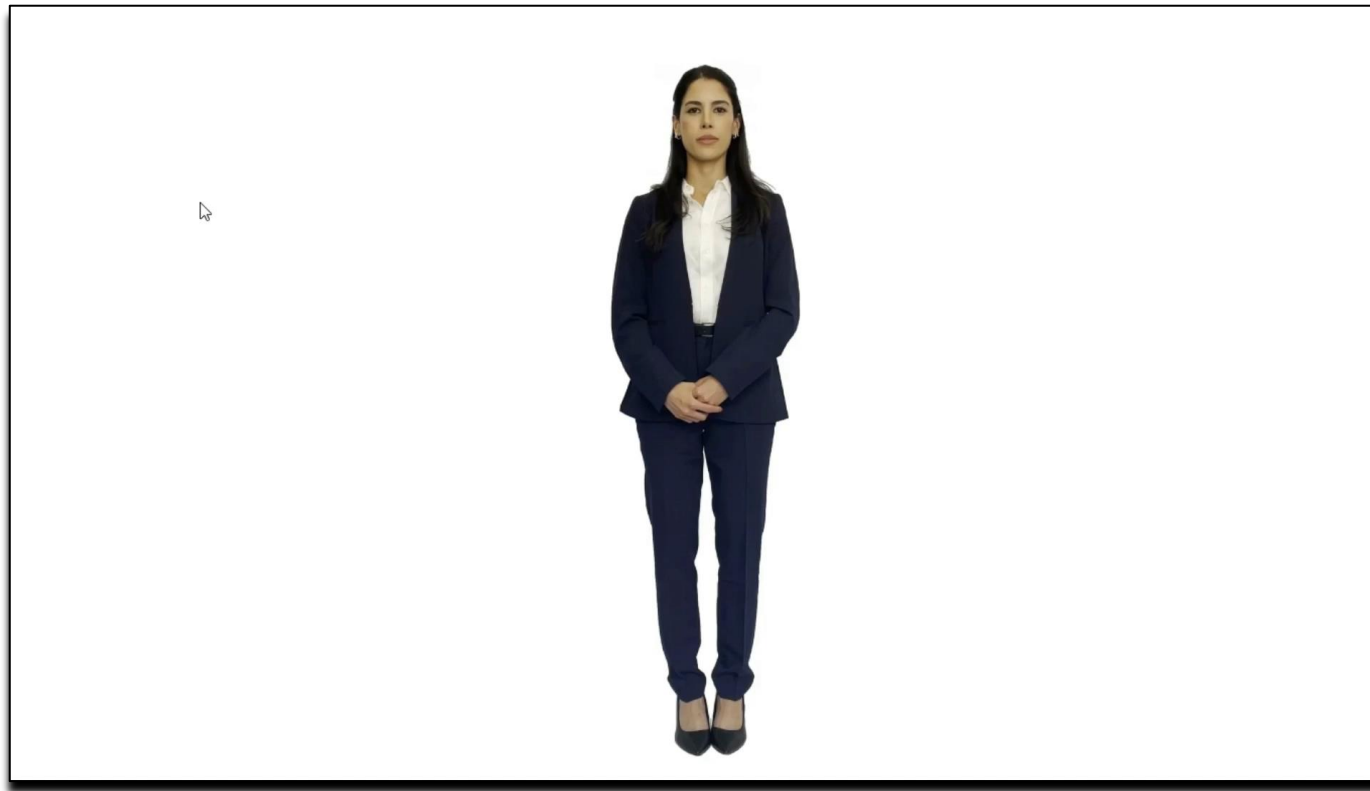


- 100% understanding of inquiries
- Human-Like conversations
- Ability to verify identity
- Perform transactions
- Offer personalized advices
- AI enhanced digital insight analytics



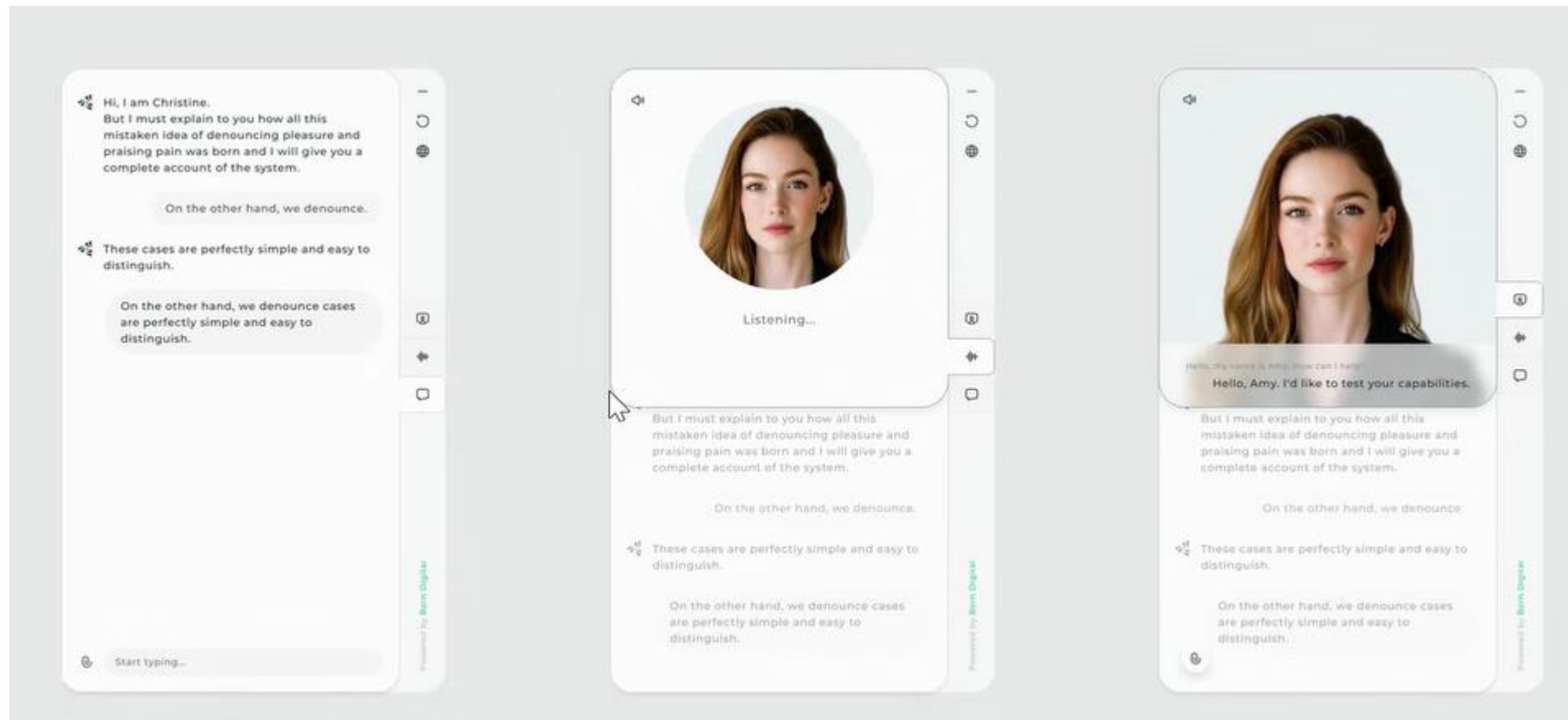
# Interactive Services – Digital Human Avatar

- Unique and Custom Development
- Defined Knowledgebase
- Human-like Avatar (not gaming)



# Interactive Services – AI Online Chat

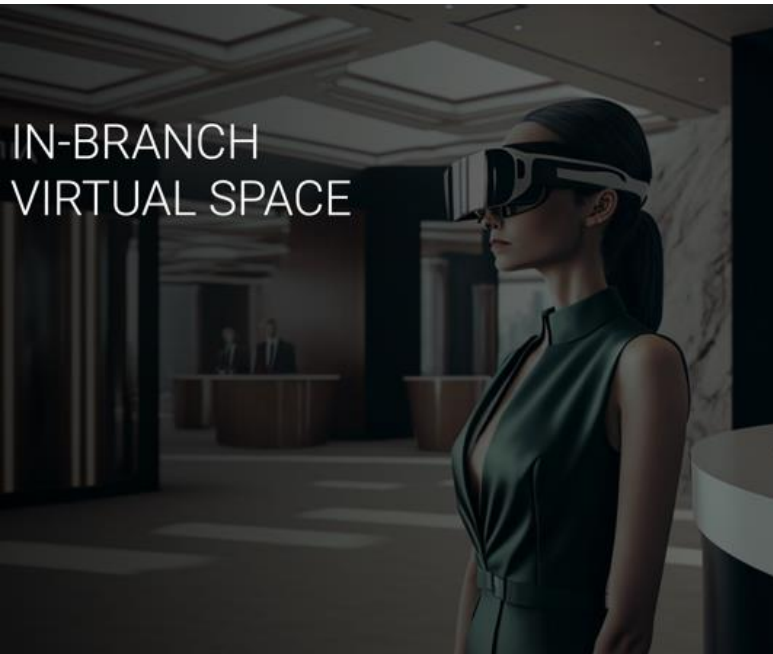
- Replacing old Chatbots
- Human-Like conversations
- 100% understanding of inquiries
- Offer personalized advices and answers to questions





# Virtual Reality (VR) Branch Experience

- Virtual Reality Branch
- Information on products and services
- Interact with Avatars
- Loan/Mortgage calculators



# **Innovative Design Services**



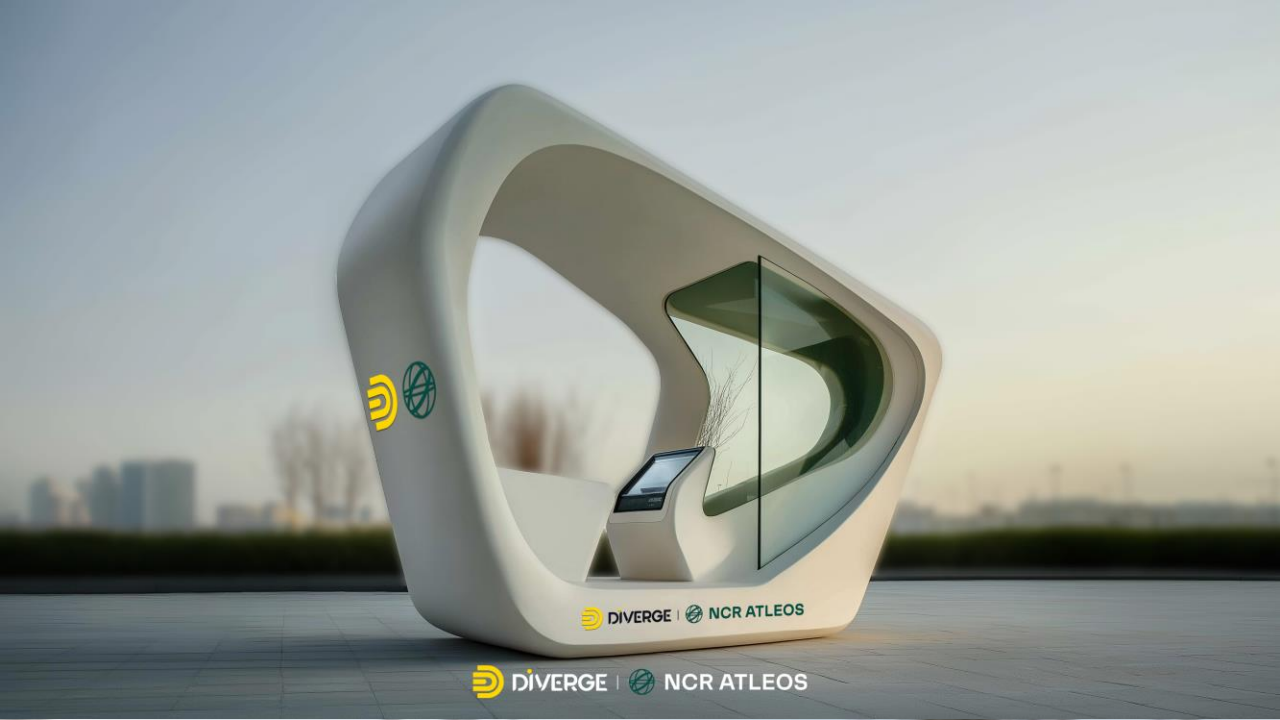








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NCRATLEOS has the hardware, software, and services to transform, connect and run your self-service and assisted network, for today and the future.

