

# Beyond Transactions:

Leveraging payment & self-service devices for targeted marketing



# Challenges banks face in branch marketing

## Declining foot traffic

Digital channels dominate day-to-day banking  
Branches see fewer visits, but each one is more meaningful

## Disconnected marketing touchpoints

Inconsistent branding or outdated materials across branches  
Promotions vary by location or get lost in static signage

## Compliance pressure

Legal guidelines require specific, visible messaging  
Often cluttered or hard to keep current.



## Underused self-service devices

ATMs, kiosks, and tablets focus only on transactions  
Missed opportunity for brand, cross-sell, or education

## Costly and manual content updates

Physical posters or USB-based screen updates are time-consuming  
No centralized visibility or control

# Key trends reshaping the modern branch

## **“Phygital” Banking Experiences**

- Customers expect physical and digital to blend seamlessly
  - Human assistance + self-service + personalized tech
- 

## **Digital Signage as a Strategic Asset**

- Real-time updates, targeted messaging, and dynamic visuals
  - Shifting from cost center to engagement tool
- 

## **Smart Queue Management**

- Wait times become marketing or educational touchpoints
  - Queue data helps optimize service and communication
- 

## **Micro-Branches & Kiosks**

- Compact locations need scalable, multi-purpose tech
- Every device becomes a point of interaction

# How can banks turn these challenges into strategic assets?



**X-VISIO**  
TRANSFORM IDEAS INTO EXPERIENCES

# X-visio

X-visio is platform-independent digital signage solution with extension for queue management system. The platform's purpose is to manage in an easy, simplified, and user-friendly way various types of multimedia content, which is being visualized on different interactive devices.

## Key functionalities:

Branch device manager

Interface Designer

Campaigns & scheduling

Playlist management

Queue Managing System

Reports

Online booking

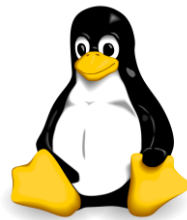
Surveys

Document list management

User management

Supporting devices

# Supported Platforms and Devices



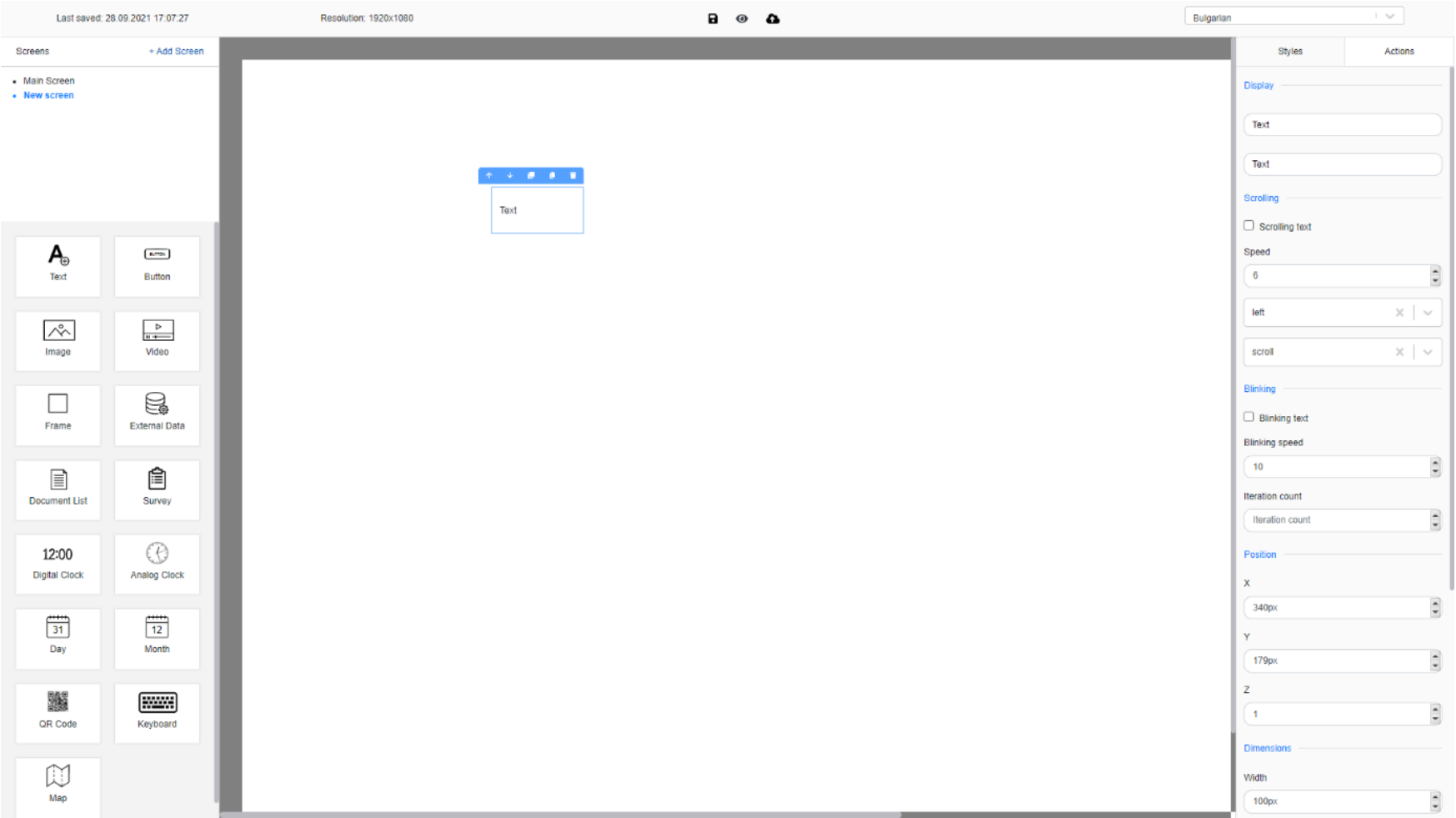


## Value proposition

- Easy information management and visualization
- Feature rich digital signage solution, combined with capabilities for customer interaction, queue managing system, service appointments, surveys, data gathering, reporting and document management
- Optimizing the space requirements at customer locations through integrating in one display relevant information from different sources, incl. but not limited to QMS, Exchange Rates, Digital Signage, etc.



# Interface Designer





# Campaign Management and Scheduling

X-VISIO

Branches

Devices

Interface designer

Scheduling

Survey

File Management

Languages

Email Messages

Users & Roles

Report

License

Logout

Scheduling

Select device or group device with campaign

Group: Front Displays

New

Campaigns

Add new

June Sales

test

July Sales

August Sales

September Sales

October Sales

November Sales

December Sales

January 2025

February 2025

Today

Back

Next

March 2025

Month

Week

Day

Agenda

Mon	Tue	Wed	Thu	Fri	Sat	Sun	
24	25	26	27	28	01	02	
					March 2025	X	
03	04	05	06	07	08	09	
March 2025						X	
10	11	12	13	14	15	16	
March 2025						X	
17	18	19	20	21	22	23	
March 2025	X	March 2025	X	March 2025	X	March 2025	X
24	25	26	27	28	29	30	
March 2025	X	March 2025	X	March 2025	X	March 2025	X
31	01	02	03	04	05	06	
March 2025	X	April 2025	X	April 2025	X	April 2025	X

v.6.0.1

Printec

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# Play List and Document Management

X-VISIO

Branches

Devices

Interface designer

Scheduling

Survey

File Management

All Attachments

Document lists

Playlists

Languages

Email Messages

Users & Roles

Report

License

Logout

v.6.0.1

Playlists

Create Playlist

Upload File

Name	Actions
Playlist	<div><div></div><div></div><div></div></div>
ЮНИ	<div><div></div><div></div><div></div></div>
July Sales	<div><div></div><div></div><div></div></div>
August Sales	<div><div></div><div></div><div></div></div>
September Sales	<div><div></div><div></div><div></div></div>
October Sales	<div><div></div><div></div><div></div></div>
November sales	<div><div></div><div></div><div></div></div>
December Sales	<div><div></div><div></div><div></div></div>
January 2025	<div><div></div><div></div><div></div></div>
February 2025	<div><div></div><div></div><div></div></div>
March 2025	<div><div></div><div></div><div></div></div>
April 2025	<div><div></div><div></div><div></div></div>
April NEW 2025	<div><div></div><div></div><div></div></div>

Edit Playlist

Playlist Name:

Uploaded Videos

Current Playlist

vogue DG.jpg

VE 50\_1080x1920px.jpg - 30 seconds

drive 1080x1920px.jpg

VE 50\_slunchevi 1080x1920px.jpg - 30 seconds

Upgrade 1080x1920px.jpg

AX\_EYE\_1080x1920px.jpg - 30 seconds

2for1 DG 1080x1920px.jpg

VE 50\_1080x1920px.jpg

VE 50\_slunchevi 1080x1920px.jpg

1080x1920px.jpg

AX\_EYE\_1080x1920px.jpg

-40 letni oferti 1080x1920px.jpg

Save

X-VISIO

Branches

Devices

Interface designer

Scheduling

Survey

File Management

Languages

Email Messages

Users & Roles

Report

License

Logout

v.5.5.1

Document Lists

New

Document List name	Actions
1.1.1/Dokumentacija/Računi/Opći uvjeti	<div><div></div><div></div><div></div></div>
1.1.2.1/Dokumentacija/Računi/Opće informacije/Opće informacije o računima i štednji	<div><div></div><div></div><div></div></div>
1.1.2.2/Dokumentacija/Računi/Opće informacije/Opće informacije o paketima	<div><div></div><div></div><div></div></div>
1.1.2.3/Dokumentacija/Računi/Opće informacije/Opće informacije o elektroničkim kanalima	<div><div></div><div></div><div></div></div>
1.1.2.4/Dokumentacija/Računi/Opće informacije/Ostalo	<div><div></div><div></div><div></div></div>
1.1.3/Dokumentacija/Računi/Kamate	<div><div></div><div></div><div></div></div>
1.1.4/Dokumentacija/Računi/Naknade	<div><div></div><div></div><div></div></div>
1.2.1/Dokumentacija/Kredit/Opći uvjeti	<div><div></div><div></div><div></div></div>
1.2.2/Dokumentacija/Kredit/Opće informacije	<div><div></div><div></div><div></div></div>
1.2.3/Dokumentacija/Kredit/Kamate	<div><div></div><div></div><div></div></div>
1.2.4/Dokumentacija/Kredit/Naknade	<div><div></div><div></div><div></div></div>
1.3.1/Dokumentacija/Kartice/Opći uvjeti	<div><div></div><div></div><div></div></div>
1.3.2/Dokumentacija/Kartice/Opće informacije	<div><div></div><div></div><div></div></div>

## What makes x-visio different?

- ✓ **Platform independent**

Works on Windows, Linux, Android, Tizen (Samsung), and WebOS (LG)

- ✓ **Flexible & scalable**

Fully in-house developed—easily tailored to new customer needs

- ✓ **User-friendly design tools**

Create and update layouts with a drag-and-drop interface

- ✓ **All-in-one management**

Control a mixed fleet of devices and brands from a single system

- ✓ **Integrated features**

QMS, document lists, surveys—all natively supported

- ✓ **Fully on-premise capable**

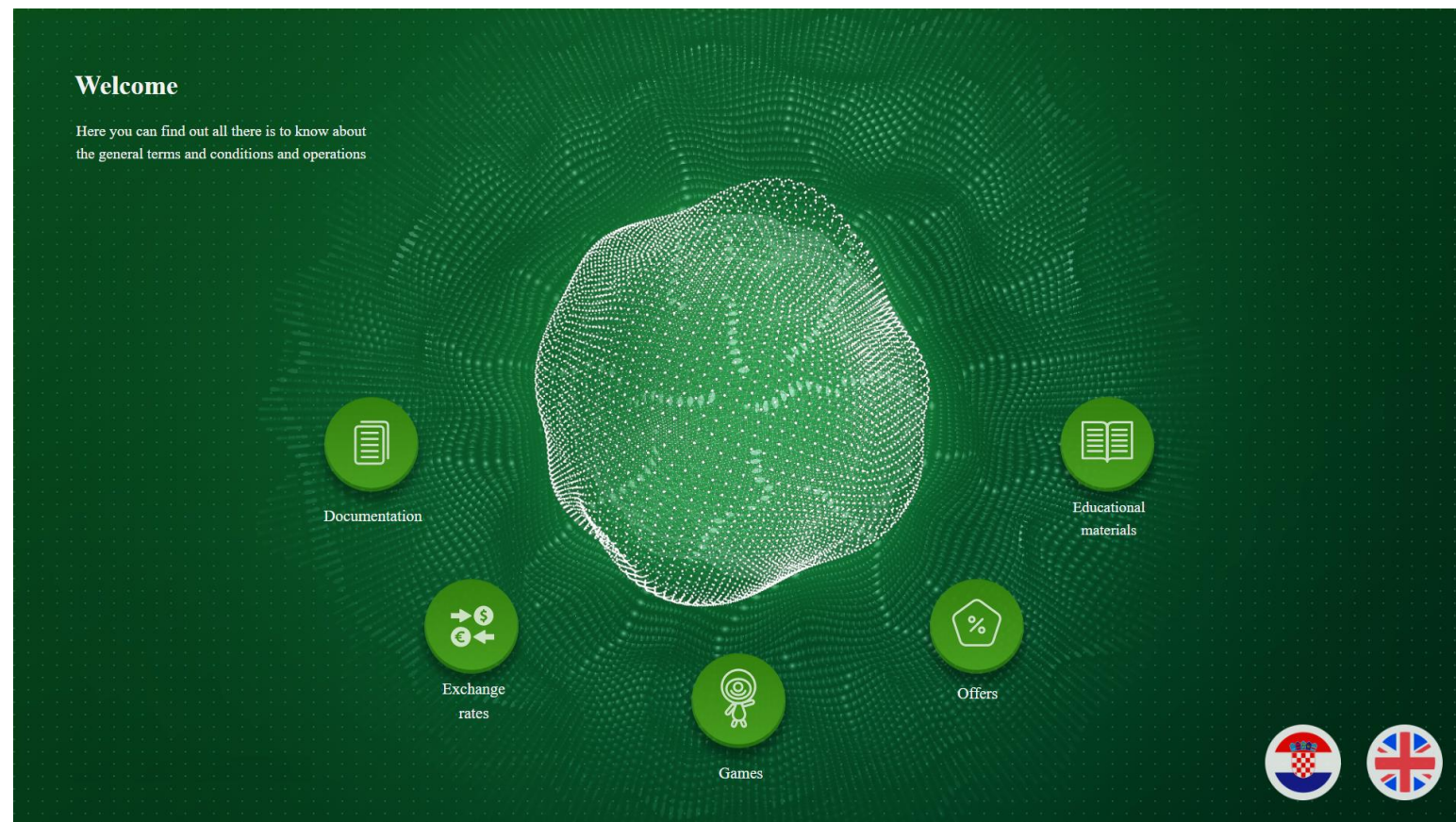
Can be installed entirely within your infrastructure

- ✓ **Cost-efficient & supported**

Affordable with strong local support via Printec's CS network

# x-visio as Information Kiosk

- Digital document Repository
- Surveys
- Currency exchange rates
- Training videos
- Children games





# x-visio as Digital Signage



# x-visio as QMS + Digital Signage

- Digital Signage & Calling tickets & Exchange rates



A hand is pointing at a digital display showing a calendar. The calendar has columns for days of the week and months. The display is part of a larger system that also shows exchange rates.

TICKET	DESK
155	12

Exchange rates displayed at the bottom:

- EUR/BGN 1/1,9485
- USD/BGN 1/1,5659
- GBP/BGN 1/2,2113
- CHF/BGN 1/1,7447
- JPY/BGN 100/1,3703
- CAD/BGN 1/1,2875
- EUR/BGN 1/1,9600
- USD/BGN 1/1,6479
- GBP/BGN 1/2,3363
- CHF/BGN 1/1,8307
- JPY/BGN 100/1,5863
- CAD/BGN 1/1,3695

- Digital Signage on tablets can launch bank's apps

# x-visio is just the beginning

Alongside x-visio, we offer two additional core solutions designed to further support the digital transformation of banks



## x-pos

A seamless checkout experience powered by Android

X-POS is a **flexible payment application** designed for **Android POS devices**, offering two modes:

- **Standalone operation**

- **Payment API** for integration with apps like ECR, fiscal, or telco systems

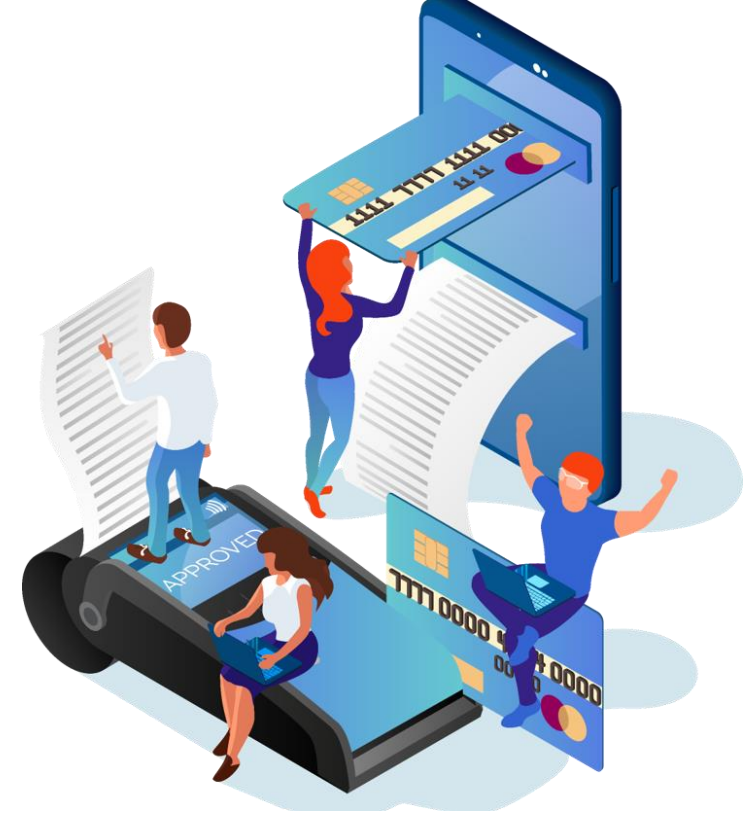
Built as a **modular framework**, it enables easy expansion of features and supports secure transactions via multiple POS2Host protocols (e.g., ISO8583, SPDH) using a JSON-configurable engine.

Terminals are remotely managed via **Watch4TMS**, our terminal management system for updates, monitoring, and software distribution.

 **Small businesses & pop-up stores:** more space for the actual business

 **Deliveries:** payment flexibility at the customer's door

 **Remote workforce:** close deals and collect payments on the spot





## x-visio & x-pos

- X-Visio plays playlist with different images on the Idle Screen
- On Click the x-pos Payment application is launched



## X-core

Unlock the possibilities of kiosks

X-core is a **software solution for self-service kiosks** (e.g. ATMs), designed to deliver a personalized, omni-channel experience aligned with the expectations of today's digital consumers. It extends kiosk capabilities while allowing branch staff to shift focus toward high-value services and customer engagement.

### Modular architecture includes:

- ATM client application – installed on each terminal
- X-Core portal & integration Layer – hosted on customer premises
- Tablet application (x-core mobile banker) – for real-time staff-customer interaction

### Value Proposition

- Omni-channel capabilities

Consistent UX and set of transactions across mobile, web, and ATMs

- Personalized experience

Tailor-made interfaces, targeted campaigns, and contextual offers

- Increased productivity

Shift transactions to ATMs, freeing staff for advisory and sales roles

- Profit optimization

Reduce CIT and cash handling costs, optimize cash recycling, and enable real-time CRM-driven offers

- Time to market

Rapid rollout of services or UI updates with full control over on-us transactions



## x-visio & x-core

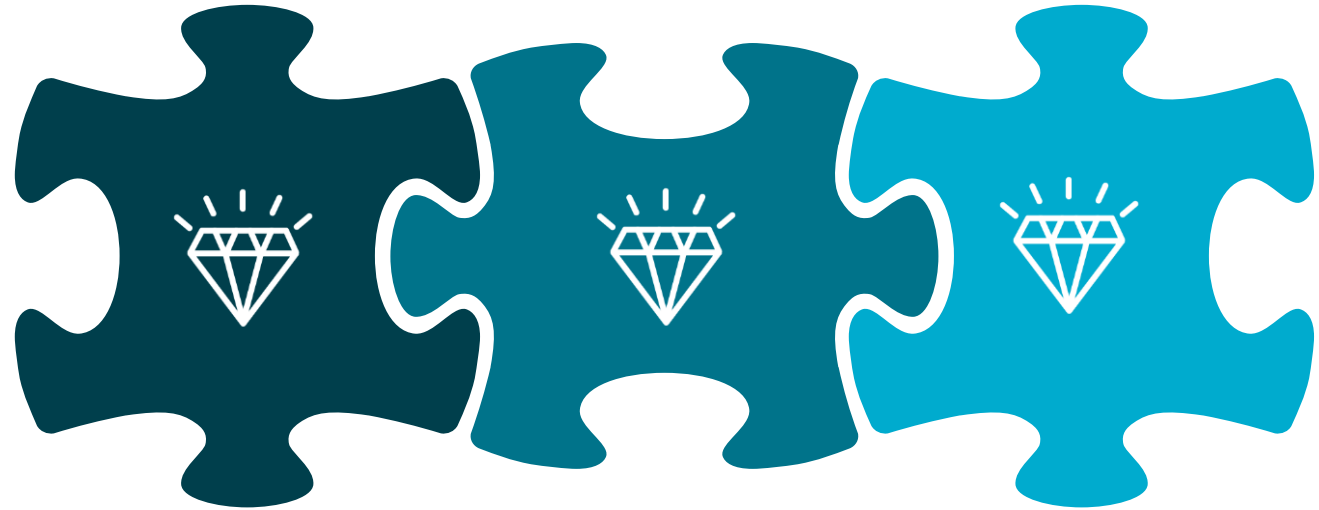
- x-visio displays the digital signage content during idle loop
- x-visio can work with X-Core or operate independently
- “Please Wait” or “Goodbye” screens can be used as promotional touchpoints
- Adding ad banners on all screens



# The power of x: going beyond basic transactions in modern banking

## Meet the x-suite:

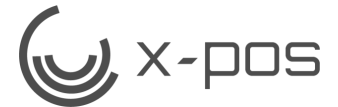
Which empowers banks to go **beyond transactions** by turning devices into channels for engagement, control, and strategic marketing.



Digital signage, customer interaction & queue management  
→ **Turning screens** into smart communication tools



Modular software for managing self-service operations  
→ The **brain** of the self-service banking experience



Flexible Android-based payment application  
→ **Secure, mobile, and seamless** payment experiences

## Together, these solutions enable banks to:

- **Go beyond basic transactions** by engaging customers at every touchpoint
- **Deliver consistent and personalized experiences** across channels
- **Streamline operations** and optimize branch and self-service zones
- **Leverage devices** for marketing, communication, and customer insight

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# Who we are



**17**  
Countries



**900+**  
Employees



**500+**  
Clients



**35+**  
Years



**21,000**  
ATMs



**728,000**  
POSs

# Leading customers across sectors with a focus in financial services

Selected examples

PIRAEUS BANK



INTESA  SANPAOLO



TESCO



cardlink  
aWorldlinebrand



SCHWARZ



Coral



nexi



Euronet®





# THANK YOU!

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