Empowering
the #NEXTGENBANK

Digital, remote, agile, customer-oriented: the new bank is centered on creating an advanced branch where technology has a pivotal role. It leverages advanced self-service and an integrated omnichannel software platform to increase process efficiency and optimize performance.

The **#NextGenBranch** is here.

THE **#NEXTGEN**BRANCH®

AURIGA
the banking e-volution

It is now clear to all the extent to which digitisation is modifying consumers' daily life, work, and habits. The world of banking is no exception to these developments. The whole world is going through a time of change, and banks need to analyse and respond to the new needs of customers, who require a personalized user experience and service choice.

The banks' response:
# new services and the need to cut costs

Considering these new trends and customers' behaviours, some banks - alongside efforts to meet the growing demand for digital and remotely accessible services - are reducing their branch numbers, primarily in response to the need to cut costs. This trend could have negative consequences. There is a risk of de-banking some areas, which would end up deprived of in-person banking resulting in unplanned difficulties. This is especially so for senior citizens, who may be used to visiting their branch for all their banking needs, or for customers who seek direct, human contact with advisers. Above all, reducing numbers of physical locations runs the risk of dehumanizing banks, which should instead be leveraging the strengths of human relationships alongside technology to design personalized experiences.

How do you reconcile new customer habits with the bank's requirements?

By creating a new, lean, agile branch, characterized by greater automation and intelligence. Such, a branch is not only remote but also, and above all, evolved. This allows customers to access services in complete autonomy, including through multifunction ATMs that provide advanced services at all times. In this context, ATMs are destined to become strategic for the bank branch, no longer limited to the role of cash dispensers, but enabling additional services in the self-service model of the multichannel bank. Today, consumers use a wide range of channels and devices to access banking services, requiring 24/7 availability.

A customer-oriented branch responds in a timely manner to customers' needs through all available channels, and with synergistic marketing.

All these skills and tools have a name. We at Auriga have summed them up in our **#NextGenBranch** offer: digital, remote, agile, customer-oriented, leveraging advanced self-service and new technologies to increase process efficiency and optimize performance.
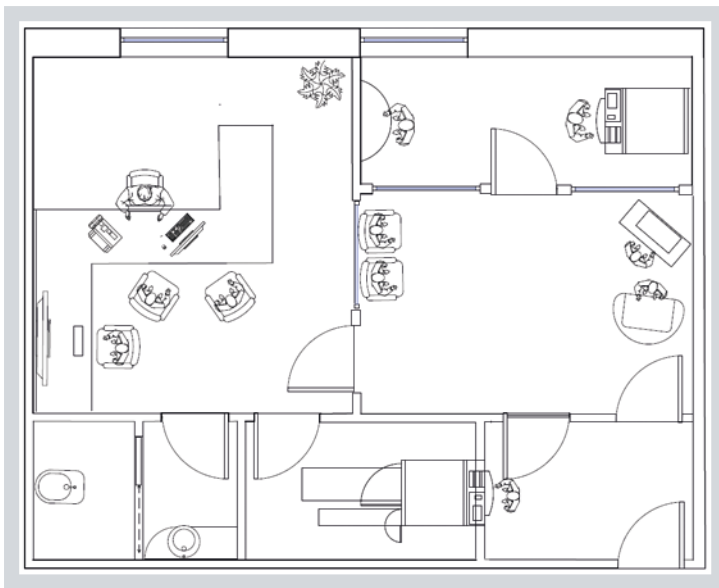
High-performance video conferencing system, optimized UX, integrated omnichannel software platform, state-of-the-art technology, holistic security.

Advanced self-service with WWS Fill4Me

This videoconferencing solution allows the user to request the support of a remote operator at any point during a transaction; performed on an ATM, advanced ATM or ASST. The operator will actively help customers complete forms and guide them in their choices, through co-browsing.

Operations such as cash deposits, bill payments (by cash or from a bank account), cheque cashing, wire transfers, and large withdrawals can all be done independently or guided remotely; without the need for direct contact.

This platform provides a digital service with a human touch for an enhanced customer experience: the perspective moves from the physical branch to remote assistance, using co-browsing for all services, through highly evolved customer care. This bank-customer relationship model improves both the perception and actuality of quality of service and promotes customer education.

How does it work?

1 The customer using an ATM/ASST can request the help of a remote assistant at any time, through the "Assistance" button.

2 The first available operator takes the request and starts the videoconference service.

3 The remote assistant can actively help customers carry out their transaction.

4 With the explicit consent of the customer, the remote assistant can initiate the process of "cobrowsing" and step in to complete forms and provide guidance in detailed phases of the operation.

Technology

- ASST/ASD with video camera
- Mobile integration
- Video/audio conferencing
- Environmental audio or microphone
- Remote control

Customer-side operations

- Complex transactional operations
- Withdrawals with choice of denomination and currency
- Large withdrawals
- Cash deposits, including coins
- Cheque cashing
- Cash refills
- Payments with document reading and cash payment (bills and coins)

Bank-side functions

- Post-sale service
- Marketing campaigns
- Proactive monitoring
- Information collection for statistics and analysis
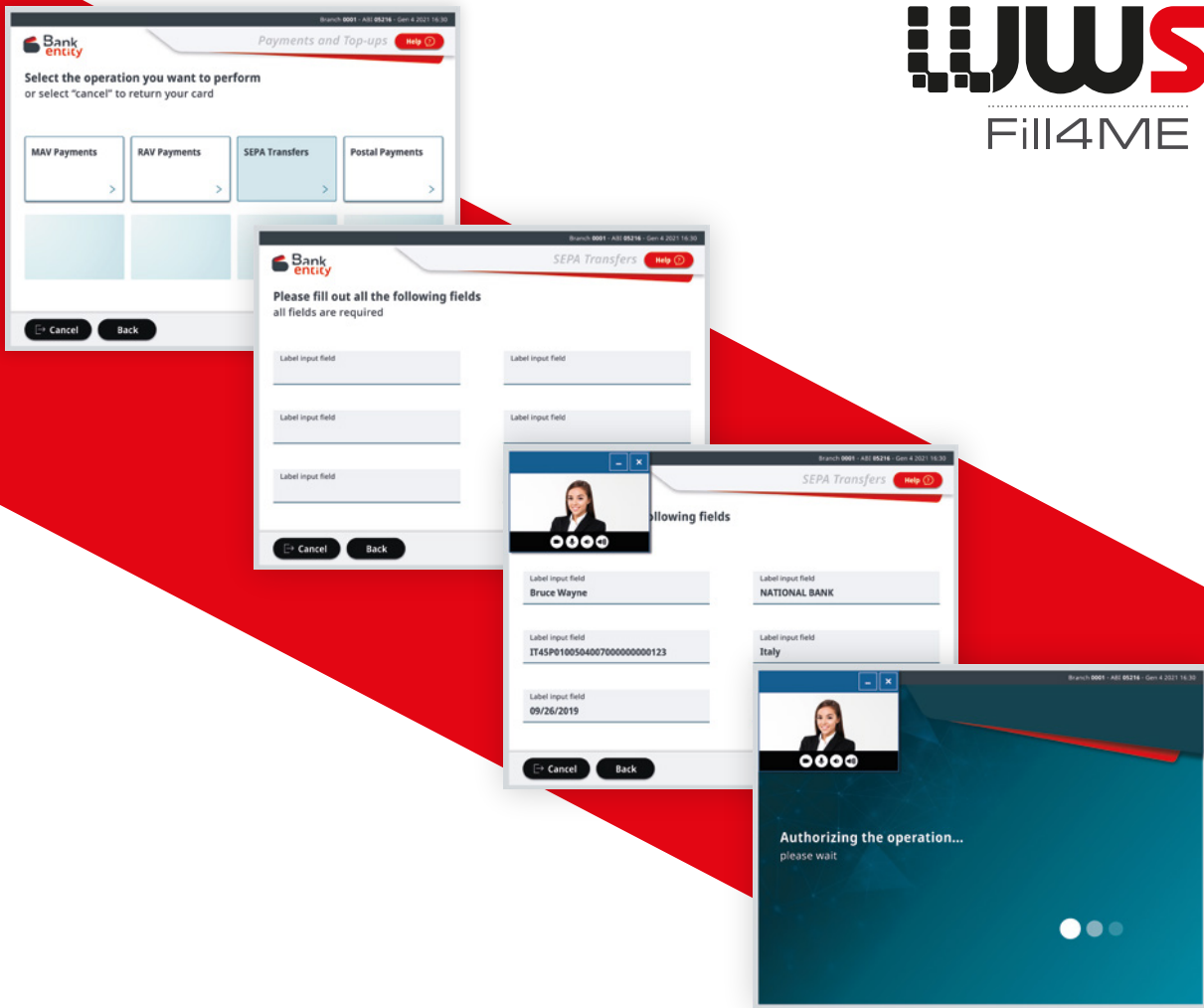
Immediacy

WWS Fill4Me is based on the simple principle of creating **virtual rooms** in which co-browsing and videoconferencing are activated. The management console allows users to create dedicated profiles, manage requests in real time, and have complete visibility of the history of their calls.

Security

The users **verify the data** entered by the operator at every step and give final confirmation of the operation. The assistance information is recorded as appropriate.

Flexibility

As an integrated module in the WWS platform, Fill4Me works on self-service devices in all contexts: in an **open** or **private** area within a branch, or in an enclosed area outside the branch accessible **24/7** with **verification of identity**.

The strategic evolution of self-service

- Automation does not replace branch employees but allows them to move from simple assistance to high value-added activities, customer education and retention.

- Technology that takes full advantage of the potential of ATMs. Evolved ATMs generate new opportunities for growth and revenue, efficiently and profitably.

- Digital innovation provides a new user experience, enabling cost reduction, while maintaining a competitive offering in the world of digital native banks.

The digital teller BANK4ME®

The solution for those who want to bring 24/7 access and remote audio-visual assistance to the bank's physical presence. Bank4Me is the workstation equipped to manage transactions, provide advice, and sell banking and financial products.

The workstation is located in an optimized environment, inside a branch with physical or remote control, or outside the branch with the possibility of 24/7 access following authentication.

Users have a dock station to carry out simple operations in self-service mode or to request remote assistance for more complex operations.

Remote tellers actively support customers' transaction choices by initiating encrypted video conferencing and co-browsing.
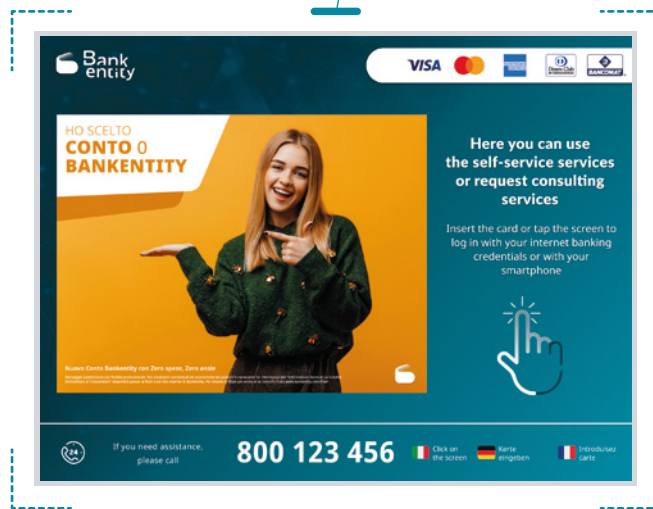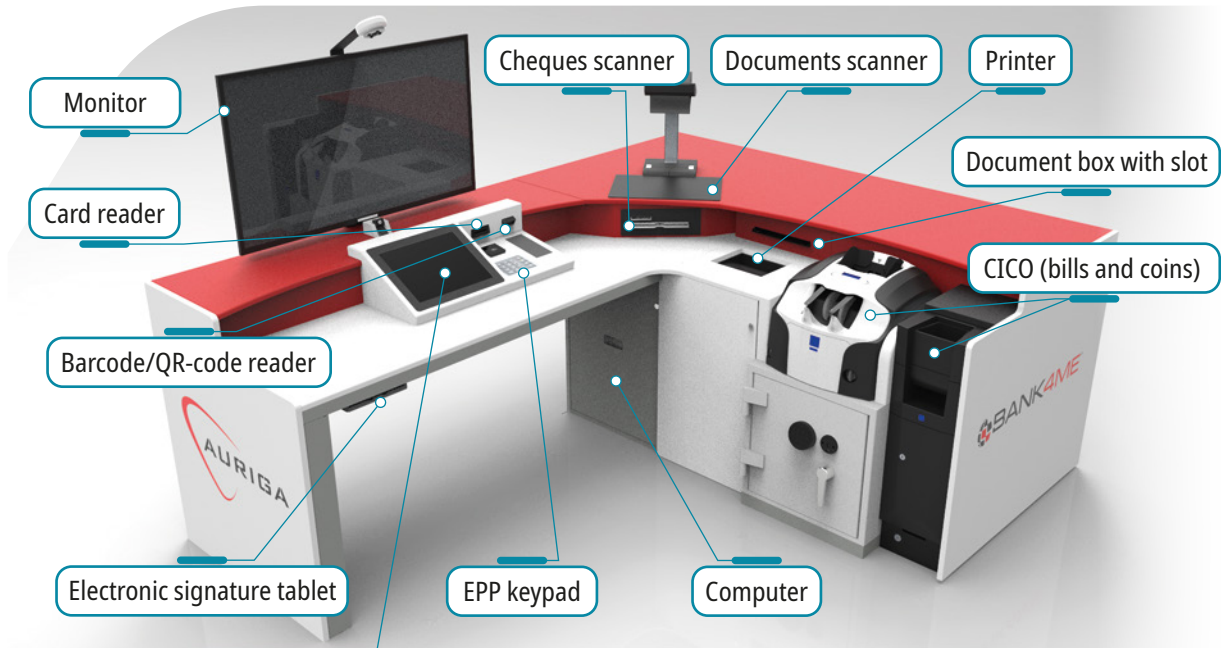
Complete application platform

At the heart of Bank4Me is Auriga's WWS platform: a single integrated application to manage operations, videoconferencing, self-service devices, and personalised marketing. A hardware vendor agnostic solution that overcomes the problems associated with legacy technology and a siloed architecture. It facilitates the integration of physical and digital channels into a highly secure and advanced and, above all, customer oriented, technology platform.

Bank4Me provides 24/7 self-service virtual on a dock station equipped to perform all operations, located in a dedicated area of the branch, accessible upon verification of identity.

The software platform is distinctive and innovative as it allows the integrated management of all devices. Customer can carry out their banking operations in total autonomy, knowing that they can, at any point receive assistance from a teller in real time, via videoconference, in a safe and personalized way. This solution helps preserve human relational aspects, enhance professional competence and build better customer relations, while helping customers learn to use digital technology. It is clear that technology has become the key to creating win-win solutions for banks and consumers: from lower branch costs to higher operational flexibility, while offering users continuous access to all banking services.

Monitor

Cheques scanner

Documents scanner

Printer

Card reader

Document box with slot

Barcode/QR-code reader

CICO (bills and coins)

Electronic signature tablet

EPP keypad

Computer

Operations

◆ Customer Onboarding

◆ Simple account and cash transactions

◆ Complex account and cash transactions

◆ Operations requiring authorizations

◆ Digital sale of products

◆ Non-digital sale of products

◆ Post sale

◆ Specialized advisor appointments

Certified devices

Software platform complete with security, monitoring, and cash management modules

**Configuration, design, and interface customization**

Modularity

The choice of dock station tools and peripherals is at the bank's discretion. The design is based on specific indicators to identify the most appropriate set of devices. The most frequently used indicators are available area, market objectives, and level of operations.

Accessibility

To improve the quality of the experience, we applied the principles of anthropometry and accessibility for differently abled people; optimizing posture, vision, and control of space and peripherals. The focus is on the user, from the design of the workstation to the use of screens and interfaces, in order to offer a dedicated space and service tailored to every user's needs.
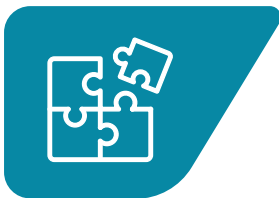
Scalability

Bank4Me brings the services of a full branch to one room. It offers the opportunity of a targeted investment and a strategy based on asset reuse and scalability: the bank can choose a location for transactions or advice only. It can be in high traffic or outside urban areas, both as support to retail operations and as an unstaffed, possibly mobile, office.

Security first

At a time when digital services are being rapidly and widely adopted, banking cybersecurity has taken on an essential role. It is critical to have a 360 -degree transaction security strategy that can preemptively protect consumers on every channel. For assisted self-service devices, the security aspect becomes even more important because it is completely in the hands of the bank and not the end user. Risks added to the traditional threats include financial fraud with consequent breaches of customer data, disruption of business continuity, bank reputation damage, and loss of customer trust. The native multivendor OT (Operational Technology) Cyber Security solution, which is integrated in the platform behind WWS Fill4Me and Bank4Me, centralizes operations and ensures high standards of security with its comprehensive protection model that includes proactive monitoring and remote control of all devices.

Customer-centric

The use of artificial intelligence in marketing plays a crucial role in bank customer loyalty. AI ensures personalization and consistency of messages on a large scale: as consumers interact with the bank, information about their habits is collected, making their experience more intuitive and effective every time. Thanks to the data provided to the bank, the relationship can improve, and a proactive dialogue can be established, through more efficient marketing campaigns that are able to meet customers' needs. AI can help banks identify and offer the most appropriate services, and direct customers to specific facilities. The result is a personalized customer journey, with information, promotional, and marketing messages working in synergy and across channels.

Our solution is designed to adapt to all contexts and markets for banks that want to ensure full efficiency of services, including when provided in the branch. It offers customers a renewed branch capable of providing a more efficient customer relationship, and encouraging the growing digitisation of services, with a view to customer education and greater multigenerational inclusion.

With **WWS Fill4Me** and **Bank4Me**,

banks can take a lean approach and rethink their spaces and models, designing them around the actual needs of their customers, without sacrificing the quality of the relationship.
A relationship that adapts to the channel but, above all, to the customer as well. A relationship that flourishes through voice, conversation, technology, and data analysis that translates into an integrated and synergetic marketing strategy.

Auriga's call is to invest in a best-in-class platform that integrates technologies such as AI, IoT and the cloud to support end-to-end banking services. Our goal is to provide tools that can improve the channel banking experience for consumers and enable banks to define a truly omnichannel strategy, optimizing, and transforming in-branch and self-service products.