

GLORY



TellerConcierge™
The Perfect Fit



TellerConcierge™

OFFER **EFFICIENCY AND EXPERTISE** IN A UNIFIED BRANCH BANKING EXPERIENCE

Maintaining efficient profitable branches differentiates financial institutions from Fintech companies, who only offer online services.

Delivering a differentiated and excellent experience when customers visit your branch is widely accepted as a critical element in remaining competitive in today's omni-channel delivery model.

It's about attracting and building relationships with targeted customers and building a new, higher level of trust and engagement with them. To achieve this, you must work towards greater efficiency throughout the branch footprint. All this, of course, leads to greater growth and profitability for your organisation.

By providing a compelling reason for customers to visit the branch, you can make the most of the opportunity provided to develop customer relationships and loyalty face-to-face.

Branches and digital channels are not mutually exclusive. All channels need to work together in harmony to meet customer needs.

So how can digital technologies enhance human interactions; and how can tellers better utilise technology to make interactions more convenient and efficient?

Why consumers pick human contact versus mobile and online service

CONSUMERS OPENING AN ACCOUNT BETWEEN 2019 AND 2021

I thought it would be a faster and easier way to get an answer to my question

37%

I tried to get the information online or from a mobile app, but I couldn't find what I was looking for

36%

I prefer talking to someone

26%

I tried to get the information online or from a mobile app, but the bank didn't support what I asked or needed to do

23%

I was already in the branch or on the phone with them

11%

Source Cornerstone Advisers © October 2021 The Financial Brand

CONVENIENCE AND SERVICE FOR ANY TRANSACTION

While there is still a real need for a physical presence, the look, feel and purpose of branches continues to evolve.

Branches are more than a place to transact; branches are a place to get advice, ask questions, invest and solve problems.

To deliver this, branches need the capacity to provide their valued services and to build on the capabilities they already have. The branch must be a place where transactions are performed as efficiently as possible to create the capacity to provide these higher value services.

So, when your customers do visit the branch, you want them to experience both convenience and personal service. But in most branches today, those two experiences are poorly integrated.

Convenience brings customers to the ATM, where they can perform simple transactions involving limited amounts and denominations. For larger and more complex transactions, they need to step inside and wait for the next available teller, trading convenience for service.

For the branch, it's often a trade-off between efficiency and the relationship-building that only staff can provide.

Therefore, a solution is required that can self- and assisted service transactions, better supporting the work of a universal banker and able to adapt to differing branch layouts.

WHY IS THE BRANCH STILL IMPORTANT?

- Less small cash transactions, more high-value cash deposits
- Fewer personal customers, but more small business customers
- Customers prefer in-person service for more complex transactions
- Need to offer advice and loans – generates revenue
- Onsite services that can not be fulfilled digitally
- Key decision criteria for new customers
- Leverage by business clients and community organisations

WHAT ARE YOUR CHALLENGES?

- Meet sales targets to ensure branch network profitability
- Staff efficiency and wait times
- Delivering outstanding customer experience in-branch to differentiate from competition
- Achieving a balance between reducing costs and deliver the right service

TRANSACTION AUTOMATION MOVING OUT FROM BEHIND THE COUNTER



Technology that can be Assisted

- Self- and assisted-service solutions for personal and business banking

Customer Experience and Engagement at the centre of design

- Adaptable to any footprint
- Meet different traffic/profile requirements

Customer-facing Kiosk

- Automating in-branch transactions
- Staff do not need to handle cash
- Customer-driven transactions

Digitally Connected

- Mobile integration with cash processes
- API with open banking platforms
- Seamless integration beyond the ATM model

THE LIMITATIONS OF TODAY'S SELF-SERVICE APPLICATIONS

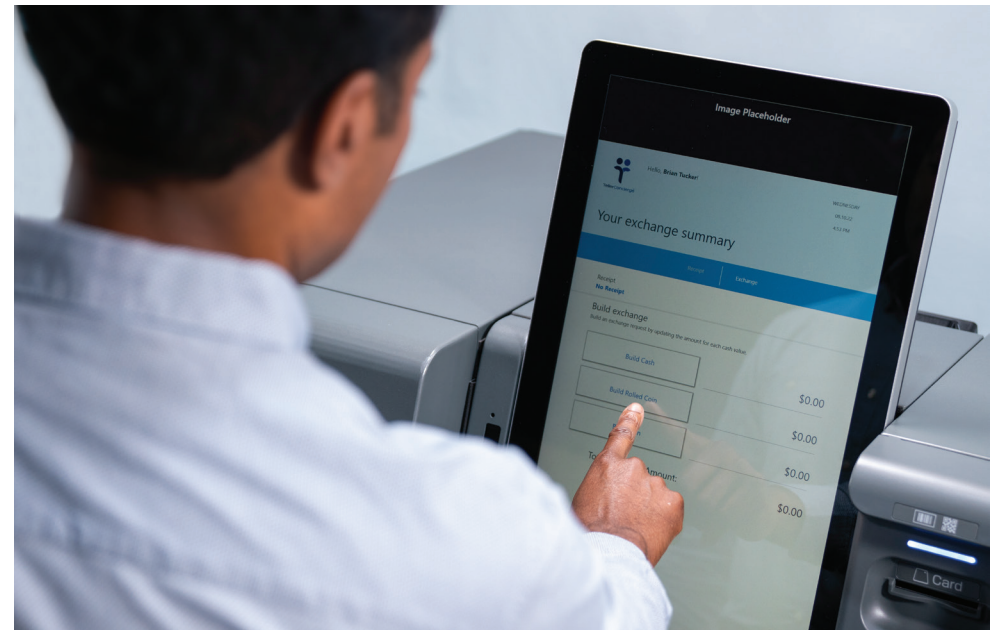
Most of today's self-service applications, even those that have been adapted or re-fitted to operate as in-lobby self-service kiosks, are designed to connect to only one back-end solution.

Traditionally this back-end solution is an Automated Teller Machine (ATM) network. Almost all ATM software systems are designed to offer some customer and financial institution transactions, but with several limitations:

- ATM legacy infrastructures are not designed for omni-channel interactions
- It forces customers to accept less service, as not all complex transactions can be automated
- ATM switch networks were designed long ago for a small subset of teller transactions
- Maintaining speed over richness of service

In other words, self-service applications are designed for efficient, simple transactions – and the most popular of these systems perform these tasks very well. Unfortunately, the typical result is a narrow set of transactions that is poorly aligned with the declared purpose of in-branch, flexible assisted service kiosks and the general goals of branch transformation.

What is required is a solution that can complete a rich set of transactions, replacing both the simple and complex transactions executed at the bank branch's teller line, with minimal intervention by bank staff.



GLORY'S DYNAMIX SOFTWARE SOLUTION

DYNAMIX enables TellerConcierge to conduct almost any transaction a financial institution can imagine, accessing the necessary banking systems, managing the associated workflows, while maintaining and managing all defined business rules.

THE BEST OF AUTOMATION AND PERSONAL SERVICE, TOGETHER

Glory's TellerConcierge enables your customers to do more for themselves, and allows you to optimise your teller resources.

Combining improved customer experience and lower operating costs with increased flexibility to dedicate staff to customer engagement and product sales, TellerConcierge can transform the profitability of your branch network.

Designed for easy integration into virtually any branch footprint, workflow and information ecosystem, TellerConcierge enables modular branch formats that can be tailored to local branch requirements. Offering a wider set of transactions, compared to traditional ATMs, financial institutions can now address the challenges of managing cash and non-cash transactions with limited resources and the need to engage in profitable conversations with customers

ATM	CORE ++ TELLERCONCIERGE	
Check account balance	Deposit/withdraw notes/coins above limit (exact or choose denominations)	SMBs deposit notes/coins above limit split into accounts
Deposit/withdraw notes within limit	Cash-in a cheque (also non-customer cheques)	SMBs Cash exchange (coin per note, notes per coins)
Cash transfer within limit	Pay utility bills in cash	SMBs coin roll dispense per notes
Cheque deposit	Pay loans in cash, or modify payment plans	Cash Advance
	CRM/Customer preferences/favourite menu	Letter/A4 statement printing
	Check account balance in different accounts	Transfers between accounts
		Immediate account updates

ATM functions are not enough to fully automate the counter

A **MODULAR AND SCALABLE** SOLUTION FOR VIRTUALLY ANY BRANCH TYPE AND APPLICATION

TellerConcierge provides automated transaction handling for virtually any branch type or application.

With the versatility to easily adapt to new branch models and grow as requirements change. TellerConcierge helps to ensure you can provide banking services to all customer types when and where they need it.



ASSISTED SERVICE



SELF SERVICE



SHARED BANK BRANCH



MICRO BRANCH



EXPRESS BRANCH



FLAGSHIP BRANCH

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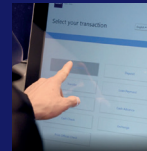
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