

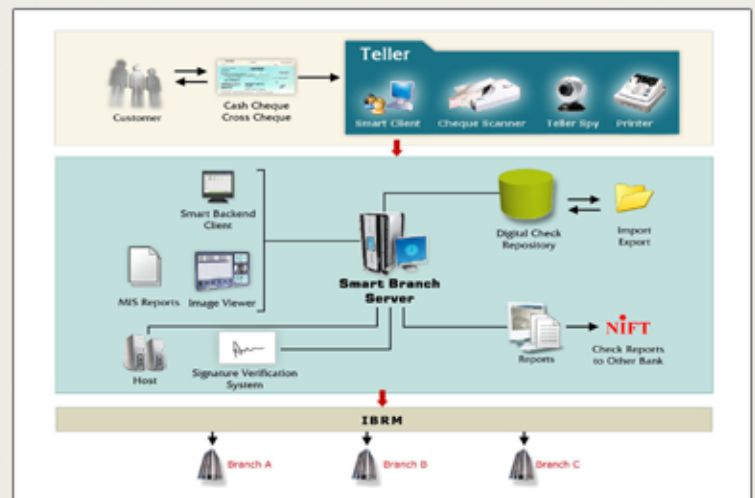
Automating Branch Teller Functions...

Smart Teller

Smart Teller offers a portfolio of services targeted towards the automation of cheque processing in bank branches. The solution is designed to introduce a process that will reduce cost of operations, minimize frauds and provide better and faster customer service to valued customers.

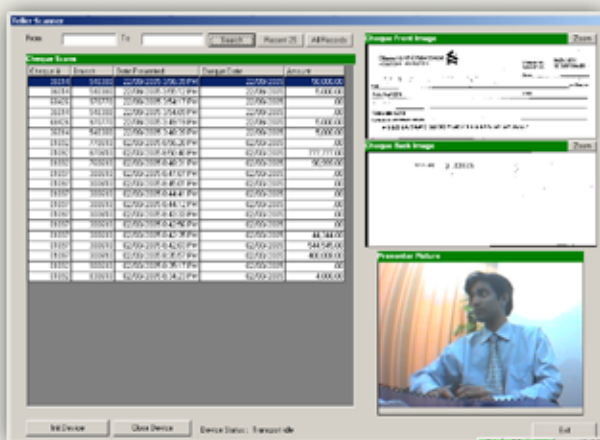
Smart Teller enables the bank to evolve from a place where tellers handle a transaction to a place where transactions are directed to a self-service channel such as a Cheque Scanner, thus freeing staff to concentrate on increasing sales and seizing on a cardinal opportunity to get closer to their customers

How will it work?



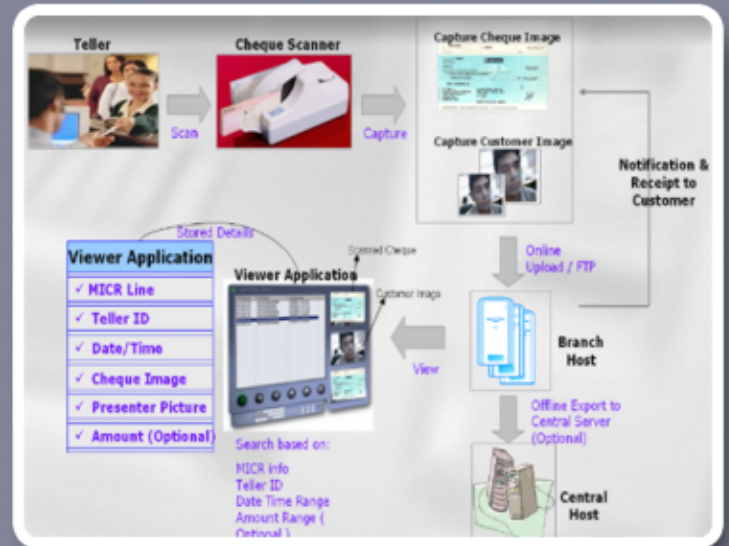
Smart Teller will effectively improve the service of the branch and standardize the customer interaction regardless of which branch he is dealing with. Increased automation at the teller also ceases the chances for the mishandling, error and improper/illegal bank practices. The solution works on the following steps:

1. A customer walks into the branch for cash withdrawal
2. He swipes his check through a check scanning machine
3. Machine reads MICR, performs verifications and produces receipt.
4. Customer walks to a 'technology enabled teller' who hands over the cash on receiving the receipt
5. Total time spent in branch: 5 minutes



Features

- Endorse the cheque automatically
- Automatically read the data from cheque MICR
- Immediate posting of the transaction to the banking host
- Capture the picture of the person who is submitting the cheque
- Generate the receipt for the customer
- Notification to the person whose cheque is being submitted via SMS or Email (in case of cash transaction)
- Capture the image of cheque (both sides)



Benefits

- Minimize the service time to the customer
- Record all the transactions in a real time to the system
- Introduce new instruments of doing transactions
- Minimize fraudulent and parallel banking
- Capitalize the market edge among the other banks
- The vision behind the model is built around the concept to identify the customer and service him