

- The VTM<sup>iQ</sup> solution for remote banking effectively in reduces the costs of providing various banking services, improves their quality and strengthens customer loyalty.

## FEATURES AND BENEFITS

### ■ Direct audio and video communication with the client

The solution provides two-way communication between a bank employee and a client, which can be initiated by both parties. This allows you to implement a personal approach to the needs of each client.

### ■ Ability to perform actions on the user's behalf

VTM<sup>iQ</sup> allows the operator to perform a certain set of operations on the remote device for the user, which facilitates the acceleration and simplification of operations for the bank's customer.

### ■ Multiple device support

The remote service system VTM<sup>iQ</sup> can be deployed at numerous self-service devices: ATMs equipped with cameras, microphones and speakers (headphones) or various multi-functional terminals and information kiosks.

### ■ Business resource optimization

Implementation of the solution significantly optimizes the costs of training and control of bank personnel. Many standard banking operations can be completed on preconfigured ATMs and multifunctional terminals.

### ■ Advice from your best experts

The introduction of centralized video banking principles gives you the option to use the most competent bank employees to consult clients, meaning you are no longer limited to employees from specific branches, cities or even regions.

### ■ Formation of mini bank-branches

The solution allows to significantly optimize the operation of standard banking departments, since the device can simultaneously serve as an information or teller desk. Mini-branches can be deployed in shopping centers and other public places.

## FUNCTIONALITY

### ■ Video Consultations

The client can use the Bank's Remote Service Center to request information about banking products and services. With minimal operator support the user can perform desired actions on the self-service device or request the help of the bank staff.

### ■ Opening an account and receiving a bank card

After receiving a remote consultation about the procedure for opening an account, the user of the self-service device can be identified through video-chat or document scanning. With the technical capability realized, the user can sign a contract with the bank, and then obtain and activate a bank card. Depending on the capabilities of the terminal the user can sign a contract with the bank, receive and activate a bank card.

### ■ Credit and other requests

The user of the multifunctional terminal connected to the VTM<sup>iQ</sup> system is able to identify himself using biometric data (fingerprints or face recognition), as well as scanning of identity documents. The user can then apply for a loan and after being approved the client can fill out the loan agreement and receive credit in cash or by transfer to their account.

