



Self-service device platform as an effective customer engagement channel

Victor Khodyrev,
Regional Director for Business Development in the CIS,
IBSO TECH
v.khodyrev@ibsotech.com

A system for managing ATMs, terminals and self-service devices (hereinafter referred to as the Platform)

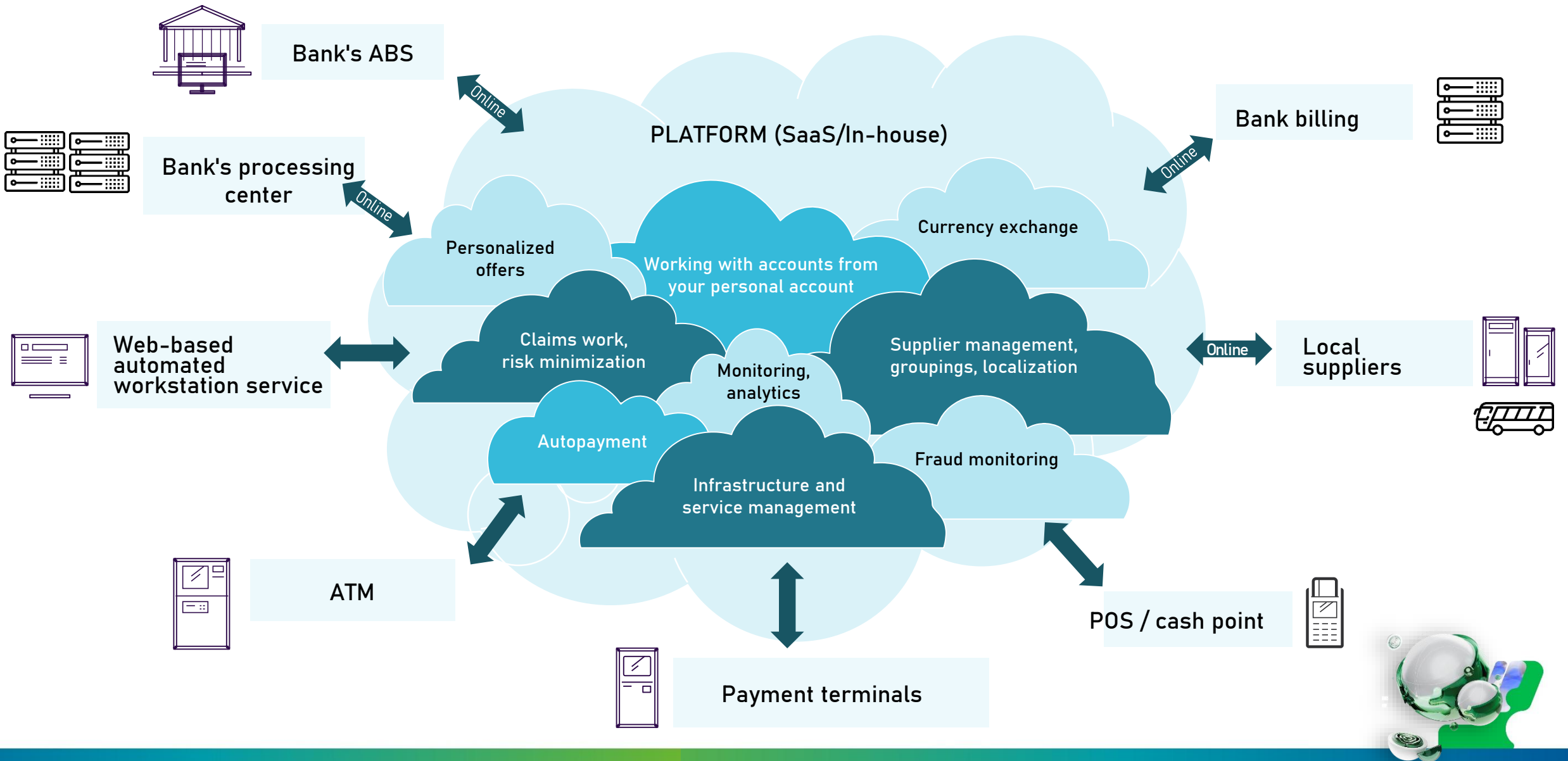


Over 30 years in the banking market
of the Russian Federation and the CIS

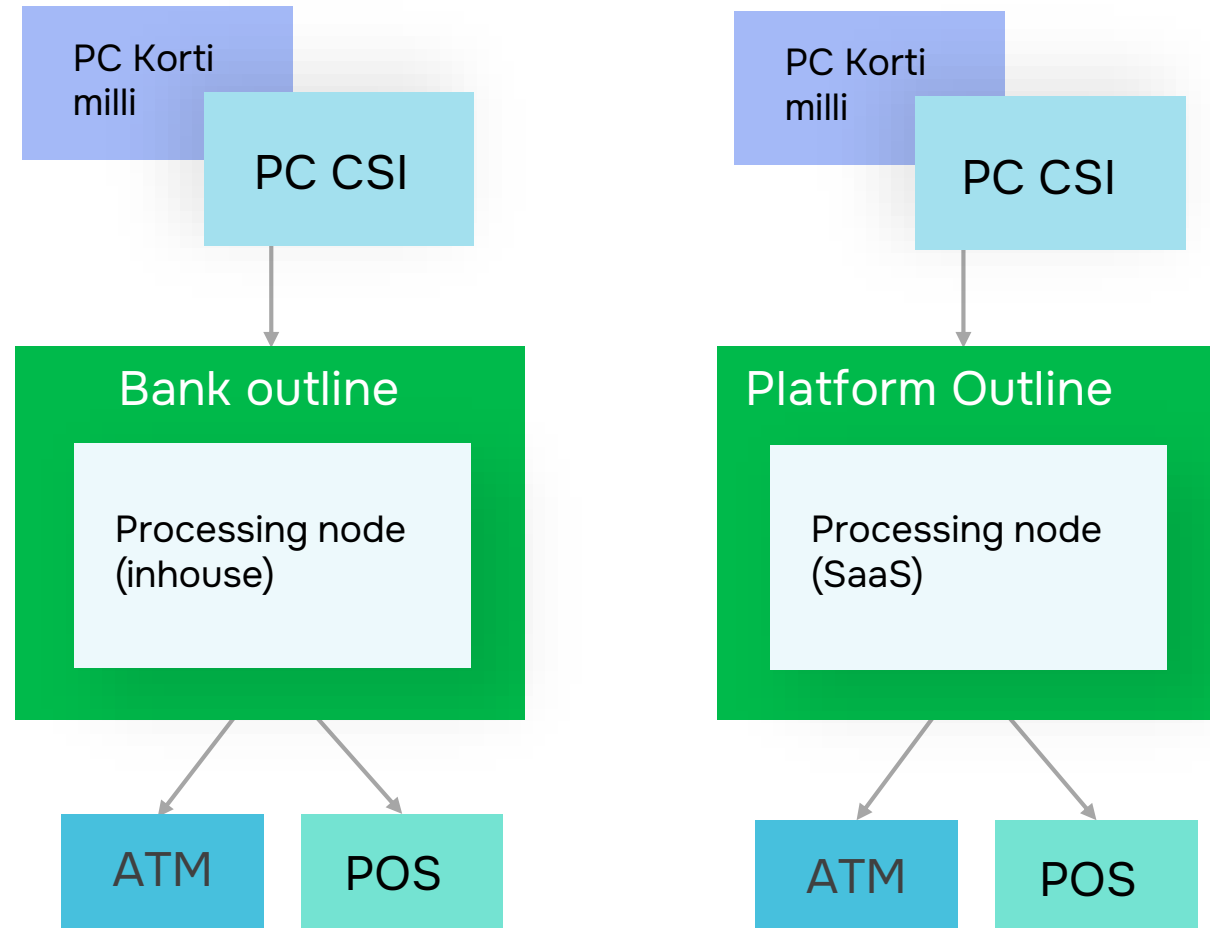
- Streamlined software development and support procedures
- Multi-level customer support system (24/7 call center, hotline support)
- In-house developed application software – a single-vendor solution
- Device software: "ATM Self-Service Device," "POS/PVN Terminal," "EMV CORE" – certified library
- Management hosts: monitoring system, management and routing host, payment management system
- Multi-vendor support (WN, NCR, Nautilus, GRG, ATEC, TCO manufacturers)
- Experience in processing, routing, and handling banking transactions
- PCI DSS security certifications
- Current regulations on incident management, monitoring, and network continuity
- Stable operation when working with large networks of bank devices
- Optimization of the bank's infrastructure management, a unified infrastructure management solution
- Ready-to-use host-to-host connections with processing centers in the Republic of Tajikistan



A system for managing ATMs, terminals and self-service devices IBSO TECH



Options for connecting to the Platform



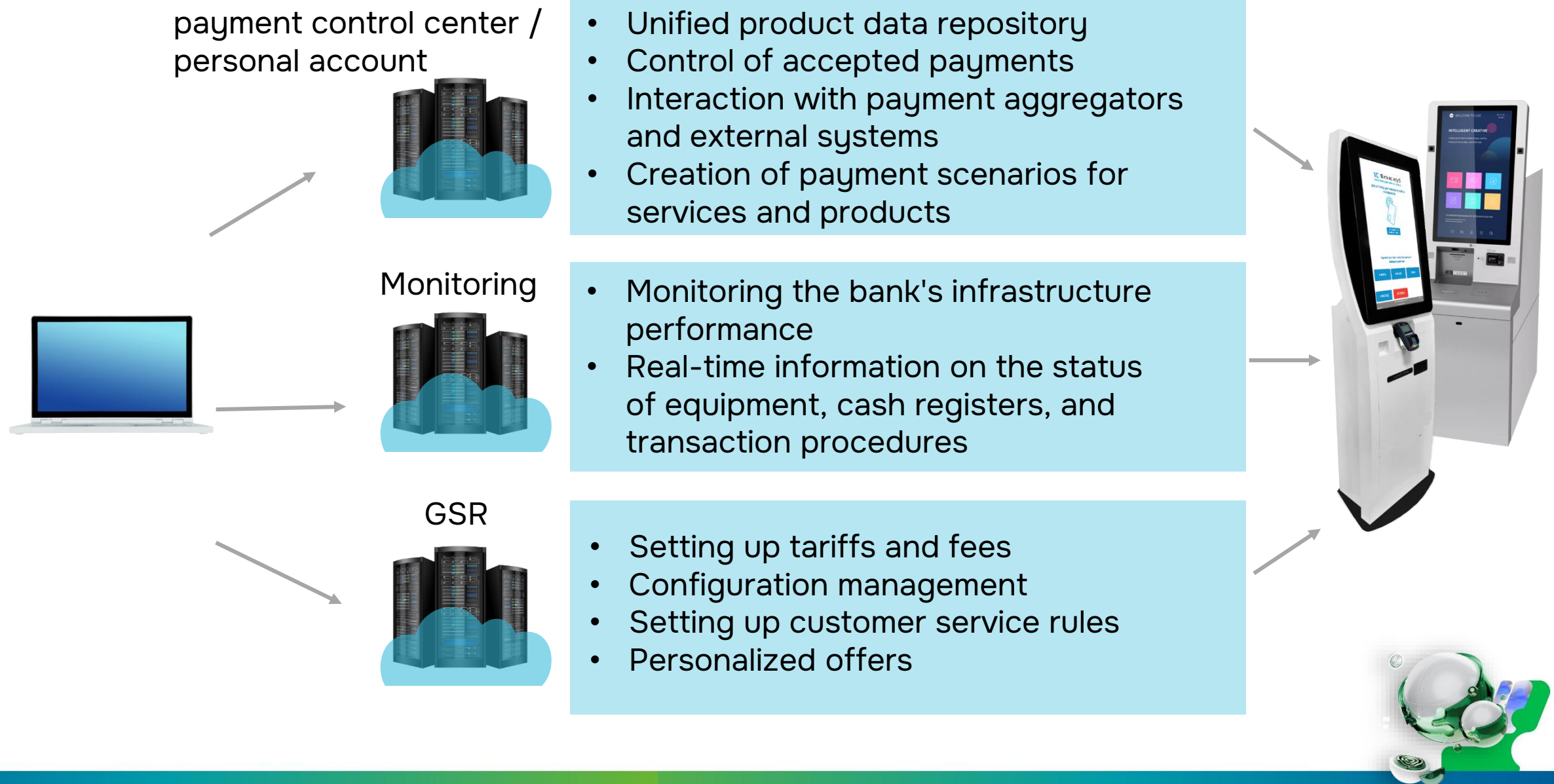
A unified platform for selling banking products and communicating with clients

Display of products in a self-service device

is a set of technologies that allow a bank to offer a client the opportunity to purchase bank products through a self-service device channel



A unified platform for selling banking products and communicating with clients



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The customer searches for what they need themselves
Navigation via the storefront – that is, the hierarchical product list displayed to the customer via a dedicated button on the device.



The bank determines what might interest the customer
Product sales via a personalized offer displayed to the customer when they interact with the device.



Contextual sales
Offering a bank product to the customer after a transaction is completed. Example: purchasing insurance using the change left over from the previous transaction.



The bank may employ any navigation or sales method – one or several



A unified platform for selling banking products and communicating with clients



Deposits
Opening deposits



Loans
Submitting a loan application



Cards
Card application or instant issuance
of a non-personalized card via a dispenser



Service subscriptions
Mobile banking, internet banking, autopayments



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Customer communication

Displaying a personalized message from the bank's workstation or CRM system and capturing the response (transmitting the code associated with the pressed key to the CRM).

Option for the customer to request a callback; the customer selects the reason for the inquiry and enters their phone number, and the request is sent to the CRM.

Activation of a personalized bank offer, entry of an SMS code, and transaction completion at the device.

Collecting customer feedback on service quality, the convenience of bank branches, etc.

Multi-access to the client
in mode 24 / 7 / 365

Reduction of the bank's
costs for delivering offers

Opportunity to attract new
clients





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Bank partner products
Insurance policies and more

When making payments, repaying loans, or topping up accounts with a specific cash amount, the device displays a screen offering options for handling the change.

One of the available options is "Purchase an insurance policy," which proceeds to the payment stage for that service.



One-off services
Currency exchange transactions, safe deposit box rental, and more



A unified platform for selling banking products and communicating with clients

The virtualization and digitalization of banking processes and the elimination of paper in operational activities are the main trends in modern financial business.

- Control of all processes
- Cost reduction



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