



VTM Joint Solution

Technology Drives Channel Innovation



ATM



Internet Banking



Video Banking

1900

1970

1985

1995

1999

2010

Branch



Telephone Banking



Mobile Banking



Challenges for Bank



Achieve all these while
Customers' Demand –
Reducing Cost

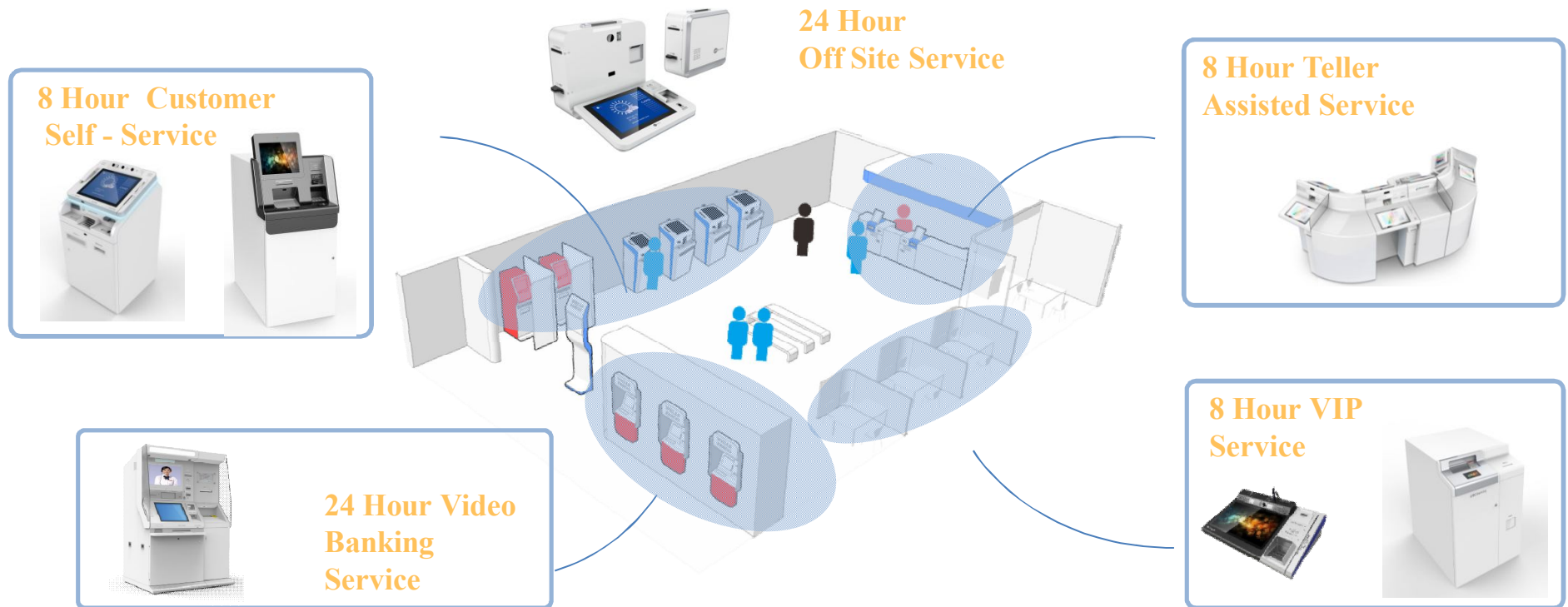
- Human interaction
- Convenient access
- Extended service



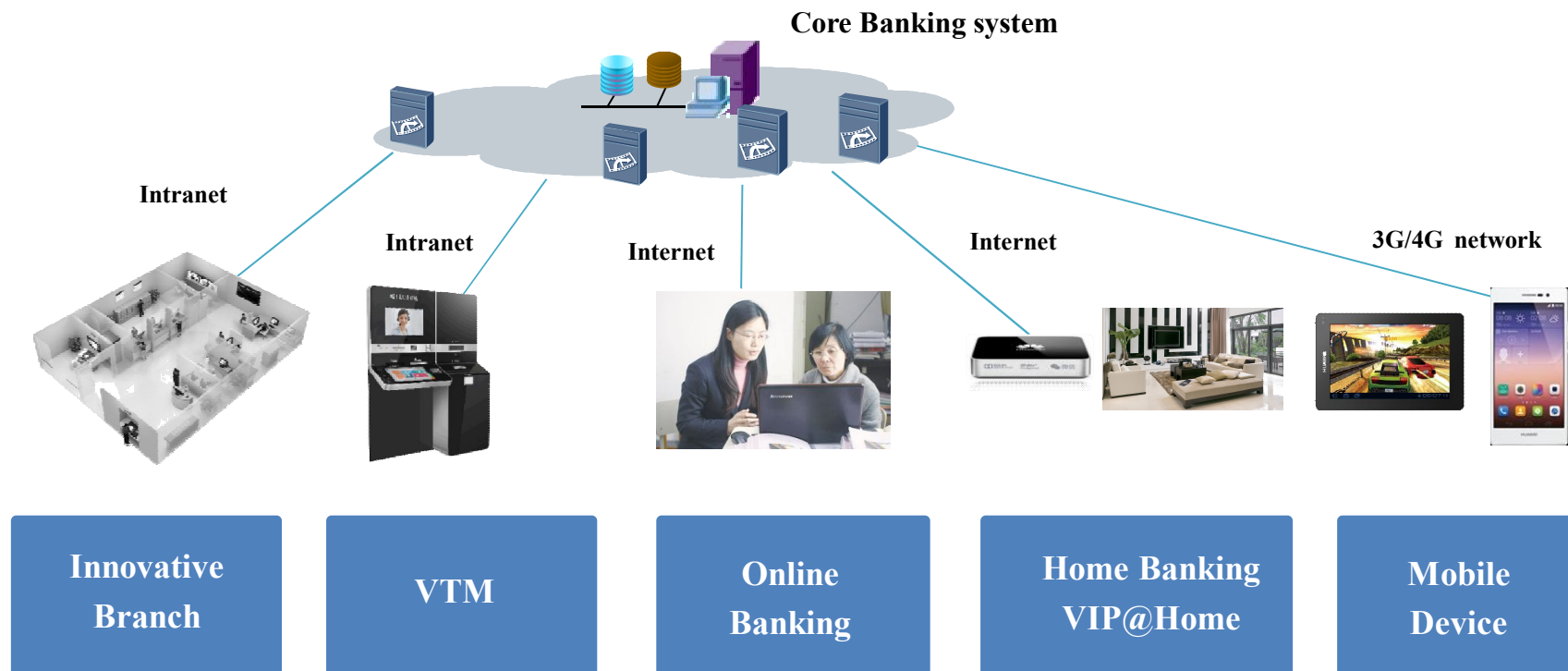
Banks' Demand –

- ✓ Sales opportunity
- ✓ Flexible branch to reach customer
- ✓ Enhance efficiency & profitability

Future Branch Design



Omni-Channel: Anytime, Anywhere, Any Device



More than just VTM Machine



- Open Account
- Inquiry, Active Debit Card, Apply Credit Card, Hotline
- Self-Service (Apply Phone Banking, Loss Card,)
- Small Loan, Check, Transfer, Finance Product, Fund, Exchange



VTM Machine



- Open Account, Active Card
- Loss Card
- Self-Service (Reset password...)
- Risk Assessment, Finance Product,



Mobile PAD



- Risk Assessment , Finance Product,
- VIP hotline



VIP@Home (Business Pilot)

VTM Series



**Paperless
VTM 600 series**



**Comprehensive
VTM 700 series**

VTM Functionalities

Multi Channel Integration

- Mobile banking
- Internet banking
- SMS/Email



Cash/Check Processing

- Cash deposit /withdrawal
- Check deposit
- Multi currencies



Miscellaneous

- Statement printing
- Fund transfer
- Balance check



Account/Card

- Debit card issuance
- Account opening
- Credit card application



Financial Products

- Loan/insurance app
- Forex, gold etc.,
- Consulting service

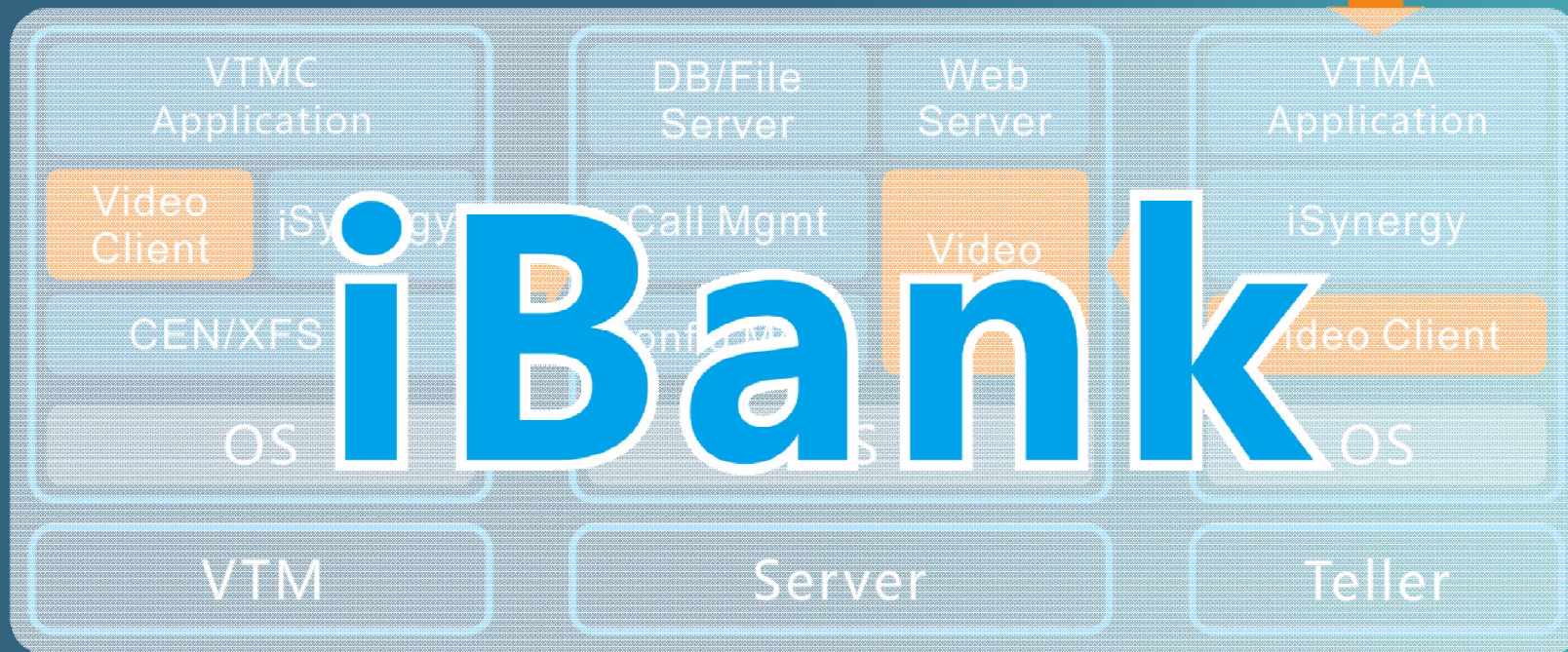


Payment Services

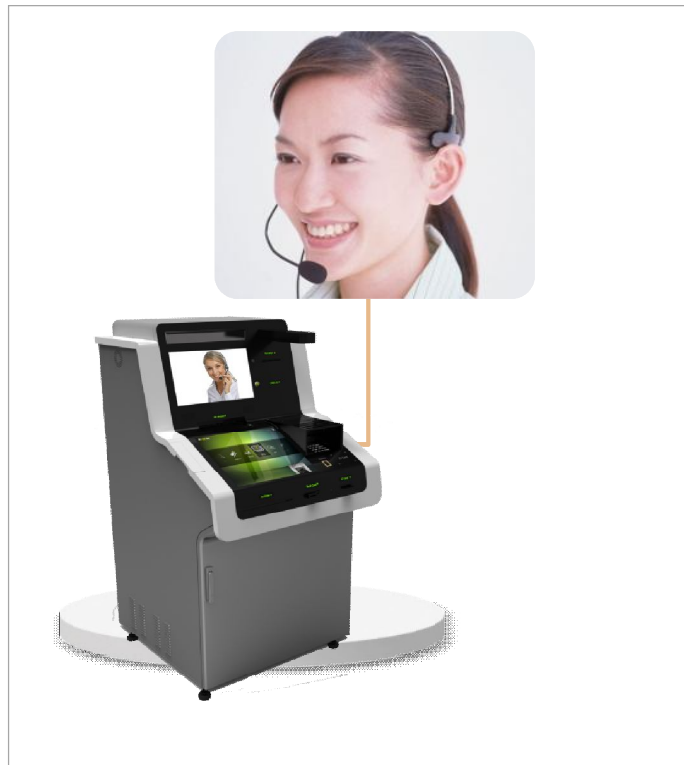
- Bill payment
- Prepaid card top up



Core Banking System



HD Video, Delivering Counter-like Experience



Ultra High Definition (UHD)

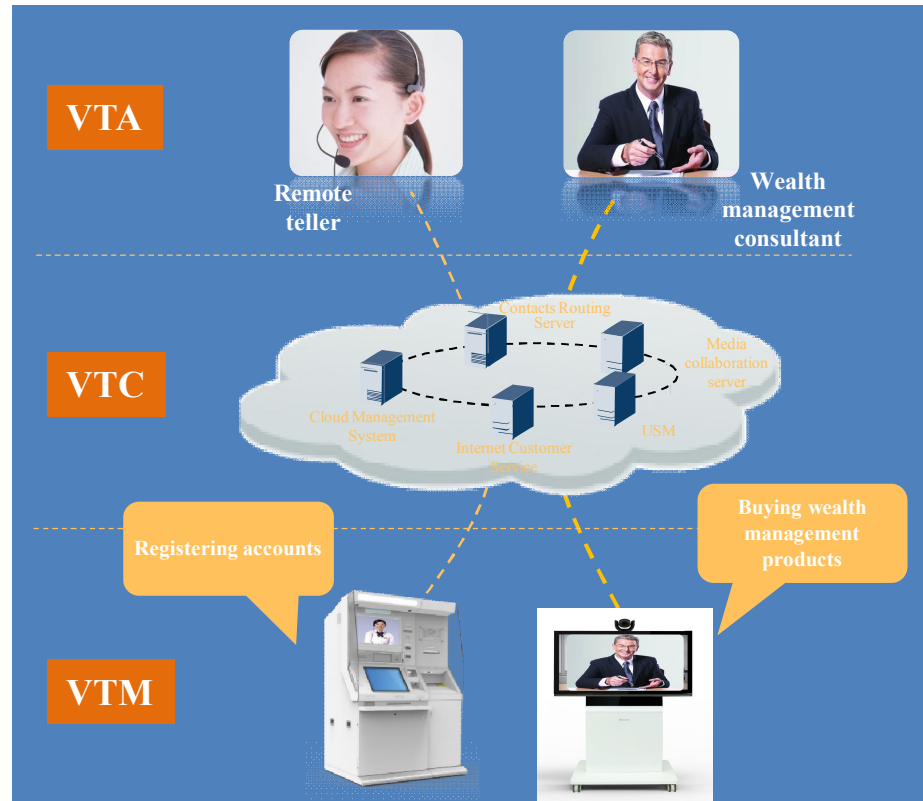
True-to-Life Experience

Integration with Huawei's HD Video Technologies

- 720p HD video calls and 30 fps smooth multi-media streams
- 1080p@60 fps MCU for high end users/services (Roadman)

- Panoramic life-size video, delivering face-to-face interaction experience

Intelligent Allocation, Customer-Centric Services



Customer-Centric

Function-Rich

Intelligent routing

Service request will be routed to an appropriate teller who can provide the required service.

Unified Queuing

Unified queuing for 'many-to-many' VTM machine to Teller mapping to maximize the service availability while reducing cost.

VIP Customer First

High priority user will be served first.

Why Video Banking

Lower cost & more revenue

Integrated resource

Expanded network & availability

Improved customer relationship

Enhanced one-stop service

Reliable security



THANK YOU