



VTM is a pioneering banking channel solution that leverages video conferencing technology to integrate the merits of self-service and counter service, providing full range banking experience with smaller footprint.

WELCOME

With its versatile modular design, VTM enables migration of complex counter services and customized financial consulting services to the self-service terminal. Over 95% of counter services are available on VTM, thus it can be utilized for branch transformation or teller-less branch, allowing customers to do almost all of their banking business via real-time video interaction and guidance of remote teller.

# **Features**

# **Multi-Channel Integration**

VTM is an innovative solution to integrate branch counter, ATM, internet banking, mobile banking and telephone banking. Such seamless integration of branch, self-service channel and e-channel, has invented a brand-new channel to reach and empower customers with more transaction and service options.

## **Versatile Functionalities**

VTM offers full range services to customer, including retail & corporate banking services. Different modules are integrated into one machine to achieve cash deposit and withdrawal, cheque deposit, account opening and closing, card issuing, credit card/loan application, investment product purchase, financial consulting, payment services, etc.



## **Round-the-clock Availability**

24/7 remote teller assistance allows bank to extend far beyond its ordinary operation hours (320% up). Transactions such as account opening are usually available only during business hour, but the VTM operates round the clock, bringing flexibility and convenience to customers even when the bank branch is closed.

# **Extended Network**

Compared to a traditional branch, VTM requires much lower fixed and operational cost, as well as less regulatory application procedure, thus it is more flexible to be deployed to various off-premise locations. By setting up VTMs to commercial districts, business districts, and residential districts, bank can expand its footprint and presence at a rapid pace. To the end customers, it's much easier to find such mini branch and get personal and professional services.

#### **Supreme Experience**

Futuristic design, versatile functionalities, HD video conferencing, large display and multi-touch screen are the technical factors that make VTM unique and excellent, while the personal communication turns the machine alive and fulfills customers' expectation for human interaction.



Authorized GRGBanking Re-Seller

From sharing information of operation interface on the VTM, to remote control with customer's consent, remote teller is capable of assisting customers throughout the transaction to the most extent.

## **Optimum Security**

VTM is compliant with mainstream security standards, providing reliable physical security of the cash and personal data. Real-time visual recognition and biometric solution will deter illegal usage of stolen card or ID, and video record also serves as protection to transaction security. In terms of the transaction environment, banks can deploy VTMs to separate room/chamber, ensuring the privacy and security of customers.

#### **Integrated Resources**

VTM facilitates a standardized and high-quality service platform to make the best use of expert resources. Expansion of branch presence usually requires dispatching senior experts and specialists. However, by centralizing the existing talent group to set up a remote teller team, the bank can ensure a rapid expansion of branch presence with standardized service quality. Seamless integration with existing systems such as call center and core banking can minimize the overall establishment cost.

Specifications are subject to update without prior notice. Please consult GRGBanking or its representative for the latest information.

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