

Executive brief

# Modernize branch processes

Enhance the customer experience and ease on-site teller operations



#### Highlights

Responsive UIs and modern platform for new user experience

Streamlined application interaction through API service layers

Responsive design that can be accessed from a desktop or tablet device

Transaction processing, totals management and peripheral device integration

Cloud deployment on Azure® VMs

Role-based access and security levels

Multilingual support and message broadcasting

Modules for floating tellers, mobile workers and kiosks

Biometric integration for staff and customers

Signature and inventory management integration

Decoupled client and server model using Windows®-based stack and APIs

The future of banks, credit unions and other financial institutions is "phygital" — meaning a combination of physical bank branches (staff-assist) and online banking services (self-service). This model offers more freedom to design a branch banking experience that best aligns with customer needs.

While customers appreciate the convenience of online banking, they often prefer visiting a physical branch when applying for new products or services; checking on and applying for complex products, such as mortgages and loans; or seeking guidance from a bank employee on financial decisions.

Unisys Branch Banking Solutions let you manage day-today branch operations, such as helping customers who visit a branch to open an account, check a bank balance, take out cash, make a deposit or perform other tasks.

## Create stellar customer experiences

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Integrate branch banking with your core and digital solutions for an omnichannel customer experience. Unlike commercial off-the-shelf banking software, a configurable platform from Unisys lets you more easily automate the processes behind branch transactions in your own way. You can even configure your transactions and processes from scratch rather than trying to mold an available product to your needs, which is especially challenging given business and country regulations.

#### How you benefit

**Comprehensive branch operations improvement:** The solution provides capabilities to improve front-office operations, back-office operations and contact center assistance. A vast network of integrations is available to work with devices and other solutions, including signature, inventory and queue management.

**Process automation:** Manual processes can be time consuming and error-prone. Automating branch banking processes — including cash recycling, transaction storage and forwarding, and report configuration for periodic generation — frees up teller time for customer support and other tasks.

**Enhanced customer experience:** Respect for your customers' time is essential to effective service. Automation and intuitive user-navigation flow design decrease wait time for customers. A "store and forward" feature lets customers complete transactions even if the host server is down. Once reconnected, the app will sync and update the bank balance and other information.

**Increased teller productivity:** Automating transaction handling helps save time and money, reduces errors and increases teller productivity by freeing them to focus on transactions that require in-person conversations.

**Mobile worker capability:** Bank tellers can access the application from a tablet device and serve customers in a branch or at a remote location.



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## Rely on trusted expertise

Benefit from our robust, industry-tested, clientcentric solutions to streamline bank branch operations.

### Why Unisys?

As a trusted advisor to financial institutions worldwide, Unisys is uniquely positioned to help banks adapt to today's business imperatives. Our proven track record spans specialized core, branch and digital banking solutions for banks with multiple branches across different geographies. We apply deep banking industry knowledge and have experts who can consult with you to move your business forward in the digital age and enhance your customers' banking experience.

To explore how Unisys Branch Banking Solutions can help you ease teller operations and better serve customers, visit us online or contact us today.



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