

## FUSION TELLER

# The Modern Branch Transaction Application— Make the Most of Each Customer Visit

Every time a customer visits a branch, it's an opportunity for you to learn more about their needs and stand out with seamless, highly personalized service. With Fusion Teller, you can do this efficiently and cost-effectively.



Only 3% of banks address the issue of Teller management.”

Celent

Although much of banking is moving to self-service channels like ATMs, mobile and online, branches remain a vital showcase for your services and an important part of any bank's strategy to differentiate itself.

However it is important that for the overheads of delivering this customer experience to be as low as possible. This means finding branch systems that are reliable, efficient and contribute to your goal of providing the best service possible.

It's a clear opportunity to stand out from the crowd: research by Celent has revealed that only 3% of banks address the issue of teller management. With Fusion Teller from Finastra, you can be the bank that gets maximum value from each customer visit.

### Generate New Revenues

With highly targeted sales prompts embedded into Fusion Teller, your branch staff will be able to offer customers relevant products during teller transactions. The system has highly configurable fees and charges to avoid any missed revenue opportunities.

### Differentiate Your Customer Service

Fusion Teller has a unique self-service queuing solution module, Tap to Transact, which will provide a quality branch experience—your customers can sit in comfort while waiting for their turn. The branch solution is also available with biometric authentication for fast, secure customer verification.

### Create a More Efficient Branch Network

Finastra's technology enables you to build and clone transactions to launch new functionality faster than competitors. The transaction details are captured in a single screen and the bank can control the loading of different panels in the transaction screen which helps the user in completing the transaction at a faster rate and reduces the branch turnaround time (TAT). A centralized view of the branch's cash position makes it easier for a bank to manage its cash position. Fusion Teller can be monitored and managed from a central point, with no need for servers in each branch. It's browser-based and quick to install, which reduces TCO.

And because it includes User Exits for customization, you can upgrade it easily without having to re-code the existing customizations with future upgrades.

# The Fusion Teller Advantage

**Fusion Teller offers modern technology for branch transactions that creates an enhanced customer experience, while reducing costs.**

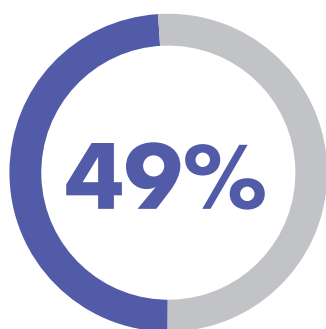


It does not matter how far the digital experience goes, it will always be necessary for the customer to interface with a physical advisor. That is why bank branches will always exist.”

**Stefan Winkler**

Head of Sales and Distribution, Raiffeisen Bank International

Source: Efma & EY: Tailoring the data driven customer experience, March 2017



**of banking customers feel more confident about their bank when speaking to someone in person**

## **Increase Security and Control**

Provide the bank with a complete, centralized view of the branch network, with strict controls to mitigate risks—to both the bank and consumer. Fusion Teller is available in an ‘offline’ mode, without internet connection—this supports high availability, and reliable service.

## **Rapid Integration with Existing Infrastructure**

Fusion Teller will fit seamlessly into your existing technology infrastructure—allowing for the modernization of your teller solution, without the need to adapt your core banking solution. It is pre-integrated with Finastra core banking systems: Fusion Essence and Fusion Equation.

FusionBanking Essence Teller is built using an SOA J2EE platform for generating business applications. Browser-based, Fusion Teller supports a wide range of instruments and puts you in control of your systems thanks to its flexible, customizable workflows. It supports high availability and horizontal/vertical scalability.

## **Flexible Fees and Charges**

Fees and taxes can be collected automatically on any transaction, with the option available to waive or amend charges, subject to authority.

## **Heightened Control Through Limits**

The system enables limits to be set for each transaction, teller or group of users—or any combination of the three—to meet the branch's desired level of control. Breaches are referred for authorization, which happens in the background, freeing up the teller to continue dealing with customer requests.

## **Reliable Till Management**

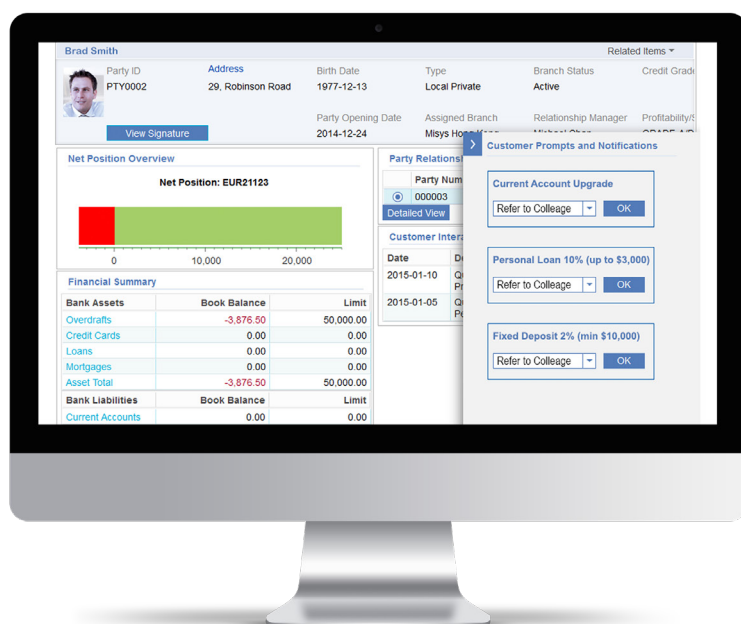
Teller cash drawers or branch vaults are managed through a fully flexible, bank-defined structure of monetary instruments. Reconciliation control and check points during sign-on and sign-off to the application ensure correct balances are maintained at all times. Balances by each currency or individual denomination can be monitored online and in real-time for an individual teller, branch or for all branches.

## **Strong Security**

Fusion Teller logs all transactions and login and logout activities in Electronic Journal. In the Electronic Journal, a teller can search for their own transactions by amount, account or cheque number. Supervisors can list all transactions for a particular user or a full list of branch activity. The Audit or Central IT User can view transactions across all branches.

## **Easy Customization**

The system can be tailored to local requirements and expanded rapidly without the need for costly software changes.



## Fusion Teller Single Customer View

### Single Customer View

Fusion Teller is pre-integrated with Single Customer View, which is designed to increase your in-branch cross- and up-sell potential.

It provides a 360 degree view of the relationship that any customer, prospective customer, or 'party' has with your bank.

Bringing these elements together into a single view within Fusion Teller gives your customer-facing branch staff all the information they need for a relevant and targeted conversation with your customers.

The sales prompts, as highlighted in the diagram draw the teller's attention to sales leads: your customers can be pre-qualified for credit lines for example.

### Tap to Transact

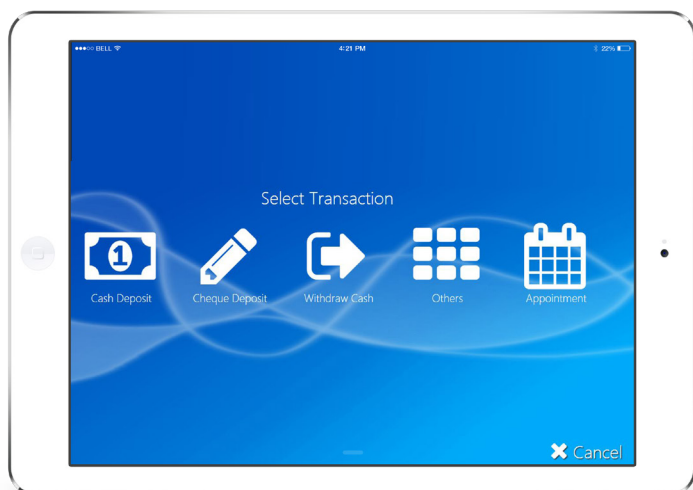
Tap to Transact is a unique queuing solution that will transform your customers' in-branch experience.

Rather than queuing to speak with a teller, your customers will register their arrival and enter their transaction via a tablet or kiosk. They will receive a printed token and can then wait in the lounge.

Once the customer's token is assigned to an available teller, it is displayed on a TV monitor in the customer lounge. As the customer has already entered the account number and transaction type, time spent at the teller counter will be reduced and manual errors reduced.

Fusion Teller is the first banking platform to incorporate packaged common services that promote reuse across different shared modules – bringing the advantages of SOA-based J2EE enterprise architecture to the banking and wider financial services industry.

# The In-Branch Experience is Modernized and Automated Further with Pre-Integrated Modules



Tap to Transact: Customer registering a transaction

## Process-centric

Fusion Teller offers high levels of configurability, can adapt quickly to meet changing business demands and improves collaboration between IT and the business with its enhanced data mining capabilities.

## Model-driven development

This approach means maintenance, support and enhancement is more productive and the solution can be enhanced more easily. You can easily enhance or localize customer processes to suit requirements.

## Rules-based processing

Business-focused bank staff, rather than technicians, can develop the business rules, and the business logic of a banking process is separated from Java code.

## SOA-based design

Loosely coupled components combine to deliver generic services in the form of business processes and product features.

## Packaged-based deployment

By separating design-time and runtime, this offers increased flexibility in building products and their supporting processes, and improves runtime performance.

## Platform/application separation

This way, developers and process designers have a set of tools to increase productivity and isolate them from the underlying technology. Banking developers are free to work on applications and need not concentrate on the underlying technologies required for the platform.

## Extensibility

Fusion Teller can co-exist with your legacy environment, leveraging your existing IT investment.

## About Finastra

Finastra unlocks the potential of people and businesses in finance, creating a platform for open innovation. Formed in 2017 by the combination of Misys and D+H, we provide the broadest portfolio of financial services software in the world today – spanning retail banking, transaction banking, lending, and treasury and capital markets. Our solutions enable customers to deploy mission critical technology on premises or in the cloud. Our scale and geographical reach means that we can serve customers effectively, regardless of their size or geographic location – from global financial institutions, to community banks and credit unions. Through our open, secure and reliable solutions, customers are empowered to accelerate growth, optimize cost, mitigate risk and continually evolve to meet the changing needs of their customers. 48 of the world's top 50 banks use Finastra technology. Please visit [finastra.com](http://finastra.com)

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