

Lobby Banking Terminals

These are intended to be used by Banks as **VIRTUAL BANKS**. These are so designed that it can be placed anywhere and can run **24/7**. The big advantage is that this requires no learning to use or its user friendly. These are all Touch screen Based. An ideal tool for “**ANYWHERE, ANYTIME, BANKING**”.

These Terminals were developed as an addition to ATM's, and ATM's in the country is gaining and is very popular. These terminals can also be housed next to ATM and both put together can be a Virtual Bank. The added advantage is that to deploy this, RBI has given free hand to Banks and so these **VITRUAL BANKS** can be everywhere and these **VIRTUAL BANKS** operate 24 hrs a day 7 days a week and without interaction of the humans.

The basic requirement is this requires about 3* 3 sq ft area and connectivity to bank backend server or to switch which is already present wherever ATM's are.

Features:

- Complete Information on the Schemes / Products.
- User friendly.
- Multimedia Ads.
- Computation on the returns, savings for each of the schemes.
- Cataloguing of the complete product portfolio,
- Multi-lingual facility provides a wider reach.
- Voice over. (Optional)
- Touch screens provide easy interactivity.
- Data can be made available in Local Languages.
- Saving of Time and Manpower.
- Can also be used for Utility payment.
- Cheques deposits can be accepted.
- Filling of forms on line with Images (Photo).
- 24 hours operation allows prospective customers to get information at any time of the day.
- Bigger display size 15” CRT.
- Receipt printing for deposits.
- Forms Dispensing.
- On-line filling of forms (optional).
- Dynamic Display Advertisement.
- On-Line Help (connected to the call centre in case of emergencies).

ADVANTAGES:

The Lobby Banking Terminals can virtually replace the activities of the bank to a major extent and the activities that can be handled by these terminals are;

1. It can dispense Information. There by your enquiries are taken care of. This is interactive.
2. Easy to use and no computer knowledge is required as this is touch Screen based.
3. Up-dating of Pass Books.
4. Opening of accounts easy with Photo and signature.
5. Loan, Interest Rate and other related details are on line.
6. Deposit of Cheques is made simple and with MICR data automatically captured and stored.
7. Built-in secure Box for collection of cheques.
8. Multimedia Ads and schemes of banks can be displayed. This can be time as per client's requirements.
9. Request for DD/PO is on line.
10. This works for 24/7.
11. This can be used in rural areas as well and can be in any local language, with voice over and visual indication for easy usage.
12. One can also transfer the funds from one account to another.
13. Receipt Printing.

Security

Security of account information is critical and access to the same needs to be addressed on a priority. These are methods to implement security which is currently being followed.

- **PIN (Personal Identification Numbers)**

Here a user keys in his unique personal number to access his account status

- **Smart Card solutions**

Here the user swipes in his magnetic card or inserts his swipe card into the reader and then uses his PIN to Access the Information and transact.

Rural Banking:

The Information despising Kiosk for the villages are a boon to banking industry. The advantages of theses type of kiosks are as follows:

- The brand equity can be built on these Kiosks.
- The data or the text can be in Local language.
- The voice over can also be provided.

- This can work for 24/7.
- Customers can avail banking facilities like Transfer of accounts, Demand Draft, Opening of Accounts, Transfer of funds.
- This can also help the locals in calculating the interests.
- The schemes introduced can be advertised.
- The image of the person in front of the kiosk can be captured for filling of forms where photo is necessary.
- The customer can also request for cash and can be made available once in a day and can be dispensed by the bank staff. This helps in relationship with the customer (security and other banking laws need to be checked).
- This can be a virtual bank because it can be connected through **VIDEO CONFERENCING** assuming that **the customer** has any queries then he can see the officer he is conversing with and the same can be stored.
- This helps in saving the time for the customer to go to the bank for his needs.
- This can take any deposits only instruments not cash. This has a secure box for collection.
- When not in use the same kiosk can be used for advertising in multimedia and popularize the required schemes.
- Loans and deposits and any other forms can be made on line and with this paper work is drastically reduced.
- This is on a broadband and there is no dearth for bandwidth so any kind of promos and incentives can be broadcasted on this.
- This helps in having a branch in each place of deployment.

The software can be made available for this purpose or the existing software of the bank can be used. The software of the kiosk is independent of the platform and requires no specific operating system.

Video conferencing Terminals

The **Video Conferencing** for Banks is a boon and this saves banks in terms of money and time. There are meetings held on various issues between the Head Office and Regional Office and also with DGM's and Sr. Managers of the Branch. The meeting may be for an Hour or Two and the cost involved in Traveling and time consumed are very high.

This device is a Table top device and can be used on top of the table. The additional advantage is that, there is no additional computer required for any other purpose as this does functions of computer as well.

This device can be connected to the back end server and hence daily transactions also be done using the same system.

Features:

- Video Conferencing on Dial-up ISDN line.
- The cost of video conferencing call is twice your normal telephone charges.
- Easy to use.
- Telephony and Computer in One.
- Person to Person and Conference Video Conferencing in ONE.
- Table top Sleek Model.
- Cost of Video Conferencing is twice normal telephone charges.
- 30 FPS hence no lag on video or audio.
- On-line transfer of files in any format.
- Storing of video frames.
- Recording Video Sessions.(optional).

ADVANTAGES:

The Advantages of Video conferencing Terminal are:

1. The cost of the Video conferencing is negligible compared to cost of Traveling and time.
2. The cost of Video conferencing call is twice normal telephone cost.
3. 15” LCD/CRT display Active matrix maximum resolution. Can also be connected to LCD projector.
4. All video sessions can be recorded.
5. Files can be transferred on line and is much faster because of the ISDN bandwidth.
6. Real time video Conferencing.
7. Telephony and computer activities in one.
8. Internet on ISDN 128k line. Hard copy of the Video frames or it can be stored.
9. Video conferencing world wide and the system use H.320 and H.323 protocols. This can be used with any other Video Conferencing device.
10. This can be used in LAN or WAN too.
11. Person –to-Person and Room Video Conferencing in ONE.
12. PIP option.
13. Mute Video.
14. On Screen Video Size.

This can act as a computer for daily needs and acts as a telephone (Digital) and has higher bandwidth for web applications. The camera used is not **Web cam Camera**.

