



RTMs transform branch banking

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Branch banking is set to be transformed by KAL's revolutionary new cashless RTM. As banks strive to reduce costs and improve customer service at the branch, KAL believes that RTMs are the way forward.

Aravinda Korala, KAL's CEO said: *"RTMs are low-cost authorization-machines that are ideal for in-branch use. The customer can take his time to browse the bank's services, read any available targeted messages, speak to a video teller and make a final transaction selection without pressure, and then commit his choice to a secure voucher. This voucher can then be fulfilled in a few seconds, either automatically at a Teller Cash Recycler/ATM or manually at a teller."*

Customers benefit from having convenient access to the bank's services – while the bank provides a stress-free environment where multiple RTMs are always available for use without queues. As RTMs are very low cost to own and operate, they can be placed throughout a bank branch reducing pressure on Tellers and ATMs alike.

Not only will this eliminate queues at the teller counter, it will also create a more welcoming banking environment in which staff are able to move from behind the counter and into the bank lobby, while customers can browse and transact without the "oppression" of the queue.

Steve Hensley, KAL's EVP Sales said *"this new branch architecture converts the bank branch to be more like a high street shop. Consider the shopping experience that the public expect – you walk into a shop, take your time to browse the products, think about what you might want to buy without pressure to get on with it. Once you have made a decision, it is then at that point that you want instant service – i.e. pay and receive the goods as quickly as possible. The RTM allows the bank to emulate this model. Banks would ensure that there are sufficient in-branch RTMs so that there is never a queue for a machine – this is possible as RTMs are much lower cost than ATMs to own and operate"*.

Andreas Jenewein, branch design expert from Austria's BranchConsult said *"Customers want ATM transactions to happen quickly and they don't like receiving information that slows the transactions down. With RTMs, customers are now encouraged to spend time at the RTM interacting with the bank – that's new for a bank branch!"*



Fig.1 - RTMs in bank branches [BranchConsult, www.branchconsult.at]

Once a decision has been made, a secure voucher is printed by the RTM that encapsulates the customer's choice as well as the authorization for that transaction. Fulfilment of the transaction then takes a few seconds at a TCR, ATM or teller. Doesn't that sound like the kind of branch you wish to visit?"

This model is very efficient for the bank and enhances the overall customer experience as has been seen at today's airport self-check-in machines.

Running the same software as ATMs, the RTM provides an integrated banking system delivering a full set of ATM transactions, access to a bank's website, video conferencing with subject-matter experts and a range of additional transactions such as bill payments and account opening.

Rather than dispensing cash, the RTM prints a secure voucher with a unique barcode/QR code that can subsequently be used with ATMs or TCRs (Teller Cash Recycler) to provide cash to the customer.

Gregor Dobbie at Talaris said *"RTMs and Talaris's TCRs are a perfect combination for bank branches. Customers can stage their transactions at an RTM at their leisure and then dispense or deposit cash in an instant by scanning the RTM voucher at an automated TCR."*

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About KAL

KAL is the world's leading ATM software company and the preferred supplier to leading banks such as Citibank, China Construction Bank and UniCredit. KAL's ATM software enables banks to take back control of their ATM network to reduce costs and improve competitiveness. KAL software is certified for 30+ languages and powers ATMs in 80+ countries. KAL recently launched the Retail Teller Machine (RTM) - a revolutionary cashless ATM set to transform branchless banking.

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For more on KAL ATM Software see www.kal.com

For more on the RTM see rtm.kal.com