

Thales Gemalto Next Gen In-Branch Services

Deliver meaningful experiences by digitization
of your bank branch services and meet the demands
of a new generation of customers

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Banking & Payment Services

Banking is changing and it's changing fast. While Fintechs and Neobanks are popping up around the world with the aim of improving the customer experience and cutting costs, online channels are increasingly being used for everyday banking.

Brick and mortar bank branches

There is one asset that these new players don't have: brick and mortar bank branches. These have the added value that they provide a place where customers can physically experience and adopt new technologies.

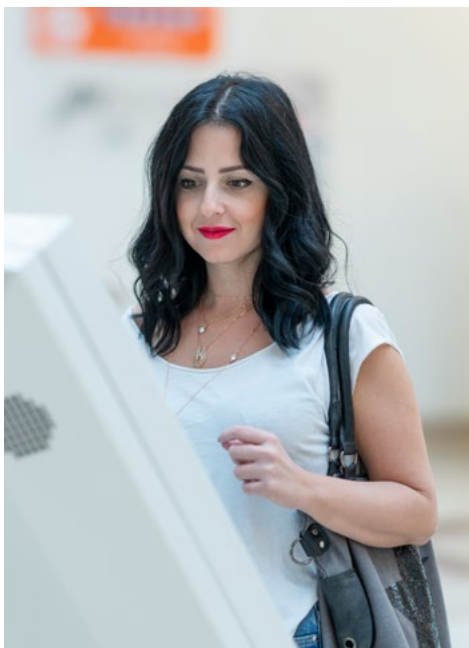
You can use this unique point of contact to leverage the digitization of your bank, get closer to your customers and make them feel confident about the services you provide. When everyday processes are digitized and automated, in-branch staff are freed up to focus on customers, explaining and selling them higher-value products. However, with the increasing pressure on branch-profitability, the size and the functionality of the branch network needs a full-scale rethink. It is time to reinvent the bank branch services.

Thales Gemalto Next Gen In-Branch Services

With **Gemalto Next Gen In-Branch Services** offer, you add value to your branches with a kiosk that handles everything from opening an account to activating payment means, all within a few minutes. Give your customers an omni-channel experience, enable them to customize their payment means and shop straight away!

Technology

With the **Gemalto Next Gen In-Branch Services** you pick elements that work best for you from a complete set of services, letting you offer a seamless and perfect customer journey. This innovative way of putting the customer first also packs some ground-breaking technologies. For example, the kiosk uses a range of web services to enable real time issuance of payment means. These secure web services ensure mutual authentication, encryption and integrity, thanks to Transport Layer Security (TLS) certificates. This information is streamed on demand so no sensitive data is stored by the kiosk. It is a one-stop-shop solution with the kiosk specially designed by experts for flagship branches.



Thales Gemalto's Next Gen In-Branch Services in action

Jane needs a new bank account. She chooses the bank that offers the most convenient experience. She does not have to make an appointment or queue but instead uses the in-branch kiosk. The kiosk enables her to see information about several different types of account so she can choose the one that best fits her needs. She then enters her personal details and scans her ID card at the kiosk. After her ID has been validated, she can decide on the design of her payment card, either uploading one of her own pictures or opting for a design provided by the bank. She can create her own PIN -code, and request PIN reminders by SMS or via the bank's own app. While her card is being printed and activated on the spot, she can also activate additional payment means, such as a mobile wallet or a wearable.

A NEXT GENERATION BRANCH CUSTOMER JOURNEY



INTERACTIVE
KIOSK
EXPERIENCE



DIGITAL ID
VERIFICATION
IN KIOSK



DESIGN YOUR
CARD WITH
PERSONAL
PICTURES



PERSONALIZE
YOUR PIN



CHOOSE
YOUR PIN
DELIVERY:
APP OR SMS



INSTANTLY
SERVED



Key benefits

Thales Gemalto' Next Gen In-Branch Services offers a complete and consumer oriented enrollment journey, to:

- Enroll new customers simple & fast
- Automate & speed up processes in-branch
- Branch employees can be focused on upselling & educating consumers on innovative services
- Cut costs by eliminating distribution fees and postal costs
- Compete with online/digital only services by on the spot delivery of the payment mean



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