

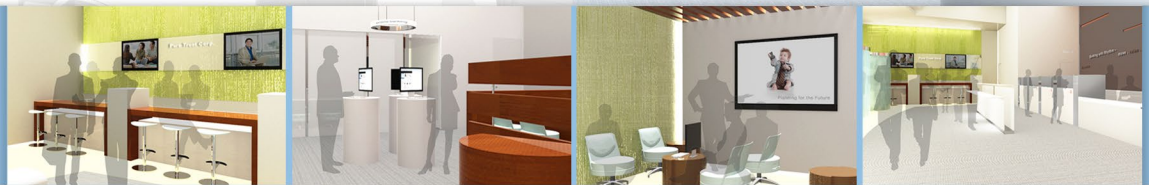


## Panini's Branch of the Future

From "SLOW GOING: How US Financial Institutions Are Tackling Branch Transformation" – a report by Celent (Bob Meara, Senior Analyst) for Panini North America, November 2014.

Branch transformation may be the most difficult aspect of FIs' omnichannel journey. For this reason, all but the smallest financial institutions will embrace the effort as a multi-year journey, not a destination. Banks must cultivate the discipline of continually balancing delivery channel business models as consumer preferences and business demands dictate. But uncertainty in future branch design elements has caused inaction at many banks. Exceptionally few financial institutions have a clear vision of enterprise branch designs five years from now, but that doesn't have to delay the journey. Much can be accomplished with the current branch infrastructure, while testing helps define elements of the evolved infrastructure.

Branch channel effectiveness and efficiency gains can be realized amidst the urgency of mobile channel development, while cost-justifying each step as you go.



**Panini can help answer Financial Institutions' questions about their plans for branch evolution**

Pictures used on this page are part of submissions for the international design competition "Share a New Vision: reshaping the bank branch of tomorrow" which Panini organized in 2008, with 270 participants from 38 countries.

## Questions Surrounding Your Branch of the Future

### HOW CAN I FOCUS MORE ON THE CUSTOMER AND LESS ON THE TRANSACTION?

By minimizing the effect of the common variables in check capture – environment, operator, and document quality – the **Vision neXt** helps tellers to maximize their productivity and focus on their customers.

### HOW CAN I MINIMIZE DOCUMENT PROCESSING TRAINING WITH MY TELLERS?

With its ergonomic design, ease-of-use, and unique automatic document alignment system the **Vision neXt** allows tellers to become productive with minimized training requirements.

### **Vision neXt™** Has the Answers



### HOW CAN I REDUCE THE FOOTPRINT OF MY TELLER EQUIPMENT?

**Vision neXt** packs several functions in its compact design, and also features the ability to connect further Panini and third party USB peripherals via its inset hub.

### HOW CAN CHECK PERSONALIZATION BE IMPROVED?

The **Vision neXt's** 14-line Advanced Graphics Printer is capable of personalizing cashiers' checks in seconds while facing the customer.

### DO I NEED A DEDICATED CUSTOMER ID SCANNER TOO?

The **Vision neXt** features built-in ID card scanning functionality to support automated customer identification within the footprint of a teller scanner.

### CAN I PRINT RECEIPTS WITHOUT A DEDICATED PRINTER?

**Vision neXt** works as a bridge between the past, when bank tellers used different printers for different functions (receipt, endorsement, validation, etc.), and the future, when the paperless branch will be fully achieved.

### IS THERE ONE DEVICE TO MANAGE MULTIPLE PAYMENT DOCUMENTS?

**Vision neXt** is capable of digitizing a wide range of deposit and payment related documents for maximum investment protection, and it allows to physically sort out foreign, or incorrectly fed items on the fly, thanks to its built-in exception pocket.

### HOW DO I CONNECT WITH TABLETS IN AN OPEN SPACE?

Thanks to **ml:Deal's** built-in processing power allowing connection to wireless devices and shared use, the wall traditionally separating bank staff and customers may gradually fade out. Banking personnel, holding customers' full account portfolio at their fingertips on their tablets, will be welcoming them to discuss their needs in sitting areas or at desks scattered in a friendly and modern open space, and utilize untethered document processing stations whenever the need arises.

### WHAT CAN MY CLIENTS USE INSTEAD OF TRADITIONAL ATMS?

**Vision neXt** and **ml:Deal** allow Financial Institutions to implement key Branch Transformation initiatives without significant disruptions to their customers or associates. Many competing solutions result in a completely different look and feel to the branch overnight which confuses customers and intimidates branch personnel.

### **ml:Deal™** Has the Answers



### CAN CUSTOMERS DEPOSIT CHECKS THEMSELVES IN THE LOBBY?

Panini **ml:Deal** allows banks to re-think their concept of a self-service station: instead of complex and intimidating all-in-ones which are seen as full-function ATMs inside the branch, we can imagine a light, flexible station based on a touch screen or tablet, a **ml:Deal** and a thermal printer, connecting to other branch devices the bank has already deployed.

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