

COMPONENT OVERVIEW

Pocket Branch

Replace a bank branch
with digital solution



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1. Introduction

Everything changes in banking world. The clients change their banking habits, so banks change how they want to be approached by them. Banks want to offer easy access (24/7) from within mobile banking application, wherever the client is.

That is why FINANTEQ created Pocket Branch — virtual branch solution. Our product makes **digital transition** happen and combines advantages of physical branch and remote channels. It also extends mobile and web banking functionalities and serves three purposes: sales, customer service, informational.

Pocket Branch is provided in form of SDK and can be either set up as stand-alone applications or **embedded into existing** web and mobile applications.



2. About Pocket Branch

Pocket Branch™ is a new banking channel for a new reality — the remote branch.

It is a complete set of business and technological tools with methodology that allows the banks to launch a new contact center for their customers. It provides tools that will improve customer service and sales processes.

Pocket Branch combines advantages of **physical branch** and **remote channels**.

For the client:

- Maximum accessibility and seamless experience of remote channel,
- Professional service and emotional contact with an advisor from a physical branch.

For the bank:

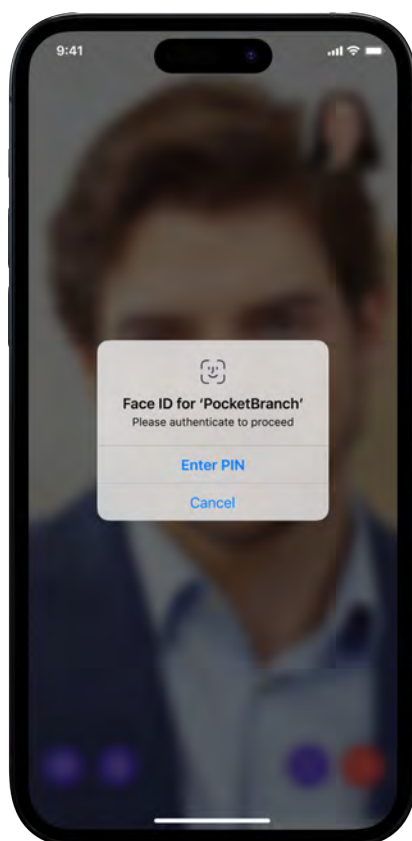
- The cost efficiency of a remote channel,
- Conversion rate of a physical branch,
- Image of a modern and innovative bank.

Pocket Branch can be either set up as stand-alone applications or **embedded into existing web and mobile applications**, both for customers and for agents to facilitate customer service.

Pocket branch is designed to provide the customer with similar or better experience than brick and mortar branches or call centers. Thanks to set of audio-visual functionalities the customer can receive support and advice in complicated decision process like investments or mortgages by interacting with a human advisor. It also helps the socially excluded individuals to cope with their finances: hearing and physically impaired can receive all kind of necessary support from the bank.

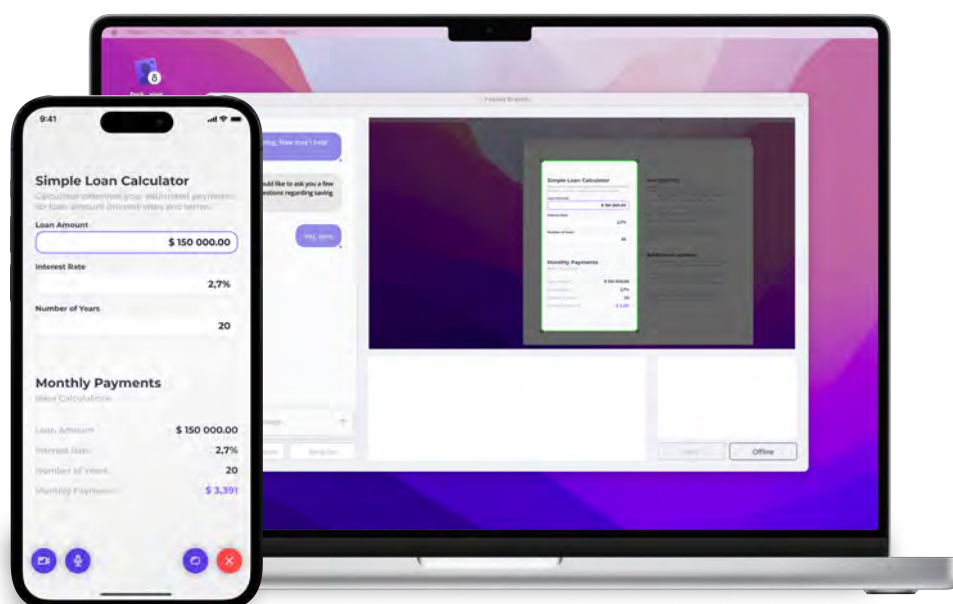
3. Functional overview

Customer identification (KYC) and authorization



Thanks to this function your bank gathers information about the customers, for example how often they use which channel or what they enquire about. Also, the customer can authorize a transaction using biometrics or PIN. Thanks to those capabilities Pocket Branch is able to help in selling products and is perfectly suited to replace physical branch.

Screen sharing



One of the most important elements of the sales process is that the advisor can explain a product visually, by showing simulations, tables or any other documents. Thanks to this, the customer understands the product better and advisor is much more persuasive.

The advisor has an option to share his screen with a customer. He may do that through advisor's native application. The customer sees the feed in video channel, and may continue an audio conversation in the meantime. The advisor may fill the online form with assistance of the customer or present an advertisement on www.

Sample applications that may be shared by the advisor:

- Web browsers – Chrome, Firefox, Opera
- Office – Word, Excel, PowerPoint
- Other – Calculator, ...

Proactive chat

Thanks to the Proactive Chat of the Pocket Branch a text chat with the customer can be initiated, regardless of the site they are currently on. When the system detects that the customer spends an unusual amount of time on particular site, which can indicate that they are in need of the advisor's help.

At this exemplary screens you can see the Proactive Chat initiated on a site dedicated to credit cards.

Multichat and asynchronous chat

Pocket Branch offers:

- Asynchronous communication support.
- One Advisor is able to chat with many clients at the same time in chat-only mode.
- Temporary assigning client to the advisor until client's topic is closed.
- Switching conversations between advisors by the Supervisor
- History of conversations.
- External Chatbot integration in order to initial client.

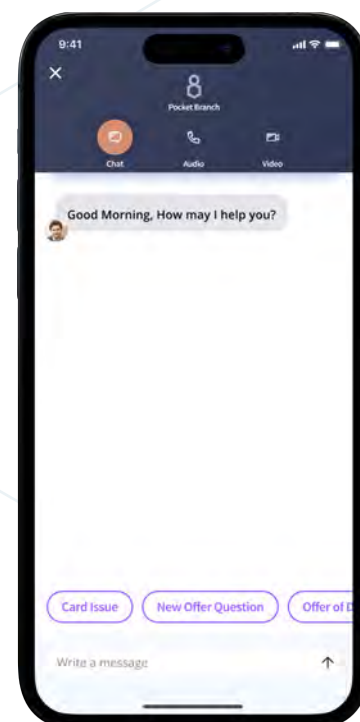
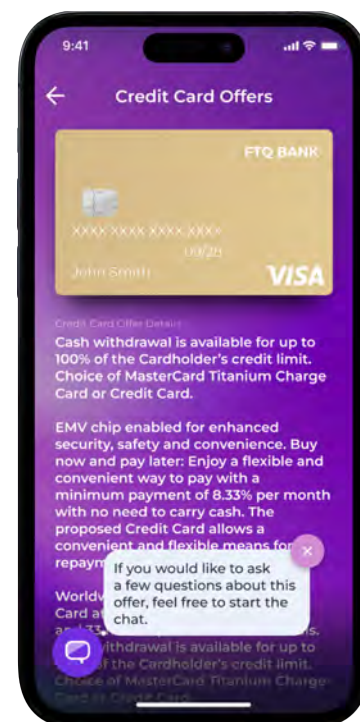
Making a call by advisor

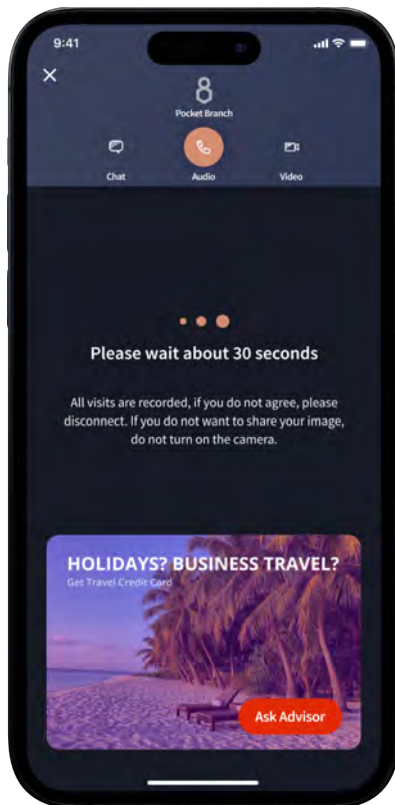
Advisor is able to make call (audio/video) to clients.

After integration is finished, Advisor has option to choose client from the list of to search client by client's ID.

Quick responses

We want to make the advisor's work easier, so we have developed a set of dedicated tools which will help them to optimize their work. One of those tools is a Quick Responses function, which makes the work of advisors more efficient. It allows them to send responses without having to actually type the whole message every time the question is repeated by another customer. For your convenience, all of Quick Responses are customizable.





Advertisements

When using an ATM all of us have seen the advertisements that are displayed before the cash lands in our hands. We realized that this idea can be very useful for our clients. That's why we equipped Pocket Branch's waiting screen with a customizable advertisement. The customer will see the ad and have some time to consider the offer. They can also choose to talk directly about the displayed ad by clicking or touching the "Ask advisor" button.

Sending documents

The sales process in mobile channel requires giving the customer the opportunity to familiarize themselves with all kinds of documents. When applying for a loan the bank has to provide, for example, the declaration of risk rates, cancelation options, currency rates, information form and the loan contract/agreement. Pocket Branch allows all sorts of documents to be sent to the customer. We made sure that sharing necessary agreements and forms would not interrupt the sales process. As you can see, even during the video conversation, the customer receives said documents and is informed about it in a form of a subtle, noninvasive popup. When clicked, this popup will show that the download process is in progress and after it's finished, the documents will be displayed on customer's screen without interrupting the conversation. They will also be sent to the customers via e-mail.



VIP queue

Pocket Branch allows to treat VIP customers in a special way. They are being served without a queue by dedicated advisors to cater their needs. This further improves customer segmentation.

Drawing board

The advisor has the ability to draw and write on the screen while sharing his screen. The customer sees the screen in his video channel feed and sees the drawings and marks. The advisor can choose a drawing tool, it's color, use eraser, save the screenshot for the customer and wipe the "board".



4. Technicalities

Distribution

Pocket Branch is available as:

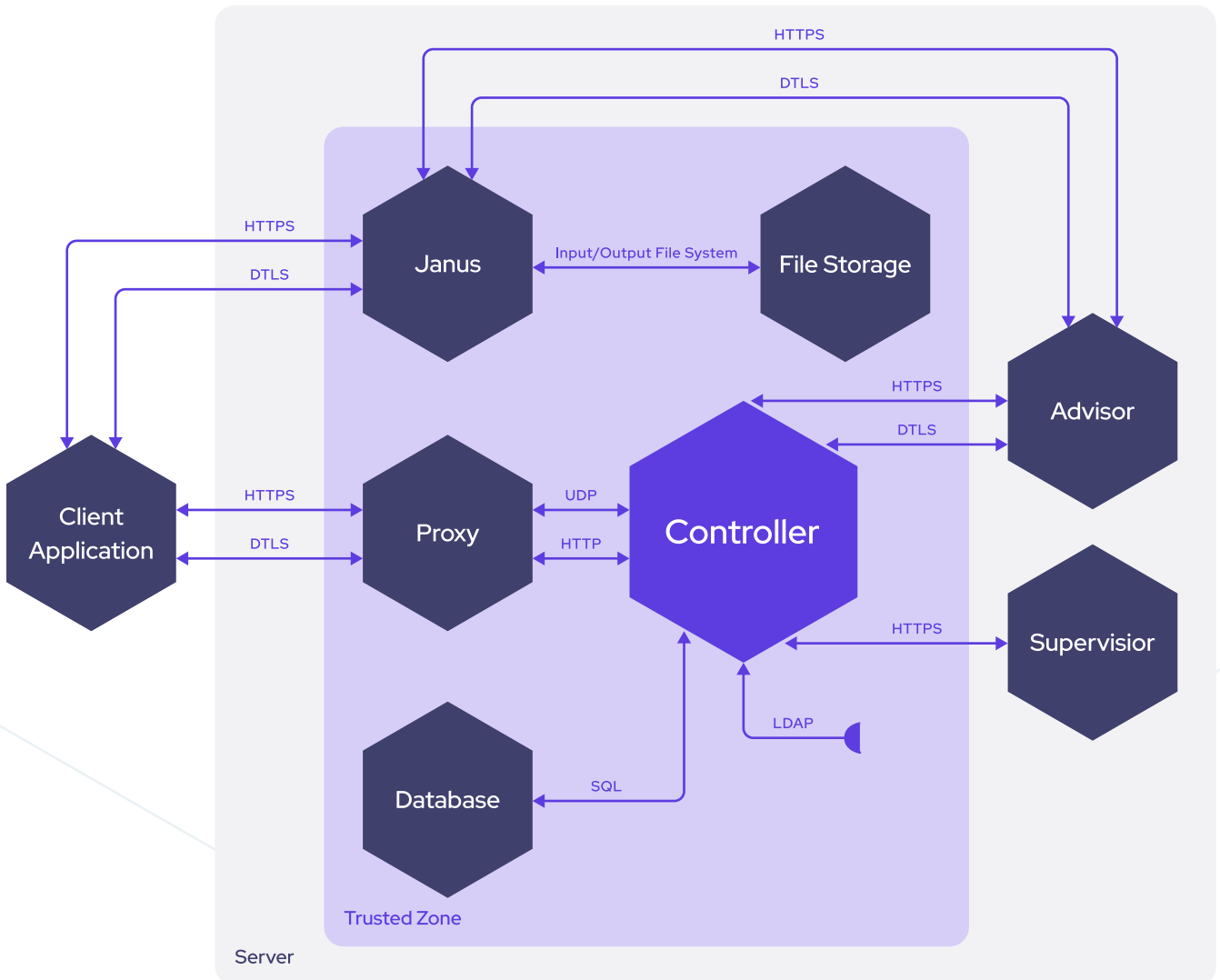
- SDKs with documentation for integration by the Bank or by its software vendors,
- White-label stand-alone application with customization option.

Mobile and web components can be integrated with existing solutions and systems or delivered as standalone application.

The elements of Pocket Branch

- Programming libraries (SDKs) for integrating into existing mobile applications for iOS and Android or stand-alone white-label mobile native app,
- Programming libraries (SDKs) for integrating with existing websites for Chrome, Firefox and Opera,
- Advisor's native application for Windows and macOS for handling the customer interactions,
- Supervisor web application for Chrome, Firefox and Opera for monitoring, reports, statistics and analytics, Pocket Branch management,
- Queue and Recording server software for storing the visits recordings and manage queue.

System architecture



System requirements

Pocket Branch requires at least iOS 10 or Android 5.0 version to run natively on mobile devices.

For the web solution Pocket Branch works on following desktop browsers:

Microsoft Edge 12, Google Chrome 28, Mozilla Firefox 22, Safari 11 and Opera 18,
and mobile browsers: Google Chrome 28, Mozilla Firefox 24 and Opera Mobile 12.

5. Functionalities

Base functionalities:

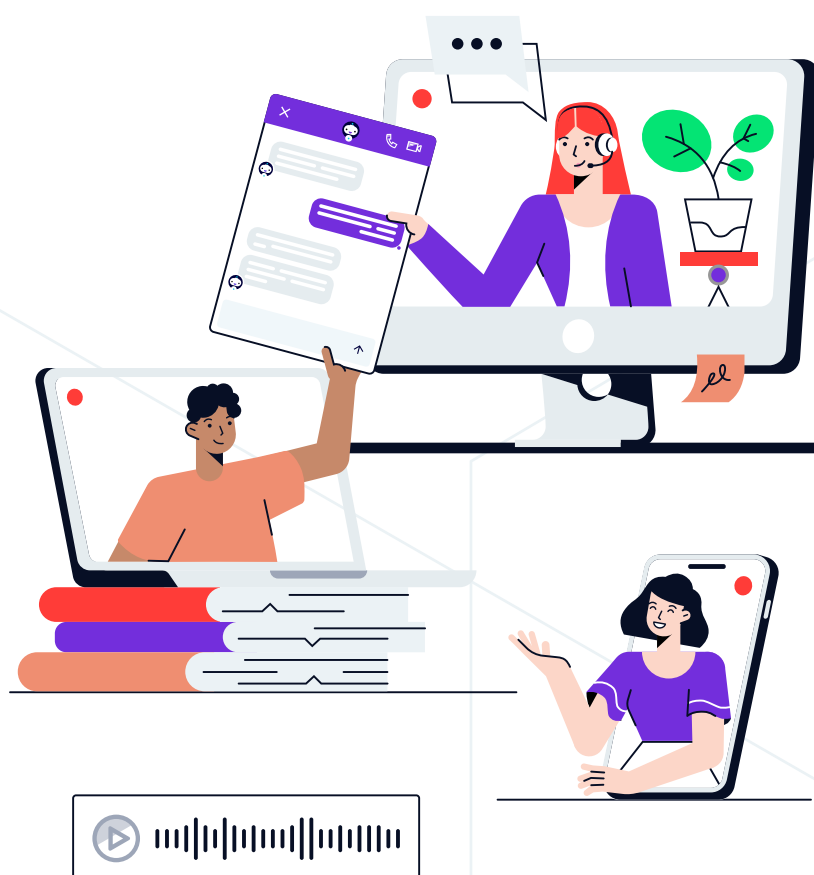
- Text / audio / video chat with an advisor - ability to make a call between the client and the advisor,
- Presenting marketing materials during a conversation – displaying marketing materials during a video call or in the context of a conversation during text chat,
- Customer identification - receiving information about logged in customer at the time of connection. It consists of customer data, device data and information about the assumed topic of conversation,
- Quick response templates - predefined text phrases (questions and answers) with quick responses for the convenience of the customers,
- During call authentication – additional authenticating/authorization the customer in mobile banking app and web during the session,
- Sending different types of documents from the advisor to the client,
- Displaying current advertisements during the waiting time before the connection,
- Possibility of prescoring in the chat window without advisor's involvement.

Functionalities of back office/ the supervisor application:

- Call recording - recording video / audio / chat for legal and security purposes,
- Playing recorded sessions - with audio / video synchronization between and text messages,
- Quick Response editing and management tool - a service for creating and editing text phrases, with quick answers that can be used by advisers,
- Real-time system preview - information about queue, advisor statuses and ongoing visits,
- Advisor management - adding advisors avatars, changing name or surname,
- Reports - reports and statistics on the use of the system,
- Screen sharing - sharing advisors' screen with a customer.

Functionalities that need integration with bank systems:

- Integration with OAuth - Pocket Branch can use the OAuth service for customer authentication to allow one login to different communication channels,
- Integration with LDAP - Pocket Branch can use company domain login to authenticate advisors and supervisors,
- CRM notes - saving and presenting notes about the logged-in customer (extra cost for integration with bank's CRM on the Pocket Branch side - subject to analysis),
- Marketing consents - informing the advisor about the marketing consents given by the customer,
- Priority line - customers with VIP status are being served in a special queue system.



6. Build Your Mobile Banking From Components

Fast time to market is the key to win today. This is why we present to you FINANTEQ's components – a quick and tested way to accelerate your time-to-market.

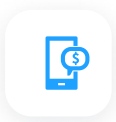
- All of our components are SDK's and can be easily imbedded into any existing app (made by FINANTEQ or any other IT provider)
- We provide detailed technical documentation for developers.
- Components are ready to blend into any mobile banking design.

Discover the wonderful world of our components and make your mobile banking modular!

Visit: <https://finanteq.com/components/>



Finanteq's solutions:



Mobile Banking

A component solution for mobile banking that allows users to manage their finances from the mobile application level. It consists of the mobile part - application for Android and iOS, the server part (Java application), which integrates with services on the bank's side, the Backoffice application enabling mobile channel management, as well as infrastructure ensuring effective provision and implementation, taking into consideration e.g. test automation, simulation of the banking environment (or services not yet available), configuring functionalities, etc. The functionalities are customized for retail, SME and corporate banks.



SuperWallet (m-commerce/VAS)

An m-commerce platform which enables any mobile banking application to be transformed into a superwallet. The platform offers the possibility of buying directly through the banking application, e.g.: bus tickets in over 100 cities in Poland, paying parking fees in several dozen cities, buying gifts, sending flowers, booking hotels, ordering and paying for taxi services.



Extentum

A no-code platform for quick extension of functionalities in already existing banking applications (including internet banking) by non-technical business persons. All IT/DEV processes have been eliminated. A typical ~300 man-day functionality with delivery time of 4-6 months, normally created by a multi-person team of programmers, can be built with Extentum by one business person within 1-2 days and implemented without changing the version.



PocketBranch

Pocket Branch enables creation of virtual bank branches. It is an omnichannel solution that facilitates communication between the bank and the customer through: chat, audio or video conversation. With Pocket Branch, just like in a physical branch, customers can obtain information, help and even conclude and finalize transactions. All of this is available through the customer's mobile application or the bank's website. The solution is offered as a whitelabel or SDK (software development kit), which makes it compatible with any mobile banking applications.



Mobile Stock Exchange

A mobile platform for trading in securities markets. It enables the user to view current prices, ratings and market information.



Mobile Currency Trading

An application that enables performing transactions on the currency trading market in real time. The module allows the user to place orders for currency exchange at a specific rate, as well as to notify the users about achieving the assumed rate by the selected currency pair. The application also enables access to historical data in the form of charts and to the history of all conducted currency transactions.



mToken

An application installed in the phone memory which is used to generate one-time passwords in order to secure on-line and mobile transactions.



Smartwatch Starter Kit

A smartwatch application that consists of an SDK that enables implementation of the solution in any mobile banking application of a third party. The functionality includes: displaying the account balance, geolocation of points (ATMs, branches), displaying currency pairs and reading PUSH messages.



OCR Module

The module allows scanning any data with the phone camera, including entire documents such as invoices or ID cards. The advantage of the solution lies in the off-line processing of sensitive data without sending it to the cloud.



Google & Apple Pay Module

Available as an SDK along with documentation. It gathers all the necessary code and know-how required to add a payment card to Apple and/or Google wallet in a banking application.



Push Notification Server

A system for managing and initiating Push notifications.



Productive24 Platform

A low-code platform for building applications that support any internal and external processes of banks. An eLeader Group product; Finanteq is part of eLeader Group.

7. About FINANTEQ

We help banks and fintechs winning in mobile.

FINANTEQ is a software and consulting company focused on digital banking channels with a strong focus on mobile. We provide complete mobile solutions as well as ready to integrate add-on platforms and components for the mobile channel. Top banks in Europe and Middle East also outsource m-banking development from FINANTEQ.

We help banks and fintechs win in mobile. According to Deloitte, FINANTEQ is ranked among top fintech companies in Poland. Our innovations, for example the SuperWallet for banks, have received awards in prestigious global competitions such as “Finovate New York” and “Citi Mobile Challenge”.

Our clients:



8. Contact



Contact us and find out how our component can enhance your mobile banking.

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