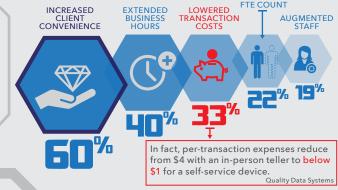


With staffing and operating costs at an all-time high, it's no surprise nearly all financial institutions leverage self-service in their branches.

In fact, self-service solutions were ranked as the most critical technology to retail branch strategies.



The Different Self-Service Solutions



Leveraged by 92% of financial institutions.

We're talking about traditional ATMs. Used by clients-and only by clients- these machines complete basic transactions without the help of an associate.

Integration capacity: ATM rails only

All ATMS are self-service machines, but not all self-service machines are ATMs. Keep reading for the real self-service game-changers!



Leveraged by 36% of financial institutions.

Like an ATM, but with the ability to have two-way video conversations with associates for complex transactions.

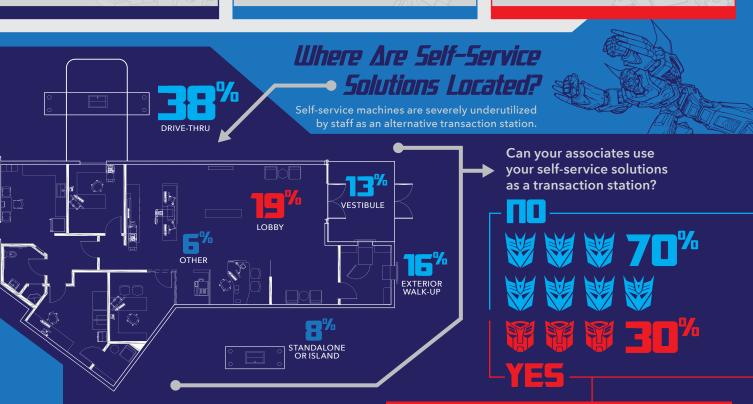
Integration capacity: Limited options



Leveraged by **14%** of financial institutions.

Unlike all other self-service solutions, these kiosks are fully integrated into your core. They are capable of self, assisted, and full-service when paired with associate tablet interfaces. This means it can be leveraged in your drive-thru, lobby, vestibule, and exterior walk-up areas.

Integration capacity: Fully integrated



PRO TIP: Boost your branch efficiency and client experience by adding flexibility for associates to drive assisted and full-service transactions from a tablet

The Benefits of Integration

Only 50% of financial institutions are tapping into the power integrated self-service solutions. This means that the benefits could be much, much greater!

Want proof?

Here's a comparison between benefits seen by those with and without integrations.

WITHOUT INTEGRATION

50% INCREASED CLIENT CONVENIENCE 53% **EXTENDED BUSINESS HOURS** LOWERED TRANSACTION DECREASED ····· AUGMENTED STA So, the real question is this:

Why aren't more institutions using integrated self-service kiosks? It's simple, a lack of integrati The good news? CFM has a solution for that.

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All sources not cited: CFM's 2022 Retail Banking Technology Trends Report

WITH INTEGRATION

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