



Photo credit: Augsburgener Altkassenbank AG

AXXIOME DIGITAL TELLER & CASH

A robust solution for a customer-centric, future-ready branch

There is enough known about the immense pressure banks face in their pursuit of staying ahead of competition and meeting changing customer needs in the digital era. Along with such pressures, the bank's branch, as a channel, faces challenges of its own – increasing costs and decreasing cash activities, among others. The branch also competes to stay relevant with the fast-growing preference for mobile and internet channels. The branch, however, can be a strategic channel for the bank for transactions that are best delivered in person.

In an age where banks strive to differentiate themselves, the branch channel can best exemplify customer experiences and trust of highest levels, by being quick, secure, reliable, and personalized. The branch has the opportunity to draw a new generation of customers, while it continues to serve their longstanding, branch-friendly-customers.

Axxiome envisions a cashier of the future to be the champion driving the branch, who will have:

- Unified access to the necessary processes, systems and peripherals to quickly resolve any and all customer requests
- Insights into customer journeys on the non-branch channels that enable seamless completion of customer requests which originated outside the branch
- A 360-degree-view of customers that not only ensures rapid resolution of customer requests but also helps identify and convert new sales opportunities

The branch of the future may be different and may have several formats, but it still will be the primary face-to-face channel with the customer. Many bank branches are, however, crippled by ageing and complex processes, technologies and infrastructure. The bank branches and cashier of the future need a robust solution.

ABOUT THE AXXIOME DIGITAL TELLER & CASH SOLUTION:



Axxiome Digital Teller & Cash is based on Axxiome Digital, an omni-channel platform designed to purposefully transform banks into customer-centric and future-ready digital enterprises. The Teller & Cash solution brings several features into the branch:

- ✓ Industry-standard teller and cash processes, both online and offline
- ✓ Business functions for the entire product portfolio
- ✓ Integration and support of a huge range of banking peripheral device types
- ✓ Open-API architecture that facilitates integration with core, back-end and 3rd party systems



Axxiome Digital is designed for financial institutions to embrace the digital challenges they face today

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Solution Overview



The main functionalities are typical cash and cash related transactions for different account products, comprehensive cash management features and the usage of banking peripheral devices, which automate and secure all teller transactions.



Standard operations include cash deposits, cash withdrawals, bill payments, foreign currency, precious metals, savings specials, cheque transactions, AML check, blacklist check, and others.



Management activities include start of day cash movements, end of day cash movements, cash management, internal accounting, reconciliation, 4 eyes principle, reports, audit log, offline management, and others.



Easy usage, reduced training effort, and increased data quality are enabled through guided flows, best screen usability, and integrated processes.



Complex transactions and postings are simplified through predefined payment templates and transaction settings.

Axxiome Digital Teller & Cash is designed to deliver tangible benefits:

- ✓ **BUILT IN INDUSTRY-STANDARD TELLER & CASH FUNCTIONALITIES:**
Provide best-in-class customer experiences at the branch
- ✓ **OMNI-CHANNEL CAPABILITIES:**
Ensure customer experiences across non-branch channels such as mobile and online banking and at the branch are consistent and are devoid of any redundancy
- ✓ **BUSINESS PROCESS MANAGEMENT:**
(BPMN2 standard) Engine achieves simplification and automation of branch workflows and processes, which eliminates process errors & manual tasks, and reduces risks
- ✓ **OUT-OF-THE-BOX BRANCH CHANNEL UIs:**
Channel UIs are readily available and can be tailored for changing needs of the branch and its customers
- ✓ **COMPATIBILITY WITH EXISTING CORE AND LEGACY SYSTEMS:**
Foster short implementation cycles and rapid transformation of the branch
- ✓ **READILY AVAILABLE INTEGRATION WITH PERIPHERAL DEVICES:**
Leverage integration with cash dispenser and recycler, passbook and label printer, video teller machines among other existing or new peripherals, to facilitate on-demand fulfilment of all customer requests

Axxiome Digital Teller & Cash - Overview of benefits

