

Personal Teller Machine

Self-Service banking in the branch has become an integral part of branch transformation. As financial institutions evolve branch staff to more consultative roles, the use of technology is critical to automate the transactions historically handled by tellers.

The Personal Teller Machine from Source Technologies communicates directly with the core platform, enabling your customers to conduct 90% of the transactions traditionally handled by a teller. It's the self-service option for allowing consumers to decide how they want to bank in the branch.

At just over 1 sq. ft, this solution is the smallest footprint in the banking kiosk industry and can be placed almost anywhere in the branch, no construction required.



PTM Transaction examples:

- Withdraw cash
- Withdraw exact cash (customer chooses denominations)
- Deposit check, cash, cash back
- Account transfer
- Statements
- Account Balance
- Stop Payment
- Official Check
- Bill Pay (cash, check, debit, credit, NFC)
- Receipt printing, email, text

Benefits:

- Re-allocate staff to sales roles
- Reduce in-store queues, improve customer service
- Multi-lingual offering, improve customer relations
- Reduce operational costs
- Better retail space utilization – no construction required to implement

Tablet Assist

Tablet Assist allows you to provide in-person assistance when a customer needs help using the Personal Teller Machine. A customer can select an "Assistance Needed" button on the kiosk and a member of the branch staff is alerted via tablet to provide assistance or step in and take over the transaction.

Pre-Staged Transactions

Pre-staged transactions bridge the gap between your digital and branch channels. Customers can use mobile or online banking to request a transaction and then complete it at the Personal Teller Machine in your branch.



Hardware Specifications

Processor	Intel Celeron, G1620, Dual Core, 2.7GHz	
Operating System	Windows 7, 10	
Chipset	Intel H61 Express Chipset	
Display Resolution	1080 x 1920, 16:9 Aspect Ratio Portrait	
RAM	4GB DDR3	
Hard Drive	Solid State, 120 GB	
Dimensions	H 57.18", W 15.9", D 15.6"	
Weight	250 lbs	
Features		
Standard	Hybrid Magnetic Stripe and EMV Card Reader Digital Combination Lock	
Optional	Camera Encrypted PCI Compliant PIN Pad Digital Combination Lock with Audit Trail Omni-Directional Barcode Imager Proximity Sensor MICR Check Scanner with Front/Back Imager	NFC Reader (Google Wallet, Android Pay, Samsung Pay, Apple Pay, etc.) Cash Acceptor - 2000 Note Capacity, 6 Denominations, Single Note Feed Bulk Note Cash Acceptor - 3000 Note Capacity, 6 Denominations. Up to 25 Note Input Cash Dispenser - 2500 Note Capacity, 5 Denominations Tablet Assist: Screen Size 9" or higher

Software Specifications

Application/ Content	Runs full-screen in a secure non-explorer shell Configurable touch sequence and various secure methods to access configuration/shutdown features Restricted Windows user profile
Data	Data transmitted using customer-mandated standard security protocols (e.g. SSL HTTP posts; encrypted XML) Optional non-customer, transaction-specific data stored on kiosk using SQL (Express database with data encryption)
Anti-Virus	Anti-virus application provided by client/customer; installed and incorporated as part of base kiosk image
System Reporting and Monitoring	Uses Simple-Network-Management-Protocol (SNMP) system (e.g. HP Open-View, IBM NetView) to monitor health and status of kiosks and devices Provides real-time status to centralized database as standard Management Information Base (MIB)
System Updates	Microsoft Installer (MSI) available for each kiosk component (client, content, SPIs) MSI files packaged and delivered (by client) using established client protocols and selected applications (e.g. WSUS)
Extensions for Financial Services Manager	(XFS) Industry-standard Service Providers for all the peripherals
Kiosk Client	Kiosk applications, kiosk devices, host business systems and external data real-time controller
Content	HTML, JavaScript web pages delivered from central server via Internet Information Systems (IIS) or web pages installed locally on the kiosk
Localization	"Language Helper" utility extracts content from HTML pages and allows for support of multiple languages
Services	Coordinates the actions of users, applications and devices in a threaded, real-time manner
External Services Service	(ESS) Provides communication and integration with client back-end systems for access to external data Multiple backend systems can be supported in the same application. All industry standard application integration methods supported.
State Machine Monitor	(SSM) Uses the data provided by the ESS to navigate the customer through the transaction