



ATM Software

KAL INSIGHT

KAL ATM Software for bank branches of the future

The closure of bank branches is now a common trend throughout the West as banks seek to cut their costs in the face of low interest rates and slow-growth economies. Digitalization has fueled this trend as more and more customers choose the convenience of banking online instead of going into their local branch.

So, as branches shut, banks are becoming increasingly reliant on ATMs and self-service machines to support their customers. New, highly advanced self-service systems have been developed in response to a global demand for the automation of banking transactions that have been traditionally done 'over the counter' by bank tellers.



Getting a little extra help

The problem for banks is that when it comes to rarely done, or more complex banking transactions, such as transferring money abroad, customers still want and expect the high level of personalized service they have always received at traditional branches.

For such transactions, it's not enough for the bank to say: "Here's the ATM, you get on with it". Customers need a little extra support.

Providing help through remote assisted transactions

KAL software enables banks to provide that extra help for their customers when they need it with remote assisted transactions.

KAL software connects customers using a self-service machine to bank employees in the bank call center via audio / video link. That bank employee can then provide a branch-like experience for the customer as if they were sitting next to one another at the branch, supporting and collaborating with them step-by-step to complete their transaction.



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Delivering better customer service

As well as cutting costs for the bank, remote assisted transactions mean customers can potentially access help in their own language at any time of the day or night, from a bank expert – delivering a high-quality, convenient customer experience.

Another advantage is that the remote teller has access to other bank systems – such as the bank's core system – enabling them to complete transactions that could previously only be done during branch business hours at the counter. One example of this is the customer's need to withdraw cash in excess of their daily limit.

KAL's remote assistance technology enables banks to deliver all types of banking transactions and services conveniently and securely through the ATM / self-service channel that customers have embraced and trusted for many years.