Improving Profitability with Intelligent Channels

As financial institutions become more digital and adopt customer-centric business models, updating legacy systems and innovating channels remains a primary focus. Creating a seamless omni-channel environment for customers also means tackling evolving organizational infrastructure and being able to address incoming images regardless of their input method: branch, ATM, scanner or mobile device.
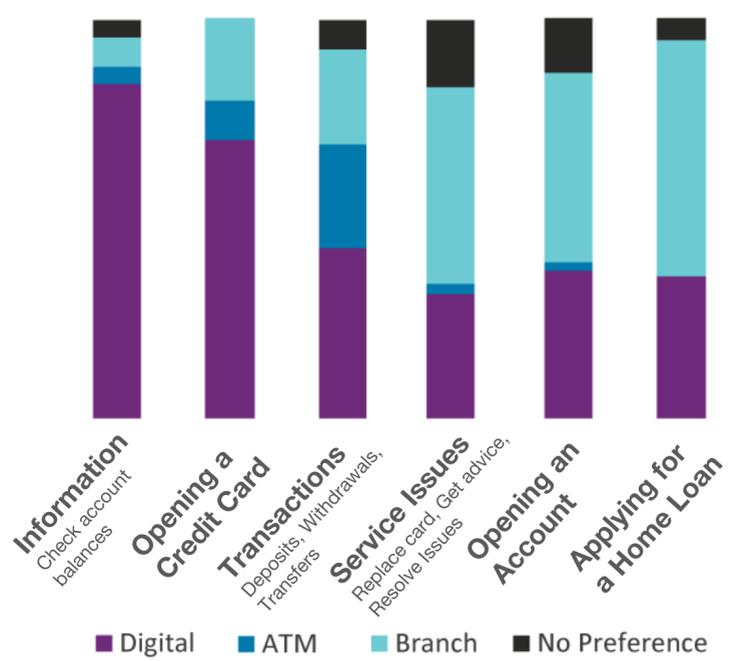
61% of bank executives say that a customer-centric model is "very important."

75% of financial institutions are making investments to improve customer-centric business models.

65% of customers use more than one banking channel such as **branches**, **ATMs**, **mobile**, **web**.

83% of **online and mobile** banking **users** have **visited a branch** in the last six months.

Preferred Channel by Transaction Type

Information — Check account balances
Opening a Credit Card
Transactions — Deposits, Withdrawals, Transfers
Service Issues — Replace card, Get advice, Resolve Issues
Opening an Account
Applying for a Home Loan

■ Digital ■ ATM ■ Branch ■ No Preference

Creating Customer-Centric Intelligent Channels

ATM / Self-Service Kiosks

62% of consumers selected the **ATM** as their preferred method of interaction with their financial institution.

Drive a Better User Experience
Enable users to quickly and easily complete transactions at a time that is convenient for them, driving self-service automation.

Improve Operational Margin & Mitigate Risk
Speed processing with tools for automatic data extraction from checks and related documents. Gain information on negotiability and fraud detection at the point of presentment.

Still one of the most valuable channels for financial institutions, ATMs & kiosks have moved beyond teller-replacement technology and now enable more complex transactions to be completed.
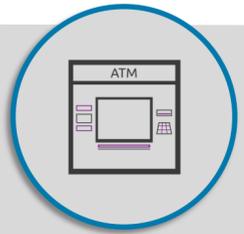
A2iA CheckReader
Trusted by banks, corporations and governments, *A2iA CheckReader* is available in 36 country versions and 7 languages, and is a core component of image-based check processing systems worldwide. It is deployed by 8 of the 10 largest U.S.-based banks and installed in more than 65,000 ATMs in the U.S. alone. Sitting seamlessly inside of the ATM or self-service kiosk, *A2iA CheckReader* reads all fields on checks and payment documents, and analyzes image quality, usability and negotiability in one simple call.

Mobile

54% of consumers cited **mobile channels** as one of the most important ways they perform financial transactions.

A Quick & Simple User Experience
Automatically capture the image of a document when found in focus, regardless of its orientation, using A2iA's Auto-Locate™. Then, locate and extract all key data from a check, ID, receipt or form, without the need for manual keying.

Expand Mobile Processing Capabilities
Embedded directly into the app, all image clean-up and data recognition is performed client-side, on the device. Address multiple documents with the same software, expanding the app's addressable market.

Given the rapid growth and innovation of mobile applications, financial institutions must find technology partners that optimize mobile offerings providing more intelligent, simple-to-use products and services for consumers, merchants, corporations and remote employees alike.

A2iA Mobility
Bringing all intelligence to the mobile device, *A2iA Mobility* is a patented software toolkit shaping next-generation cross-channel and omni-channel offerings. *A2iA Mobility* delivers client-side and offline data recognition and image analysis. Simplifying the user experience with auto capture, image analysis, data recognition and a small image output size, the software addresses multiple lines of business, including mobile check deposit (mRDC), onboarding, ID recognition, expense and receipt tracking, bill pay and more.

Branch

51% of consumers prefer to engage with their financial institution at the **branch**, face-to-face.

Streamline Transactions & Services
With faster access to data, improve customer service response times and decisioning processes in the back office. Automate manual tasks, reduce the risk for fraud, and preserve data integrity.

Optimize Front- & Back-Office Processing
Speed processing times and enable branch employees to focus on client engagement rather than document management.

The branch is a powerful and profitable channel for financial institutions. In order to create a better omni-channel experience for consumers, financial institutions must be proactive in adapting legacy systems to support digitalization, payment modernization, and the back-office automation that is needed to minimize operational silos.

A2iA DocumentReader
Modernize and create more integrated branch processes with *A2iA DocumentReader*. Automatically classify and route incoming documents and extract key handwritten, printed or columnar data such as those on forms, statements, payments and invoices. With more automated access and minimized manual entry, processing times can be expedited giving financial institutions the time and freedom to focus on offering exceptional services.

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www.a2ia.com I 917.237.0390 I marketing.us@a2ia.com

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