VTM is a pioneering banking channel solution that leverages video conferencing technology to integrate the merits of self-service and counter service, providing full range banking experience with smaller footprint. GRG iBank solution adopts video service technology, remote assistance technology, dedicate to user experience design, brings remote virtual counter-like service experience. By migrating over 90% of traditional counter services to the VTM, this solution greatly alleviates service handling pressure of counters. With this solution, banks innovate financial services and increase their competitive edge.

**Supported Transaction**
- Deposit, Withdrawal, EFT, PIN Change
- Card Issuance
- Financial management and marketing
- Agreement Signing
- Consulting Service
- Account Service

**Communication Capabilities**
- Intelligent Routing
  - Support centralized queuing and intelligent call allocation
  - Supply strategy library, configurable with different allocation strategy
- HD Video
  - 21.5” screen, support 1080P resolution display, HD camera
  - Support change of video screen layout
- Remote Assistance
  - Desktop co-browsing, remote control, etc.

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**Software architecture**
iBank™

Highlights of the solution

- **iSynergy Service for Increased Customer Satisfaction**
  Support desktop co-browsing and remote control between VTM and Teller, based on Windows platform. A remote teller can help a customer fill out or modify information on the bank form.
  OCX development control for convenient application development and integration.

- **HD Video Call, Face-to-face Counter-like Experience**
  Software/Hardware video optiona. Face-to-face counter-like experience HD video call.
  Integrate with most of leading video supplier.

- **Intelligent Assignment for Better Service**
  Intelligent routing. Service request will be routed to an appropriate teller who can provide the required service. Unified queuing. For customers who have their services handled on the VTM, if they are waiting for remote tellers' assistance, the system automatically queues customers following the policy of "first come, first served" and assigns appropriate remote tellers.
  One teller can operate several VTMs, which maximally saves labor cost. VIP Customer First. High priority user will be served first.

- **Multi-channel Integration for Intelligent Branch.**
  Multi-channel integration, including WEB application on VTM and PC. Integrate transaction flow service components. Support centralized queuing and strategy library for call allocation. Detailed log output. Teller status management.

Successful Cases

- **China Guangfa Bank**
  Video banking has proved popular in China, where a large number of banks have installed terminals offering remote video transactions. They were first installed in 2011 by China Guangfa Bank, and are now used by over 30 banks. Small branches in remote locations are finding video banking enables them to add to their existing services by offering transactions which were previously only possible in a more traditional branch environment with multiple tellers.

- **Singapore DBS**
  In Singapore, human resource cost is high, remote video assistance has allowed banks to migrate a large number of transactions from the teller to terminals such as the intelligent Teller Machine deployed, reducing labour costs and improving branch profitability.