

AdQue Self Service Coin Interface

Overview

The following are specifications for the AdQue interface between the self-service coin sorting unit and the teller platform. The system design for both hardware and software is modular to allow for easy customization. The overall goal is for the system to provide a valuable service to account holders with minimal intervention by an employee while encouraging account holders to deposit coins rather than standing in line to receive cash. This will not only speed the account holder's transaction, but completely eliminate the need for a manual teller transaction.

While the system is not being used to count and sort coins, messages will be displayed providing cross-selling opportunities. Typical message topics can include:

- ◆ Coin deposit
- ◆ Multi-lingual support
- ◆ Benefits of being an account holder
- ◆ Investments, loans, etc

During the counting and sorting process, messages that are targeted to the specific user or user classification can be displayed based on the current marketing campaign or information returned from the teller platform system. Most of the standard AdQue features will be available for the messaging system. Features and specifications for AdQue are covered under separate documents. While any of the data returned from the teller platform can be displayed, extreme care should be used to protect the privacy and security of each account holder. The user data that can be displayed will vary based on the teller platform implementation and typically includes, but is not limited to:

- ◆ Account holder name
- ◆ Checking and Savings account number
- ◆ Account holder address
- ◆ Account holder type or classification (may not be available)

On a site-by-site basis, the system will be capable of allowing access by both account holders and non-account holders. Each type of User (account holder or non-account holder) can be assessed a service charge. The service charge can be different based on several factors:

- ◆ Account holders making a deposit into a savings account
- ◆ Account holders making a deposit into a checking account
- ◆ Account holders making a deposit and requesting cash back
- ◆ Account holders requesting all cash back
- ◆ Non-account holders (must receive cash back)

A customized message can be presented at the end of the transaction along with a customized receipt.

Receipt and message examples follow:

- ◆ Receipt will contain date and time stamp along with deposit or cash back information
- ◆ Cross-selling message based on customer type or current marketing campaign
- ◆ Message to explain benefits of deposit rather than cash back
- ◆ Benefits of becoming an account holder (for non-account holders)
If a user chooses not to be identified as an account holder, the user will be treated as a non-account holder

A user interface will allow an account holder to be identified and to select the account in which to make the deposit. There are multiple methods of allowing an account holder to be identified.

- ◆ User may swipe bank card
- ◆ User may enter account number
- ◆ User may enter name along with additional identifying information to be determined (security and privacy will be primary determination)

The user interface will be a display monitor (10" to 61") and any combination of the following: Touch Screen, Card Swipe, Keypad, and/or Standard keyboard and mouse could be used, but is not recommended.

Dependent upon the size of the display and whether or not a touch screen will be used, the monitor can be mounted in several locations as follows: 1) Kiosk in close proximity to the self service coin unit, 2) Wall mounted, 3) Attached to the self service coin unit.

The basic system operation follows:

- ◆ User indicates coins are to be deposited and is identified via card swipe, keypad, touch screen, etc.
- ◆ User information is sent to teller platform system to be verified
- ◆ User selects from accounts presented (checking or savings) and/or cash back
- ◆ Coins are processed through the self service coin unit
- ◆ Transaction is sent to teller platform system when deposit is selected (LAN/WAN network transaction with similar overhead to teller transaction)
- ◆ Receipt is printed upon successful acknowledgement from teller platform and/ or for cash back transaction to be taken to teller

Audit trails will be provided for all transactions at the system level to include:

- ◆ Standard accounting audits
- ◆ Statistics by type of user
- ◆ Usage reports by time of day
- ◆ Deposits versus cash back analysis
- ◆ Daily reports can be e-mailed to user list