kinective

CFM   NXTsoft   IMM eSign

A simplified **transaction solution**

NOMADIX

STEVIE WINNER
Top Fintech Software
Solution of the Year

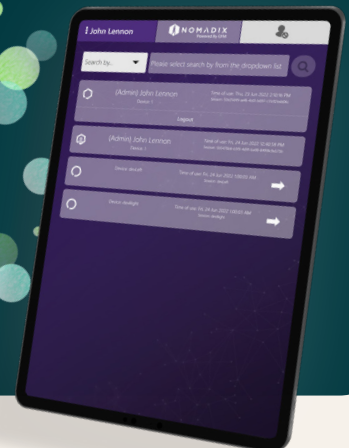# Transactions from anywhere.

Yes, anywhere!

This core-integrated solution enables all associates to easily complete simple transactions. They can greet clients at the door, work side-by-side while consulting them on products and services, and have the freedom to complete transactions from a portable device that can move around the branch.

Transaction set includes:

- Secure user authentication
- Deposit cash
- Cash withdrawal
- Make change
- Deposit checks
- Cash check to the penny

- Print cashier's checks
- Transfer funds
- Pay loans & credit cards
- Print/email receipts
- View account activity

Are you ready to **unlock innovation?**

Optimize with **NOMADIX**

See how this example branch **avoided over $180,000 in costs** by implementing NOMADIX!

A return on investment was seen in Year 2.

Example branch

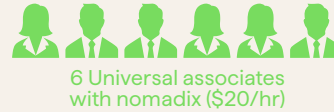|					
Tellers at $17/hr **5**	Platform staff at $20/hr **3**	TCRs **3**	Having high turnover issues	Traditional layout	Siloed workstations & underutilized hardware

Traditional platform   VS   **NOMADIX**

1 Optimization 1: Reduce FTE

Retain and attract fewer, more engagement-oriented associates who can spend time advising and can complete simple transactions.

5 Teller associates   **3 Platform associates**   VS   **6 Universal associates with nomadix ($20/hr)**

$392,080 Total annual FTE → **$324,480** Total annual FTE

2 FTE Reduction
=
$67,600 in annual savings

2 Optimization 2: No more on-and-on-and-on-boarding

Shorten new associate's time to become productive by training transactions on NOMADIX.

4 WEEKS transaction training
4 WEEKS product training
4 WEEKS shadowing

12 Weeks + **1 Trainer** + **1 Trainee**

VS

3 DAYS on NOMADIX transactions
4 WEEKS product training
2 WEEKS shadowing

6.5 Weeks + **1 Trainer** + **1 UA trainee**

$17,600 Training cost → **$9,700** Training cost

$7,900 in Cost Avoidance and 5.5 weeks recuperated training time
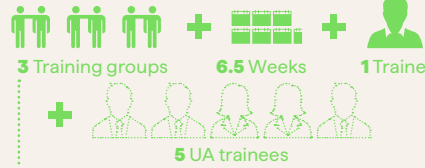
3 Optimization 3: Reduce Annual Sunk Costs

Less onboarding time means less sunk FTE salary if some associates are not a good fit.

3 Training groups + **12 Weeks** + **1 Trainer**
+ **1 Platform trainee** + **4 Teller trainees**

VS

3 Training groups + **6.5 Weeks** + **1 Trainer**
+ **5 UA trainees**

$66,240 In sunk costs → **$26,500** In sunk costs

$39,740 in avoided annual sunk turnover costs

(If all 5 of associates left within the first year)

4 Optimization 4: Reinvest or relocate underutilized hardware and peripherals

Many branches have underutilized TCRs and peripherals. Scan here for a full explanation of how to reinvest current hardware and potentially save hundreds of thousands of dollars when expanding to self- and assisted- service!

$600,000 Average price of ITM   VS   **$80,000** Average price of self-service kiosk   VS   **$10,000** Average price NOMADIX tower

$70,000+ in avoided cost of new hardware

Lower your operating and staffing costs with **NOMADIX.**

To learn more please contact us at: info@kinective.io and visit our website www.kinective.io

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