

Kinectave Serve™

# 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
- Withdraw cash
- 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

## Optimize with Serve

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

**A return on investment was seen in Year 2.**

### Example branch network

5

Tellers  
at \$17/hr



Having high  
turnover issues

3

Platform staff  
at \$20/hr



Traditional  
layout

3

TCRs



Siloed workstations &  
underutilized hardware

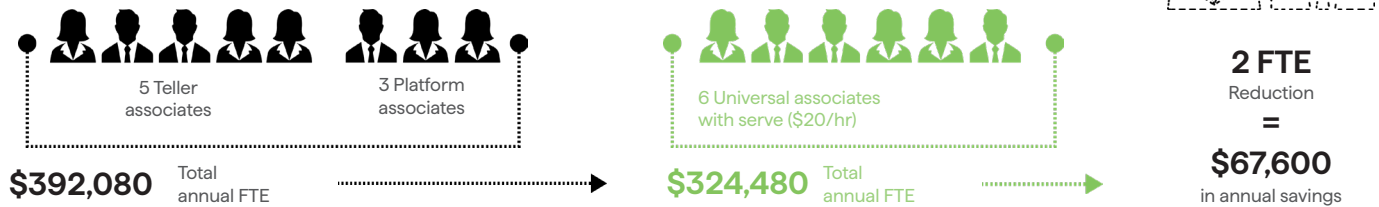
## Traditional platform

Vs

## Serve

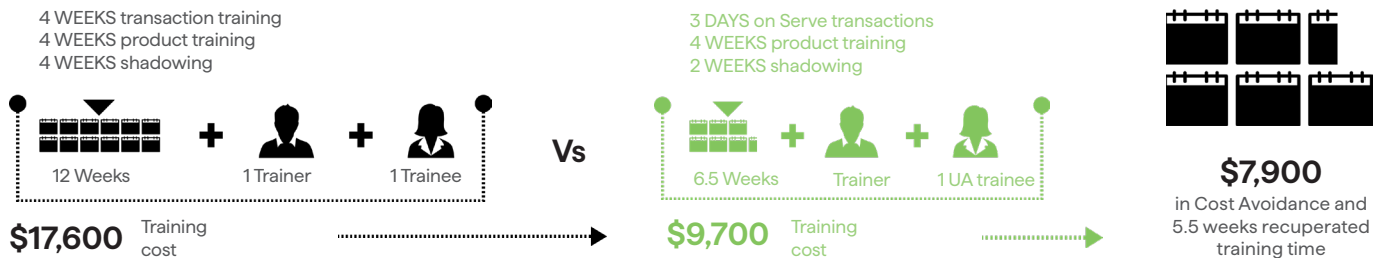
### Optimization 1: Reduce FTE

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



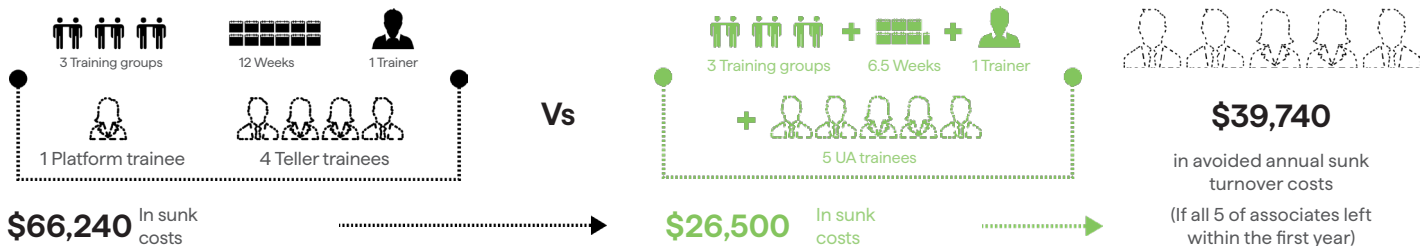
### Optimization 2: No more on-and-on-and-on-boarding

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



### Optimization 3: Reduce Annual Sunk Costs

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



### Optimization 4: Reinvest or relocate underutilized hardware and peripherals

Many branches have underutilized TCRs and peripherals. We can share guidance on how you can reinvest current hardware and potentially save hundreds of thousands of dollars when expanding to self- and assisted- service!

