Kinective 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
- Deposit 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 Traditio

Traditional layout

3

TCRs



Siloed workstations & underutilized hardware

## **Traditional platform**



Serve

#### Optimization 1: Reduce FTE

4 WEEKS transaction training

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





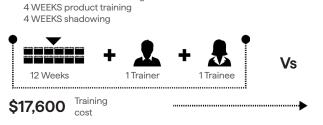


2 FTE Reduction

\$67,600 in annual savings

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

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







\$7,900 in Cost Avoidance and 5.5 weeks recuperated training time

### **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!



\$600,000 Average price of ITM



Vs

\$80,000 Average price of self-service kiosk



\$10,000 Average price NOMADIX tower



\$70,000+

in avoided cost of new hardware

Vs