Teller desk & Unified front app

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About solution

> **Teller desk** is a desktop application ("thin client") which is installed on computers of bank front-line employees and provides service activities and payments acceptance in favor of wide range of service providers..

Unified front app is an extension for app Teller desk which helps to launch a web-app with additional features via in-built browser Chromium. The employees from front-line perceive Unified front app with in-built web-apps as a single software window which provide all necessary features. Authorization executes at entry and move between web-apps does not require to re-enter the password (use a feature Single Sign On (SSO)).

Payment Front launches as a part of Unified front app. It is a web-app and provides payments acceptance, transfers and cash withdraw from accounts, cards, and other products. Besides payments Payment Front allow to apply for a new product and deposit like internet-banking.

Teller desk as a master system and part of Unified front app is responsible for authentication of front-office employees, system monitoring, connect with peripheral devices, and treasury management. Payment Front and other bank web-apps launching in a single software windows are responsible for business-features.

Features

A single window

A principal of a single window for all front apps. Productivity improvement

Omni-channel

Launching omni-channel service scenarios

A single solution

A unified workbench to front-line employees: bank tellers, operators, consultants

Higher security

Significant improvement of safety bases on a single sign-on point for employees of front-office

Implementation results

Payment acceptance

Banks usually use front app as teller desk software developing by vendors of core system and not adapting for payments acceptance as core banking system is not intended for integration with service providers. As a result, many banks use a dedicated solution for teller desk adopted for payments acceptance.

Teller desk app allows to accept payments via bank teller desk. The solution faces the business issues.

- Healthy increase an amount of payments and transfers (in 10 times) available for clients via teller desk in bank
- Speeding up service activities and an amount of transaction operated by tellers
- Cost saving for bank in setting and supporting teller desk apps.

Teller desk features.

- The software provides cash operations: reporting, shifts, collection, regulatory checks (for example, check based on the list of terrorists), link with fiscal data recorder
- The app is designed for bank tellers convenient operation: scanning bar-codes on the utility bills, auto-filling the forms with the stored data, supporting payment carts, etc
- Transfers and payments with non-restricted de-

tails
- App integration with a large number of providers, and state services
- Supporting complicated payment scenarios
- The app has customizable settings: adding service providers, changing forms, creating reports, configuring receipt templates.

Adapt peripheral equipment

Bank front-office employees use all types of peripheral equipment starting from printers and finishing dedicated devices such as cash e-teller. So software solution for front-office should connect with any peripheral devices and easily adapt new equipment.

Teller desk supports integration with lots of devices: printers, fiscal printers, POS-terminals and so on (the full list is available by request). It's easy and quick to adapt a new device by a request.

Management, setting and monitoring

An efficient management of network of bank branches requires a monitoring and remote updating of teller desk software. If bank has 20-30 branches or more it recommends to implement a system for monitoring and remote management of the network.

Monitoring server allows to monitor software which

implemented at working stations. It helps:

- To control software functionality at teller desks from a single point
- To centralized management and remote upgrading Teller desk software
- To control functionality of peripheral equipment

Monitoring server simplifies development and operation of branch network.

Unified front app

An employee from bank front-line has to use a set of dissimilar and not-integrating apps: bank core system, CRM, payments services, money transfer systems and so on. Every app demands to log on separately. Some apps have restrictions on connect with peripheral equipment. A bank employee sometimes input the payments details in two or more un-integrating apps to operate a single payment. To minimize mistakes and time for service some banks try to unit all applications in a single window.

Unified front app brings all useful applications in one window. As a result, an employee uses a single software, logs in a single time during launching and switches between different apps without additional log-in. Any web-application is available to launch as part of Teller desk after a little integration, supporting Teller desk API and mechanism SSO.

Benefits of Unified front app.

- All web application using at Teller desk connect to any peripheral equipment vis standard Teller desk API
- One-time transfer data input. Prevents duplication entries. For example, without Unified front app a teller has to enter transfer details at teller desk software, and money transfer system. Because the systems did not integrate. At Unified front app the money transfers system launches as part of Teller desk and prevents duplication entries.

Transactions between accounts

Teller desk solution allows to accept payments by cash. Integration with POS-terminal helps to pay for payment by a bank card. Additional launching web-app Payment Front provides to operate a payment or a transaction by a client's account or card after identification of clients via ID.

Features of web-app Payments Front:

- Operating transaction via client's bank products. For example, payment or transaction from an account. The access is provided after confirmation of transaction by client (for example, after enter a short password sent via mobile phone before)
- Payments from previous saved templates
- Payments of cash from client's bank product. For example, cash withdraw from an account or card

Server side

Other Bank Systems

Server DBP
- Application Services
- Banking Service
- Configuration Service
- Currencies Service
- Geo Service
- Operation Service
- History Event Service
- Notification Service
- CloudAdNet Integration Service / Cloud AdNet
- Promotion Services

PaySystem Server
- Provider management service
- Accounts service
- Payment and Operation Service
- Point management service
- Commission Service
- Localization service
- Operation Templates service
- Scenarios management service
- Limit Operation Service
- Cash management service
- Routing service
- Operation studio Thick client

Card Switch

Host Protocol Adapter

Monitoring Server
- Point management service
- Monitoring service (points, devices, sensors)
- Software Update service
- Reporting service
- Monitoring studio Thick client

Identity Gateway

HTTPS   HTTPS

Teller desk

Web App   . . .   Web App   Payment front

eKassir V3

CEF Chromium + Java Script API

Cashier UI

Custom Form SDK

eKassir Cashier Core

Platform:
MS Win, .Net
Thick client

MS SQL Express \Postgre\File

TCP   JSON

Card Client

PCI PA-DSS VALIDATED

EMVCo APPROVED™

Compact or MS SQL Express

Devices

Other devices

Dispensers, banknote acceptors, recyclers

Receipt printers, fiscal register

Barcode scanners

Card readers (ICC)

Contactless card readers

PIN pads