

## VTM – Video Teller Machine

VTM [Video Teller Machine] is a device used by customers to vividly interact with customer representatives at the call center via video conferencing and to perform banking transactions that are not possible under normal conditions.

### **Future Branchless Banking Model** that Combining Interactive Banking and Operations Centers

- ✓ *Live video call with customer representative*
- ✓ *High capacity deposit and withdrawal*
- ✓ *Signature with digital pen*
- ✓ *Check acceptance unit*
- ✓ *Biometric verification options*
- ✓ *A4 size document scanner and printer*
- ✓ *Several modules can be added as an option.*

*\*This product is in R & D phase.*



## OTM – Open Teller Machine

- ✓ *It is an Android based Common ATM Device.*
- ✓ *It is open to any kind of development with Open Platform structure.*
- ✓ *All banks [or any financial trading company] can customize their own mobile application and upload it to the OTM platform.*
- ✓ *Operation with QR Code, Bluetooth or NFC is possible.*
- ✓ *They can also be traded in foreign currency or in digital currencies*
- ✓ *The 32" multi-touch vertical display gives the customer the experience of using an intelligent mobile phone.*

*\*This product is in R & D phase.*

## ITM – Intelligent Teller Machine

- ✓ *It is a private ATM working with Artificial Intelligence Technology.*
- ✓ *The client is dealing with artificial intelligence, smart virtual character.*
- ✓ *Artificial intelligence character processes by analyzing the customer's previous transactions and habits.*
- ✓ *It directs the customer through voice and written commands.*

*\*This product is in R & D phase.*

