



## Branch automation and teller line solutions

Technology has changed the way people bank. The ability to access account information from mobile and home devices has changed how consumers view the in-branch experience. Consumers now expect instant issuance solutions including instant card issuance if their cards are lost or are stolen, while expecting a bank-of-the-future banking experience, not just a transactional visit. Teller lines need to be automated and lines need to move efficiently. And even with emerging trends for digital-photo deposit, remote deposit capture is still necessary, especially for those in the services and contract industries.



### In-branch Instant Issuance

In-branch instant issuance aligns with your consumers' busy lifestyles, giving them a stronger connection to your institution and keeping your bank competitive. This increases brand loyalty, attracts new account holders, and reduces overall cost. There is no waiting for permanent cards, no PIN mailers, no lost or stolen card mailers, and no loss of transactions during the 7-14 days standard issuance typically takes. Instant issuance increases revenue since cards are used more.

QwickCards is MagTek's instant issuance software-as-a-service offering that works with MagTek reliable PIN and card personalization hardware. By removing the complexities of security management and maintenance of in-house systems, QwickCards delivers the flexibility and scalability many institutions need.



### Bank-of-the-Future

Financial institutions can move beyond the teller line, and shorten wait times by greeting consumers as they enter. The changeover to EMV-accepting terminals provides an unparalleled opportunity to improve how you interact with your consumers. Upgrading your terminals for EMV could be the right time to make the move to lobby area

service and greeting consumers as they enter. Bring multiple, low-cost, yet secure point-of-service terminals directly to the consumer wherever and whenever they are ready to make a transaction.

Mobile transactions allow your service representatives to walk consumers through new accounts, teller window applications, checking, savings, mortgages, retail transactions, instant issuance, PIN selection, rePIN transactions, or any point of service.



### Teller Line Automation

Teller line identification of consumer credentials is the first step in allowing your tellers to move from transaction-centric to value-added interactions. Eliminate "heads down" transactions and engage in sales opportunities and determine quality referral opportunities. Automation can reduce wait times while still improving security. Provide your customer and member service representatives with an easier transition, driving cross-selling opportunities and improving customer service.



### Card, ID and PIN Verification

MagTek delivers mobile and countertop devices that can verify and authenticate cards, PINs, and IDs. Using our DynaPro line of products, PIN verification and card authentication is simplified with countertop and mobile devices; tDynamo easily transitions from countertop to mobile for magstripe, EMV, and NFC card reading; and MagTek's mobile card readers enable banks to leverage the power of tablets while verifying IDs and cards.



### Remote Deposit Capture

Millions of check transactions are processed with MagTek's encrypting Check Scanners. For financial institutions of all sizes, MagTek's scanners deliver flexibility, accuracy, and value. With solutions for both auto and single-feed operation, and advanced features including integrated secure card reader authenticators and color scanning, MagTek's check capture devices fit the needs of a wide range of electronic check applications.



### Check Verification

Although many institutions still handle image capture in the back office, teller line image capture is growing. This greatly reduces paperwork, data entry error, and courier costs, while enhancing the consumer experience by correcting errors or non-negotiable items at the point of entry. With the ability to perform consumer transactions in a more "heads-up" work flow, it allows the teller to focus on cross-selling opportunities with their consumers. Teller line image capture also delivers fraud detection at the time of deposit. This enhances your brand as consumers will appreciate a faster transaction that is more secure.



### Back Office Image Capture

Some banks don't want to move image capture to the teller line. They may find it intrusive to their consumers and believe keeping image capture in the back office allows their service representatives more time to focus on excellent customer service.

Other institutions want to find a way to transition from MICR data collection to image capture at the teller line. They find that starting in the back office and then transitioning slowly to the teller line, affords them the best solution. This transition allows an institution to limit the amount of service representatives who need to be trained at the teller line in the image capture technology.

Whichever way, MagTek is ready to help you implement a solution that fits your banking environment.

## Summary

In today's banking environment, consumers tend to save their most critical banking needs for in-branch visits. Make the most of these visits and enable your tellers to easily transition to sales opportunities with MagTek's hardware and services. Deliver a full service instant issuance solution, teller line automation, teller line image capture, and bank-of-the-future technology delivering the best consumer service. Enable more efficient consumer service, become EMV compliant (with our terminals and readers), shorten wait times by greeting consumers as they walk in, stop rogue devices and card skimmers, and improve "heads-up" transaction time. MagTek delivers hardware and services to help you in the branch, back office, lobby, and teller line.

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