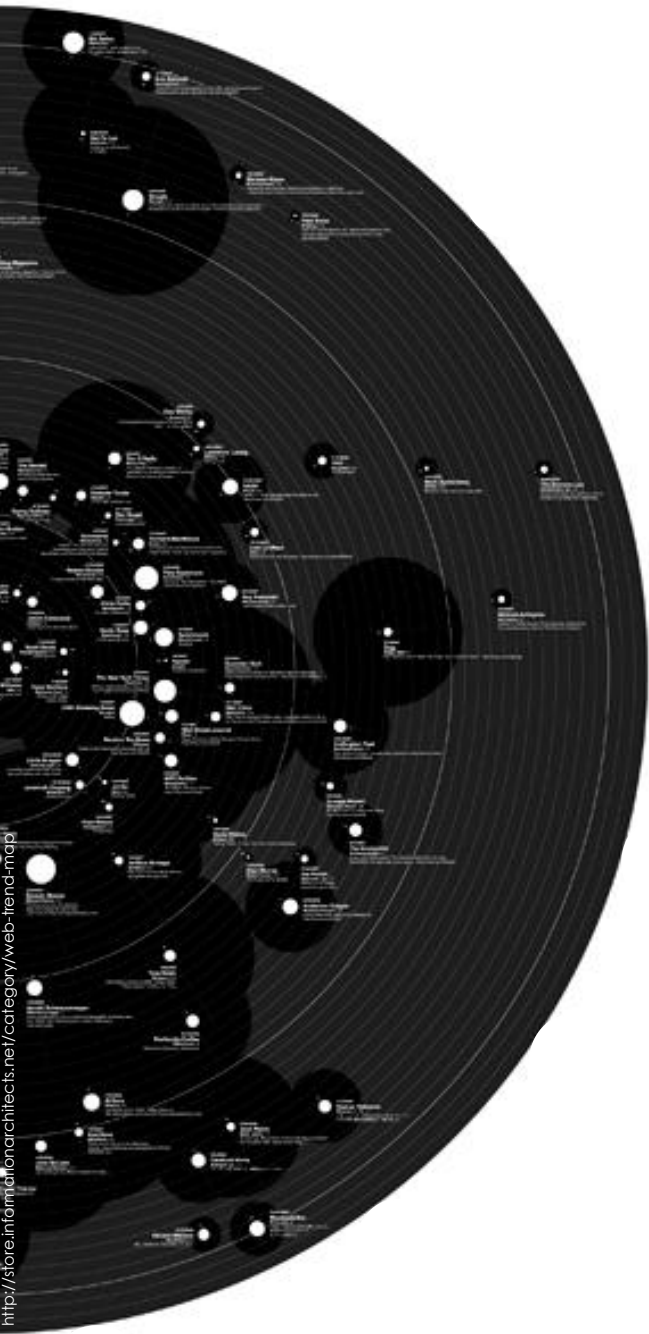


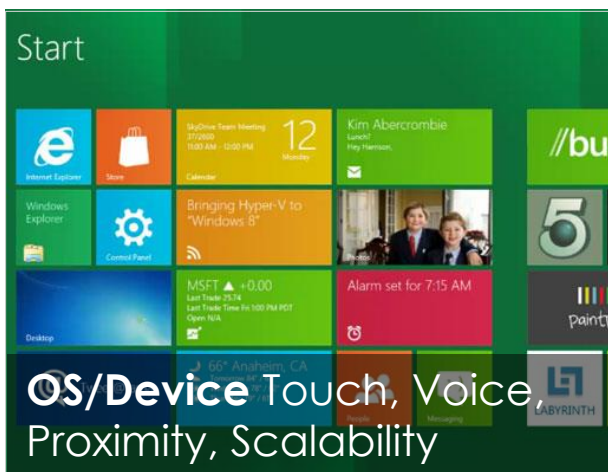
Making Connections

A day in the life:
Branch 2015

Prepared by EMC Consulting



Banker Platform Trends



Customers are more
savvy, more online
and more critical than
ever before.

That's why they come
to Branch 2015.





Where bankers are
a combination of
guide, advisor and
customer
advocate.



Where managers
are part mentor,
part coach and
part closer.

Where financial products are digital, mobile, social and value-added.



And where
technology is
seamless, aware
and totally
connected.



Branch 2015 is more
than just the bank of
the future.

It's the future of
banking.

The branch
experience can
happen anywhere,
with minimal fuss.

Here's how...

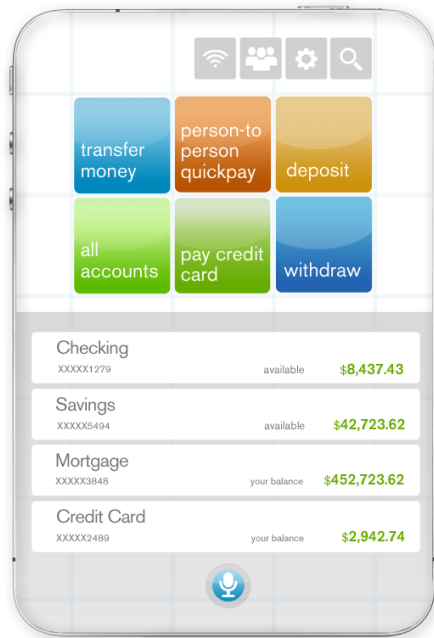


Banker Connect

With it, bankers can monitor store traffic, open accounts, share knowledge, build relationships, analyze data, attend webinars, create seminars, make appointments, video conference, find solutions, grow their customer base, and more, absolutely seamlessly.

It's advanced technology that helps advance bankers.

Customer Connect



With it, customers can talk to a specialist, get money, deposit checks, transfer funds, open accounts, compare rates, cash in rewards, interact with other customers, video conference, and more, anytime from anywhere.

It's like putting an entire branch into every customer's pocket.

Seamless technology empowers a more productive workforce.

Scenario 1:

This scene illustrates the anytime, anyplace seamless technology of Banker Connect, and how it helps bankers prepare for a successful day.



Banker Paul is commuting to work.

Paul is on his train heading to the bank.

Using his Banker Connect device, he prepares for the day by checking his appointments, reading industry news, and connecting with other bankers via Bankerbook, the internal Banking Social Network.

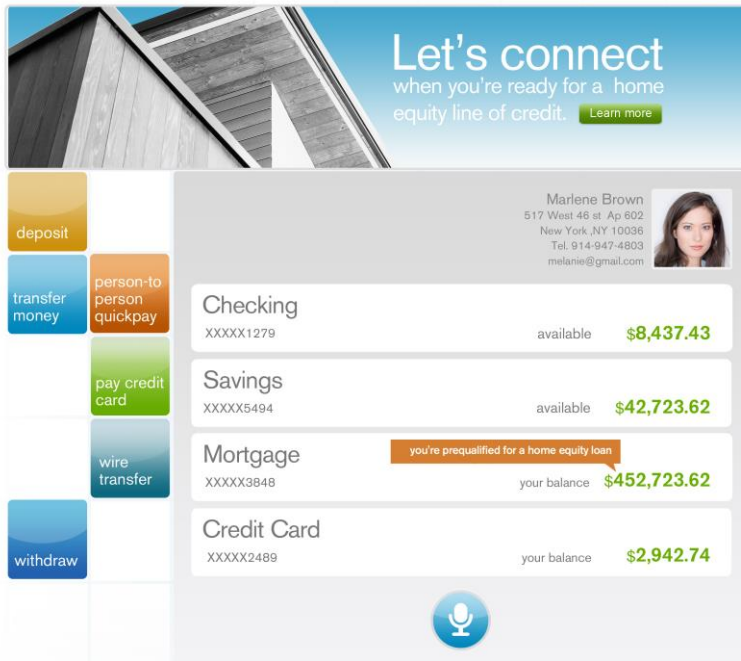
He also queues up an educational webinar to watch later, and steps off the train.

Like all Banker Connect devices, Paul's cannot access clients' accounts and other sensitive financial information until he enters the bank.

People want service
that's as personal as it
is seamless.

Scenario 2:

*This scene illustrates the personalized,
seamless hand-off from teller to banker,
and how it helps bankers close
valuable deals.*



Paul adds value to a virtual teller experience.

Marlene comes into the branch to use the voice-activated Virtual Teller.

Marlene, a checking customer, uses a voice-activated Virtual Teller to get some cash. As she approaches, the Virtual Teller on the screen recognizes her via her mobile phone and greets her.

VT: Hello, Marlene. What would you like to do today?

MARLENE: Withdraw from checking.

VT: Please type in amount you'd like to withdraw.

Marlene types in the amount on her mobile phone.

VT: Is the amount on your screen correct?

MARLENE: Yes.

Money is dispensed below. Marlene notices her balance is wrong.

Marlene made some deposits yesterday that don't seem to have been applied to her account.

VT: Would you like to do anything else?

MARLENE: Review Total Checking account.

VT: Okay. Let's look at your recent transactions.

Marlene's statement is displayed on screen. Marlene sees that she has deposits pending and that the current balance is correct.

VT: Are these transactions correct?

MARLENE: Yes.





VT: Do you need further assistance?

MARLENE: No.

The Virtual Teller tells Marlene she's eligible for a personalized offer.

VT: I see that you're pre-approved for a home equity line of credit. Would you like to learn more?

MARLENE: Yes.

VT: Great. Paul will be with you momentarily. Have a nice day.

Marlene walks away from the virtual teller, sits at one of the customer service tables, and "plays" with the interface. Using his device, Paul locates her, escorts her to a Privacy Pod, and closes this valuable deal.

PAUL: Hi, Marlene. I'm Paul. I see you're interested in a home equity line of credit.

People expect a singular, seamless experience.

Scenario 3:

This scene illustrates the power of seamless technology, and how it helps managers, bankers and customers interact with ease.

Paul helps a small business customer.

Paul and his Branch Manager are alerted that his 2:00 has entered the bank.

When hi-value customers enter the bank, the Branch Manager receives a special alert, and makes a point of greeting them personally.

This is the case when small business owner, Ted, has arrived. (Earlier, Ted set up an appointment from his mobile device through the Customer Connect app).

After taking a moment to greet Ted personally, the manager returns to his office so Paul and Ted can have their meeting. But at any time, he can use his Banker Connect device to review the meeting in real time, as well as send Paul helpful information, comments, tips, etc.



let's connect
when you're ready to grow your business

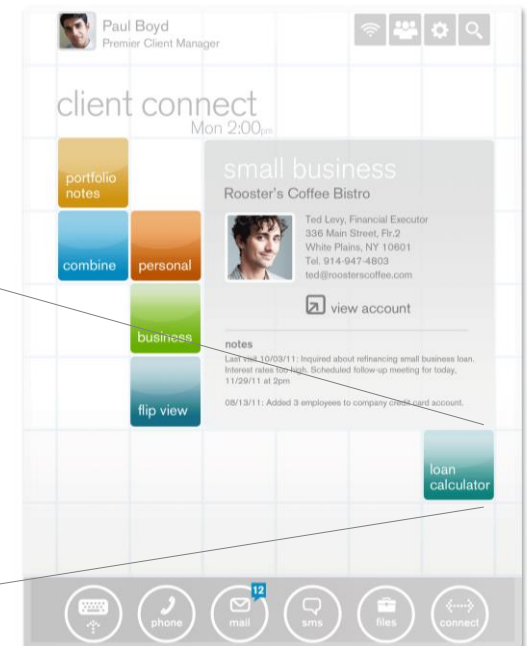


Ted researches loans using the Wall Surface.

Before he was greeted by Paul and the manager, Ted had been “playing” with a loan calculator on the Wall Surface. Paul pushes this information to his Banker Connect device to review with Ted during their meeting.

let's connect

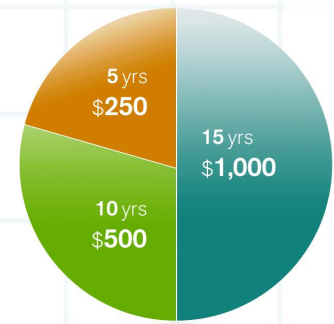
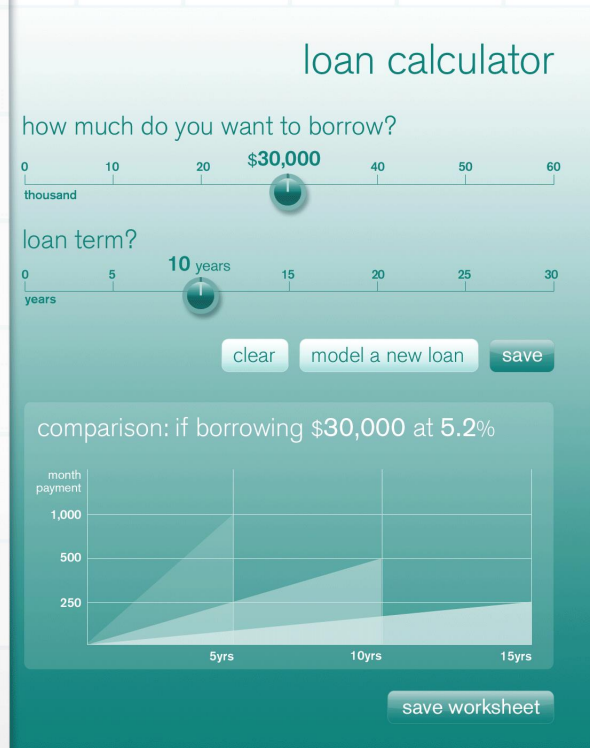
when you're ready to grow your business



Paul and Ted seamlessly continue their meeting in a Privacy Pod.

In the Privacy Pod, Paul places his Banker Connect device on the Surface and all of Ted's information spills out, including the calculator he was reviewing on the Wall Surface moments earlier. Relevant insights help Paul serve Ted better.

The 'client connect' interface displays Paul Boyd's profile as the Premier Client Manager. It features a sidebar with navigation options: 'portfolio notes', 'combine', 'personal', 'business', and 'flip view'. The main content area shows Ted Levy's profile, including his photo, name, title (Financial Executor), address (336 Main Street, Flr.2, White Plains, NY 10601), phone number (914-947-4803), and email (ted@roosterscoffee.com). A 'view account' button is visible. Below the profile, there are 'notes' detailing a recent visit on 10/03/11 regarding a refinancing inquiry and a scheduled follow-up meeting for 11/29/11 at 2pm. Another note from 08/13/11 mentions adding 3 employees to the company credit card account. At the bottom, there is a row of icons for 'phone', 'mail' (with a notification badge of 12), 'sms', 'files', and 'connect'.



insights

- fixed rate loans secured against collateral could get you a reduced rate.
- relationship pricing discounts could get you a reduced rate.

Using his Banker Connect device, Paul moves easily through Ted's information.



Paul Boyd
Premier Client Manager

client connect
Mon 2:20pm

portfolio notes

combine

personal

business

flip view

small business
Rooster's Coffee Bistro

retrieve outside accounts

checking account \$10,000

cds 1 cd expiring 12/11 3 cds \$50,000

money market \$40,000

credit card total \$10,000 used \$5,692 available \$4,308


real estate loan \$220,000

total deposits \$100,000

total loans \$225,692

summary balance \$(125,692)

Ted Levy, Financial Executor
336 Main Street, Flr.2
White Plains, NY 10601
Tel. 914-947-4803
ted@roosterscoffee.com



work sheet

cash flow



income cost of sales expenses
assets liabilities other expenses bank at end

non-business link accounts
→ checking
→ investments

phone


mail 12

sms





files

connect

While Paul has Ted's information on the screen, he offers to link Ted's business and personal accounts in order to serve him better. Ted agrees.



Paul Boyd
Premier Client Manager



client connect

Mon 2:42pm

portfolio notes


combinepersonal

business

flip view

small business


Rooster's Coffee Bistro

 retrieve outside accounts

1 cd expiring 12/11

total business deposits	\$100,000
total personal deposits	\$90,000
sub total	\$190,000
total business liabilities	\$225,692
total personal liabilities	\$400,000
sub total	\$625,692
portfolio total	\$1,631,384

Ted Levy, Financial Executor
336 Main Street, Flr.2
White Plains, NY 10601
Tel. 914-947-4803
ted@roosterscoffee.com



work sheet

total business deposits

checking	\$100,000
cd	\$50,000
money market	\$40,000

1 cd expiring 12/11

 phone


 mail 12





 sms

 files

 connect

Now that Paul has a macro view of Ted's finances, he sees an alert that one of Ted's CD's is about to expire. Paul points out that CD's aren't yielding the best ROI's these days, and that a Chase Financial Advisor could help him up his return. Ted is interested.


Paul Boyd
Premier Client Manager

client connect

Mon 2:49pm

portfolio notes

combine


personal

business

flip view

small business

Rooster's Coffee Bistro

 retrieve outside accounts

1 cd expiring 12/11

total business deposits **\$100,000**

total personal deposits **\$90,000**

sub total **\$190,000**

total business liabilities **\$225,692**

total personal liabilities **\$400,000**

sub total **\$625,692**

portfolio total **\$1,631,384**


Ted Levy, Financial Executor

336 Main Street, Flr.2

White Plains, NY 10601

Tel. 914-947-4803

ted@roosterscoffee.com









work sheet

cd products

	Term	Rate/APY+
cd 1	\$12,500 12/11	0.26/0.26
cd 2	\$12,500 12/12	0.27/0.27
cd 3	\$25,000 13/12	0.28/0.28
	06-11 Months	0.30/0.30
	12-17 Months	0.35/0.35
	18-23 Months	0.35/0.35
	24-35 Months	0.40/0.40
	36-47 Months	0.60/0.60
	48-59 Months	0.85/0.85
	60-119 Months	1.20/1.21
	120 Months	2.28/2.30

Minimum to Open: 15,000 Terms of 7 Days- 27 Days/\$1,000 Terms of 28 Days-10

Using his Banker Connect device, Paul videophones an FA.

The screenshot displays the Banker Connect mobile application interface. At the top, it shows the user's profile: Paul Boyd, Premier Client Manager. Below this, the 'client connect' section displays the time 'Mon 2:49pm' and a list of services: portfolio notes, combine, personal, business, and flip view. A dropdown menu is open, showing a list of specialists: branch manager Daniel Morgan, investment specialist Susan Emmerson, home loan specialist John O'Dell, and small business specialist Angelo Tostorinni. The main content area shows a summary of accounts for 'Rooster's Coffee'. It includes a 'total business deposits' section with a sub-total of \$190,000, a 'total business liabilities' section with a sub-total of \$225,692, and a 'total personal liabilities' section with a sub-total of \$400,000. The 'portfolio total' is \$1,631,384. To the right, there is a 'work sheet' section and a 'cd products' section. The 'cd products' section lists three CDs: CD 1 (\$12,500, 12/11), CD 2 (\$12,500, 12/12), and CD 3 (\$25,000, 13/12). A table below lists the terms and rates for these CDs. At the bottom, there is a navigation bar with icons for phone, mail, sms, files, and connect.

Paul Boyd
Premier Client Manager

client connect
Mon 2:49pm

portfolio notes
combine
personal
business
flip view

branch manager
Daniel Morgan

investment specialist
Susan Emmerson

home loan specialist
John O'Dell

small business specialist
Angelo Tostorinni

total business deposits
sub total \$190,000

total business liabilities
sub total \$225,692

total personal liabilities
sub total \$400,000

portfolio total
\$1,631,384

Ted Levy, Financial Executor
336 Main Street, Flr.2
White Plains, NY 10601
Tel. 914-947-4803
ted@roosterscoffee.com

work sheet


cd products

Term	Rate/APY+
07-27 Days	0.26/0.26
28-89 Days	0.27/0.27
90-179 Days	0.28/0.28
06-11 Months	0.30/0.30
12-17 Months	0.35/0.35
18-23 Months	0.35/0.35
24-35 Months	0.40/0.40
36-47 Months	0.60/0.60
48-59 Months	0.85/0.85
60-119 Months	1.20/1.21
120 Months	2.28/2.30





Minimum to Open: 15,000 Terms of 7 Days- 27 Days/\$1,000 Terms of 28 Days-10

phone
mail
sms
files
connect

Paul creates a video conference between him, Ted, and an off-site FA who walks Ted through a few options and sends him additional information to review at his convenience.



Paul Boyd
Premier Client Manager



client connect
Mon 2:49pm


portfolio notes

combinepersonal

business

flip view

small business
Rooster's Coffee Bistro

 retrieve outside accounts

1 cd expiring 12/11

total business deposits \$100,000

total personal deposits \$90,000

sub total \$190,000


total business liabilities \$225,692

total personal liabilities \$400,000

sub total \$625,692


portfolio total \$1,631,384

Ted Levy, Financial Executor
336 Main Street, Flr.2
White Plains, NY 10601
Tel. 914-947-4803
ted@roosterscoffee.com



work sheet

Susan Emmerson, investment specialist



cd products

cd 1 \$12,500 12/11

cd 2 \$12,500 12/12

cd 3 \$25,000 13/12

Term	Rate/APY+
07-27 Days	0.26/0.26
28-89 Days	0.27/0.27
90-179 Days	0.28/0.28
06-11 Months	0.30/0.30
12-17 Months	0.35/0.35
18-23 Months	0.35/0.35
24-35 Months	0.40/0.40
36-47 Months	0.60/0.60
48-59 Months	0.85/0.85
60-119 Months	1.20/1.21
120 Months	2.28/2.30

Minimum to Open: 15,000 Terms of 7 Days- 27 Days/\$1,000 Terms of 28 Days-10



 phone

12

 mail

 sms

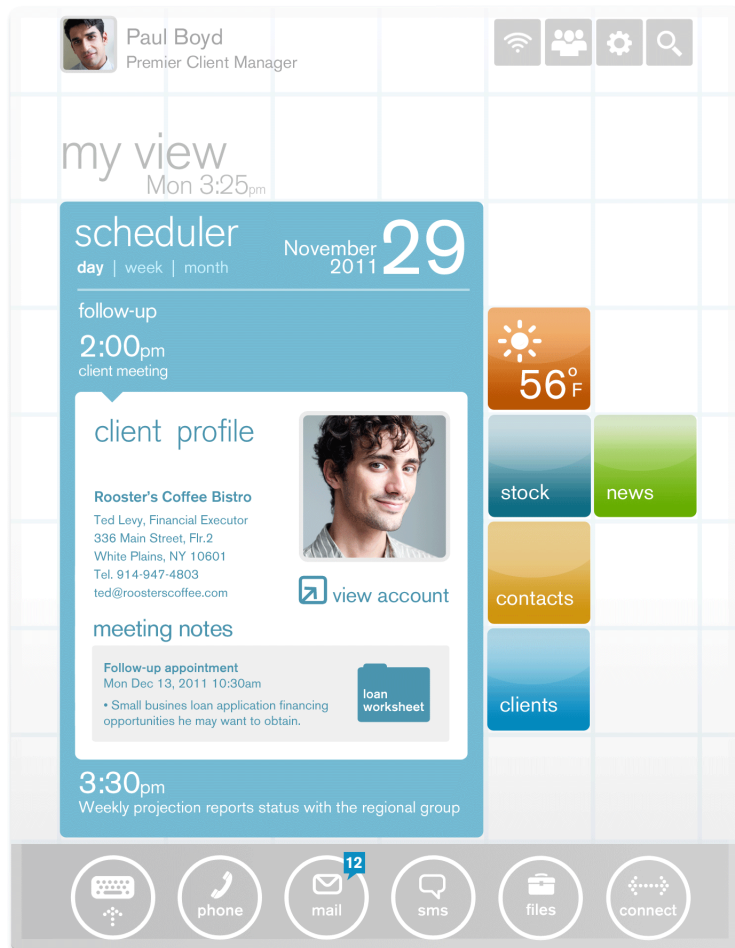
 files

 connect

Paul sends Ted a Digital Dossier of everything they've discussed.

At the end of the meeting, Paul uses his Banker Connect device to create and send Ted a Digital Dossier containing everything they've discussed. He's prompted to set an alert to follow up with Ted tomorrow.

The manager is alerted that the meeting is over, and personally sees Ted out of the bank.



Seamless technology makes bankers better.

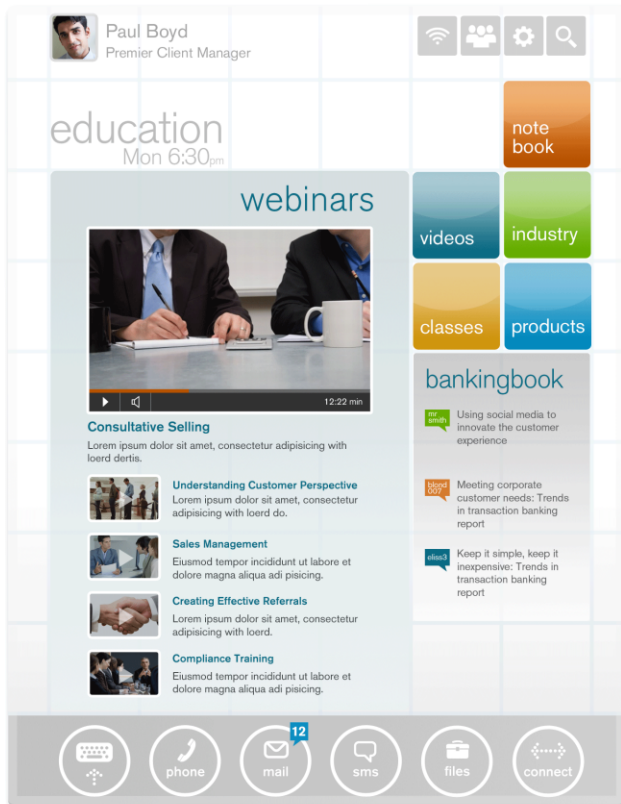
Scenario 4:

This scene illustrates how seamlessly bankers can move from one task to another, and highlights the educational aspect of Banker Connect.

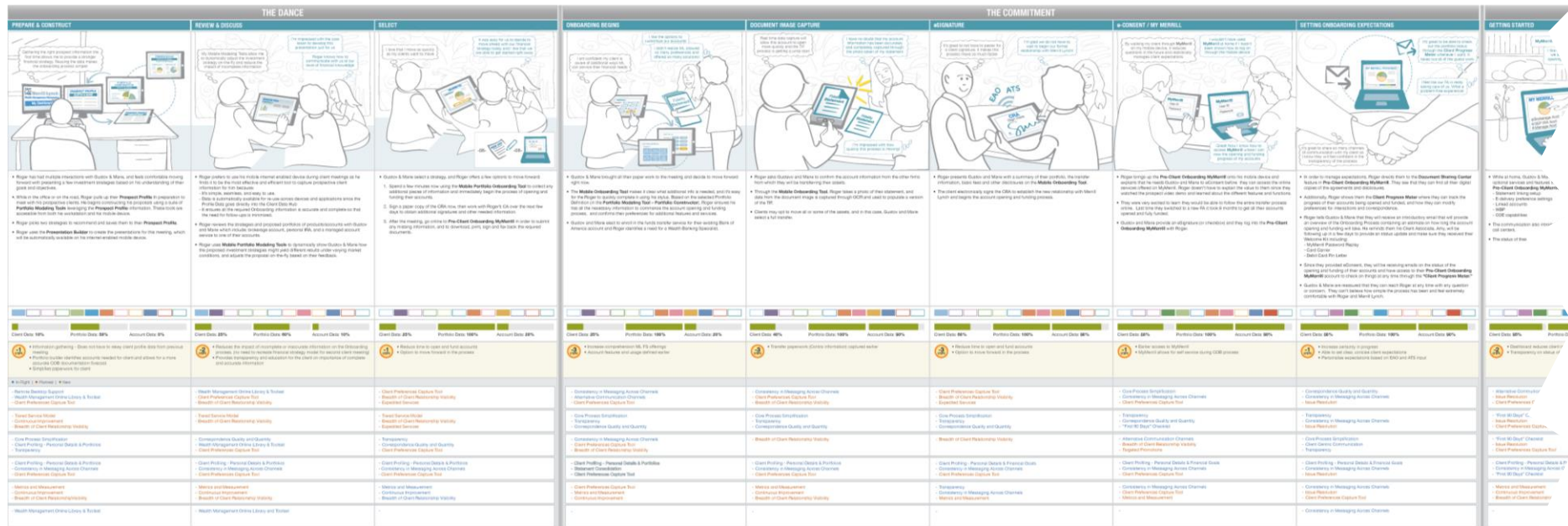
Paul is commuting home from work.

Paul is sitting on his train, heading home.

Using his Banker Connect device, he checks his schedule for tomorrow, then settles into his seat to enjoy the educational webinar he queued up earlier this morning.



Getting Here: Experience Roadmap



EMC Capabilities

vmware®

