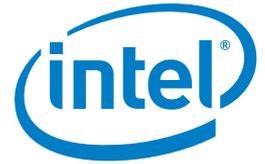


SOLUTION BRIEF

2nd Generation Intel® Core™ vPro™ Processor Family

Retail Banking
Smart ATMs



Building Market Share with Smart ATMs

Branch transformation projects extend beyond the lobby and online banking to include smart ATMs.



Smart ATMs based on the Intel® Core™ vPro™ processor family offer new opportunities to maximize bank revenue and improve the customer experience by letting customers safely do more during each transaction.

Since their introduction in the 1970s, ATMs have been an important touch point between banks and their customers, providing the convenience of 24/7 self-service transactions. Smart ATMs based on the 2nd generation Intel® Core™ vPro™ processor family¹ help banks offer features beyond individual transactions to serve today's tech-savvy customers. They also help ensure uptime and provide security for the data, the physical ATM, and the customer.

ATMs Get Smarter

As banks contend with a growing number of competitors entering the financial services market, they must offer innovative experiences to engage customers, retain them, and build long-term loyalty. Along with mobile and online channels, smart ATMs offer new opportunities to improve the customer experience—while maximizing bank revenue—by letting customers safely do more during each transaction. Banks are beginning to:

- **Customize the ATM interface.** The preferences that customers set for their online banking experience can be applied to the ATM screen, allowing banks to tailor messaging and provide a better user experience.

- **Integrate ATMs with mobile devices and services.** New smart phone apps can help customers find no-fee ATMs when they are traveling, increasing convenience and access.
- **Offer an increased range of services.** In addition to deposits and cash withdrawals, customers can also apply for credit, donate to charity, purchase additional time on a pre-paid mobile phone, and even respond to offerings from local retailers.
- **Implement advanced security controls.** Customers enjoy greater peace of mind using ATMs with biometric features such as fingerprint readers and voice recognition, and security features built into the 2nd gen Intel Core vPro processor family.

Smart ATMs Powered by Intel® Technology

Smart ATMs based on the 2nd gen Intel Core vPro processor family provide the high performance needed to deliver features that support digital marketing campaigns. These ATMs feature:

- **Power to drive innovative displays.** Multiple touch-screen displays in a single ATM can use vibrant color and video capability to deliver marketing messages based on how the customer is engaging with the ATM.



- **Remote management.** Intel® vPro™ technology helps IT technicians to manage ATMs remotely. This can drastically reduce management costs, with fewer visits by IT staff and less downtime for upgrades and patches.
- **Performance for the future.** Intel® technology-based ATMs use open architecture, which will allow deployment of new features in the future without the need to invest in additional hardware. Smart ATMs will soon include biometric security, statistical business intelligence, and video chat with bank staff.
- **An AVA-ready system.** Target marketing messages based on who is using the ATM by adding advanced anonymous video analytics (AVA). AVA captures audience demographics to deliver targeted messaging and collect audience impression data—without collecting any personal information about your customers that would trigger privacy concerns.

Technology-assisted Security that Bank Customers Expect with Intel® Trusted Execution Technology

Banks have long protected ATMs with surveillance cameras, but in today's world, threats such as malware are invisible. New

ATMs based on the 2nd gen Intel Core vPro processor family have access to built-in hardware-enabled security features like Intel® Trusted Execution Technology (Intel® TXT), which protects against malware by validating the behavior of key components of the ATM at start up. Known as the "root of trust," this process allows the system to quickly assess whether any attempts to alter or tamper with the device have been made.

Partitioning within the device keeps marketing features, such as videos and sales screens, segregated from financial data. This way, even if the ATM has been compromised, the customer will continue to see marketing or status messages rather than a blank screen.

Summary

Customers are taking control of their banking experience with online account access, smart phone banking apps, and more. ATMs continue to play an important role in shaping the banking experience. Intel technologies provide the performance and manageability needed to power smart ATMs that deliver the services and security that tech-savvy customers expect now, and in the future.

IMPROVING THE CUSTOMER EXPERIENCE WITH REMOTE ATM MANAGEMENT

Managing ATMs remotely creates significant cost savings for banks and service providers, and also delivers a better customer experience. Shinhan Bank of South Korea installed 1,500 ATMs that take advantage of the remote management capabilities of Intel® vPro™ technology. They had impressive results,² showing that a small investment in technology can yield significant benefits.

43% **Reduction in ATM downtime.**
More customers were able to use the ATM, with fewer customers walking away in frustration.

33% **Reduction in service visits.**
Fewer customers had to wait to use an ATM while it was being serviced.

Read more about Shinhan Bank's results with remotely-managed ATMs: www.intel.com/en_US/Assets/PDF/casestudies/ShinhanBank_CaseStudy_EN_0211.pdf

Visit www.intel.com/go/ic to learn more, and specify Intel technology when you talk to your system integrator.

¹ Intel® vPro™ Technology is sophisticated and requires setup and activation. Availability of features and results will depend upon the setup and configuration of your hardware, software, and IT environment. To learn more visit: www.intel.com/technology/vpro.

² Intel Corporation, "Shinhan Bank Projects 524% ROI in 6 Years and 43% Reduction in ATM Downtime via Embedded Intel® vPro™ Technology", <http://edc.intel.com/Link.aspx?id=4062&wapkw>.

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