

IDEMIA PayCheck August: Bank branches transformation

Insights into recent developments in the payment eco-systems, and examples how card issuers can leverage these trends

PAYMENT

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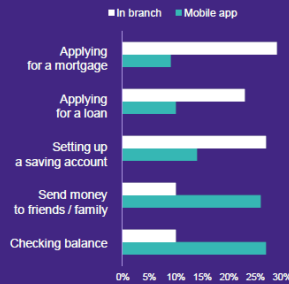
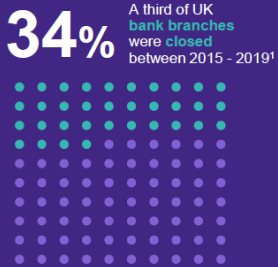
AUGUST 2020

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PAYCHECK
BANK BRANCHES
 TRANSFORMATION

In the wake of the digital transformation, banks are rethinking and **repositioning** their network of **bank branches**. Traditional bank branches in rural areas are being replaced by "store-like" branches, often located on busy, urban high streets.

The major asset of the bank branch, the **trust** created by a face-2-face meeting, is combined with the latest technologies at key locations

COMBINING HUMAN TOUCH WITH HIGH TECH



3x
 The UK consumers preference to apply for a mortgage in the bank branch is 3 times higher than doing so through a mobile app²

Sources:
 1. Business Insider
 2. Business Insider Intelligence/MoneySuperMarket

IDEMIA
 Helps banks to create the next-generation bank branch: combining the convenience and security brought by new technologies with the trusted in-branch assistance



INSTANT CARD ISSUANCE
 Issuing the card instantly & "on the spot", enabling the consumer to personalize the PIN



BIOMETRIC ENROLLMENT
 Capturing customer biometric data, performing de-duplication and creating a digital identity

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