



iEngage

THE NEXT-LEVEL OF

CUSTOMER INTERACTION

ON YOUR EXISTING ATM NETWORK!



Welcome to
ABC Bank ATM

Comprehensive Solutions

Serving customers of today effectively means personalizing their experiences & providing them with offers that are tailored to their needs. While other digital banking channels such as mobile apps & internet banking can address this by providing customizability & remembering customer preferences – ATMs haven't been able to achieve that. iEngage is the comprehensive solution to that problem.



Competitive Advantages



Complete Development Support

Innovative (Pvt.) Ltd. provides complete development support for iEngage – making customization easier and cost-effective for Banks. Our trained team of developers continue to enhance the software to roll out new features from time to time making this software future-ready so that our customers don't miss out on upcoming features.

Pre-Staged Transactions

iEngage enables pre-staged transactions – protecting your customers from the spread of COVID-19! Customers can minimize their interaction with the ATM by conducting the transaction on their mobile app and the ATM can dispense their cash by scanning their QR code. No more card insertions, PIN inputs, account selections, transaction selections or amount selections required.



Biometric Server Integration

iEngage also includes "Bio Server Integration" under its platform providing added convenience and cost savings for banks by enabling NADRA authenticated transactions through host configuration (independent of Switch).

New Transaction **On Old ATMs**

Gone are the days where customers could only use the ATM for cash withdrawals through their conventional ATM Cards. Today, customers use internet banking, mobile apps, NFC cards and biometric IDs; and their transactions sets include bill payments, fund transfers and even ticket purchases. iEngage enables your existing ATMs to better address the needs of your evolving customer base.

Biometric Transactions

NADRA authenticated biometric transactions are included under iEngage. Your customers can use their thumb impressions at the ATM for:

- > Regular cash withdrawal
- > Ehsaas Program cash withdrawal
- > Account verification
- > Wallet account management
- > EOBI proof of life



Pre-staged Transactions

It is faster, safer, and is an important weapon in the fight against COVID-19. Customers can initiate transactions from:

- > Your existing mobile app
- > Your existing internet banking channel
- > Standalone pre-staging app

No matter which channel they choose, they can generate a one-time and time-barred Transaction Code or QR Code. These can be used on the ATM to complete the transaction & collect cash with minimal physical contact with the ATM.

Customers can use the pre-staged transactions for themselves or even if they want someone else to collect the cash – providing them with a unique new tool for making cash payments.



Personalized ATM Experiences

Adding a personal touch in digital customer servicing leaves a lasting impact. Research has proven, customers interact better with channels & develop lasting relationships with banks that offer a more personalized experience which is in-sync with their individual preferences. Now we can offer the same unique attention for your customers on the ATM channel. With iEngage, your ATM can display:

- > Dynamic Pictures
- > Animated GIFs
- > High-Resolution Videos

Personalized Greetings, customized UI effects and content can be configured based on:

- > Time of Day (Day & Night Themes)
- > Gender & Age (Color preferences)
- > ATM Location (City & Locality)

Additionally, greetings can be personalized for Birthdays, Ramadan, Eid and other public holidays as well!

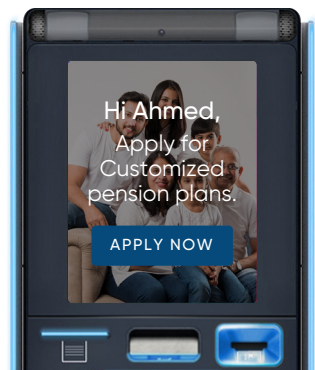
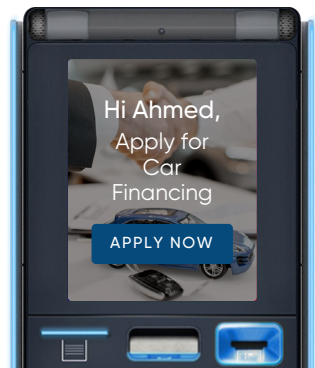


Contextual Marketing Campaigns

Are pension plans relevant to a 25-year-old new to bank customer who doesn't even have a credit card yet? Most probably not. A generic approach to marketing can often lead to wastage of marketing efforts and lost opportunities. With iEngage, you can display contextual advertisements to your customers and provide them with offers that are relevant to them. Your campaigns can be segmented based on:

- > Customer Type (On-us or Off-us)
- > Customer Demographics (Gender, Age, City, etc.)
- > Existing Product Utilization (Account Types, Loans, Credit Cards, etc.)
- > Time Bound Campaigns (Seasonal Offers, Limited Time Offers, etc.)

iEngage allows you to generate sales leads directly from the ATM and drive additional revenues for the bank. If a customer is interested in the advertised product, you can record their preferred contact number and their preferred time of the day for contacting them – and your sales team can take it from there based on a pre-qualified sales lead.





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