

Case Study

Banking on Digital Signage

After years of efforts to encourage customers out of the branch in favor of online and telephone banking and ATMs, financial institutions are rediscovering the value of in-branch services for boosting sales and strengthening customer relationships. Today banks recognize that empty branches have a negative effect on customer retention figures, and that by upgrading banking from a chore to an informative and pleasant experience, revenues are increased and customer loyalty is retained.

The 21st century bank is again focusing on new business and cultivating client relationships. By using innovative in-branch digital signage solutions to educate and excite customers, banks are addressing modern banking challenges and attracting customers back into the branch.

Step into the bank of the digital signage age

A bank with in-branch digital signage capabilities, allows content to be broadcast according to the interests of each customer in each area of the bank. Customers waiting to speak to a mortgage officer will view the latest mortgage rates and incentives on better-than-broadcast quality digital signs. Across the branch, clients waiting to collect travelers' checks will watch exotic destination film promos cross-selling the bank's air mile-accumulating credit cards. Live stock market feeds keep the customer up to speed on the latest NYSE numbers before his appointment with his investment adviser.



All in all perceived waiting times are reduced, and the banking experience has been valuable to the customer.

The bank branch with the digital signage difference - challenges and solutions

Network security and device control, is a prime concern to financial institutions. While digital signage technology today may allow for full integration with the bank's other systems for real-time updates, how can the security of the network be guaranteed? How can banks' exacting requirements for the display of financial information be met? The solution lies in centrally managed data and content even for a number of branches over a wide geographic area. The integrity of the system is easily maintained while content can be varied by branch and department. Authorized personnel switch displays on and off remotely.

Digital signage facilitates cross-selling, advising customers of one product of a related one. But how can the technology address differing branch needs? For instance, can centrally managed digital signage simultaneously ensure that one customer receives targeted information about her bank's frequent flyer credit card and travel insurance while purchasing travelers' checks at her suburban branch, while making stock information available to another customer as he rearranges his investment portfolio downtown? The answer is yes! **Operation and content management**, while centralized, is also



multi-stream, so differing, targeted content tailored to a specific branch or area of a branch, can be displayed at the same time as different content at another location.

Once a bank decides upon a digital signage solution, the extent of its **deployment** becomes a question. Staff needs guidance regarding the number of signs required and where to position them to maximize their effectiveness. Of course any solution must be deployable after banking hours to minimize disruption to business as well as be easy to master by staff.

C-nario: your end-to-end digital signage partner

In this competitive market, cost-effective digital signage platforms such as those offered by C-nario create a totally new banking experience. C-nario, an established digital signage expert and leader, offers banks end-to-end service from consultation on where and how many digital signs to deploy, to employee training, to new and multi-source content stream production, and more. Company experts will visit each branch and advise bank personnel on where to optimally place digital signage, how many screens are necessary, etc. Bank staffs, IT and marketing, are trained to use technology easily and effectively. Ongoing technical support is also provided, resulting in a true partnership.

The specifics

By featuring engaging dynamic visual content through C-nario's comprehensive and scalable digital signage operating platform, banking institutions can:

- **Enhance the customer experience**

- Highest quality video content on better-than-broadcast LCD and plasma displays at customer service desk, in teller line and elsewhere in the branch. Whether it be the latest mortgage, securities, stock or foreign currency data, information is displayed in a targeted, relevant manner depending on where the customer is in the branch ensuring maximized sales opportunities.
- Easily-updated content from web sites, databases, live TV and streaming
- Simultaneous display of different sources
- Real-time queuing system information on display

- **Increase sales**

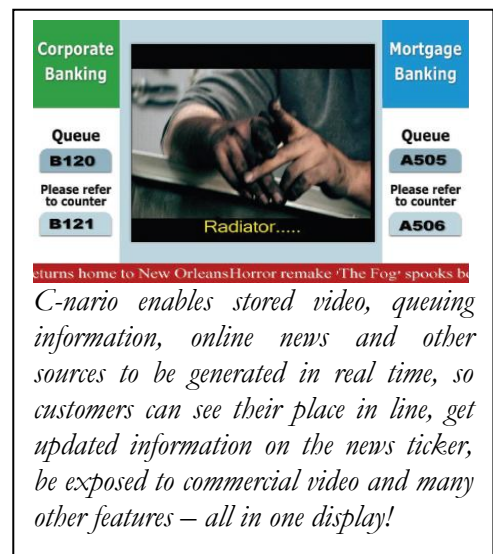
- Promote new products and services via top-of-the-line displays
- Targeted content by location and audience profiles

- **Educate customers on new products and services**

- Explanation of financial terminology in laymen's terms
- Save time and resources by directing customers to in-house automatic banking services
- Interactive stock and other information on demand via text message to customer cellphones

- **Communicate with target customers**

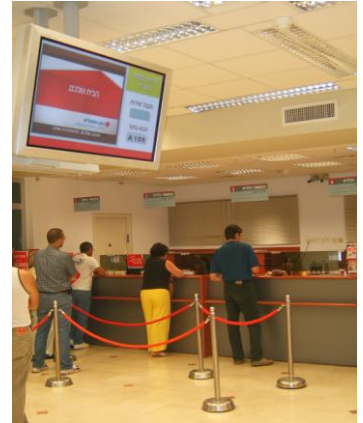
- Compelling content through best quality video – High Definition Video, smooth digital motion effects, etc.





- Creative and content control and implementation by the bank's marketing/Marcom departments to improve customer service
 - Personalized teller line signage; next customer's name appears on screen for more personal service
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- **Leverage platform for internal use**
 - Off-hour employee training sessions via displays and play-out capabilities
 - Easy-to-manage control and remote execution of training by the bank training center instead of lost productivity caused by employees having to go to central location for training.

 - **Maintain full control and low cost of ownership**
 - Bank NOC to control and operate all displays
 - Leverage existing IP network to send content from NOC to local storage at the branches
 - Full compliance with bank data security policy



Case Study – Bank Hapoalim, Israel's Largest Bank

Bank Hapoalim (TASE: POLI) provides banking services and financial products to millions of people every month across Israel. As the breadth of services increases, the bank looked for a way to strengthen its customer relations efforts, while promoting new products and initiatives. In nurturing Bank Hapoalim's dialogue with its customer base, the bank also sought to communicate non-financial information thereby attracting customers' attention and enhancing the branch banking experience.

C-nario Solution

Through C-nario's digital signage solutions, Bank Hapoalim was able to rollout a national digital visual communications network to address all requirements. In one of the largest networks to have deployed worldwide, customers are alerted to Bank Hapoalim's latest offerings via non-stop 1,000 content channels displayed across thousands of plasma and LCD devices, coupled by multiple feeds of information from different sources. C-nario's technology saved Bank Hapoalim over \$700K in hardware costs by leveraging existing infrastructure and simple technological solutions. These savings are expected to be tripled over 3 years, as installation, cabling and maintenance costs are calculated.

Conclusion

With C-nario's digital signage solution, your bank can vastly improve the quality of its customer care, successfully market new products and services and reaffirm customer confidence in banking offerings and stability. Through C-nario's cutting-edge technology and experience, the bank's customers are more knowledgeable about the choices and opportunities available at bank branches. As the everyday-banking-experience is enhanced, the new system will reduce unwarranted customer anxiety. C-nario is the banking establishment's trusted partner in effectively and creatively enhancing the bank-customer dialogue.