

# Multi-Functional Kiosks

*Your Gateway to Seamless Digital Banking*



In the fast-paced digital landscape, banking and financial services are evolving, and so are the expectations of customers, whether retail or MSME. Whether you are a Bank, NBFC, or any other institution that is customer-facing, leverage the powerful Multi-Functional Kiosk platform for customer engagement, onboarding, and transaction

processing that can be customized as per your requirements. Our cutting-edge Multi-Functional Kiosk is here to transform your banking and financial services experience into a seamless, efficient, and secure self-service journey for a wide range of financial products and services listed below.

## Liability Products and Government Services:



### Digital Onboarding

- ▶ Facilitates digital onboarding for Savings Account, Current Account, Term Deposits, and Government schemes - Atal Pension Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana, etc.

- ▶ Involves e-KYC or Video KYC processes.

## Asset Products and Services:



### Retail and MSME Loans Kiosk:

- ▶ Online application for various loan products, digital onboarding (e-KYC and e-KYB), and digital onboarding
- ▶ Capability for end-to-end digital loan processing.

## Digital Kit:



### Customers:

Insta Prepaid and Debit Cards, access to Mobile Banking/ Internet Banking



### Merchants:

Offers services like UPI QR code and POS services.

## Other Banking Services:

- ▶ Fund transfers through various payment modes
- ▶ Chequebook requests, passbook updation, account statement printout, standing instructions, KYC updates, card block requests, etc.
- ▶ Provides a platform to lodge digital grievances and track resolution status.

## Scope of Services

Besides providing a multi-functional kiosk, we also provide services that encompass various aspects of infrastructure, operations, technology, and management for the successful setup and functioning of the Digital Banking Unit to deliver prompt service and a rich customer experience.

### ▶ **Site Selection and Sourcing:**

Identify suitable locations, assess infrastructure, design interior, and obtain approvals.

### ▶ **Asset Procurement and Maintenance:**

Procure machines, and equipment, perform maintenance, and ensure insurance coverage.

### ▶ **Site Management:**

Manage premises rental, and handle utilities, signage, and security systems.

### ▶ **Cash Management Services:**

Forecast, replenish, reconcile cash in ATMs/ CRMs, and comply with regulations.

### ▶ **Field Services:**

Maintain assets, provide maintenance, manage consumables, and ensure cleanliness.

### ▶ **Technology Services:**

Monitor and support machines, manage incidents, vendor coordination, and updates.

### ▶ **Business Intelligence Services:**

Generate customized reports and dashboards for transactions, business, operations, and compliance.

### ▶ **Networking:**

Establish and maintain connectivity for seamless transactions and manage lease lines.

## Why EPS

### ▶ **Enhanced Customer Experience:**

The advanced features and user-friendly interface elevate customer experience, fostering greater satisfaction and loyalty.

### ▶ **Smooth Integration:**

The MFK seamlessly integrates with existing systems, ensuring a cohesive and efficient banking environment.

### ▶ **Robust Support:**

A strong after-sales support system backed up by a strong field force guarantees uninterrupted service and swift issue resolution.

### ▶ **Customised to Banks and NBFC's Requirements:**

The capabilities of MFKs are tailored to meet the specific needs and preferences of each bank.

## About EPS

Electronic Payment and Services (EPS) is India's leading payment technology services provider. It offers solutions such as ATM outsourcing, digital payments, and an MSME platform that grants access to digital finance and value-added services. EPS started in 2011 and became a leader in ATM outsourcing. It later expanded to offer digital payment solutions to banks and non-banking institutions. We closely follow global security standards such as PCI DSS 3.2.1, ISO 9001:2015, and ISO 27001:2013. This approach makes our solutions resilient against emerging threats in the digital landscape.

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