VTM
Virtual Teller Machine

APT-VTM-A02
1. **Product Introduction**

APT VTM realizes the virtual interactive business services between the helpdesk agent and customers in a face-to-face way to perform a transaction, which totally enhances performance in customer service, reduces business operation cost, and optimizes convenience for the customer.

The overall VTM system consists of VTM terminal, remote authorization management center and surveillance management system. Among which, every component in the VTM terminal has been well encapsulated based on standard WOSA protocol. It guarantees the interface scalability and interact module compatibility. The other parts of VTM can also be customized according to detailed requirement.
2. Function List

- Quick Implementation
  APT VTM can be implemented in a proper location much more quickly than the traditional branch way, which usually takes one year from choosing the location to opening the branch. For APT VTM, it will only need 3 months. Furthermore, if the remote authorization management center has been completed ahead of time, this duration will be greatly shortened.

- Reduce the operation cost
  APT VTM takes less room and focus more on the banking business self-service. According to the investigation and analysis, the operation cost will be reduced by 30% in a 3-year cycle.

- Enhance the performance in customer service
  APT VTM system makes it feasible to provide 24x7 hours service to the customer, which leads the way for the financial, government and insurance sector to build a 24-hours self-service room.

- Separate front-office and back-office business mode
  APT VTM totally conforms to the separate front-office and back-office business mode. The front-office shall receive different service requests while the back-office shall assess and approve the authorization. In such business mode, it is able to decrease the risk and improve the efficiency.

- Overall business acceptance
  APT VTM has applied advanced audio and video technology to the business acceptance. It allows the system to transmit the customer related picture and the image of every demanded certificate to the remote controller or assessor in real time. Therefore, the customer could finish their business in this all-in-one kiosk.

3. Order Information

<table>
<thead>
<tr>
<th>Model</th>
</tr>
</thead>
<tbody>
<tr>
<td>APT-VTM-A02</td>
</tr>
</tbody>
</table>

We reserve the right to change any specifications and components to suit local condition and requirement without prior notice.