Multifunction Kiosk

To provide hassle free and convenient banking services through alternate delivery channels to customer by leveraging Technology, Aplab has launched an innovative Self Service kiosk called Multi Function Kiosk (MFK). As the name suggests it offers a number of customer centric services from a single kiosk.

Cheque Deposit Facility

Internet Banking Facility

Passbook Printing Facility

A4 Size Statement Printing Facility

Cash Less Transactions

24 X 7 Use as:

- Cheque Deposit facility with CTS interface
- Automatic or semi Automatic Passbook printing facility
- Bill payment facility using Net banking
- Browser based Internet Banking
- Non cash / Enquiry services including Balance enquiry and Mini Statement

Cheque Deposit Facility

Customer can deposit cheques by entering few details prompted by the system and he/she would get instant receipt with cheque image and date/time stamp. CTS compatible front, back and UV scanned images would be transferred to CTS server through backend server. This facility will help reduce the time taken for clearing process and there is no need of scanning /entering the cheque details by the branch/service branch staff as this machine is having the feature of capturing necessary details.

Where the CTS system is not enabled, the machine works as cheque deposit kiosk with instant receipt. Branch staff has to remove cheques from the machine (Onsite/Offsite) and send these cheques to service branch as per normal clearing by following existing guidelines. Account number of cheque will be printed on the backside of cheque.

Process of Cheque Deposit
- Customer selects the cheque deposit menu.
- Machine asks the user to enter the A/C number in which the amount is to be credited.
- Machine displays name of the account holder which is fetched from the CBS and asks the customer to confirm.
- After confirmation, machine will prompt the user to insert the cheque.
- After processing of the cheque, machine allows depositing more cheques in the same account, if required by the user.

Passbook Printing

Barcode based passbook printing:
Existing passbook can be used by just pasting a barcode sticker on the back cover page. When customer inserts passbook into the machine, the machine reads the barcode, validate the customer and prints the transactions fetched from the CBS.

Magnetic stripe passbook printing:
A unique solution which can automatically flip the passbook pages and prints on the exact page and line number on the passbook. This requires Magnetic stripe passbook which stores details like Account number or serial number, page/line number of passbook, in the secure magnetic stripe. When customer inserts passbook into the machine, the machine reads the magnetic stripe, validates customer and prints transactions fetched from the CBS. Customer just needs to insert passbook into the machine. Machine automatically turns the correct page so there is no chance of printing on wrong page or wrong line number.

Bill Payment Facility using our Net Banking

Bill payment facility is available in MFK through internet banking. Customer can use his/her Internet Banking credentials to pay the Bill/Recharge Mobile / DTH etc.

Process of Bill Payment using MFK
- Customer needs to click on the Bill Payment option after selecting the language option
- Customer needs to select the Bill category (Electricity, water, prepaid, postpaid etc.) from the menu and select the Biller.
- Customer has to enter the required information like unique bill number, mobile number, amount etc
- System will validate the information entered by the customer and ask for Payment.
- On clicking Pay button, it would redirect to internet banking page.
- Customer needs to login with net banking credentials and pay the amount.
- On success/failure of the payment, machine would display appropriate message on the screen and customer gets the receipt.

Browser based Internet Banking

Net banking is based on secure web browser/ with interactive UI.

Non Cash / Enquiry Services such as Balance Enquiry / Mini Statement

Balance Enquiry
The customer will select view balance option under the Banking services. It would ask to swipe the card for authentication, thereafter, it will display the balance available in primary account and allow taking a print if desired by the customer.

Mini Statement
For mini statement, the customer will select the mini statement option under the Banking services. It would ask to swipe the card on machine for authentication, thereafter, it will display the last 10 transactions held in primary account and allow to take a print if required.

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