(51) International Patent Classification 7 :		(11) International Publication Number:	**WO 00/49552**
G06F 17/60	A2	(43) International Publication Date:	24 August 2000 (24.08.00)

(21) International Application Number: PCT/US00/04269

(22) International Filing Date: 18 February 2000 (18.02.00)

(30) Priority Data:
09/252,834   19 February 1999 (19.02.99)   US

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(81) Designated States: AE, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CR, CU, CZ, DE, DK, DM, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG, UZ, VN, YU, ZA, ZW, ARIPO patent (GH, GM, KE, LS, MW, SD, SL, SZ, TZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).

Published
Without international search report and to be republished upon receipt of that report.

(54) Title: INTERACTIVE POINT ACCESS FINANCIAL AND INFORMATION SYSTEM

(57) Abstract

The invention relates to a remote interactive point access banking and information system. Particularly, the invention discloses an integrated set of platforms presenting various service and transaction options to a customer. The invention enables a customer to access personal account information, apply for a loan, make commercial deposits and videoconference, in real time, with a bank representative at the main office. A software implemented in preferably a mainframe computer provides direct access to the bank's database to which a customer is able to connect to execute transactions. One of the many aspects of the invention includes a plurality of platforms integrated to provide the customer with a full banking service such that the customer enabled to access and execute all major transactions including internet and fax communications. The invention further provides the customer with information regarding banking services and other investment– and finance–related intelligence. The invention is modular and expandable to be compatible with emerging technologies such as the internet/intranet, cellular systems and high bandwidth digital communications so that both individual and institutional customers may be able to access full banking services from remote locations. Further, the invention is expandable to enable customers to access their accounts and execute transactions via the internet worldwide.

1

INTERACTIVE POINT ACCESS FINANCIAL AND INFORMATION SYSTEM

Field of the Invention

The present invention generally relates to a method and apparatus for a remote

5   interactive point access financial and information system implemented to provide an

integrated platform of services including videoconferencing, a customized automated

teller machine (ATM) and commercial depository. The system provides a full service

virtual bank to a customer and enables transactional engagement, remotely, on a demand

basis at high levels of availability, preferably, seven days a week, 24 hours a day.

10   Specifically, the videoconferencing unit is integrally implemented to provide real-time,

face-to-face sessions with a bank representative based on audio-visual communications

and interface remotely initiable by the customer. More specifically, the system enables

the customer to access and execute all major transactions on a demand basis including

withdrawals, deposits, loans and investment information and further serves as a medium

15   for information from multiple sources.

Description of Related Art

The use of a remotely installed access banking center (ABC), such as an ATM, is

well known in the prior art. Particularly in the last decade, ATMs have evolved as a

20   preferred center for consumers to remotely withdraw monies and execute specialized

deposits. While each ATM is tailored to comply with certain marketing and service

objectives of the proprietary institution the structural organization including the

technology of ATMs remain generally familiar and unchanged.

2

It is well known that commercial banks operate in a highly competitive

environment. The popularity of ATMs has prompted a proliferation of remote services

including small staff offices located in strategic consumer-frequented forums such as

supermarkets, theaters, shopping malls, airports and similar locations. These small

5   offices operate as extensions of the main office and serve customers on-site to execute

various transactions which are not normally handled by an ATM. Accordingly, the

competitive imperatives and consumer preferences impose an increasing demand to

access the full service of a personal bank, on a year round 24-hour basis, at a remote

location. In this regard, the small extension offices are not only limited in number,

10   availability and the type of services they could provide, but are also labor-intensive and

not conducive to a broad network and universal distribution of remote ABCs.

There is a paradigm shift in remote banking services. This is primarily driven by

technology and customers' preference to execute personal banking and financial

transactions at a place close, for example, to their residence, work place, shopping,

15   entertainment and or travel location. High-speed digital communications including

advances in data, image transfer/exchange and the internet have empowered customers to

have virtual access and command of their bank and investment accounts. A more likely

future development is to enable customers to have remote access to a full banking service

via the internet. Yet another likely future development may include the use of a digital

20   cellular phone which incorporates a modem and a PC function to remotely access full

banking services and may be a feasible medium for remote video teleconferencing.

While some of these developing technologies are set to change the nature of

personal banking services, current methods remain for the most part limited to ATMs and

low level technology-based peripheral services. For example, the only current method for

3

a user/customer to access account information or to make a transaction, is to call the bank

via a phone or to use Infobank^{SM}.

Accordingly, there is a need to provide a remote banking station with

comprehensive features to enable timely and efficient access for customers to banking

5   services, including provision of information on investment and related products.

Summary of the Invention

It is an object of the present invention to provide an interactive point access

financial services, transaction, investment and information system structured to be

10   modularly expandable. The system preferably includes, inter alia, a remote ATM,

videoconferencing, information and data displays and commercial depository platforms

structured to enable a customer to remotely access and execute a number of desired

transactions including deposits, withdrawals, loans and further interact with a bank

representative in real time.

15   It is yet another object of the invention to provide an interactive point access

financial and information system for processing banking transactions to enable at least

one customer and a banker to remotely exchange real-time data, sound and images to

process transaction based on the customer's choices. The system includes modularly

structured and integrated platforms at the customer station. These platforms are

20   independently activated by the customer to access and execute various transactions.

Specifically, the customer is able to access an ATM with customized features, a night

depository and a videoconferencing system. Further, the remote station is equipped with

interactive information resources selectively operable by the remote customer.

4

Yet a further object of the invention includes a virtual financial services system

including a virtual retail work station wherein an ATM, a commercial depository, a

videoconferencing module, information and transaction platforms are integrated to

provide an expandable interactive banking module. The system is operated by a

5   computer-implemented software which enables direct access to data and transactions by

the customer. Specifically, the customer is enabled to remotely process checking

accounts, use a cash card or check card, Charge a check^{SM}, use Infobank^{SM}, check

order/reorder, execute direct deposit authorization, access saving account information and

review personal financial profiles. Further new account applications may be submitted

10   using a scanner. The scanner is also implemented to remotely submit identification and

similar information to enhance remote security and promote remote processing of

applications and transactions which require personal identification. Accounts may be

opened with a zero balance. Deposits may be made through direct deposit options or via

the commercial depository with the original documents from the account opening.

15   Another object of the present invention includes an interactive video conferencing

system which enables face-to-face interview and conversation with a bank representative.

The system includes after-hours message features which enable customers to leave

messages for future contact with bank representatives. Generally, the videoconferencing

system incorporates video and sound processing systems including a telephone receiver, a

20   scanner and printer at the customer station. Further, at the representative station in the

bank, the video conferencing system includes an alert system to indicate to the

representative the presence of a customer at the remote station, a video and sound

processing system, and a printer. The representative may assist the remote customer in

opening new deposit accounts, assist in direct deposit capability, reorder checks, provide

5

general information regarding loans, forward loan applications for completion, discuss

additional product offerings of the bank and answer customer service-related questions.

The system also incorporates on-screen information regarding the bank's new products

and services and further incorporates a deposit and loan calculator. In the event the

5   representative is not available to the customer a menu option presents a split screen to

enable the customer to submit personal data, such as an e-mail address for example, so

that a banker may contact the client at a later time.

It is yet another object of the present invention to provide an ATM machine with

enhanced features to cooperate with the other elements of the invention. Some of the

10   major features of the ATM include cash withdrawal, deposits and provision of coupons

for the bank products or services. The ATM also includes enhanced features such as

dispensing event tickets, discount coupons or similar promotional literature.

Yet another object of the present invention is to provide a commercial depository

with a primary use for corporate, business or institutional depositors and a secondary use

15   as a drop-off for original documents relating to consumer transactions such as account

application.

Specific advances, features and advantages of the present invention will become

apparent upon examination of the following description and drawings dealing with

several specific embodiments thereof.

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Brief Description of the Drawings

Figure 1A is a frontal elevation view and a plan view presenting a modular

structure of the present invention;

6

Figures 1B–1D represent a plan view of various arrangements and outline of the platforms tailored to fit within a space plan;

Figure 2 is an elevation view of an enhanced ATM platform embodiment in accordance with the present invention.

5   Figure 3 is an elevation view of a commercial depository platform embodiment in accordance with the present invention;

Figure 4 is an elevation view of a videoconferencing platform embodiment in accordance with the present invention;

Figure 5 is a representative layout of the embodiment of a station in the bank;

10   Figure 6 is a conceptual outline of the implementation of the present invention in a computer;

Figures 7A and 7B represent a flow chart of the high level software logic for the enhanced ATM and the display at the monitor respectively;

Figures 8A and 8B represent a flow chart of the high level software logic for the

15   videoconferencing system at the customer station and the bank representative station, respectively;

Figures 9A, 9B, 9C, 9D and 9E represent new loan account opening work flow process in accordance with the present invention;

Figures 10A, 10B and 10C represent new checking account work flow process in

20   accordance with the present invention;

Figure 11 is a flow chart representing the high-level logic of a commercial deposit; and

Figure 12 is a flow chart representing the interface system and high level logic of the present invention.

7

Description of the Preferred Embodiment

The present invention provides a remote banking station to enable customers to

access full banking and financial services. With reference to Figure 1, the invention is

5   modularly structured and provides an enhanced ATM platform 10, a commercial deposit

platform 12 and a videoconferencing platform 14. Each platform is independently

accessible to serve a plurality of customers. The system is space and volume optimized to

fit in malls, stores, airports, hotels and any public places frequented by current or

potential customers.

10   A more detailed representation of customized ATM platform 10 is shown in

Figure 2. The platform includes ATM 16 and information screen 18. ATM 16 includes a

custom design screen with several features. ATM 16 advantageously provides, inter alia,

cash withdrawal with receipt, deposit with receipt, balance inquiry for checking or

savings, and fund transfers between various accounts including checking and savings.

15   Information screen/monitor 18 provides continuous and customer-responsive information

relating to stock quotes, time and temperature, news highlights, breaking news (national

and international), other bank-specific information such as rates, ads/posters, videos,

product specials, promotions, product service seminars and product data. Further, side

panels 20 provide space for advertising and announcements. The displayed data on

20   screen 18 is preferably customer interactive and provides the customer with options to

select and review information as needed. As will be discussed hereinbelow, data on

screen 18 is preferably updated from a central location and includes a capability to tailor

various market-specific messages for simultaneous broadcast to several remote bank

stations at different locations. ATM 16 advantageously provides the customer with

8

hitherto unavailable options. For example, upon initiation by the customer, a mini-statement showing deposits, checks cleared, ATM and electronic transactions can be obtained. Further, ATM 16 is equipped to advantageously dispense event tickets, promotional coupons and the like at the customers' request. Furthermore, ATM 16

5   includes menus that are internet/intranet compatible to enable the customer to access accounts and conduct transactions as needed.

Referring next to Figure 3, commercial deposit platform 12 is shown. The platform includes commercial depository box 22 with supplies. Screen 24 carries messages similar to that of screen 18. In the alternate, screen 24 provides menu-driven

10   commercial deposit and related instructions including access to deposit accounts, balance and status reports. Side panels 26 provide space for deposit-related advertisements and announcements and possible expansion space for additional screens.

An elevation view of videoconferencing platform 14 is depicted in Figure 4. The platform includes sound and image reception/transmittal portal 28. Portal 28 preferably

15   includes a monitor, a phone, a keyboard, a printer, a scanner and an image processor. The platform also preferably includes monitor 30, which is similar to screens 18 and 24. The system preferably utilizes an ISDN communications system or equivalent to send images and data from the customer station to the bank. Location 32 is structured to house a scanner and a printer for use by the customer to send/receive documents. As will be

20   discussed hereinbelow, the scanner and printer at videoconferencing platform 14 enable document exchange and transfer between the customer station and the bank representative. Further document and paper storage and catch basket 34 is implemented to store paper, application forms and related documents for use by the customer. Side panels 36 provide space for advertisements, announcements and the like.

9

Videoconferencing platform 14 is one of the many innovative features of the

present invention. The customer is enabled, inter alia, to interact with a bank

representative face-to-face on a real-time basis. Like all the other platforms,

videoconferencing platform 14 includes a software system designed to provide

5   information and functionality as if the customer were engaged in a face-to-face

interaction with the remote bank representative. As is disclosed hereinbelow, the

software program logic is robust and user friendly and provides the customer with various

options to access and choose among various bank services. Platform 14 also includes

interactive tools such as loan and deposit calculators, for example.

10   Directing attention to Figure 5, a remote representative station 40 is shown. It is

centrally located in the bank such as assignee's headquarters in Minneapolis. Station 40

preferably includes a monitor 43 and keyboard 44 connected to a local area network

(LAN) system. Station 40 further includes video screen 46 and voice and image

processor 48. Alert system 50 is preferably integrated with video screen 46. Alert system

15   50 is preferably a probe light, radio signal or equivalent and is implemented to alert the

bank representative of the presence of a customer at platform 14 requesting a

videoconferencing session.

Figure 6 depicts one embodiment of the underlying computer system of the

present invention. Computer 60 includes memory and implemented software to operate

20   the various data transfer and transactional processes between the customer station or

stations and the bank. Computer 60 may preferably include a plurality of servers forming

a LAN network. Computer 60 is in operative electronic connection with display 62 and

mouse 64. The software in the present invention is initiated by a menu-driven command

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means and the user/programmer is enabled to interact with the software via keyboard 66

at the display 62 and mouse 66.

The embodiment of Figure 7A depicts a high-level logic flow chart relating to

customized ATM 16. The program is initiated at logic step 70. Subsequently the

5　　program proceeds to logic step 72 where a menu is displayed. The menu may request the

customer to enter such data as may be deemed necessary to identify the customer. The

program advances to decision step 74 where it is confirmed that all the necessary

disclosure has been made or entered. In the event the customer fails to comply with the

menu requirements, the program reverts back to pre logic step 72 where after a

10　　predetermined number of trials a "please contact your personal banker" message may be

posted. If all the required information is entered, the program logic proceeds to logic step

76 and display a set of menus from which the customer is asked to choose. One of the

menu displays includes logic step 78 where a cash withdrawal with a receipt option is

displayed. Similarly various other options such as balance inquiry 80, fund transfer 82,

15　　financial profile 84, ticket or stamp dispensing 86 and control of commercial depository

box 22 and other features 88 are displayed. The customer may choose one of these

options. When the choice is made, the program logic proceeds to logic step 90 where the

relevant data in the file may be accessed. Thereafter, the customer is guided by sub-

menus to execute the necessary and proper transactional command under logic step 92

20　　where the new transaction is updated and saved in the file of computer 60 and the session

is terminated at logic step 100.

Directing attention to the embodiment of Figure 7B, the flow chart for the high-

level software program to manage the information displayed on screen 18 is shown. The

program logic is active starting at logic step 102 where a third party information such as

11

stocks, time and temperature, news highlights and breaking news may be displayed.

Third party information is generally complimentary and National City Bank (NCB) may

attach a disclaimer or limited liability on financial information originating from such third

parties. Under subsequent logic step 104 the program may override or suppress the

5   display under logic step 102 to promote the bank's own information as shown under logic

step 106. For example, in this step, the assignee of the present invention, (NCB), may

display/broadcast NCB rates, product specials, service and seminars to customers at

various remote locations. When NCB utilizes this feature, the program logic proceeds to

decision step 108 where the program logic confirms whether to send/broadcast the same

10   message or tailor messages to be sent to different customer locations. If the decision is to

broadcast the same message to all customer locations, the program logic proceeds to logic

step 110 and the message is sent to all the locations. The information may also be

updated under logic step 112. The program logic advances to decision step 114 to check

if the updated message should be sent to all customer locations. If the decision is to

15   simultaneously broadcast the message to all remote centers the program logic proceeds to

do so under logic step 116 and the session terminates under logic step 118 from where it

may revert back to logic step 102. In the alternate, if under logic step 108 the decision is

not to broadcast to all customer stations, the programs logic proceeds to decision block

120 where it would be decided whether to tailor the information to each and/or a group of

20   customer stations. If such decision is not made, the program reverts back to logic step

102. If however, it is directed to tailor the information, the program logic advances to

logic step 122 where the tailored information is broadcast to the specified customer

stations. The session ends under logic step 124 and the program logic may then revert

back to logic step 102. Similarly, if under decision step 114 the updated information is

12

not to be sent to all customer stations, the program reverts back to logic step 102 and will

resume to display the third party information.

Referring to the embodiment of Figure 8A, a high-level software logic flowchart

of the videoconferencing platform 14 is shown. Videoconferencing platform 14 is a

5   customer connection engine and brings financial service to as near to person-to-person

banking as possible regardless of the location of the customer. The videoconferencing

software logic is remotely initiated by the client under logic step 130. The screen at

portal 28 displays a set of menus under logic step 132. The menus, inter alia, are

displayable under different headings to direct the customer to various sub-menus and

10   transactions. Accordingly, menu step 134 displays and relates to loans, menu step 136

relates to deposits and menu step 138 relates to services. Similarly, investment options

and instructions are given under menu step 140, resource tools under menu step 142, face-

to-face interview with a banker is triggered under menu step 144 and promotional

information and literature is reviewed under menu step 146. Further, additional services,

15   e-mail, internet access and call center connections may be access under menu step 148.

These menus may be displayable on a split screen segregating, for example, bank

transactions from investment options and related information.

As described hereinabove, menu step 148 includes menus such as e-mail, internet

and intranet connections tailored to enable the customer to access personal financial data

20   directly and conduct various financial transaction as needed. More specifically, menu

step 148 is implemented to provide functional options, inter alia, to enable the remote

banker to open commercial depository box at remote commercial depository platform 12

and allow the customer to deposit documents. Menu step 148 may also be used to

13

implement additional options, thus making the system of the present invention highly

flexible to host additional features.

After a menu is selected for execution, the program logic proceeds to decision step

150 where it is ascertained if a selection is made by the customer. If a selection is found

5   to be made the program logic proceeds to logic step 154 where a sub-menu is displayed

for the selection. It should be noted that the program logic allows the user to exit a

"current" or "subsequent" logic step at any time to contact a "live person" or a banker

under the override logic step 152. Assuming the customer does not want to interact in

person with a banker, the program logic proceeds to logic step 156 and executes the

10   selection. Ultimately, the program is terminated under logic step 158 and either reverts

back to a static subroutine status just before logic step 132 or invites the customer to exit

and ask a banker under logic step 152, to go to split screen menu under logic step 148 or

to sign off. In the event no selection is made under decision step 150, the program logic

proceeds to decision step 160 where the customer is invited to browse for information. If

15   the customer chooses to browse, the program logic proceeds to logic step 164 and a set of

menus is displayed. The program logic invites the customer to exit the browse function at

any time under decision step 164. When the customer elects to exit, the program logic

proceeds to logic step 166 where it reverts back to logic step 132 and enters a static

subroutine. In the alternate, the customer is invited to either exit and ask a banker under

20   logic step 152, go to split screen menu under logic step 148 or sign off.

The embodiment of Figure 8B shows a high-level logic flow of the software for a

face-to-face interview with a remote banker. Specifically, when the customer elects to

interrupt any logic step in the program of Figure 8A and exits to ask a banker under

override logic step 152, ask a banker logic step 170 is concurrently initiated. The system

14

proceeds to logic step 172 where an indicator/alarm is activated under logic step 172. As

discussed hereinabove, the alarm is to alert the remote banker of the presence of a client

requesting a person-to-person interview. The program logic proceeds to decision block

173 to check if a banker is available. If a banker does not respond within a preset time

5   interval, the logic advances to logic step 175 where a message including instructional

menus are displayed at the customer station, platform 14. The message menu may

include a questionnaire for the customer to leave personal information for later contact by

a bank representative. It may also include an invitation to access intranet data for

instructions to process specific transactions. The menu may also provide a button to

10   access other services under logic step 148. Subsequently, the program logic proceeds to

logic step 174 to begin videoconferencing. The program advances to the next stage of

displaying menus for loan accounts under logic/menu step 176, checking accounts under

menu step 178 and other questions and transactions under menu step 180. If the remote

customer elects a loan account under logic step 176 the program proceeds to logic step

15   182 to follow the loan account procedure. Similarly, choices under logic step 178 and

180 proceed to checking account procedure under logic step 184 and bank guidelines

under logic step 186, respectively. The face-to-face interview with the remote banker is

terminated under logic step 188.

The embodiment of Figures 9A-9D depict the assignee's preferred procedure to

20   process a new loan account under logic step 176. The procedure enables the customer to

complete all transactions via videoconferencing. Specifically, when the customer decides

to have a face-to-face interview with a bank representative, the customer approaches

videoconferencing platform 14 and initiates the ask a banker menu under logic step 170.

Subsequently, the remote bank representative is alerted and the videoconference is started

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under logic step 174. Assuming that the customer wants to initiate a loan account under logic step 176, the loan account procedure of Figures 9A-9D will be followed under logic step 182. Accordingly, the bank representative ascertains if the customer is interested in opening a load product; if not, the customer is directed to the relevant product/service.

5   When the loan account option is elected, the representative will discuss loan features to determine the appropriate loan product. The bank representative can also provide information regarding collateral support, loan to value and payment scenarios for the customer. Thereafter, the bank representative may ask if the customer is interested in completing an application. If the customer declines, the bank representative will print

10   information regarding loan alternatives and the customer will get the printout at the remote videoconferencing platform 14. The representative may request the customer's name and telephone number for follow-up purposes. The customer may communicate the required personal data in person or may enter the data using a split screen data entry menu, preferably using menu step 148. In the alternate, if the customer decides to

15   complete an application, the bank representative would ask if the customer has a National City Bank deposit account. The representative would explain that to receive a loan or a rate incentive, the customer must also have a National City Bank checking account, and if the customer has no such account, a deposit application will printed at platform 14 for the customer to complete and scan back to the bank representative.

20   Yet another alternate procedure would be for the customer to access an application menu via a split screen, under menu step 148, and electronically transfer the application/documents to the representative at the bank. This is typically done by providing a set of menus on a split screen and may also be used when the bank representative is not available to attend to the customer's application at platform 14.

16

The application may be submitted by the customer using the scanner provided at

platform 14. In certain cases, the customer may need to deposit the application in

commercial depository 12. The representative will remotely open box 22 for the

customer to deposit the documents. As discussed hereinabove, the customer may also

5   enter the required information on the split screen in accordance with the menu and guide

provided under menu step 148. If the customer returns to platform 14 with a completed

application, the bank representative will provide instructions on how to scan the

completed application. If the supporting information is voluminous, the customer may

need to deposit it in box 22. The banker will remotely open box 22 to allow the customer

10   to deposit the documents in commercial depository 12.

Generally, when an application is scanned and submitted to the banker via the

scanner, the banker reviews the application and informs the customer that the application

will be reviewed within a short time, preferably not more than 48 hours, and the customer

will be contacted by NCB. Subsequently, the banker may ask the customer if there is any

15   other additional information needed, logs in the information regarding the receipt of the

application for risk management log system and the session is terminated. In the event

the customer is unable to establish contact with the banker, the application may be

deposited in one of the drop-off boxes of commercial depository 12. The application is

then forwarded to the banker to be entered in the risk management log system.

20   Thereafter, the application goes through a review and underwriting process. Generally

this involves a review of the application for content and completeness. The reviewed

application is forwarded to the risk manager. If the loan is approved, the risk manager

forwards the packet to the relationship developer, who will contact the customer to inform

him/her of the approval and to schedule a closing time. Thereafter, the final documents

17

will be prepared for the closing. If the loan is not approved, the risk manager prepares a

denial notice and the relationship developer will communicate the information to the

customer.

During the approval communication with the borrower, the relationship developer

5   may suggest closing alternatives depending upon the scope of the transaction. The

closing may conducted in person, by mail or via videoconferencing. If videoconferencing

is selected, all the borrowers are requested to be at the remote station on a specified time

and date. The identification of the borrowers, including other required documents, is

scanned and submitted to the banker. The banker reviews the documents and instructs the

10   borrower to sign the documents and scan them to bank station 40. The banker will then

instruct the borrower to deposit the original in commercial depository 12 which will be

picked up by a courier in due time. When the original copies of the signed documents are

secured, the loan funding process is initiated and the information is communicated to the

borrower (see Figure 9E).

15   The embodiment of Figures 10A-10C depict the assignee's preferred procedure to

process the opening of a new checking account under logic step 178. The procedure

enables the customer to complete all transactions via videoconferencing. Specifically,

when the customer decides to have a face-to-face interview with a remote bank

representative, the customer approaches videoconferencing platform 14 and initiates an

20   ask a banker menu under logic step 170. Subsequently, the remote bank representative is

alerted and the videoconference is started under logic step 178. Assuming that the

customer wants to initiate a checking account under logic step 178, the new checking

account procedure of Figures 10A-10C will be followed under logic step 184.

Accordingly, the bank representative ascertains if the customer is interested in opening a

18

checking account and if not, the customer is directed to the relevant product/service.

When the new checking account opening option is elected, the bank representative

discusses account features to determine the appropriate account type. Additionally, the

representative checks to see if the customer has adequate time to open an account

5   contemporaneously. If not, a blank deposit application and additional package , as

needed, are printed by the bank representative for collection by the customer at platform

14. The representative may also schedule a follow-up session for opening the new

account.

        In the alternate, if the customer is ready to open a checking account, the bank

10   representative will request the customer to place personal identification on the scanner.

Thereafter, the bank representative interviews the customer and proceeds to complete the

application. Subsequently, when the application is completed, the bank representative

forwards the application to the customer at platform 14. The customer signs the

applications and scans it back to the bank representative. A screen presentation is

15   displayed for the customer to review while the bank representative calls Chex Systems or

an equivalent. The representative checks to see if the customer has a record on Chex

Systems. In the event a record is found, the representative reconnects with the customer

and explains that an account could not be opened because of a Chex Systems record.

Alternately, if the customer has no record on Chex Systems, the bank representative

20   processes the application and informs the customer of other products such as, for

example, charge-A-check, ATM or Check Card. Subsequently, the customer may select

all or some of the products suggested and the bank representative prints out all the

relevant documents to be received at platform 14.

19

Before the customer signs all the papers and submits them via the scanner, the

bank representative ascertains whether the account is individual or joint. If the account is

individual, the customer is required to sign the documents as needed and scan them back

to the bank representative. The original documents are then placed in one of the boxes of

5   commercial depository 12. If the documents need to be deposited in box 22, the bank

representative can remotely open box 22. If the account is a joint account, the customer

signs a temporary card and scans it back to the bank. The original documents need to be

signed by an additional signer and upon completion are required that they be mailed to the

bank or placed in night deposit 12. In either case, the bank representative discusses

10   options of funding the account. Some of the funding options which may be discussed

include ACH payroll, check deposited with original documents in box 22 or open with a

zero (or no premium) balance. Subsequently, the customer selects the preferred deposit

method and also executes a check order selection. A check order selection may be

accessed by initiating a type of checks menu displayable on a split screen under logic step

15   148.

Finally, the bank representative thanks the customer for banking with NCB and

ends the session. Thereafter, the bank representative follows NCB's established

procedures to complete the account opening process, including the preparation and

mailing of a welcome letter to the client.

20   Referring now to Figure 11, a high-level software logic flow chart for commercial

depository 12 is shown. The program begins at logic step 70 where the customer initiates

ATM 16. Subsequently, the program proceeds to logic step 72 where a menu is

displayed. The menu may request the customer to enter such data as may deemed

necessary to identify the customer. The program advances to decision step 74 where it is

20

confirmed that all the necessary disclosures have been made or entered. In the event the

customer fails to comply with the menu requirements, the program reverts back to pre

logic step 72, where after a predetermined number of trials, a "please contact your

personal banker" message may be posted. If all the required information is entered, the

5   program logic proceeds to logic step 76 and displays a set of menus from which the

customer is asked to choose. To activate commercial depository 12, the customer would

choose the commercial deposit option under logic step 88. Subsequently, a deposit

process is initiated under logic step 190. After the customer enters the amount of deposit

box 22 is opened for a specified period of time. The customer should be able to open

10   box 22 and place the deposit inside within the allocated time. The program checks the

"box open timer" under decision block 192. If the timer has timed out, the box is

automatically locked under logic step 193. In the alternate, if the timer has not timed out,

the program logic advances to decision block 195 where the system is checked for a

malfunction. If no malfunction is noted, the program logic reverts back to logic step 190

15   and the customer is required to insert his/her card and activate the "box open timer". If

after a preset number of trials, the box fails to open, a "please contact the banker"

message will be posted on the screen at ATM 16. In the alternate, if a system malfunction

is detected, security alert is posted at the bank under logic step 196. Accordingly, after

the system is checked and the problem rectified, the system alarm is reset under logic step

20   198. Generally, customers who routinely use the commercial depository box 22 are

issued a different type of card which is keyed to open box 22 via ATM 16. Thus, the

customer will use the card to enter the amount of deposit as well as to open the box.

Further, as described hereinabove, a bank representative is also able to open box 22,

21

under logic step 148, remotely to allow videoconference customers to deposit documents

which may be too large to scan.

Referring now to the embodiment of Figure 12, a block diagram representing the

operational interface enhanced ATM platform 10, commercial depository 12,

5   videoconference/platform 14 and information display 15 are shown. These modules are

interfaced via interface 17 which includes a data, image and software interface system

with operable electronic connections to central computer 60 at the bank. Bank

representative station 40 and call center 41 are also connected to interface 17.

Accordingly, the modules comprising customer and bank station are integrated and

10   structured to provide the many advantages and advances of the present invention. As

discussed hereinabove, information 15 includes third party information such as internet,

news, etc. Further, it includes information from the bank, and provides access to bank-

related news and services. Moreover, call center 41 is a customer service or equivalent

platform available to provide third-party services such as insurance, travel, investment

15   and similar services which are of general interest to the customer. For example,

information source 15 may display a certain service of interest and call center 41 is able

to host all orders and questions related to that service. Furthermore, the customer may

interact with call center 41 via portals 18, 24 and 30 to purchase the services from the

third-party sponsor.

20   While the preferred embodiments of the present invention have been shown and

described, it will be obvious to those skilled in the art that changes, variations and

modifications may be made therein without departing from the present invention in its

broader aspects.

22

Thus, although the present invention has been described with reference to preferred embodiments, workers skilled in the art will recognize that changes may be made in form and detail without departing from the spirit and scope of the invention in its broader aspects and, therefore, the aim in the appended claims is to cover such changes

5   and modifications as fall within the scope and spirit of the invention.

23

1   WHAT IS CLAIMED IS:

2

3   1.   An interactive point access financial and information system for providing

4   financial services and processing transactions wherein a customer at a remote location

5   from a bank is able to access and execute a plurality of desired transactions including

6   deposits, withdrawals, loans and further exchange information with a bank representative

7   in real time on a face-to-face basis, the system comprising:

8   a remote ATM, a depository and videoconferencing device;

9   a customer station;

10   a bank representative station including a central processor; and

11   data, sound and image processing means including interface means

12   operably coupled to said customer station, said bank representative station and

13   said central computer,

14   said customer station including at least one data entry port to initiate

15   access and execute the plurality of desired transactions including

16   videoconferencing with a bank representative at said bank representative station

17   via said interface means and said bank representative station and said central

18   processor having operable electrical and data communications with said data,

19   sound and image processing means to enable said bank representative to interact

20   with the customer in real time and further provide the customer access to said

21   central processor.

22

24

1   2.   The system of claim 1 further including an information source incorporated

2   therewith to provide third-party information.

3

4   3.   The system of claim 1 further including a call center incorporated therewith to

5   enable customer interaction with third-party product and service sponsors.

6

7   4.   The system according to claim 1 wherein said ATM provides interactive menus

8   displayable on a screen to enable the customer to execute said transactions.

9

10   5.   The system according to claim 1 wherein said depository includes a security box

11   which is operable via command functions at said ATM.

12

13   6.   The system according to claim 1 wherein said depository includes a security box

14   which is operable via command functions at said bank representative station.

15

16   7.   The system according to claim 1 wherein said videoconferencing device includes

17   an interactive terminal with screen-displayable menus.

18

19   8.   An interactive point access financial and information system for processing

20   transactions wherein at least one customer and a bank are able to remotely exchange real-

21   time data, sound and images to process transactions based on the customer's choices, the

22   system comprising:

23   a remote data, image and sound initiation device;

24   a customer station;

25

1   a banking center including a bank representative station and a central

2   processor; and

3   a plurality of data, sound and image processing means including interface

4   means operably coupled to said customer station and said banking center,

5   said customer station including at least one data entry port to initiate

6   access and execute a plurality of desired transactions including videoconferencing

7   with a bank representative located at said bank representative station via said

8   interface means and said bank representative station and said central processor

9   having operable electrical and data communications with said data, sound and

10   image processing means to enable said bank representative to interact with the

11   customer in real time and further provide the customer access to said central

12   processor.

13

14   9.   The system of claim 8 wherein said initiation device includes a software program

15   implemented in said central processor to perform several interactive operations at an

16   ATM platform, a videoconferencing platform and a depository platform.

17

18   10.   The system according to claim 9 wherein said software program includes

19   structured steps to enable said at least one customer to communicate from a remotely

20   located station with said banking center.

21

22   11.   The system according to claim 10 wherein said structured steps include a set of

23   menus to enable said at least one customer to execute various transactions at said

24   customer station.

26

1

2   12.   The system according to claim 11 wherein said software program includes

3   interactive menus dedicated to an ATM, a videoconferencing and a commercial

4   depository platform.

5

6   13.   The system according to claim 12 wherein said menu at the ATM includes

7   structured steps for cash withdrawal, balance inquiry, fund transfers, financial profile,

8   ticket dispensing options, and operating a box at said commercial depository platform.

9

10   14.   The system according to claim 13 wherein said structured steps include steps for

11   loans, deposits, services, investments, resource tools, promotions and additional services

12   access including the option to interact with a banking representative in person.

13

14   15.   A method of providing an interactive point access banking and information system

15   wherein a person at a remote location from a bank is able to access and execute

16   transactions and optionally is able to hold a videoconferencing session with the bank

17   representative in real time, comprising the system-implemented steps of:

18   providing a remote data, image and sound reception and transmission

19   platform;

20   providing means for initiating contact with the bank;

21   providing means for alerting a bank representative to respond to a

22   videoconference call from the customer station; and

23   providing interface means for a two-way data transmission and reception.

24

27

1   16.   A remote interactive point access virtual financial and information system

2   including a virtual retail work station wherein an ATM, a commercial depository, a

3   videoconferencing and information and transaction platforms are integrated to provide an

4   expandable interactive financial modules, the system comprising:

5   a videoconferencing station;

6   a commercial depository station;

7   an ATM station;

8   a bank center;

9   means for displaying information;

10   a central processor;

11   said videoconferencing, said night depository, said ATM, said bank center

12   and said means for displaying information being in communication with said

13   central processor; and

14   means for communicating information and means for executing

15   transactions structured to cooperate with said videoconferencing station, said night

16   depository station, said ATM station, said central processor and said bank center,

17   interface means to access account information and exchange data between

18   said videoconferencing station, said night depository, said ATM station, said bank

19   center, said means for displaying information and said computer.

20

1/30

Fig. 1a-1
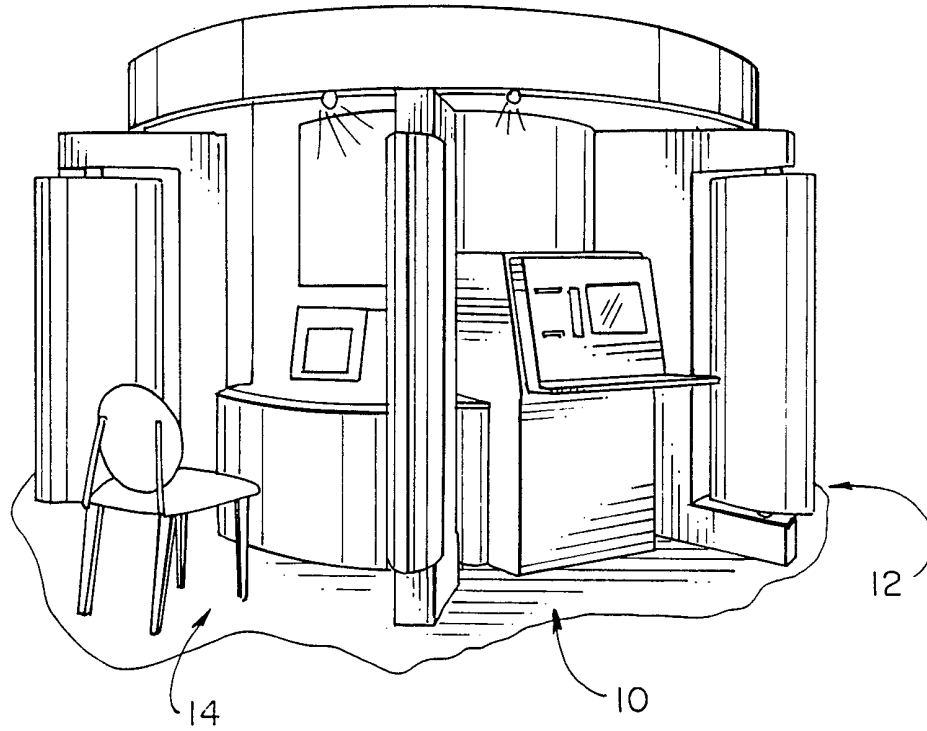
Fig. 1a-2
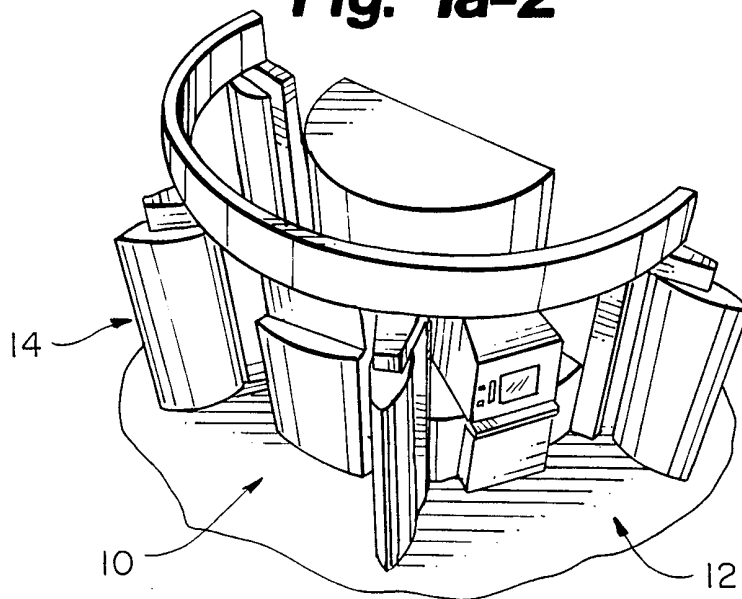
Fig. 1a-3
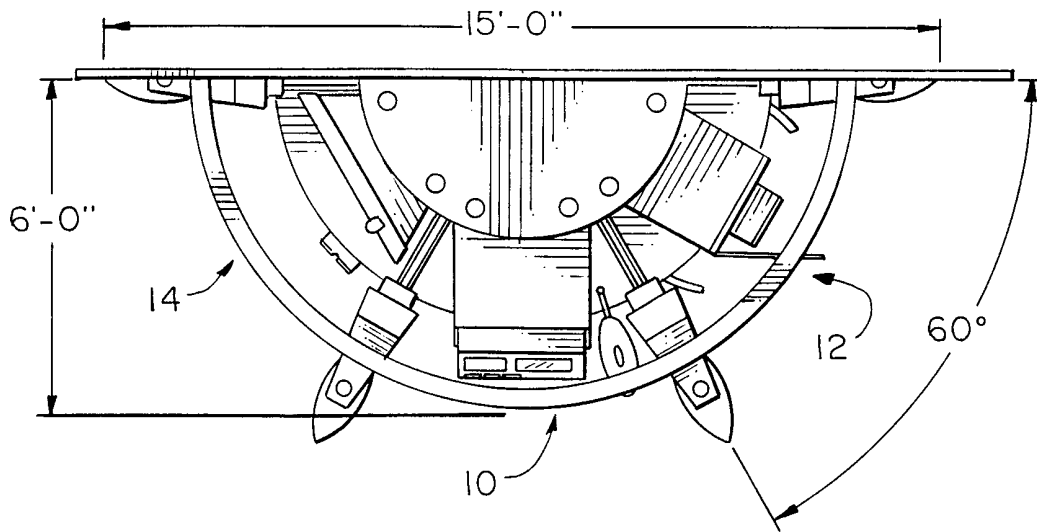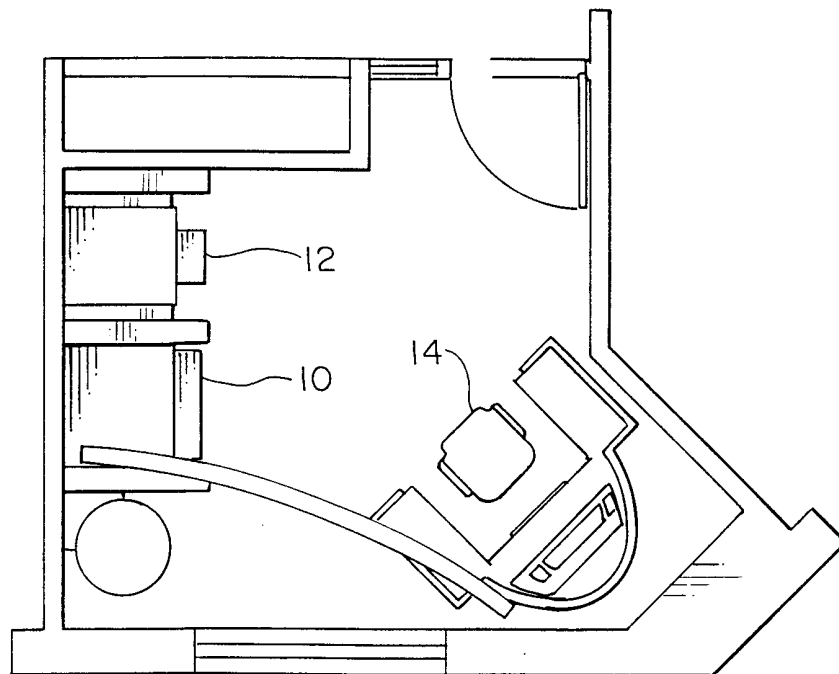
Fig. 1b-1

SCALE: 1/4=1'-0"

Fig. 1b-2
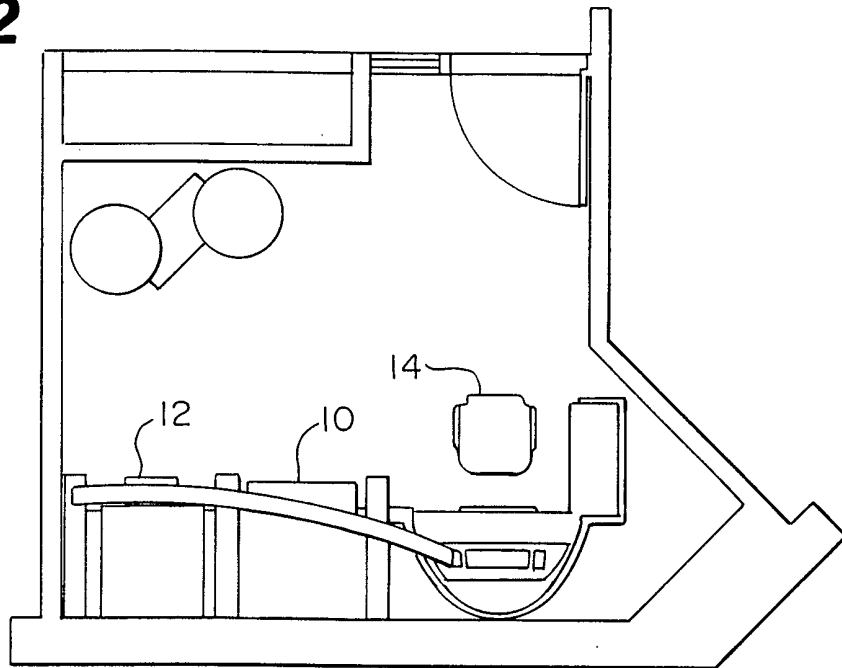
SCALE: 1/4=1'-0"

Fig. 1c-1

SCALE: 1/4=1'-0"

Fig. 1c-2

SCALE 1/4=1'-0"

Fig. 1d-1

SCALE 1/4=1'-0"

Fig. 1d-2

SCALE: 1/4=1'-0"

Fig. 2

Fig. 3

Fig. 4

TO CENTRAL
COMPUTER

Fig. 5

50

48

42

46

40

44

Fig. 6

60

62

66

64

10/30

Fig. 7A

70 — INITIATE ATM

72 — DISPLAY MENUS

74 — ALL REQUIRED DISCLOSURES ENTERED ? → NO

YES

76 — DISPLAY SELECTION MENU

78 — CASH WITHDRAW WITH RECEIPT

82 — TRANSFER FUNDS BETWEEN ACCOUNTS

86 — DISPENSE COUPONS, TICKETS

88 — OPTICAL COMMERCIAL DEPOSITRY SECURITY SYST. OTHER FEATURES

BALANCE INQUIRY SAV/CHECK

MINI STATEMENT (FINANCIAL PROFILE)

80

84

ACCESS DATA FILE — 90

EXECUTE COMMAND AND SAVE — 92

END SESSION — 100

Fig. 7B

11/30

12/30

Fig. 8A

13/30

Fig. 8B

14/30

Fig. 9A

Fig. 9A-1
Fig. 9A-2

Fig. 9D

Fig. 9D-1	Fig. 9D-2
Fig. 9D-3	

Fig. 10

Fig. 10A-1
Fig. 10A-2
Fig. 10B-1
Fig. 10B-2
Fig. 10C-1
Fig. 10C-2

15/30

Fig. 9A-1

POTENTIAL CUSTOMER APPROACHES KIOSK
AND INITIATES LOGIC STEP 176

INDIVIDUAL EXPLORES INFORMATION ON
SCREEN AND REQUESTS CONNECTION TO KIOSK BANKER.

KIOSK BANKER WELCOMES INDIVIDUAL AND
INQUIRES ABOUT PRODUCTS/SERVICE INTEREST.

IS THE
INDIVIDUAL INTERESTED
IN OPENING A LOAN
PRODUCT?

NO → GO TO DIFFERENT
PRODUCT/SERVICE
WORKFLOW.

YES

KIOSH BANKER DISCUSSES LOAN FEATURES
TO DETERMINE APPROPRIATE LOAN PRODUCT.
KIOSH BANKER CAN ALSO PROVIDE
INFORMATION REGARDING THE COLLATERAL
SUPPORT, LOAN TO VALUE, AND PAYMENT
SCENARIOS FOR THE CUSTOMER.

WOULD THE
INDIVIDUAL
LIKE TO COMPLETE
AN APPLICATION?

NO → KIOSK BANKER PRINTS INFORMATION
REGARDING LOAN ALTERNATIVES. ASK THE
CUSTOMER FOR THEIR NAME AND TELEPHONE
NUMBER FOR A FOLLOW-UP CALL.

YES

16/30

Fig. 9A-2

DOES THE INDIVIDUAL HAVE A NATIONAL CITY BANK DEPOSIT ACCOUNT?

NO

YES

KIOSK BANKER EXPLAINS TO THE CUSTOMER THAT TO RECEIVE A LOAN OR A RATE INCENTIVE, THE CUSTOMER MUST ALSO HAVE A NATIONAL CITY BANK CHECKING ACCOUNT. PRINT DEPOSIT APPLICATION FOR COMPLETION.

KIOSK BANKER PRINTS A LOAN APPLICATION AND ANY INFORMATION REGARDING LOAN ALTERNATIVES. REMIND THE CUSTOMER THAT THE COMPLETED APPLICATION MAY BE SCANNED AT THE KIOSK CENTER OR CAN BE PUT IN THE COMMERCIAL DEPOSITORY.

INDIVIDUAL TAKES APPLICATION TO BE COMPLETED

17/30

Fig. 9B

INDIVIDUAL RETURNS TO KIOSK
WITH COMPLETED APPLICATION.

DOES THE
INDIVIDUAL
CONTACT THE KIOSK
BANKER?

KIOSK BANKER INSTRUCTS INDIVIDUAL
ON HOW TO SCAN THE COMPLETED
APPLICATION. DEPENDING ON THE
VOLUME OF SUPPORTING
INFORMATION, THE INDIVIDUAL
SCANS THE INFORMATION OR
WILL NEED TO DELIVER IT TO
THE COMMERCIAL DEPOSITORY.

INDIVIDUAL PLACES THE
APPLICATION AND ANY
ADDITIONAL INFORMATION
REQUESTED IN AN ENVELOPE
WITHIN THE COMMERCIAL
DEPOSITORY. EXAMPLE:
MOST RECENT PAY STUB, OR
IF REAL ESTATE SECURED A
COPY OF THE PROPERTY TAX
STATEMENT OF RECENT
APPRAISAL.

KIOSK BANKER VISUALLY REVIEWS THE
APPLICATION TO IDENTIFY ANY
OBVIOUS INCOMPLETE AREAS OF
THE APPLICATION. KIOSK BANKER THEN
EXPLAINS TO THE INDIVIDUAL
THAT THE APPLICATION
WILL BE REVIEWED WITHIN 48
BUSINESS HOURS AND THEY WILL
THEN BE CONTACTED AT THE
TIME AND LOCATION REQUESTED BY THEM.

APPLICATION ENVELOPE
WILL BE PICKED UP
DAILY BY COURIER. THE
APPLICATION IS
DELIVERED TO THE
KIOSK BANKING STAFF.

KIOSK BANKER ASKS THE INDIVIDUAL IF ANY
ADDITIONAL INFORMATION IS NEEDED.

KIOSK BANKER LOGS THE INFORMATION
REGARDING AN APPLICATION RECEIPT FOR THE
RISK MANAGEMENT LOG SYSTEM.

18/30   **Fig. 9C**

RELATIONSHIP DEVELOPER TAKES THE
APPLICATION FROM THE PENDING KIOSK
APPLICATION FILE. RELATIONSHIP
DEVELOPER REVIEWS THE APPLICATION FOR
CONTENT COMPLETENESS AND REVIEWS FOR
CROSS SELL OPPORTUNITIES.
(EXAMPLE: LINE CONSOLIDATIONS, CREDIT
LIFE INTEREST, OR DEPOSIT PRODUCTS.)
RELATIONSHIP DEVELOPER PREPARES A
DRAFT UNDERWRITING FOR THE RISK
MANAGER TO REVIEW.

REVIEWED APPLICATION IS FORWARDED TO
THE RISK MANAGER TO PREPARE A
COMPREHENSIVE RISK ANALYSIS. THE RISK
MANAGER MAKES THE DETERMINATION OF
APPROVAL/DENIAL. IF CONTINGENT
APPROVAL, NOTE CONTINGENCIES OF
APPROVAL.

WAS THE
LOAN APPROVED?

YES   NO

RISK MANGER DIRECTS
PREPARATION OF GFE
AND HUD BOOKLET.
FORWARDS PACKET TO
RELATIONSHIP DEVELOPER.

RISK MANAGER PREPARES
A REG. B NOTICE
CONTAINING DENIAL
LANGUAGE, NOTICE OF
INCOMPLETENESS, A
COUNTER OFFER AND MAILS.

RELATIONSHIP DEVELOPER
CONTACTS THE CUSTOMER
TO COMMUNICATE APPROVAL,
DOCUMENTS THE APPROVAL,
DISCUSS CONTINGENT
INFORMATION AND TO
SCHEDULE A CLOSING TIME.

FILE IS FORWARDED TO
THE RELATIONSHIP
DEVELOPER TO
COMMUNICATE THE
INFORMATION TO
THE INDIVIDUAL.

RELATIONSHIP DEVELOPER
OR RISK MANAGER ORDERS
DOCUMENTATION TO BE
PREPARED FOR THE CLOSING.

FORWARD THE FILE INFORMATION
TO THE FILING ROOM.

Fig. 9D-1   19/30

DURING THE APPROVAL COMMUNICATION WITH THE BORROWER, RELATIONSHIP DEVELOPER PROVIDES APPROPRIATE CLOSING ALTERNATIVES DEPENDING ON THE SCOPE OF THE TRANSACTION.

WHERE IS THE CLOSING GOING TO TAKE PLACE?

KIOSK

IN PERSON

RELATIONSHIP DEVELOPER SCHEDULES AN APPOINTMENT WITH THE BORROWERS TO BE AT KIOSK. ALL BORROWERS SHOULD BE PRESENT AT CLOSING, UNLESS ADDITIONAL SIGNATURES ARE NOTARIZED. KIOSK BORROWER SCAN ID FOR IDENTIFICATION.

RELATIONSHIP DEVELOPER SCHEDULES AN APPOINTMENT WITH THE BORROWER. ALL BORROWERS SHOULD BE PRESENT AT CLOSING, UNLESS ADDITIONAL SIGNATURES ARE NOTARIZED. RELATIONSHIP DEVELOPER CONFIRMS IDENTIFICATION BY VIEWING THE MN OR STATE PICTURE IDENTIFICATION.

RELATIONSHIP DEVELOPER REVIEWS THE DOCUMENTS AND DISCLOSURE TERMS AND CONDITIONS. THE BORROWER SIGNS THE DOCUMENTS AND SCANS THEM TO THE RELATIONSHIP DEVELOPER.

RELATIONSHIP DEVELOPER REVIEWS THE DOCUMENTS AND DISCLOSURE TERMS AND CONDITIONS. BORROWER SIGNS THE DOCUMENTATION

RELATIONSHIP DEVELOPER COLLECTS ALL CONTINGENT OR COLLATERAL INFORMATION.

Fig. 9D-2

```
                        │
                        │
                 │MAIL
                 │
                 ▼
┌──────────────────────────────────┐
│      RELATIONSHIP DEVELOPER      │
│      MAILS THE DOCUMENTS TO      │
│   THE BORROWER. THE BANKER MAY   │
│  SCHEDULE A TIME TO REVIEW TERMS │
│      AND CONDITIONS OF THE       │
│   DOCUMENTS AND DISCLOSURES.     │
└──────────────────────────────────┘
                 │
                 ▼
        ┌──────────────────┐
        │  BORROWER SIGNS  │
        │     THE LOAN     │
        │  DOCUMENTATION   │
        │   UNDER NOTARY   │
        │   OBSERVATION.   │
        └──────────────────┘
                 │
                 ▼
      ┌──────────────────────────┐
      │    BORROWER MAILS ALL    │
      │    DOCUMENTATION AND     │
      │  SUPPORTING INFORMATION  │
      │   OR COLLATERAL TO THE   │
      │  RELATIONSHIP DEVELOPER  │
      └──────────────────────────┘
```

21/30

RELATIONSHIP DEVELOPER
REQUESTS THE ORIGINAL
DOCUMENTS AND ANY
ADDITIONAL SUPPORTING
INFORMATION/COLLATERAL
TO BE PLACED ON THE
COMMERCIAL DEPOSITORY.
(UNLESS THE SIZE IS TOO LARGE.)

ORIGINAL DOCUMENTS
IN BANKERS
POSSESSION. LOAN IS
READY TO BE FUNDED.

COURIER PICKS UP THE
ORIGINAL DOCUMENTS
FROM THE COMMERCIAL
DEPOSITORY.

Fig. 9D-3

Fig. 9E

FUNDING WILL OCCUR WHEN ALL ORIGINALLY
SIGNED DOCUMENTATION IS
RETURNED/DELIVERED TO THE RELATIONSHIP
DEVELOPER.

RELATIONSHIP DEVELOPER
FUNDS LOAN PROCEEDS TO
A NATIONAL CITY BANK
ACCOUNT IN MOST INSTANCES.
(CASHIER'S CHECK ISSUED
FOR PURCHASE MONEY
TRANSACTIONS.)

RELATIONSHIP DEVELOPER
PREPARES THE THANK YOU
PACKAGE FOR THE BORROWER

RELATIONSHIP DEVELOPER
APPROPRIATE DOCUMENTS
TO LOANS INFORMATION
PROCESSING FOR BOOKING
AND FUNDING.

23/30

Fig. 10A-1

```
┌─────────────────────────────────────────┐
│   POTENTIAL CUSTOMER APPROACHES KIOSK    │
│       AND INITIATES LOGIC STEP 178.      │
└─────────────────────────────────────────┘
                     │
                     ▼
┌─────────────────────────────────────────┐
│    INDIVIDUAL EXPLORES INFORMATION       │
│       ON SCREEN AND REQUESTS             │
│     CONNECTION TO KIOSK BANKER.          │
└─────────────────────────────────────────┘
                     │
                     ▼
┌─────────────────────────────────────────┐
│         KIOSK BANKER WELCOMES            │
│    INDIVIDUAL AND INQUIRES ABOUT         │
│       PRODUCT/SERVICE INTEREST.          │
└─────────────────────────────────────────┘
```

IS THE INDIVIDUAL INTERESTED IN OPENING A CHECKING ACCOUNT? — NO → GO TO DIFFERENT PRODUCT/SERVICE WORKFLOW.

YES

KIOSK BANKER DISCUSSES ACCOUNT FEATURES TO DETERMINE APPROPRIATE ACCOUNT TYPE.

DOES THE CUSTOMER HAVE ADEQUATE TIME TO OPEN ON ACCOUNT NOW? — NO → PRINT OUT A BLANK DEPOSIT APPLICATION AND ANY ADDITIONAL PACKAGE COLLATERAL TO INDIVIDUAL AND SCHEDULE A FOLLOW-UP OPENING SESSION.

YES

24/30

```
KIOSK BANKER REQUESTS          THANK THE CUSTOMER
CUSTOMER TO PLACE MN           FOR VISITING NATIONAL
OR STATE ID ON SCANNER.        CITY BANK KIOSK.
```

Fig. 10A-2

```
KIOSK BANKER, WITH INFORMATION
PROVIDED ON ID, BEGINS TO
INTERVIEW INDIVIDUAL TO
COMPLETE APPLICATION.
NOTE: IF APPLICATION, AVAILABLE
WITHIN "EMPLOYEE WELCOME PACKET"
OR ONE THAT HAS BEEN OBTAINED AT
AN EARLIER VISIT, HAD BEEN
COMPLETED AND SIGNED, INDIVIDUAL
PLACES ON SCANNER TO BE SCANNED
AT THIS TIME.
```

Fig. 10B-1

KIOSK BANKER FORWARDS
COMPLETED APPLICATION TO
CUSTOMER FOR SIGNATURE
VIA REMOTE PRINT.

CUSTOMER SIGNS APPLICATION
AND SCANS BACK TO KIOSK BANKER.

KIOSK BANKER EXPLAINS
SCREEN TO BE PRESENTED
WHILE BANKER CONTACTS
CHEX SYSTEMS.

CUSTOMER REVIEWS
SCREEN PRESENTATION.

BANKER MAKES TELEPHONE
CALL TO CHEK SYSTEMS.

DOES THE
CUSTOMER HAVE A RECORD
ON CHEX SYSTEMS?

YES

BANKER RECONNECTS
WITH THE CUSTOMER
AND EXPLAINS THAT
AN ACCOUNT CANNOT
BE OPENED DUE TO
CHEX SYSTEMS RECORD.

NO

BANKER MAKES A CALL TO
DECISION POWER. BANKER
DETERMINES ADDITIONAL
CROSS SELL OPPORTUNITIES
REGARDING CHARG-A-CHECK
AND CHECK CARD.

BANKER COMPLETES DECLINE
LETTER AND FORWARDS TO
CUSTOMER AT THE ADDRESS
LISTED ON THE APPLICATION.

26/30

Fig. 10B-2

BANKER RECONNECTS WITH THE CUSTOMER,
RECONFIRMING APPROVED FEATURES AS
WELL AS OFFERING PRE-APPROVED
CHARG-A-CHECK, ATM OR CHECK CARD.

CUSTOMER ACCEPTS ALL OR SOME
OF THE PRODUCTS SUGGESTED:

* DEPOSIT ACCOUNT
* CHARG-A-CHECK
* ATM OR CHECK CARD

KIOSK BANKER ASSIGNS AN ACCOUNT
NUMBER AND PRINTS OUT APPROPRIATE
DOCUMENTS FOR PRODUCTS ACCEPTED
VIA PRINTER AT LAN.
(SEE ATTACHED FOR DOCUMENTS TO PRINT)

Fig. 10C-1

IS THE ACCOUNT FOR AN INDIVIDUAL OR A JOINT ACCOUNT?

INDIVIDUAL   JOINT

CUSTOMER SIGNS ALL DOCUMENTS AND SCANS THEM BACK TO BANKER.

CUSTOMER SIGNS SIGNATURE CARD (TEMPORARY CARD) AND SCANS IT BACK TO THE BANKER

ORIGINAL DOCUMENTS PLACED IN AN ENVELOPE TO BE PLACED IN THE MAIL OR COMMERCIAL DEPOSITORY.

ORIGINAL DOCUMENTS NEED TO BE SIGNED BY ADDITIONAL SIGNER. UPON COMPLETION, DOCUMENTS SHOULD BE MAILED TO THE BANK OR PLACED IN THE COMMERCIAL DEPOSITORY.

BANKER DISCUSSES OPTIONS OFF FUNDING THE ACCOUNT:

- ACH PAYROLL (FOR VEP, THIS IS REQUIRED)
- CHECK DEPOSITED WITH ORIGINAL DOCUMENTS IN COMMERCIAL DEPOSITORY.
- OPEN WITH A ZERO (OR PREMIUM) BALANCE

CUSTOMER COMMUNICATES PREFERRED DEPOSIT METHOD.

CUSTOMER MAKES THEIR CHECK ORDER SELECTION.

28/30

BANKER THANKS THE CUSTOMER FOR OPENING
AN ACCOUNT WITH NATIONAL CITY BANK.
REVIEW PRODUCTS OPENED (TO BE OPENED).
FOLLOW-UP PACKET CONTAINING:

- "YOUR DEPOSIT ACCOUNT DISCLOSURE"
- ATM/CHECK CARD APPLICATION
- RATE SHEET
-ADDITIONAL MARKETING MATERIALS.
  FOLLOW-UP PACKET TO BE RECEIVED IN THE
  NEXT FEW DAYS.

BANKER ENDS VIDEO SESSION
WITH THE CUSTOMER.

FOLLOW PLATFORM BANKING PROCEDURE TO
COMPLETE THE ACCOUNT OPENING SESSION.

BANKER SENDS DEPOSIT APPLICATION
AND SIGNATURE CARDS TO DEPOSIT
INFORMATION PROCESSING.

BANKER PRINTS OUT A WELCOME LETTER.
INCLUDE AN ATM/CHECK CARD APPLICATION.
IF THE CUSTOMER ACCEPTED A CHECK CARD.
NOTE APPROVAL LIMITS AND INITIAL.

Fig. 10C-2

29/30

Fig. 11

INITIATE ATM ——— 70

72 ——— DISPLAY MENUS

74 ——— ALL REQUIRED DISCLOSURE ENTERED?   NO

YES

76 ——— DISPLAY SELECTION MENU

88 ——— SELECT COMMERCIAL DEPOSIT OPTION.

190 ——— ENTER AMOUNT AND ACTIVATE BOX OPEN TIMER.

BOX OPEN TIMER TIMED OUT? ——— 192

195 ——— SYSTEM MALFUNCTION?   NO

YES ——— 193

196 ——— POST-SECURITY ALERT   YES

LOCK BOX

194

198 ———

END SESSION ◄——— ALARM THE SYSTEM

Fig. 12