

# Leveraging digital technology for *Face-to-Face Banking after office hours*

## CHALLENGES

As customer expectations shift in today's always-connected world, more individuals are seeking the convenience of conducting banking activities outside traditional branch hours. The demand for accessible, real-time support—particularly during holidays and after office hours—is rising, especially in urgent or time-sensitive situations.

At the same time, financial institutions face growing pressure to deliver exceptional customer service while managing the high operational costs associated **with physical branches**. In response, banks are embracing **digital transformation** strategies to extend service availability, improve responsiveness, and optimize resources across branches and contact center.

## SOLUTIONS

To address these challenges, the bank implemented Tetherfi's **in-app customer engagement solution** that allows customers to initiate secure video calls through WebRTC directly from **Video Teller Machines (VTMs) or kiosks**. These calls are intelligently routed to contact center agents for seamless and secure interactions.

The deployment included several 'in-app' components from Tetherfi's product suite such as the **Tetherfi Communication SDK and API**, communication server, WebRTC audio and video engine, text processing platform, and the **TMAC Unified Agent Desktop**. It also integrated with the bank's CRM, core backend systems, and existing voice infrastructure. The platform supports advanced features including agent authentication, call recording, queuing, waiting, and real-time monitoring, maker/checker approvals. TMAC's integration with the CRM ensures agents have a complete view of the customer throughout the interaction.

## BENEFITS

-  Customers now have access to 24/7 banking services through VTMs supported by live video assistance.
-  Services like debit card issuance and internet banking token activation can be completed instantly, regardless of the time.
-  Customers can perform their regular banking tasks with the support of real-time audio or video communication, offering flexibility beyond normal branch hours.



## Company

DBS Bank, or The Development Bank of Singapore, is a leading multinational banking and financial services company headquartered in Singapore. It is known for its strong financial performance, digital innovation, and focus on Asian markets, particularly Southeast Asia and Greater China.

## Location

Singapore

## Tetherfi Solution Deployed

Live Audio/Video communication based Video Teller Machines (VTMs)

