IntPowers

TELEPRESENCE · BANKING & INSURANCE

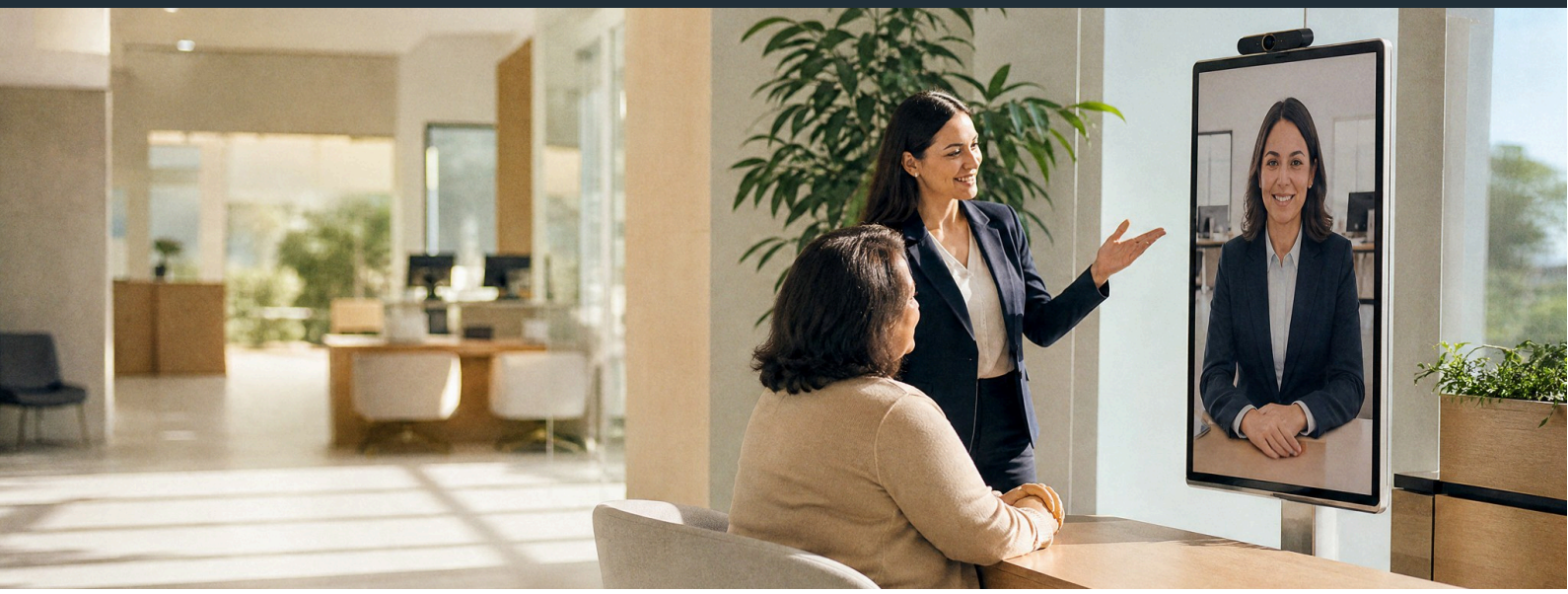
Phygital Branch

The specialist, in any branch, no appointment needed.

Remote specialist agents on video at the desk, the storefront, the Mini Branch or the customer's phone. One team serves the entire branch network.

PROPOSAL FOR NETWORK & CHANNEL LEADERSHIP

Interactive Powers · October 2026



Specialist, no appointment

Mortgages, investments or claims are handled in one visit, by the first free specialist in the network.

One team, the whole network

One specialist serves several branches remotely. No branch lacks mortgage, investment or insurance advice.

Open after closing

The storefront station serves after closing time, and the conversation continues on the customer's phone.

The case is never repeated

A case code keeps the context: the customer picks up from the branch, the web or their phone without starting over.

Specialists out of reach

What reaches the branch is the complex work: mortgages, investments, claims. And there is no specialist in every branch.

Lines, then come back later

At peak hours, in-person desks are overwhelmed. The usual answer is to come back another day, with an appointment.

Closed in the afternoon

Demand continues after closing time: customers walk past the branch and there is no longer anyone to talk to.

The idea Shared specialists serve by video at any point in the network: the branch stays relevant and no longer needs an expert in every location.

WHAT CHANGES IN THE BRANCH

One branch, a specialist on the other end

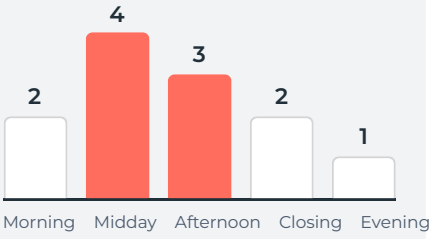
SITUATION	TODAY	WITH REMOTE AGENTS
Complex inquiry	Appointment with the specialist on Thursday.	The specialist joins now, at the same desk, with the advisor present.
Peak hours	Customers wait in long lines at the in-person desks.	Floating video station with the first available specialist in the network.
After hours	Shutters down; the customer turns around and leaves.	Storefront station; the same session continues on the phone.
Follow-up	Repeating the case at every visit or call.	A case code opens the conversation with full context, no appointment.
Town with no branch	Traveling to another town with a branch.	Mini Branch with a Video Kiosk: an advisor serves and processes, no staff.
Insurance claim	Waiting days for an adjuster to come assess it.	The customer shows the damage by phone; the adjuster assesses it live.

HOW IT WORKS

The customer arrives; an expert responds

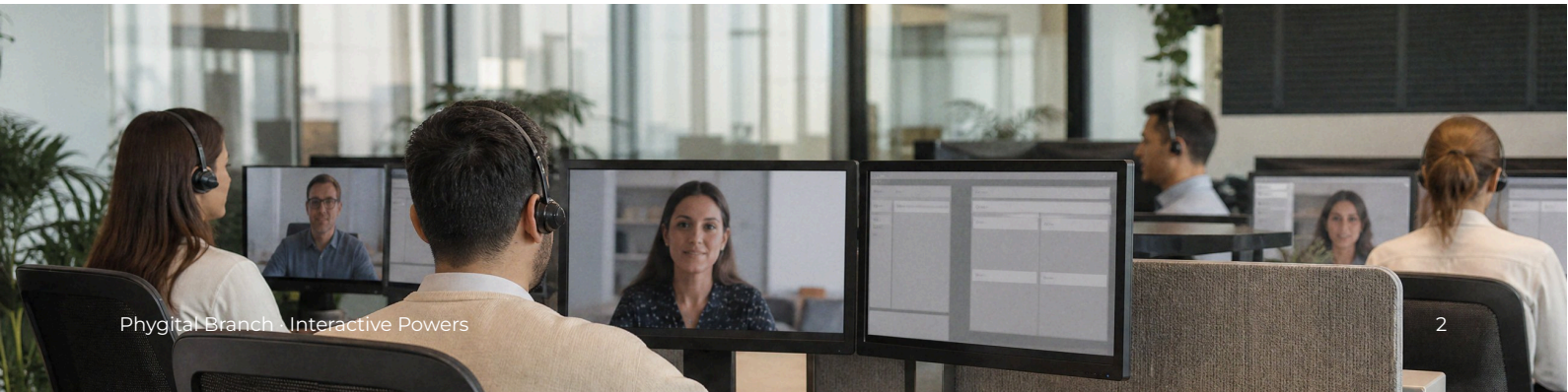
1. **The customer connects** from the desk, the floating station, the storefront, the Mini Branch or a QR code on their phone.
2. **A specialist appears on video:** mortgages, investments, insurance or business banking, from the expert hub.
3. **Reviews documents and signatures:** on screen, with identity verification and a case code for follow-up.
4. **Branch staff stay** in front of the customer: they handle everyday needs and route specialist cases.

Remote Agents open throughout the day



Illustrative example for a branch network. The actual number is set with pilot data.

The result A specialist pool shared across the network: more branches with access to every specialty, extended hours through the storefront, and lower fixed costs.



FOUR SERVICE FORMATS

More ways to stay close to your customers



Floating station

No fixed staff at the branch

A video station next to the in-person desks. At peak hours, the customer picks the first free specialist in the network instead of waiting in line.



Mini Branch

A location with no staff

Video Kiosk in towns without a full branch. An advisor serves, explains and processes by video; cash and simple tasks stay at the ATM in the same location.



Storefront station

Service after closing

A station open to the street after branch hours. The customer connects with their case code and the same session continues on their phone at home.



The customer's phone

Insurance and follow-up

From home or at the scene of the claim, with a secure link or QR code and nothing to install: the adjuster sees the damage live and assesses it on the call.

What the institution gains

Resolved in one visit

Cases closed with no appointment or second visit.

Network coverage

Every specialty available in every branch.

Extended hours

Storefront and phone serve after closing.

No repeating the case

A case code keeps the full context.

How to start · 1. Assessment → 2. One branch and one process → 3. Branch network and Mini Branch

Video service in production in banking and insurance, applied to your branch network. It scales with data, not promises.
Let's walk through it in 45 minutes on one of your branches.

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