Phygital Branch

TELESERVICES DECK

# Banking and Insurance

## The specialist, at any branch, no appointment needed

Human service over video from the desk, the floating station, the storefront, the Mini Branch or the customer's phone. Every closed deal recorded and kept in custody.

BRANCH NETWORK, CHANNELS, OPERATIONS AND COMPLIANCE

Interactive Powers · October 2026

IntPowers



# One branch, one specialist on the other end

0

**appointments**

To talk to a specialist, customers only need to be at the branch, at the storefront or on their phone.

1

**case code**

The customer picks up from any point, and no one asks them to repeat what they already explained.

1 : N

**specialist for several branches**

The same expert serves the whole network. The value of N is measured in the pilot.

5

**families of connection points**

Branch interior, storefront, Mini Branch, digital channel and third-party points.



*A branch augmented by telepresence: a person advises; the platform routes, records and keeps custody.*

SEVEN NO'S

# The #Phygital Branch, augmented by telepresence

- No lines, no waiting
- No generalist staff
- No channel switching
- No retelling the case
- No missed moments
- No loss of efficiency

- No appointment needed

01 · THE OPPORTUNITY

# Customers who walk into a branch want to talk to someone who knows

What reaches the branch is what the app could not resolve: a mortgage, an investment, a claim, a complaint. Today the usual answer is an appointment for another day.



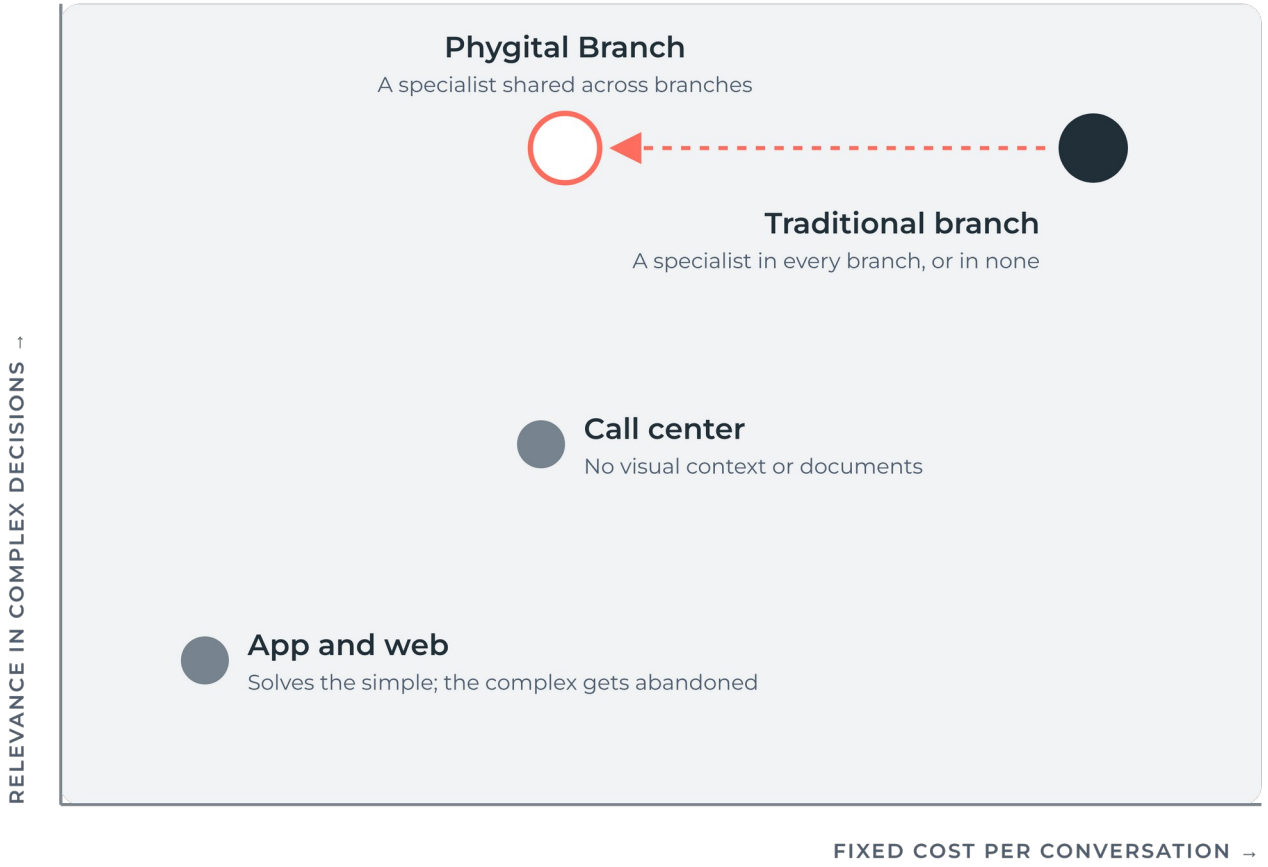
# What customers experience today, and what we offer them

| TODAY | WITH PHYGITAL BRANCH |
| --- | --- |
| An appointment with the specialist on Thursday. | A specialist now, at the same desk. |
| Peak-hour lines at the in-person stations. | A video station with the first available specialist. |
| Doors closed at 5:00 PM. | A storefront station, with continuity on the phone. |
| Retelling the case on every visit or call. | One case code with the full context. |





# The most expensive channel, and also the most relevant

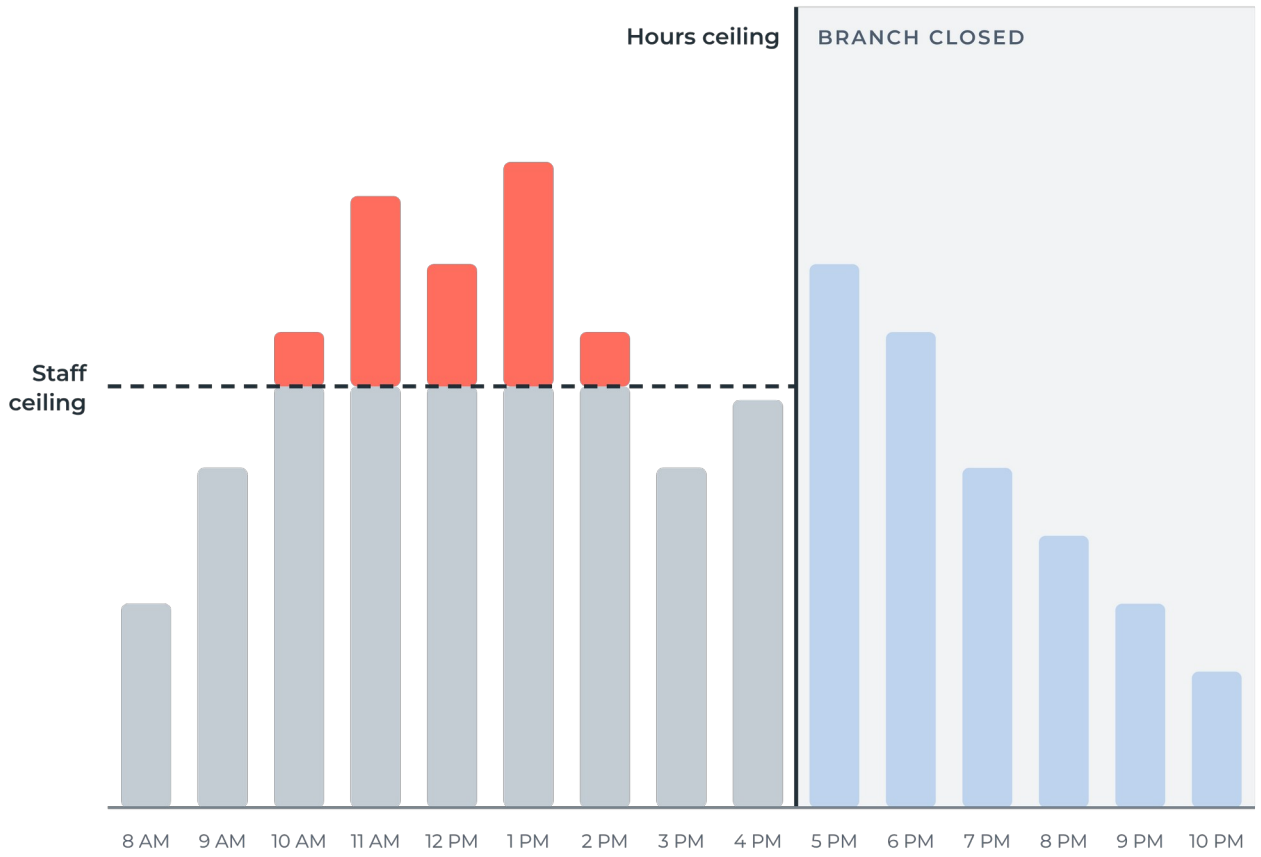



The branch concentrates what customers cannot resolve online: mortgages, investments, claims, complaints. It is also the point with the highest fixed cost per conversation.

The Phygital Branch keeps the relevance and lowers the fixed cost: the specialist does not have to be in every branch to serve it.

> Illustrative positions, not measurements. Each institution's values are set in the pilot.

# The branch’s two ceilings




### The staff ceiling

Demand peaks and questions that need a specialist who is not at that branch.

**Lifted by the expert at the desk and the floating station.**

### The hours ceiling

Demand continues after closing: customers walk past a branch with its doors closed.

**Lifted by the storefront station and continuity on the phone.**

Illustrative demand profile, not measured.

# Specialized human service, not self-service or an avatar

| | Branch appointment | Call center | App and online banking | AI assistant | Phygital Branch |
|---|---|---|---|---|---|
| **Specialized service** | Yes, another day | Generalist, by voice | No | No | **Yes, now, over video** |
| **Documents and signature** | At the branch | No | Forms | No | **On screen, with verification** |
| **Case context** | Retold | Retold | Partial | Partial | **Case code with history** |
| **Evidence** | Paper and separate systems | Voice recording | Web log | Chat log | **Video with metadata and custody** |
| **Hours** | Branch hours | Extended | 24/7, no people | 24/7, no people | **Expert center hours, storefront included** |

*Self-service and AI solve the simple cases. What reaches the branch is the complex, and there the customer asks for a person.*

02 · THE EXPERIENCE

# Seven moments in one family's journey, a specialist always on the other end

We follow Lucía and Andrés, who are buying their first home, their daughter Sofía and Marta, the grandmother. Each moment calls for a different service point; the history is always the same.



# Seven moments, five connection points, one shared history









Day 1 · 12:30 PM
**Branch**
Expert at the desk

Day 1 · 12:55 PM
**Peak hour**
Floating station

Day 4 · 8:40 PM
**Storefront**
Storefront station

Day 6 · 8:15 AM
**At home**
Case code

Day 9 · 7:10 PM
**Online**
Verified onboarding

Day 12 · 11:00 AM
**Mini Branch**
Video Kiosk

Day 40 · 5:20 PM
**Claim**
Video adjuster

**Lucía**
Mortgage and claim

**Andrés**
Documents and signature

**Sofía**
Online account opening

**Marta**
Mini Branch in her town

**One history per customer.** Every specialist sees the case, the documents and the recorded sessions: no one repeats what they already explained, and every interaction is attributed to its point of origin.

MOMENT 1 · DAY 1 · 12:30 PM · NEIGHBORHOOD BRANCH

# Expert at the desk: she asks about a mortgage and gets answers on the spot

Lucía goes to the branch to update her details and asks about a mortgage. There is no specialist at that branch today. The banker does not book her an appointment: he opens the connection from the desk tablet.

**The customer** Lays out the term, the down payment and the monthly payment she can afford.

**The banker** Connects to the mortgage queue and passes on the case context.

**The specialist** Runs options on screen and prepares the proposal.

TEXT MESSAGE · WHAT LUCÍA RECEIVES

Your case H-4821 is open. To speak with a specialist again, use this secure link with your code.

**Outcome** Proposal prepared during the same visit, with no appointment for another day.





MOMENT 2 · DAY 1 · 12:55 PM · PEAK HOUR

# Floating station: Andrés hands in his paperwork without standing in line

Andrés arrives with the application documents. There is a line at the in-person stations; he chooses the video station, which has no assigned staff member.

**The customer** Chooses the video station instead of waiting.

**The specialist** The first available one in the network takes the call, with case H-4821 already open.

**The platform** Web ACD routes the call; Video REC records the handover with its metadata.

ON THE SPECIALIST'S SCREEN

Case H-4821 · Mortgage · Lucía and Andrés R. · Documents: 3 of 5 received.

**Outcome** Documents delivered with no line; the station never closed.

MOMENT 3 · DAY 4 · 8:40 PM · STOREFRONT

# Storefront: the branch is closed, the conversation is not

Andrés walks past the branch on his way home from work, with a question about the life insurance tied to the loan. The branch is closed; the storefront station is not.

**The customer** Connects from the storefront station with his case code.

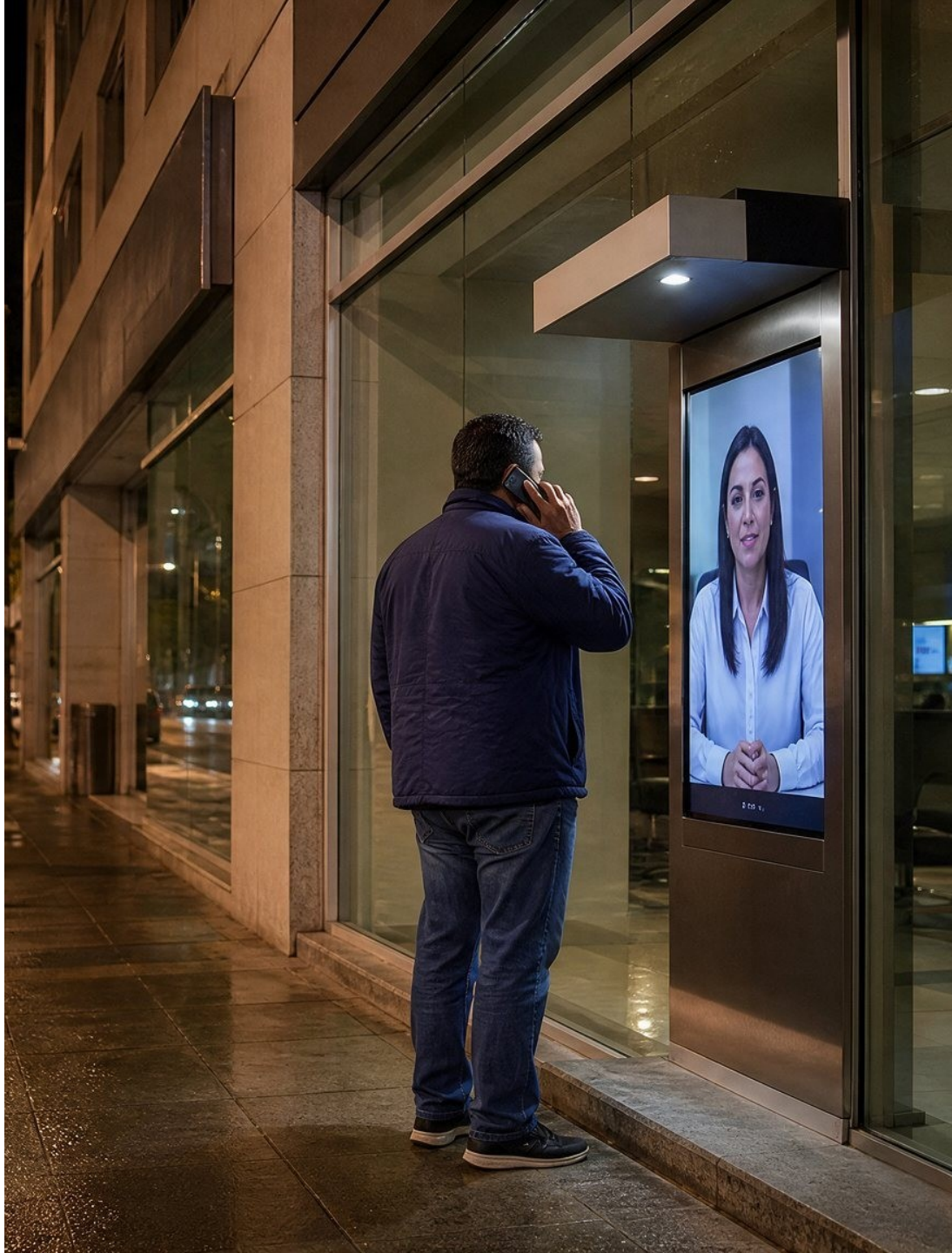
**The specialist** The on-duty specialist answers his question with the proposal on screen.

**The customer** Heads home while the session continues on his phone, uninterrupted.

CONTINUITY

He scans the station's QR code: the same session moves from the storefront station to his phone.

**Outcome** Question answered after hours; the application keeps moving.





MOMENT 4 · DAY 6 · 8:15 AM · AT HOME

# Follow-up: he comes back with his code, not an appointment

The risk assessment is ready. Andrés opens his case link on his phone before leaving for work.

**The customer** Opens the link with his case code.

**The platform** Web ACD routes him with priority, preferably to the specialist who served him before.

**The specialist** If she is busy, another specialist takes it with full context: speed comes first.

TEXT MESSAGE · WHAT ANDRÉS RECEIVES

There is an update on your application H-4821. You can speak with a specialist now through this secure link.

**Outcome** Terms confirmed without returning to the branch or retelling the case.

MOMENT 5 · DAY 9 · 7:10 PM · ONLINE BANKING

# Online onboarding: Sofía opens her account with a person on the other end

Sofía, the daughter, opens a checking account for her paycheck on the website. The process stalls at identity verification; instead of giving up, she clicks “Talk to a specialist.”

**The customer** Moves from the form to a video call without leaving the process.

**The specialist** Guides the assisted verification and checks her ID over video.

**The platform** Video REC stores the session with ID, name and application number.

EVIDENCE · VIDEO REC

Onboarding session · assisted verification · retention per the institution’s policy.

**Outcome** Onboarding completed in the same session; evidence retrievable in one click.





MOMENT 6 · DAY 12 · 11:00 AM · MINI BRANCH

# Mini Branch: Marta talks to an advisor in her town

Lucía's mother lives in a town without a staffed branch. She goes to the Mini Branch to switch her pension direct deposit and ask about a CD.

**The customer** Walks up to the Video Kiosk and connects with no appointment.

**The specialist** An advisor explains her savings options and processes the change.

**The customer** Withdraws cash at the ATM in the same location.

TELESERVICE + SELF-SERVICE

Talk, negotiate and sign over video; cash and simple transactions at the ATM.

**Outcome** Specialized service at an unstaffed point.

MOMENT 7 · DAY 40 · 5:20 PM · CLAIM

# Claim: the adjuster sees the damage live

Lucía has a fender bender. She opens the claim link on her phone and shows the damage over video, without waiting for an adjuster to come out.

**The customer** Shows the damage with her phone camera.

**The adjuster** Directs the shot, asks for details and appraises on the same call.

**The platform** The session is recorded with the policy and claim numbers.

EMAIL · WHAT LUCÍA RECEIVES

Your claim S-2210 has been appraised. We are sending you the appraisal summary and next steps.

**Outcome** Same-day appraisal, with recorded evidence.



# The same flow in insurance: the agent and a third-party counter



### Agent or broker

The agent connects from their office with the product specialist, with the customer present.



### Third-party counter

At a clinic's front desk, health insurance is explained and purchased on the spot.

#### Agent network

The product expert handles coverage questions and objections; the sale is not postponed.

#### Third-party points

Clinics, car dealerships and retail stores connect with the insurer's experts.

#### Recorded purchase

The session is stored with the policy number and sale metadata.

*The conversation surfaces the need; the specialist closes with the customer right there. No forms, no pending callbacks.*

# The same flow, other users: accessibility and the institution’s own network



### Sign language and other languages

An interpreter joins the conversation with the specialist over video, in the same session.



### Support for the in-house network

The employee or banking correspondent consults the central expert while the customer waits.

### Accessibility

On-demand queue of interpreters and bilingual specialists.

### Back office over video

The expert reviews the document and confirms the decision during the visit.

### European trend

Spain’s Customer Service Act (LeySAC, Ley 10/2025) and the EU AI Act point toward accessible human service. Context, not a requirement in LATAM.

*The same expert center serves customers and employees; the queue changes, not the platform.*

03 · BEHIND THE EXPERIENCE

# Specialists, routing and recording on a single platform

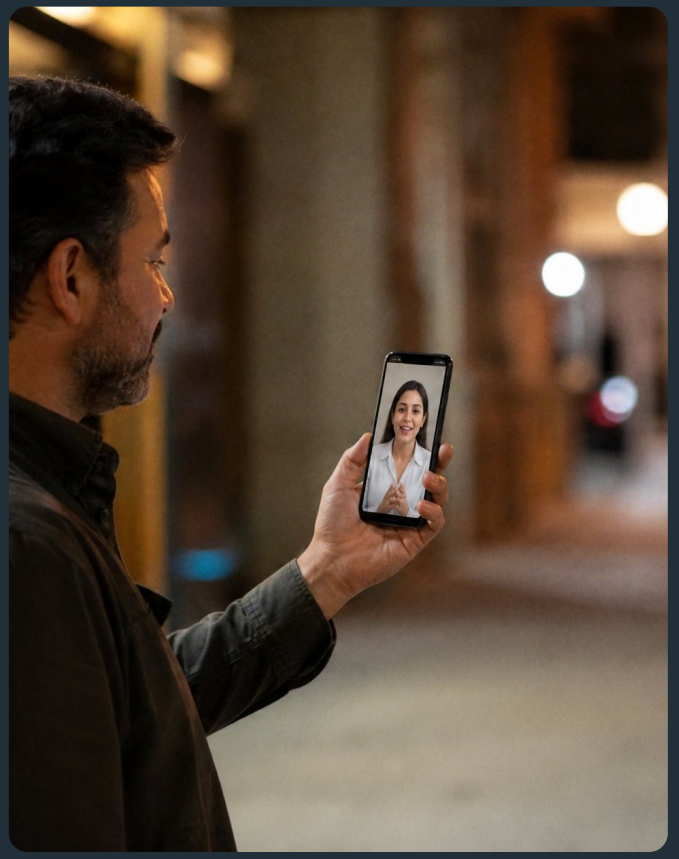
What the customer experiences as a conversation is, behind the scenes, a video expert center, queues by specialty and bank-grade recording with custody.



# Five connection points, one expert center

| POINT | DEVICE | WHO STARTS IT | WHEN IT'S USED | WHAT GETS RESOLVED |
|---|---|---|---|---|
| **Branch interior** | Desk, floating station, in-branch Video Kiosk | Local staff or customer | Specialized questions during the visit | Full catalog |
| **Storefront** | Street-facing station | Customer | After hours | Full catalog |
| **Mini Branch and correspondents** | Unstaffed Video Kiosk | Customer | Areas without a full branch | Everything except cash (ATM) |
| **Digital channel** | Web, app, QR, tokenized link | Customer | When the online process stalls | Onboarding, verification, follow-up |
| **Third-party points** | Car dealerships, clinics, stores, agents | Third-party staff | At the point of purchase | Credit and insurance |

**The customer chooses.** Every point feeds the same specialty queues: the institution decides where to place points; the customer decides which one to use.



*The same session continues from the storefront station to the customer's phone.*

# Three roles, one color code

## Customer

Starts the conversation wherever they are: desk, kiosk, storefront, web or phone.

- Installs nothing: just the phone's browser
- Talks to a person, not a menu
- Picks up their case with a code

## Local staff

Stays in charge of the branch and the customer.

- Handles everyday requests and refers specialized ones
- Stays on the call if the customer asks
- May not exist at Mini Branch or storefront points

## Remote expert

Works from the expert center, serving several branches.

- Mortgages, investments, insurance, business banking
- Verifies identity and leaves the session recorded
- Receives the request already routed, no calendar

# QR, WhatsApp and mobile: the front door

STEP 1

### QR code, link or WhatsApp button

Entry from the branch, the web, the app or a message.

STEP 2

### Bot or filter

Solves the simple and detects what needs a person.

STEP 3

### Data capture

Identifies the customer and the reason before connecting.

STEP 4

### Escalation to voice or video

Moves to the institution's own channel, in the browser.

STEP 5

### Controlled transfer

To the specialist, without sharing a personal number.

## CORPORATE SECURITY

### Corporate channel

The conversation does not stay on the employee's personal phone.

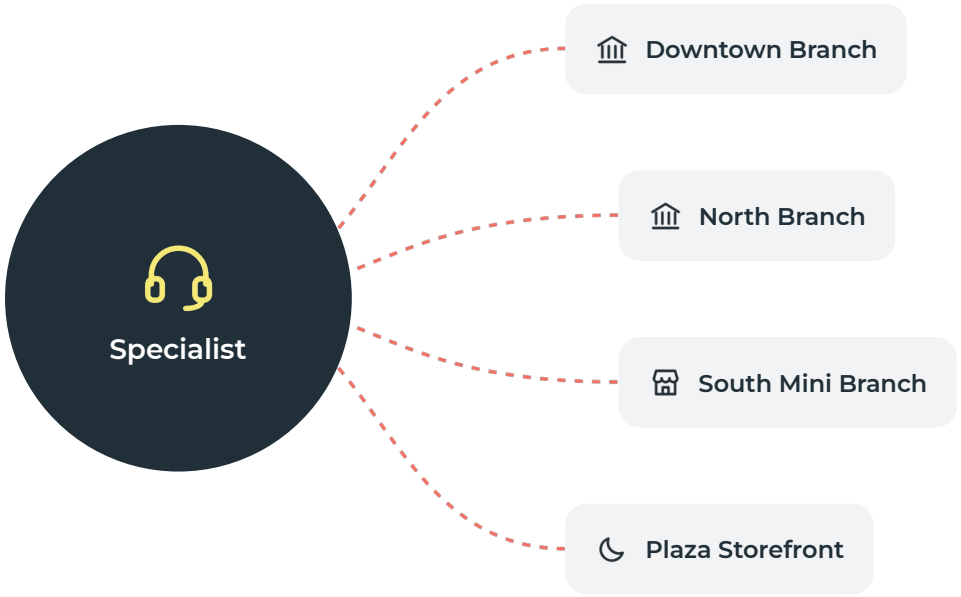
### Logging and recording

Every escalation leaves a trail and, where applicable, a recording.

### No single-channel dependency

WhatsApp as an entry point, not the only way back.

# One specialist connected to several branches at once




CONCURRENT SERVICE RATIO

**1 : N**

One specialist serves several branches. The value of N is measured in the pilot.

Requests go first come, first served to the first available specialist in the queue.

Appointments as the operating model.

If no specialist is free, the customer waits in the queue or requests a callback.

Web ACD  Your CCaaS

# Three mechanisms so no case gets lost

### 1. Escalation with context

Branch staff, the bot or the form hands the case to the specialist with everything already known. The customer repeats nothing.

### 2. Continuity on the phone

If the customer leaves the station, the same session continues on their phone. The case is not lost at the door.

### 3. Reconnection and case code

If the call drops, it reconnects; if another conversation is needed, the case code opens it with no appointment.

# Four layers, one platform



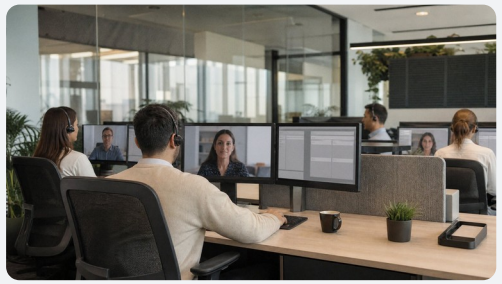
### 1 · Connection points

Desk, floating station, Video Kiosk, storefront, Mini Branch, web and app · QR and tokenized link



### 2 · Conversation

Video RTC: video, voice and screen sharing in the browser, nothing to install



### 3 · Operations

Web ACD or the institution's CCaaS (Genesys Cloud and others): queues, routing and supervision



### 4 · Evidence

Video REC: recording with metadata, custody, retention and retrieval

**Resilience** · Smart IVR connected to the expert center: if video is not possible, the customer is still served by voice. In accounts with their own CCaaS, the institution covers this layer.

Video RTC | Web ACD | Video REC | Smart IVR | Your CCaaS

WHO RUNS THE EXPERT CENTER

# Interactive Powers VCCaaS, or your CCaaS

The institution provides the specialists; Interactive Powers provides the complete video expert center platform, on its own or on the contact center it already runs.

### Video RTC
Browser-based video calls from any connection point

### Web ACD
Specialty queues, routing and supervision

### Video REC
Recording with metadata and custody

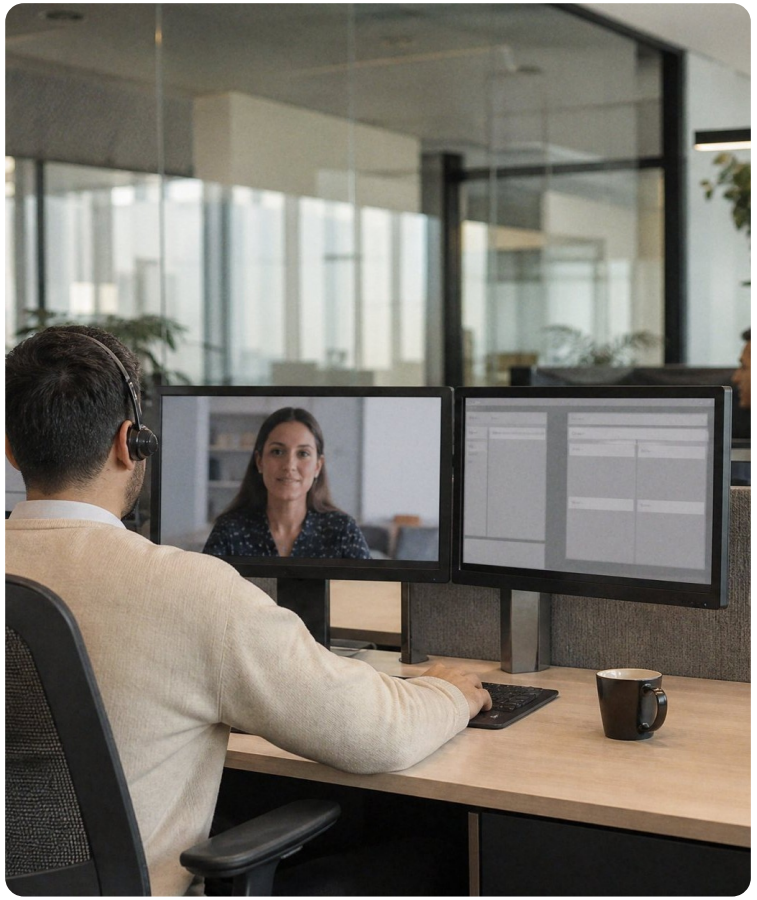
### Smart IVR
Resilience: voice service if video is not possible

Video RTC · Web ACD · Video REC · Smart IVR · Your CCaaS

ON YOUR CCAAS

GENESYS™

Video RTC enters your contact center as one more call, over SPLIT trunking: Genesys Cloud, Five9, Talkdesk and similar. Your queues, your agents and your reporting, with no platform change.



# Bank-grade recording: find and prove every interaction



### Session
Video, audio and screen share of the interaction

### Metadata
National ID, policy or case, name, specialist

### Custody
The institution's own REC unit, separate from the platform

### Archive
Retention policies by service

### Retrieval
Search by metadata and one-click playback

### Corporate SSO
Supervisors and auditors sign in with the institution's identity

### Own storage buckets
Recordings can reside in the institution's storage

### Access traceability
Who views or downloads each recording, and when

Video REC

SECURITY · SESSION

# Session controls and traceability

### Pre-call network test

Checks connection and device before entering the queue.

### Geolocation

Logs where the session connects from, if the process requires it.

### Fixed backgrounds by service

The specialist appears with the service's corporate background.

### Logs and CDRs

Record of every call, transfer and session event.

### Continuity

Automatic reconnection if the session drops.

### Reversibility

Export of data and recordings if the institution changes vendors.

WHO GUARANTEES WHAT

# Certifications and jurisdiction, each in its place

CERTIFIED BY THE INFRASTRUCTURE · AWS

## Data centers and cloud

### ISO 27001
AWS certification of its infrastructure

### SOC 1, 2 and 3
AWS control reports

### PCI DSS
AWS compliance for payment environments

ATTESTED BY INTERACTIVE POWERS · PLATFORM

## Application and data processing

### GDPR
Personal data processing in line with the EU regulation

### HIPAA
Handling of health information in health insurance

### Local region and dedicated REC layer
Data and recordings in the AWS region chosen by the institution

Interactive Powers does not hold its own ISO 27001 certification: the certification belongs to the AWS infrastructure it runs on.

04 · VALUE AND MODEL

# Efficiency and relevance in the same channel

The branch is the most expensive channel and the most relevant one. The model shares specialists across branches without taking the conversation away from the customer.



# The same model, with or without staff on site

STAFFED BRANCHES · ~60% OF THE DECK

## Augmented branch

The branch team stays in charge; the specialist joins over video when needed.

Customer · Local staff · Remote expert

- Remote expert at the desk
- Floating station or virtual position
- In-branch Video Kiosk
- Support for the in-house network

UNATTENDED POINTS · ~40% OF THE DECK

## No staff on site

The point has no staff; the expert center carries the conversation.

Customer · ~~Local staff~~ · Remote expert

- Mini Branch and correspondents
- After-hours storefront
- Third-party points
- Online banking and app

# Tangible value at every link

## Network management

- The specialist serves several branches without traveling.
- Effective hours extended by the storefront.
- Every interaction attributed to its point of origin.

## Specialists and branch

- Requests arrive already routed, with context.
- Local staff refer without losing the customer.
- Breaks and peaks covered remotely.

## The customer

- Someone who knows, no appointment.
- No retelling the case: code and history.
- Continues on the phone after leaving.

## Compliance

- Sessions recorded with metadata and custody.
- Retrieval by ID, policy or case.
- Clear separation of AWS and IntPowers certifications.

# Conventional model vs. #Phygital model

## Conventional model

SPECIALIST
**One per branch and specialty, or none**

HOURS
**Branch hours**

IF BUSY
**The customer waits or comes back another day**

OPERATING MODE
**Appointment-based**

EVIDENCE
**Paper and separate systems**

CONCURRENT SERVICE RATIO

1 : 1

specialist per branch

1 : N

specialist for several branches
(N is measured in the pilot)

## #Phygital model

SPECIALIST
**A pool shared across the whole network**

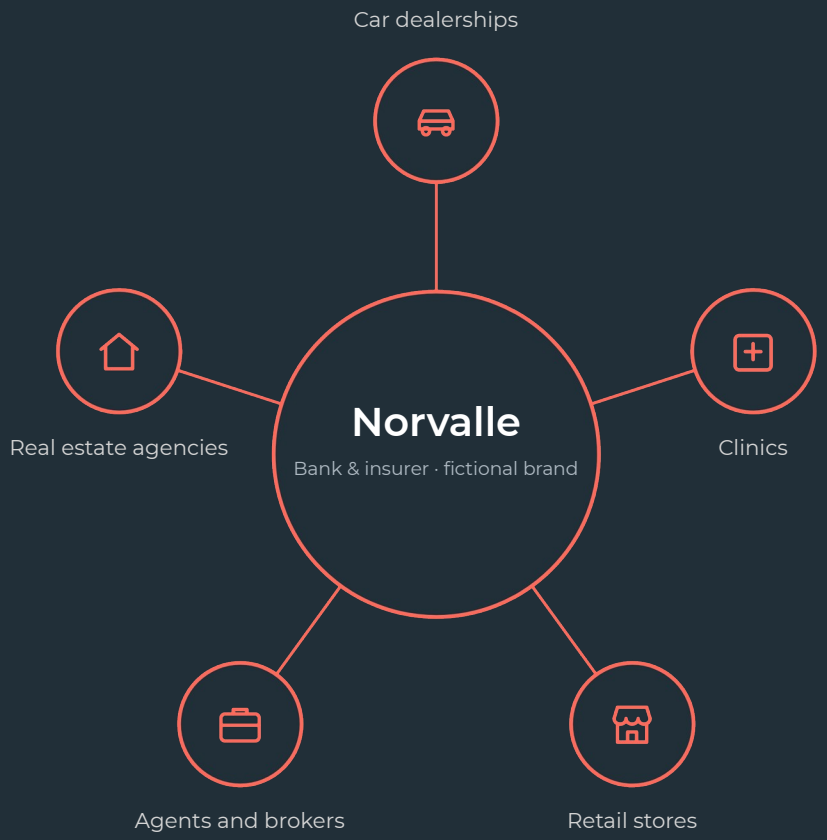
HOURS
**Expert center hours, storefront included**

IF BUSY
**Web ACD routes to the next available**

OPERATING MODE
**No appointment, first available specialist**

EVIDENCE
**Recorded session with metadata**

# Network partner: the institution connected to third parties




- **Car dealerships** Auto loans and insurance
- **Clinics** Health insurance at the front desk
- **Retail stores** Financing at the counter
- **Agents and brokers** Product expert in the office
- **Real estate agencies** Mortgage during the showing

*Third-party points of sale connect with the institution's experts for credit and insurance at the moment of purchase. Every transaction is attributed to its point of origin.*

# Three real situations, no names

## Online banking and onboarding

SITUATION

Online account openings and purchases stalled at identity verification.

**Video specialist with assisted verification and recording**

## External Video Kiosk

SITUATION

High-traffic points without specialized staff.

**Video Kiosk connected to the expert center**

## Health insurance

SITUATION

Coverage questions and authorizations that used to require an in-person visit.

**Video calls with insurance agents and recording**

Anonymized situations from Interactive Powers customers in banking and insurance; no names or published results.

# Five differences customers notice and leadership values

**No appointment** The first available specialist serves the customer during the visit; follow-up opens with a code.

**No app** Everything in the browser: QR, video, documents and signature. Nothing to install.

**Shared specialist** A pool of experts covers the whole network, including the storefront and unstaffed points.

**Evidence with custody** Video REC records with metadata and bank-grade custody; retrieved in one click.

**Fits your CCaaS** As a standalone VCCaaS or inside Genesys Cloud, Five9 or Talkdesk.



Phygital Branch

05 · PILOT

# Measure before promising

One branch, one process and five indicators with a baseline. The technical demo shows the full journey, from the desk to the recording.



IntPowers

# Five indicators, measured from day one

1. **Cost per specialized interaction**
   Specialist cost spread across the branches they cover

2. **First-visit resolution**
   Cases resolved with no appointment or second visit

3. **Coverage**
   Branches with access to each specialty, during all hours

4. **Effective hours**
   Service hours available, storefront included

5. **Compliance**
   Recorded sessions with complete, retrievable metadata



No target values at the outset: the baseline is measured in the first weeks. Every interaction logs point of origin, queue, specialist and duration for settlement and optimization.

WHAT YOU SEE ON SITE · HOW IT SCALES

# Hardware-agnostic

Freestanding Video Kiosk, booth, desk tablet or PC with webcam. The video call runs in the browser (WebRTC): the institution chooses the equipment and the vendor.



PHASE 1

## Pilot

One branch, one process

- Expert at the desk and floating station
- Small specialist pool
- Baseline for the five indicators

**Criterion: indicators vs. baseline**

PHASE 2

## Branch network

The process across a whole region

- Every branch in the region
- Follow-up with case code
- Tuning the 1 : N ratio

**Criterion: coverage and specialist utilization**

PHASE 3

## No staff on site

Mini Branch, storefront and third parties

- Video Kiosk and after-hours storefront
- Agents and third-party points
- Stable expert center operations

**Criterion: effective hours and first-visit resolution**

# To kick off the pilot

1

## Process and pilot branch

Choose the highest-value process (e.g., mortgages) and the starting branch.

2

## Specialties and pool

Define queues, specialists and expert center hours.

3

## Points and hardware

Desk, floating station or Video Kiosk; QR and link with case code.

4

## Integration

Interactive Powers VCCaaS or integration into the institution's CCaaS.

5

## Recording and compliance

Metadata, custody, retention and access agreed with Compliance.

6

## Baseline and demo

Starting measurement and a full live walkthrough with the institution's team.

**Phygital** Branch

TELESERVICES DECK · BANKING AND INSURANCE

# Theory is good.
# Reality is fascinating.

See it working in a live demo: desk → specialist → documents and signature → recording → one-click retrieval.

**Interactive Powers**

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