

# **Smart Banking Solution**

Building the future banks





Proactive Security



Intelligent Analysis



**Business Transformation** 



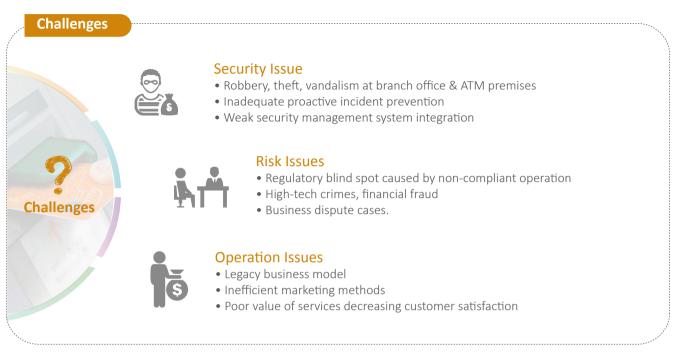
## BACKGROUND



Digitalization has disrupted banking system. As banking services become more digital, the roles of bank branches are undergoing transformation like never before. In a fiercely competitive and transforming market, along with enhancing security systems, banks are fiercely looking for innovative ways to optimize their branch operation, control non-compliant risks and improve customer satisfaction. As the they undergo digital transformation, banks of all sizes are looking for a comprehensive solution that can help them to fight security threats, identify and reduce frauds, prevent business disputes, and improve banks' branch operation efficiency.

With advent of banks' digital transformation, Dahua Technology, a world leading video-centric smart IoT solution and service provider, launches Smart Banking Solution. This Solution is aimed to solve the challenges faced by the banks in security, risk, and operation; and to help banks achieve their goal of security digitalization, secure the banking environment, and improve customer experience.

### INDUSTRY CHALLENGES AND SOLUTION



### How to address the challenges



### **Enhance Security**

- Early warning of incidents ensuring proactive security.
- Robust ultra HD surveillance guarantees round-the-clock surveillance without any blind spots.
- Integrated security system works in unison providing a state of the art security for your bank.



### Control Risks

- Ensuring compliance regulation for bank branch operation.
- Monitor your ATM machines and detect installation of foreign objects to prevent high tech crimes
- Use audio/video recorded conversation between the customers and the teller at cash handling and non-cash handling counters to avoid any potential business dispute cases.



### **Optimize Business Operation**

- Remotely monitor bank branch operation .
- Use customer flow data, demographic data, and regional people counting data for precision marketing and operation decision making.
- Recognize VIP customers and provide exemplary service to improve their banking experience.

### SOLUTION OVERVIEW

### **Restricted Area**

- Entry/Exit log

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- Counter
- Record Customer-Teller interactions to avoid business disputes
- Monitor customer service satisfaction



### ATM

- Protect people and property from external attack
- Remotely assist ATM users in case of emergency



### Lobby

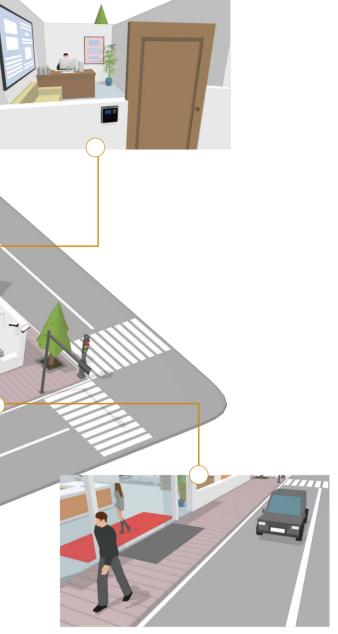
- 360 degree monitoring of entire lobby area
- Queue length and time monitoring
- Precision marketing based intelligent ad publishing



Entrance • Facial Recognition

• People counting for branch operation optimization

• High security risk • Multi-level security authorization



### Outdoor

- Bank's surrounding security, including parking areas and sidewalks.
- Rapidly changing light condition requires high-definition, ultra wide range, Starlight technology.



### **ENHANCE SECURITY**

Banks have always been a primary target for criminal activities. Every year, hundreds of banks and ATM machines fall victim to robbery and other forms of threats. Implementing a robust security system is always a top priority in the banking industry.

### **Application Scenario**





- Ensures personnel and property safety with 180\* panoramic view outside the bank.
- Detects loitering, vagrancy an tailgating near the bank branch
- Monitors outdoor situation in real-time, and provides a reliable solution for post-incident investigation.
- Supports facial recognition and ANPR upto 15mts.



Entrance



- Offers real-time facial recognition for blacklisted people or suspected criminal.
- When a suspected criminal or a blacklisted person enters the bank premises, the facial recognition camera will trigger an alarm to inform guards.
- Timely alarm can prevent potential threat and strengthen the security of the bank.

### Lobby

360-degree real-time monitoring of the lobby area, with features incuding object detection, area people counting, visitor wait time, and queue management.





**ATM/Self Banking** 



### **Biometric Access Control & Attendance**

- Prevents unauthorized personnel from entering, improving the security of restricted areas.
- Face recognition technology provides strong and convenient access control.
- Visitors' face records can improve management efficiency, which provides information of who accessed the area and for how long.



### **Abnormal Behavior Warning**

- Detects abnormal behaviors such as following, violence, prolonged stay, falling, etc, which will then send alarms to the management center in order to protect customers and to avoid any incident.
- Tripwire detection, abandoned/moved object detection, people loitering/gathering/queing/running detection, etc.



Timeout Detection



### **CONTROL RISK**

Banks are continuously facing various forms of business risks such as compliance, reputational, etc. To address these issues, banks need to deploy solutions that can avoid business disputes, and protect customers and their assets.

### **Application Scenario**





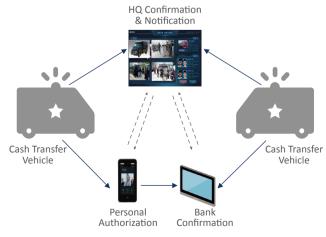
#### **Cash Handling Counter**

- High volume of financial transaction every day may cause frequent customer misunderstandings or disputes.
- Window visualization that records the whole business transaction between the teller and customer can effectively avoid disputes.



### **Non-Cash Handling Counter**

- Customer may misunderstand information regarding bank products such as securities, mutual fund retirement policy, loans, etc.
- Recording the whole communication between the teller and customer can avoid business dispute.



### **Cash Transfer Vehicle**

- Cash transfers between bank branches, as well as ATM cash replenishments, are highly vulnerable to attacks. Our solution provides a multi layered authorization between the branch, cash escort vehicle and HQ.
- Effectively regulates the compliance of outsourced escort companies regarding cash transfer by monitoring every step of the whole process.
- Locates the transfer vehicle with RFID and GPS, and monitors its arrival and departure.

### ATM/Self-Banking



- Dsiplays full transaction details, such as transaction amount, time of transaction, card number, ATM location.
- Reviews each transaction with synchronized video snapshots.
- Prevents ATM Transaction frauds, detects various fraudulent transactions and retrieves video evidence in case of disputes.





Unattended object detection in the area of operation

- Monitors the ATM operation area that targets installation of any skimming device across the entire bank branch or network.
- In the event of detection of any suspicious objects installation, an alarm will immediately be sent to the control center.

Fake Card Slot & Fake Keyboard installation

detection

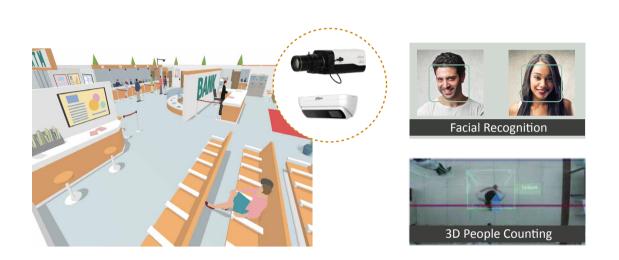


### **OPTIMIZE BUSINESS OPERATION**

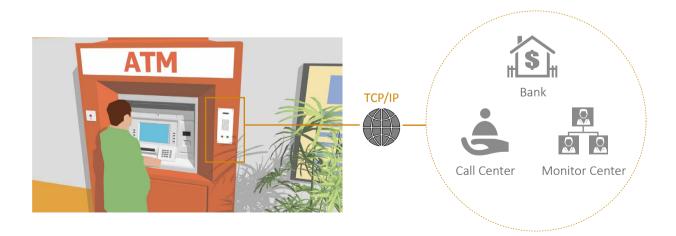
For banks, optimizing their branches' operations and improving their customers' experience are crucial success factors. With the advancement of artificial intelligence and analytics, banks can now use video surveillance data to optimize and improve customer experience.

### **Application Scenario**

**Branch Office** 



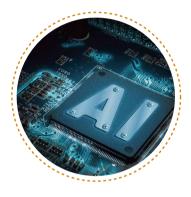
- Provides accurate statistics of customers' waiting time, including those who waited beyond the acceptable limit.
- Offers VIP customer recognition that timely alerts the customer manager, improving the efficiency of the banking service and customer experience.
- Performs demographic analysis to understand visitor types.
- Offers periodic statistics of customer flow, providing basis for managers when making decisions.



- Provides remote assistance to users using operations guide to solve confusions.
- Deals with card swallowing, machine errors and other emergencies.

### **KEY TECHNOLOGY**









### Video Analytics

Video Analytics is the key technology that is embedded into our NVRs and XVRs. With video analytic feature, the data collected across the branches and ATMs find a new meaning. Video analytics feature can be used to optimize branch operation by detecting queues, remotely monitoring bank branches, measuring number of visitors, and recognizing VIP customers. Accurate video analytics can help managers in decision making process. Banks with analog cameras can now reap the benefits of AI by deploying our intelligent XVR that can perform facial recognition, people counting, heat map and other intelligent functions at the backend, providing a cost effective intelligent solution.

### Artificial Intelligence

Dahua surveillance systems use deep learning algorithm and video structuring for face detection and recognition and it performs complex facial analysis to quickly identify a variety of face attributes, such as age, gender, facial expression and so on. It also offers improved heat mapping functionality to understand the customer behavior inside the bank branch. In this way, analyzing video content in real time becomes more efficient and more powerful. With intelligent AI camera, the computing is brought to the edge of the system, which drastically reducing the bandwidth, requirement.

### Smart H.265+

Dahua Technology implements Smart H.265+ in its surveillance. The adoption of Smart H.265+ greatly reduces the transmission bandwidth and storage capacity while maintaining the same video image quality. With innovative features such as dynamic region of interest, scene-adaptive encoding strategy, noise reduction, and dynamic group of pictures, Smart H.265+ maintains high quality video without causing network strain.

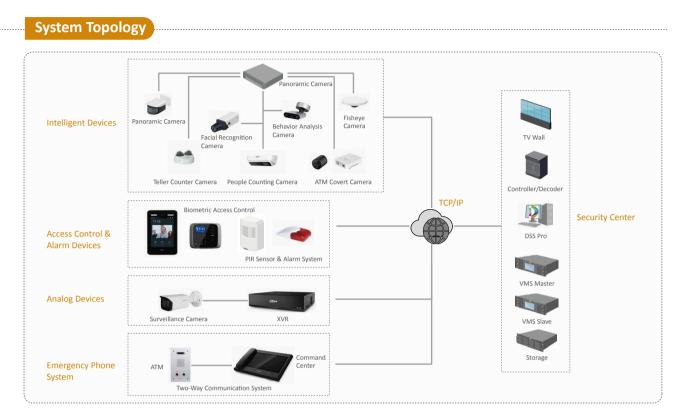
Smart H.265+ saves bandwidth and storage by 30% over H.265 and 80% over H.264. The full adoption of Dahua's Smart H.265+ can effectively protect your investment and can provide a cost-effective Ultra High Definition (4K) video surveillance solution.

### Data Safety

Data security is a paramount part of the bank. Dahua's data safety technology guarantees the data safety in case of some unexpected incidents, such as device break down, network connection failure and so on. It ensures that when the master server fails or disconnects, the stand-by server will automatically switch to active mode to keep the whole system running properly. It also supports Auto Network Recovery (ANR) via automatic backup in SD card of the camera in case the network connection fails, and moves the data to the central storage or backend device when the connection has been restored.



### SOLUTION TOPOLOGY



### SOLUTION HIGHLIGHTS

### Highlights

### • Ultra High Definition

4K UHD with IR and starlight feature that supports dynamic application scenario surveillance, greatly improving image quality.

#### • Intelligent Application

Supports various intelligent applications such as facial recognition, behavior analysis, queue management, people counting, heat map, ANPR, POS/ATM integration and overlay.

#### • Unified Integration

Easy to integrate and manages different devices such as access control, intelligent camera, analog camera, alarm systems, ATM pinhole cameras, emergency phone system in a single platform

#### System & Data Safety

Real-time monitoring of device's health and network status, to prevent video loss and to ensure a foolproof surveillance solution.

#### • High Cost-Efficiency

Offers multi-functional products, reusing of existing cables and easy installation, low overall investment and maintenance cost, which greatly reduces TCO.

### **PRODUCT SELECTION**



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#### IPC-HDBW5442E-Z4E



- 1/1.8" 4Megapixel progressive scan CMOS
- H.265 & H.264 triple-stream encoding
- 25/30 fps@2688 × 1520, 50/60 fps@1080 (1920 × 1080)
- WDR (140 dB), Day/Night (ICR), 3D DNR, AWB, AGC, BLC
- Multiple network monitoring: Web viewer, CMS (DSS/PSS) & DMSS
- 8 mm–32 mm motorized lens
- 1/1 Alarm in/out, 1/1 audio in/out
- Max. IR LEDs Length 80 m
- Micro SD memory, IP67, IK10

#### DSS Pro



Easy Expansion

- Easy performance upgrade via distributed hardware extension and cascading
- Easy function upgrade via add-ons
- High Reliability
- Backup and restore database
- Supports hot standby for master server
- High Compatibility
- Dahua's devices included: network camera, network speed dome, decoder, NVR, DVR, ANPR, etc.
- Connects third-party devices via standard ONVIF protocol
- DSS Pro SDK for third-party platform or mobile development

### XVR8208A-4KL-I



- H.265+/H.265 dual-stream video compression
- Supports HDCVI/AHD/TVI/CVBS/IP video inputs
- Supports 16 channels of IPC access, each channel up to 12MP input;
- HDMI1 4K@60 fps output
- Supports AI by camera function
- Up to 16 channel perimeter protection
- Up to 2 channel video stream human face recognition
- Up to 2 channel metadata
- Up to 24 face pictures/sec processing
- Up to 10 face databases with 20,000 face images in total

#### IPC-HUM8231-L1 & IPC-HUM8231P-E2



- Camera lens Unit
- 1/2.8" 2Megapixel progressive scan STARVIS™ CMOS
- Day/Night(Electronic), WDR
- 2.8mm Fixed Pinhole Lens
- 8-meters cable
- Main Box Unit
- H.265&H.264 double-stream encoding
- 25/30fps@1080P(1920×1080)
- Day/Night(Electronic), WDR, 3DNR, AWB, AGC, BLC
- Smart detection
- Micro SD memory, PoE
- Multiple Lens Unit optional
- Supports connection with 2 Lens Units

#### NVR608-32-4KS2



- Intel Processor
- Max 32 IP Camera Inputs
- Max 384Mbps Incoming Bandwidth
- Up to 12MP Resolution for Preview and Playback
- Supports RAID 0/1/5/10
- Smart Tracking and Intelligent Video

### EVS7024D-R



- Intel Processor
- Dual Controller architecture
- Max 512 IP Camera Inputs
- Max 1024Mbps Incoming/recording Bandwidth
- 24 HDDs, SAS, Hot-Swap
- Supports RAID 0/1/3/4/5/6/10/50/60/JBOD, Hotspare
- iSCSI and Mini SAS for Expanded Storage Space
- Support standard iSCSI Protocol Storage
- Modular & Cableless Design
- Redundant Power

### **PRODUCT SELECTION**

