

PHILIPS PTS 6000 TERMINAL SYSTEM

Philips PTS 6000 System philosophy

The Philips PTS 6000 Bank Terminal System is the product of cooperation between bankers and Philips designers. Together they have set the requirements for a universal banking system. As a result of cooperation, the following main points could be set for a bank terminal system.

Briefly, such a system must enable any bank to increase the services it gives to its customers, either quantitatively or qualitatively. It should therefore:

Increase efficiency, now and in the future

Automation leads to higher output from staff, less routine and less paper. It so helps the bank to cope with their increase in the volume of business.

Increase security

Immediate up-dating of records, immediate availability of records – better service to customers, less chance of unauthorised or unintentional overdrafts. Compared with a "manual" system, a computer-based system is much less likely to make arithmetical or transactional errors and can calculate faster and make more checks. It also guides staff through the correct routines.

Serve the bank's customers

The bank can extend and improve its service to its customers. Teller transactions are immediately and automatically carried out, so that more service can be given – across-the-counter or elsewhere. Totalling is continuous through the day, so that business hours can be extended. Information-only operations can be performed by the customer himself, thus freeing the teller for more active operations.

Be reliable

The terminal modules have a very high availability, more than 99%. No transaction data are lost should the mains supply or the transmission line fail. Operators are guided through the transaction routines – accidental error is impossible.

Be easy to service

The modular structure of the system allows quick-replacement and Philips have a world-wide, highly-trained service network.

Fit easily into normal bank offices

The terminal devices are compact. They do not require special power supplies or air conditioning.

Require no special skills to operate

The terminal devices are ergonomic. Most of them

are very similar in appearance and operation to conventional office machines, such as calculators and typewriters. A terminal system, including its computer, is simpler to operate than a car.

Adapt easily to the needs of individual banks

Banks differ from country to country, from bank to bank, even from branch to branch. The Philips PTS 6000 Bank Terminal System has great flexibility of function and capacity due to its modular nature, so that it is adaptable to the individual needs of any bank.

All the terminal devices are bank devices, designed to fit together to provide a banking-oriented system.

Considering these points in more detail, the Philips PTS 6000 Bank Terminal System:

INCREASES EFFICIENCY

The efficiency of the bank's operations is increased because dull, routine, time-consuming work such as form filling, adding, subtracting and totalling are carried out automatically by the system. This enormously speeds up the teller's work, for example, and at the same time the system provides him with faster, easier access to the transaction data he requires – like balances, exchange rates, etc.

The application program in the terminal system automatically takes care of book-keeping and layout functions, but still allows the teller control over the transaction to be performed. In addition, the on-line connection to the bank's central computer gives him quick access to relevant customer data – this comes to him directly at a touch of a button. Contrast this speed, ease and accuracy with the operation of a traditional system. Ledger card files and computer lists must be searched – if they are available in the branch. Often, if the customer's account is held at another branch, a telephone call has to be made to that branch, where another staff member then has to examine the records – two staff members engaged for at least several minutes on one simple transaction.

This increase in efficiency is of vital importance to banks when the number of transactions and of services rendered to their customers is rapidly increasing. The alternative solution – to take on more staff – is just not possible. More staff will require more working space, and staff, even when obtainable, are getting more and more expensive.

Further savings of time and effort could be made by installing a Customer Operated Teller in the bank lobby.

PHILIPS PTS 6000 TERMINAL SYSTEM

Philips PTS 6000 System philosophy

Such a device would handle the major part of the daily routine transactions like cash withdrawals, credit transfers and enquiries as to balances.

INCREASES SECURITY

A bank is responsible for other people's money — its customers' money. Security is therefore very important to bankers. The Philips PTS 6000 Bank Terminal System increases security because it is:

- a terminal to the main computer:
transaction details can thus be fed immediately into the central data files and records are immediately up-dated. Instant access to these same records gives the teller the most up-to-date information on the status of a customer's account so that he knows the customer's solvency and can prevent unauthorised overdrafts.
- programmable,
the application program guides the teller through each transaction — reduces the chances of error or fraud. Passbooks, vouchers, tallyrolls, journals, etc., are printed under program control as well, thus ensuring that the data printed agree with the data entered, and the chances of error are again reduced.
- safeguarded from unauthorised access,
a terminal can be set to work only by an operator with a special key. Without this key it is impossible to perform any transaction or to change any data, under the main-key system a second key, held only by the bank (branch) manager, gives access to confidential or crucial data which may not be dealt with by the general bank staff.

SERVES THE BANK'S CUSTOMERS BY SERVING THE BANK

The increase in efficiency resulting from the use of the Philips PTS 6000 Bank Terminal System saves staff time. This time provides the staff with further opportunities to sell more bank services to its customers — they can advise customers on loans, savings accounts, insurance and other services offered by the bank.

A Customer Operated Teller, handling daily routine transactions such as cash withdrawals, balance enquiries and transfers to other accounts, gives the bank's staff even more time for more interesting tasks and the selling of the bank's services. A Customer Operated Teller can also extend the bank's services beyond normal business hours.

It allows many routine transactions, particularly cash withdrawals, to be carried out on Saturdays, for example, when customers are often shopping.

IS RELIABLE

The reliability of the Philips PTS 6000 Bank Terminal System is very high. Even a teller terminal printer, commonly the weakest part of a terminal system (because it's the busiest), has a proved availability of more than 99%.

The telephone line link to the main computer is much more likely to fail than any of the terminal devices. In the event of such a failure, the terminal computer will automatically switch the terminal system from on-line to off-line working, and in less than 1 second. Operators will be informed by lamp signals, but they can continue to operate the system without any delay and without any loss of transaction data. Only enquiries to the main computer are disabled by off-line working, but urgent information can still be obtained via the normal voice telephone.

Mains power failures are also guarded against. The terminal memory is non-volatile, so no data are lost. As soon as power is restored, the system resumes operation at the point where it was interrupted — even if this is in the middle of a step in a transaction.

The system is protected against static discharge, a very common problem in a modern office environment with, e.g. nylon carpets, synthetic materials for furnishings and clothing and plastic fittings.

Preventive maintenance is the best way of safeguarding reliability, but it must not be required so frequently as seriously to interrupt normal operation of the system. A Philips PTS 6000 Bank Terminal System requires only 1 hour of preventive maintenance every 4 months.

IS EASY TO SERVICE

All hardware will fail sometime. The Philips PTS 6000 terminal devices do not often fail, but when they do repairs can be carried out very quickly.

Philips has a service network made up of sales offices and dealers all over the world. In all main cities there are service engineers, well-trained in the Philips PTS 6000 System. Thus, a service engineer can reach any location in the shortest possible time.

The modular design of the Philips PTS 6000 system speeds repair. A defective module is replaced as a complete unit and the system resumes operation with the minimum of delay. All the time-consuming and, for a bank, untidy

PHILIPS PTS 6000 TERMINAL SYSTEM

Philips PTS 6000 System philosophy

work of stripping down, repair and reassembly is done in a well-equipped workshop.

Quick trouble shooting requires efficient tools and well thought out routines. The Philips PTS 6000 service engineer is equipped with specially-developed test devices and test programmes which enable him to trace the defective module without waste of time. Since the modules are 'plug-in', replacement is very quick, and the system resumes working as perfectly as before the failure.

FITS EASILY INTO NORMAL BANK OFFICES

Bank terminals should fit into bank offices — the offices should not have to be adapted to receive the terminals. All the Philips PTS 6000 terminal devices are very compact. A complete teller terminal occupies no more space than a normal electric typewriter, it produces no more heat than a fluorescent lamp and it makes less noise than a typewriter.

The environmental conditions are those of a normal office — where people can work, the Philips PTS 6000 system can work, with the minimum of disturbance to that environment by size, heat or noise. It has no special requirements for air conditioning or mains power supplies.

REQUIRES NO SPECIAL SKILLS TO OPERATE

The Philips PTS 6000 Bank Terminal System is a tool for the bank to use.

Its application program, assisted by the display devices, guides the operator smoothly, step-by-step, through the transactions, so that hardly any training is required. In addition, all the devices are designed so that they more-or-less explain themselves. The keyboards, for example, look like normal calculator and typewriter keyboards, so that the operators take to them naturally.

The display devices and the keyboards are freely adjustable for optimum ergonomiy. Every operator can give himself free access to all functions and can clearly see messages on display or print out, irrespective of whether he works sitting or standing.

ADAPTS EASILY TO THE NEEDS OF INDIVIDUAL BANKS

The type and number of transactions, the format and layout of documents, the functions — and even the positions — of the bank staff with regard to customers, all differ from country to country and from bank to bank.

The modular design of the Philips PTS 6000 Terminal Bank System together with the great flexibility of the devices as to position and their far-reaching adaptability as

to functions and capacities, allow it to be tailor-made for the requirements of each bank. Each terminal device is available in several types, and where necessary, the bank may specify details such as texts, inscriptions and colours of keytops.

All the terminal devices of the Philips PTS 6000 are bank devices, designed to fit together to provide a banking-oriented system which will answer the needs of any bank.

Very important too — the Philips PTS 6000 software can be easily adapted to fit any application and any transaction.

