

## **PRESS RELEASE**

### **Top Italian Bank rolls out first of its fully digital branches with Auriga**

*Banca Carige Smart, the new intelligent branch model enabled by Auriga #NextGenBranch solutions, combines digitalisation with a human touch for an innovative customer experience*

London, 23 November 2021 - [Auriga](#), a global software provider for the omnichannel banking and payments sector, today announced that [Banca Carige](#), an Italian retail bank with over 480 branches all over Italy, is launching its first four **Carige Smart** branches using Auriga's #NextGenBranch digital self-service solutions including secure, integrated video banking in-branch.

The new Banca Carige smart branches operate in parallel with the traditional network and utilise greater automation and innovative digital banking capabilities enabled by Auriga's #NextGenBranch solutions. This new branch-banking model is expected to increase profitability for the bank, with a fully digital branch reducing operating costs by 38% compared to traditional branches. It also enables Banca Carige to optimize highly skilled personnel and deploy staff to more valuable activities.

Each of the new smart branches is equipped with intelligent technologies that allow customers to access all the bank's services in self-service mode or to interact in specific areas with the bank's consultants via video assistance in a secure way. To guide customers, branch staff perform *Meeter and Greeter* roles to help users familiarise themselves with digital devices, as well as authenticate them.

With the Smart branches, Banca Carige can preserve its physical presence, reach its customers locally, and alleviate branch management costs. Moreover, digital branches will transform the customer journey into an interactive digital banking experience, with enhanced customer satisfaction.

"In our digital age, banks need to be competitive by offering integrated services that meet the needs of a diversified customer base, while optimising their investments. Banks cannot sit by as powerful change affects the future of bank branches and technology can play a significant role in enhancing in-branch customer experience. We are proud of how Banca Carige is working with us to seize this opportunity for change, addressing the digital challenge through an approach capable of integrating the physical experience with digital tools and automation", commented Vincenzo Fiore, CEO of Auriga.

The intelligent branches are equipped with the latest Auriga #NextGenBranch solutions that offer integrated customer-facing services across all banking channels, on self-service and assisted self-service terminals. The latter allows customers to carry out all the operations of traditional branches and to receive assistance from remote operators. Outside the branches, multifunctional ATMs provide in self-service mode, a wide range of banking operations that are always available - including card or mobile withdrawals, wire transfers, cash and cheque deposits, tax, and bill payments. Thanks to the Auriga Bank4Me solution, private consultation areas are equipped with assisted self-service counters, tablets, and monitors to allow customers to access services (including consultancy and sales) independently or via remote assistance. The integration of the biometric signature at the access station allows Banca Carige's consultants to provide advice and assistance, even remotely, on a wide range of banking, financial, and insurance products.

#### **About Auriga**

Auriga is a leading supplier of software and technological solutions for the banking and payments industries, and a specialist provider of innovative omnichannel solutions to banks and other financial institutions. Its solutions, deployed on over 74% of Italian ATMs, are founded on a modern technology architecture and improve time to market for new services while lowering costs, protecting critical devices from cyber-attacks, and building long-term competitive advantage. Auriga is a global company with a direct presence in Italy, UK, France, Spain, Germany, Belgium, and Mexico, and expanding operations in Western and Eastern Europe, Latin American (LATAM) and Asia-Pacific (APAC).

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