



Defining Teller Platforms for our Future

RETAIL STRATEGIES IN FLUX REQUIRE INVESTMENTS
THAT COVER THE BOARD

A renewed focus on tellers and the lobby retailing channel

MANY OF YOU ARE THINKING, “IT’S ABOUT TIME, IDIOT”

T1: Soup-to-nuts	T2: KISS (Express Teller)	T3: Floating
<ul style="list-style-type: none"> ■ The next generation of our existing comprehensive teller platform ■ Will borrow enhancements from what we learn with T2 ■ Will track through our normal release processes through 2019-2021 	<ul style="list-style-type: none"> ■ Across-the-counter teller tool, streamlined and simplified for today’s tellers ■ “New write” – building from the ground up, not just rewriting T1 ■ Expect a grand opening by fall of 2020 	<ul style="list-style-type: none"> ■ App for roving teller, API-based to support non-CU*BASE teller integrations ■ Facilitating ITM vendor solutions, preparing for an MTG app solution ■ Reliant on champions and third-party investments

These have been some of the most fun sessions for me in 2019 – getting back to some of our earliest designs

On the way to the future, things change

TRUST WE'RE MOVING FORWARD, BUT CONSTANTLY VERIFY WHERE AND HOW

Resources

In the Kitchen

Updated April 26, 2019

Designing Teller Platforms for Our Future (Teller 3P)



May 29 & 30

DESIGNING TELLER PLATFORMS FOR OUR FUTURE (TELLER 3P)

A CEO Strategic Boot Camp Initiative

A CEO Strategic Boot Camp Initiative

November 2018: During the CEO Strategic Developers Boot Camp in November 2018, CEOs brainstormed on the future of teller platforms from a big-picture,

REGISTER TODAY!
SPACE IS LIMITED TO 25 PARTICIPANTS

DESIGNING TELLER PLATFORMS FOR OUR FUTURE (TELLER 3P)
TASK FORCE EVENT | MAY 29 & 30
[VIEW THE INVITATION](#)

teller platforms from a big picture,

strategic point of view. We want to work with CU leaders who are interested in designing new teller tools and transactions for the future. A teller system with a single Swiss-army-knife or kitchen-sink approach will not fit enough credit union tactical units any longer. Now is the time to design a new approach to take to the future.

[VIEW THE INVITATION](#)

[Open the slides from the 2018 CEO Boot Camp session \(PDF\)](#)

[Open the assignments due December 14 \(DOCX\)](#)

[Open the other handouts and homework](#)

Congrats to the Winners of the Bounty Project

We appreciate all of the creative people who participated in the Teller 3P Bounty contest. The rules required at least five entries per area (T1, T2, and T3) in order for contest winnings to be awarded. On April 8th we announced that we had received a total of 17 entries, and all \$30,000 in prize money was awarded. Congratulations to our winners (in alphabetical order):

Grand Prize Winners (\$7,500 each)

- Allegan Credit Union
- Pinnacle Credit Union
- RVA Financial

Honorable Mention Winners (\$2,500 each)

- Honor Credit Union
- Horizon Utah Federal Credit Union
- Notre Dame Federal Credit Union

open.cuanswers.com/Teller3P

Conversations with Subject-matter Experts

Teller 3P Project Webinars were held on Thursday February 14, to update interested

Prototyping Express Teller

SOME OF OUR FAVORITE IDEAS THAT ARE HEADING FOR T2 – AND ULTIMATELY FOR T1

Session 4 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Express Teller - Verify Member - Acct # 192

Name JUNE M SAMPLE

Gender M/F Age 43

License # T 123123123123

Birthdate Feb 28, 1963

Code word MYCODEWORD

Address is wrong

Email address is wrong

Invalid phone # on file

Member Identification

MICHIGAN DRIVER LICENSE

S 100 100 100 100 ISS 04-01-2018
DOB 05-01-1984 EXP 05-01-2022

JUNE MARIE SAMPLE
123 NORTH STATE ST.
LANSING, MI 48918-0000

Sex F Hgt 504 Eyes BRO
Lic Type D End NONE
Restrictions NONE

Maximize ID View Disable ID Display

ID	Date
55	Sep 28, 2007
99	Sep 09, 2002
32	Oct 12, 2010
+M	Sep 26, 2018
+M	Sep 26, 2018

Proceed to Funds In

Proceed to Acct List

FR (4475)

A new standard
for **GOLD** screens

Exploring new look-
and-feel ideas,
making better use of
white space

Images displayed
right on your
CU*BASE screen!

Session 0 CU*BASE GOLD - CREDIT UNION

File Edit Tools Help

Express Teller

Find an Account

Account #

You are activated as drawer
A1 ANNA EMPLOYEE ☒

Search for

Single Google-style search field (CU-defined list of data elements)

This Person		Has This Relationship		With This Mbrshp		Which Is Owned By	
Name	SSN/TIN	Relationship	Account #	Type	Primary Name		
MEMBER JANE A	*****9611	Member (Individual)	4355	000			
MEMBER JANE A	*****9611	Joint (Individual)	12050	000	PERSON, LULU A		
MEMBER JANE A	*****9611	Joint (Individual)	79031	000	MEMBER, JOHN Q		
MEMBER JANE A	*****9611	Joint (Individual)	79031	110	MEMBER, JOHN Q		
MEMBER JANE T	*****						
MEMBER JOHN M	*****						
MEMBER JOHN Q	*****						
TESTING A DBA NAME							
MEMBER LORENZO T	*****						
MEMBER LORENZO T	*****						
MEMBER NON	*****						
MEMBER SAMUAL T	*****						
MEMBER SAMUAL T	*****						
MEMBER SAMUAL T	*****						
MEMBER TAMARA J	*****						
MEMBER TAMARA J	*****						

A new standard
for **search**

Session 0 CU*BASE GOLD - CREDIT UNION

File Edit Tools Help

Express Teller

Find an Account

Account #

You are activated as drawer
A1 ANNA EMPLOYEE ☒

Search for

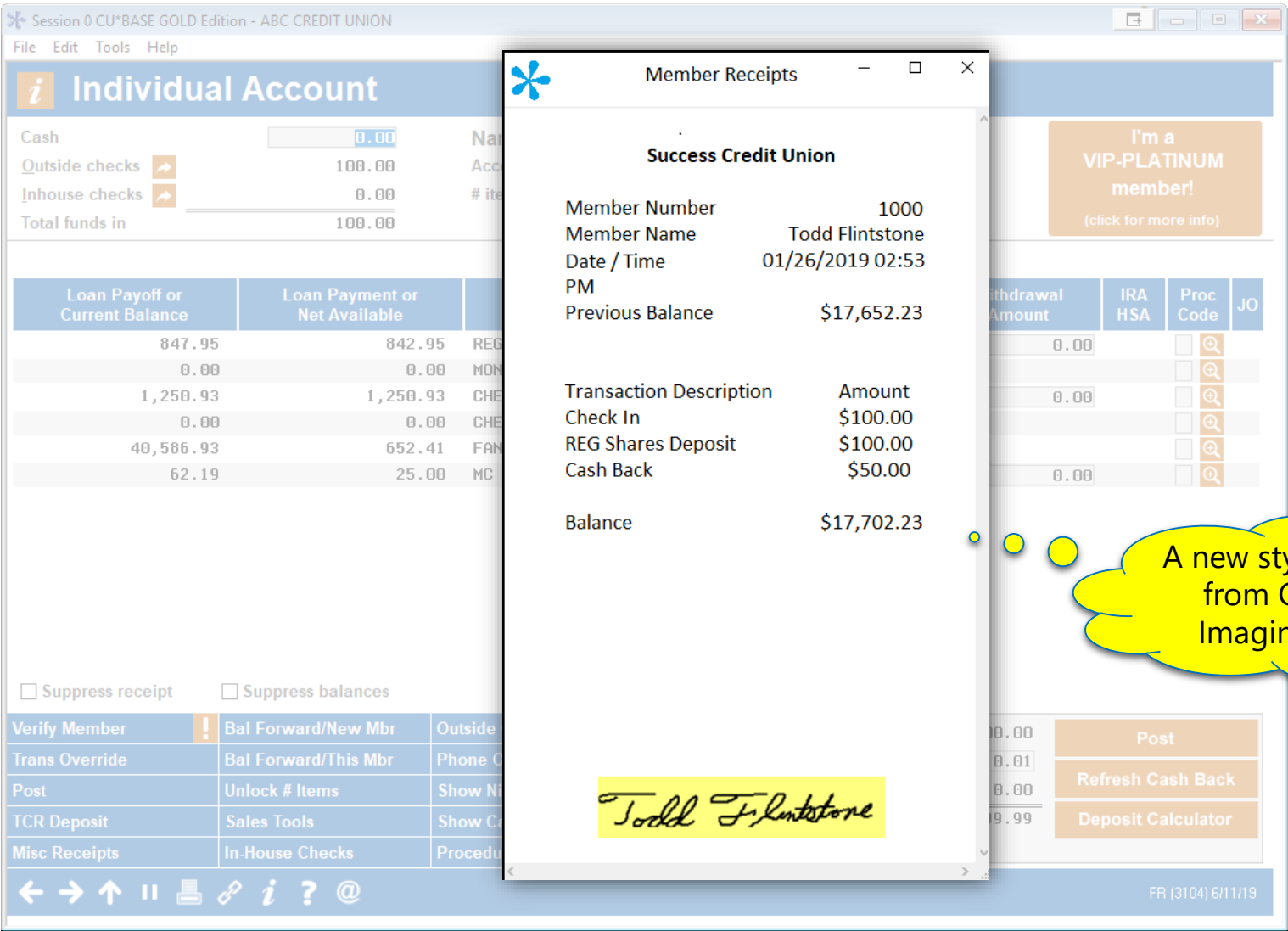
Override to narrow down the search parameters

Session 0 CU*BASE GOLD Edition - Advanced Search

Search for

Search In

<input checked="" type="checkbox"/> Last name	<input checked="" type="checkbox"/> First name	<input checked="" type="checkbox"/> DBA Name	<input type="checkbox"/> SSN/TIN
<input checked="" type="checkbox"/> Card #	<input type="checkbox"/> Account #	<input type="checkbox"/> Employee #	<input type="checkbox"/> Reference
<input checked="" type="checkbox"/> Phone #	<input type="checkbox"/> Driver's license	<input checked="" type="checkbox"/> Email address	<input checked="" type="checkbox"/> Online banking username



A new standard
for receipts



Are we headed towards
truly paperless teller lines?

Session 0 CU*BASE GOLD - CREDIT UNION

Express Teller Workflow Controls

Account Search Features

Branch 01 MAIN BRANCH

☒ Show shortcut button for last 10 accounts served

☒ Allow teller to perform advanced search

☒ Include non-members in searches

☒ Find base accounts only (no sub-accounts)

Look Here When Performing a Default Search

☒ Last name

☒ First name

☒ DBA name

☐ SSN/TIN

☒ Card #

☐ Account #

☐ Employee #

☐ Reference

☒ Phone #

☐ Driver's license

☒ Email address

☒ Online banking username

Columns for Search Results

☒ Name

☒ Relationship

☒ Primary name on account

☒ SSN/TIN

☒ Account #

☒ ???

Allow Access To Other Member Services

☒ Close accounts

☒ Comments

☒ Drawer control/audit

☒ Open accounts

☒ Rate inquiry

☒ Transfers

← → ↑ || 🖨️ 🔗 ⓘ ? @

Session 0 CU*BASE GOLD - CREDIT UNION

Express Teller Workflow Controls

ID Verification Features

Branch 01 MAIN BRANCH

☒ Allow bypass of ID verification screen

☒ Prompt for code word (if one exists)

Display photo ID images ☒ On the verification screen ☐ In separate pop-up window

Display warning message and allow maintenance for ☒ Wrong address ☒ Wrong email address ☒ Wrong phone #

Private Data to Show

SSN/TIN 9 characters

Driver's license 04 characters

☒ Code

← → ↑ || 🖨️ 🔗 ⓘ ? @

Session 0 CU*BASE GOLD - CREDIT UNION

Express Teller Workflow Controls

Transaction Processing Features

Branch 01 MAIN BRANCH

☒ Display warning (fraud alert) if other transaction(s) occurred within past 7 (0=today only, or 1-9) calendar day(s)

For transactions originated via: ☒ Teller posting (01) ☒ PIN-based ATM/debit (13) ☒ Phone Op (15) ☒ ARU/online banking (96)

☐ Allow negative balance teller override Take balance no lower than 0.00

Show multiple outside checks entry fields ☒ Always

☐ If subject to deposit item fees

☐ For membership designations

Select selected

☐ Single check entry only

☒ Allow in-house drafts

☒ All update of secondary transaction descriptions

☒ Highlight delinquent loans

☒ Highlight loans with AFT payments

☒ Show window upon posting with these choices

☒ eReceipt Only

☒ Print a receipt

☒ Send to VSB

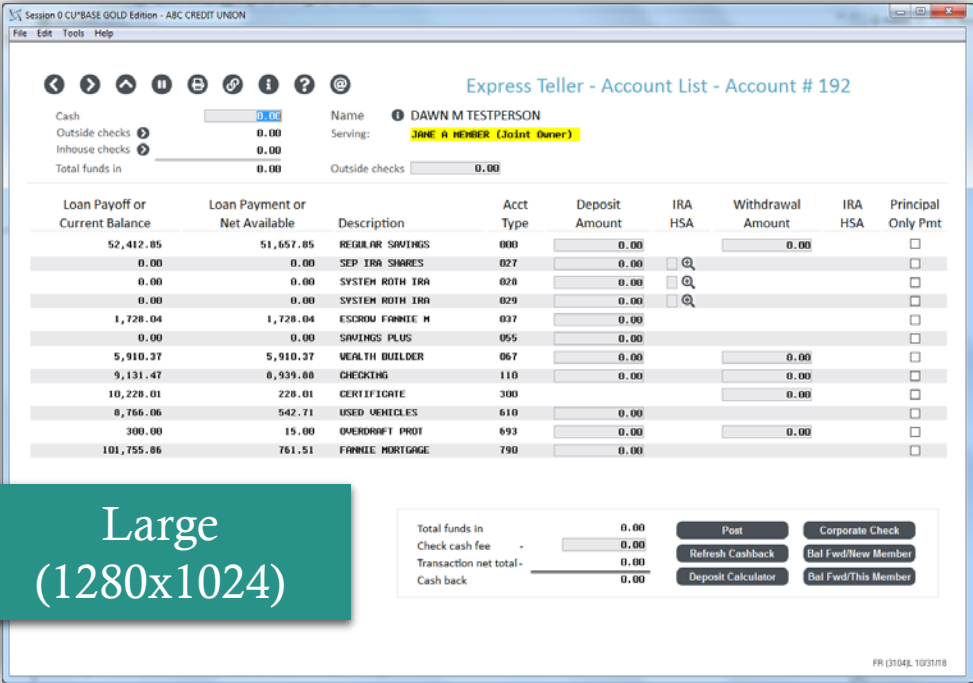
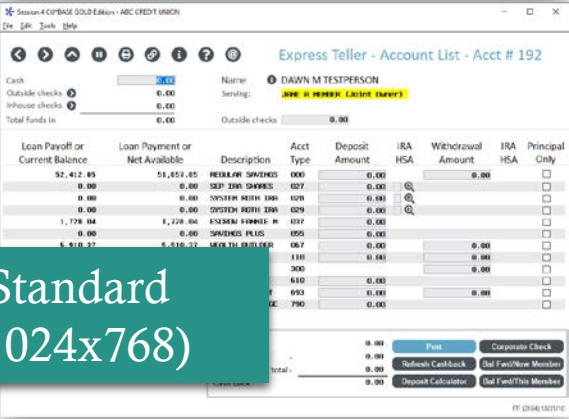
☒ Include account balances

A new standard for workflow controls

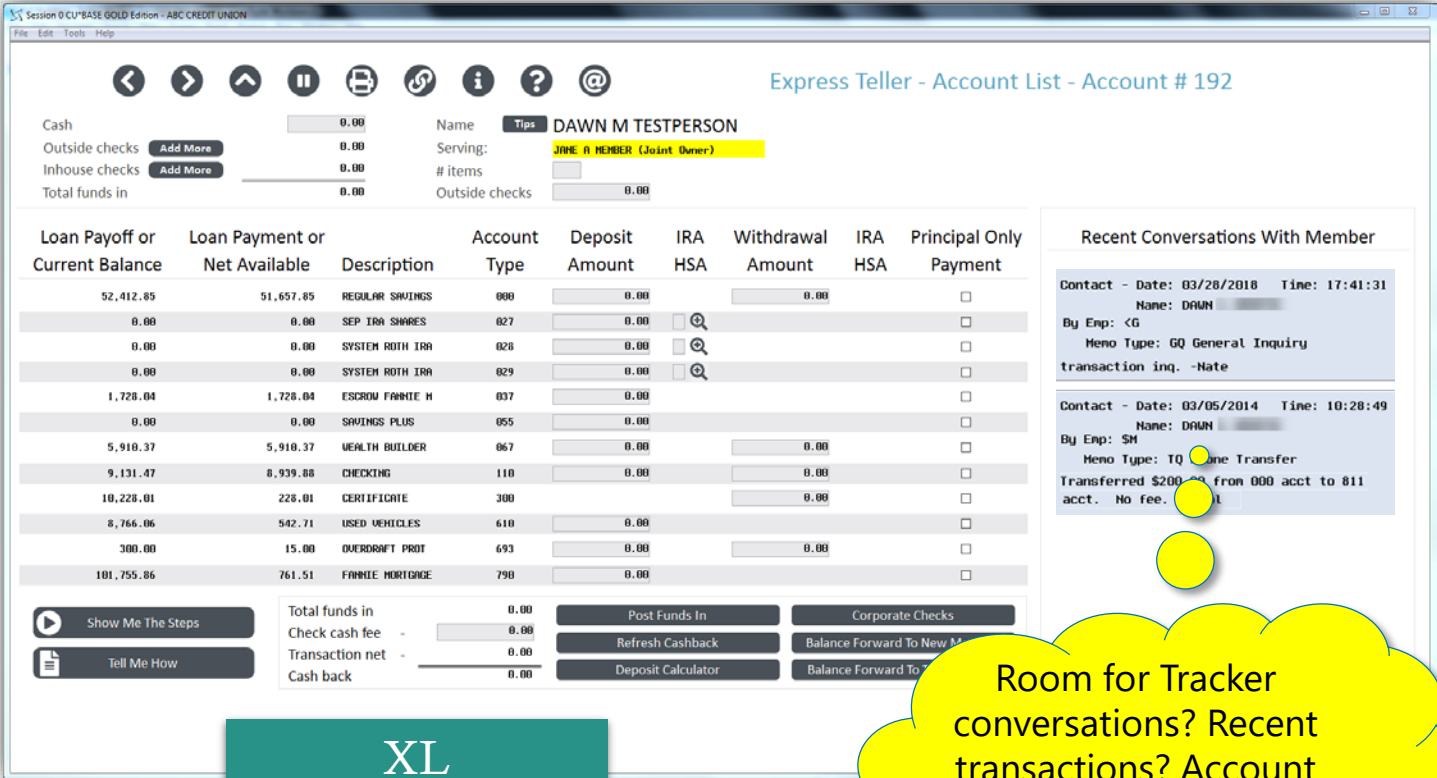
More than 50 workflow controls exclusive to Express Teller

Stepping up to today's (and tomorrow's) screen sizes

Standard
(1024x768)



Large
(1280x1024)



XL
(1920x1080)

What we've committed to for Express Teller phase 1

WORKING PROTOTYPES BY JUNE 2020!

- New search engine
 - CU-defined defaults, advanced search
- Zoned marketing images on the search screen
 - Graphics upload management engine
- GOLD look-and-feel changes
- Screen sizing (S, L, XL)
- Integrated auto-security
- “Currently Serving” as standard flow
- Photo IDs on the ID verification screen
 - Via API integration to eDOC vault
- New workflow controls
 - Separate from existing controls for S2N
- New host screens and back-end coding for all supported transactions
- Other probables:
 - No more proc codes, fewer features
 - Auto-prompt for drawer activation, quick-change button to choose a drawer
 - Changes to receipt handling