WELCOME
TO THE
DESIGNING TELLER PLATFORMS FOR OUR FUTURE (TELLER 3P) TASK FORCE

May 29-20, 2019

CU*ANSWERS
A Credit Union Service Organization

ROUND ROBIN INTRODUCTIONS

Let’s go around the room to get acquainted! Tell us:

- Your name
- Your credit union name and city/ state
- Your job and how long you’ve worked at the CU

- What you hope to be able to contribute to the Task Force

WHY A TELLER TASK FORCE?

- The business challenges that led to the development of this as an ongoing business plan initiative
- What we've already committed to doing to address those challenges

- The 3 parts of the Teller 3P initiative, how they fit together and how they will diverge:
  - Soup-to-nuts
  - Basic (KISS)
  - Floating

T2

INTRODUCING EXPRESS TELLER

T2: A 2ND APPROACH FOR THE FRONT-LINE TELLER

Design Ideas and Mockups

Prepared for the
Designing Teller Platforms for Our Future (Teller 3P) Task Force

May 29-20, 2019

CU*ANSWERS
A Credit Union Service Organization

WHY EXPRESS TELLER?

Why do we want a second teller platform as an option within CU*BASE?

More than a break from traditions, this new platform will allow us to try out new solutions without the compromise of having to make old standards obsolete.

LET'S TAKE A LOOK A SOME IDEAS WE'RE WORKING ON

REMEMBER: EVERYTHING YOU SEE HERE IS JUST A MOCKUP!

IDEAS FOR NEW FEATURES

EXCLUSIVE TO EXPRESS TELLER

CU-defined promotional and educational content

"Zones" to sell the cooperative message, sell your credit union, sell your products and services

Building an engine so you can upload your images to our web server

- Your workstations pull the images based on a URL
- Dynamic resizing of images

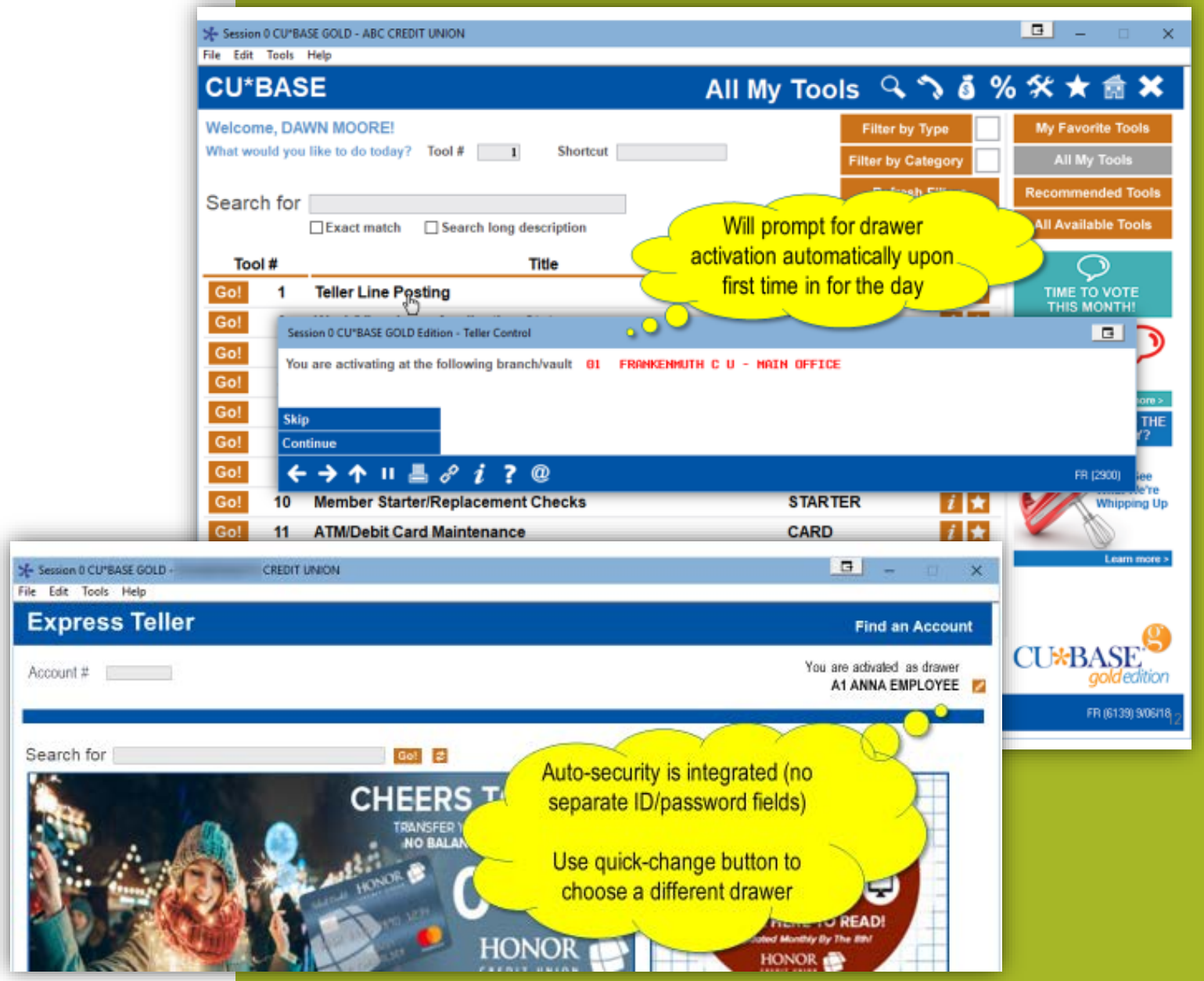
IDEAS FOR NEW FEATURES

EXCLUSIVE TO EXPRESS TELLER

Integrated auto-security – no need to enter ID & password

Quick-change button to choose another drawer

Auto-prompt for drawer activation



IDEAS FOR NEW FEATURES

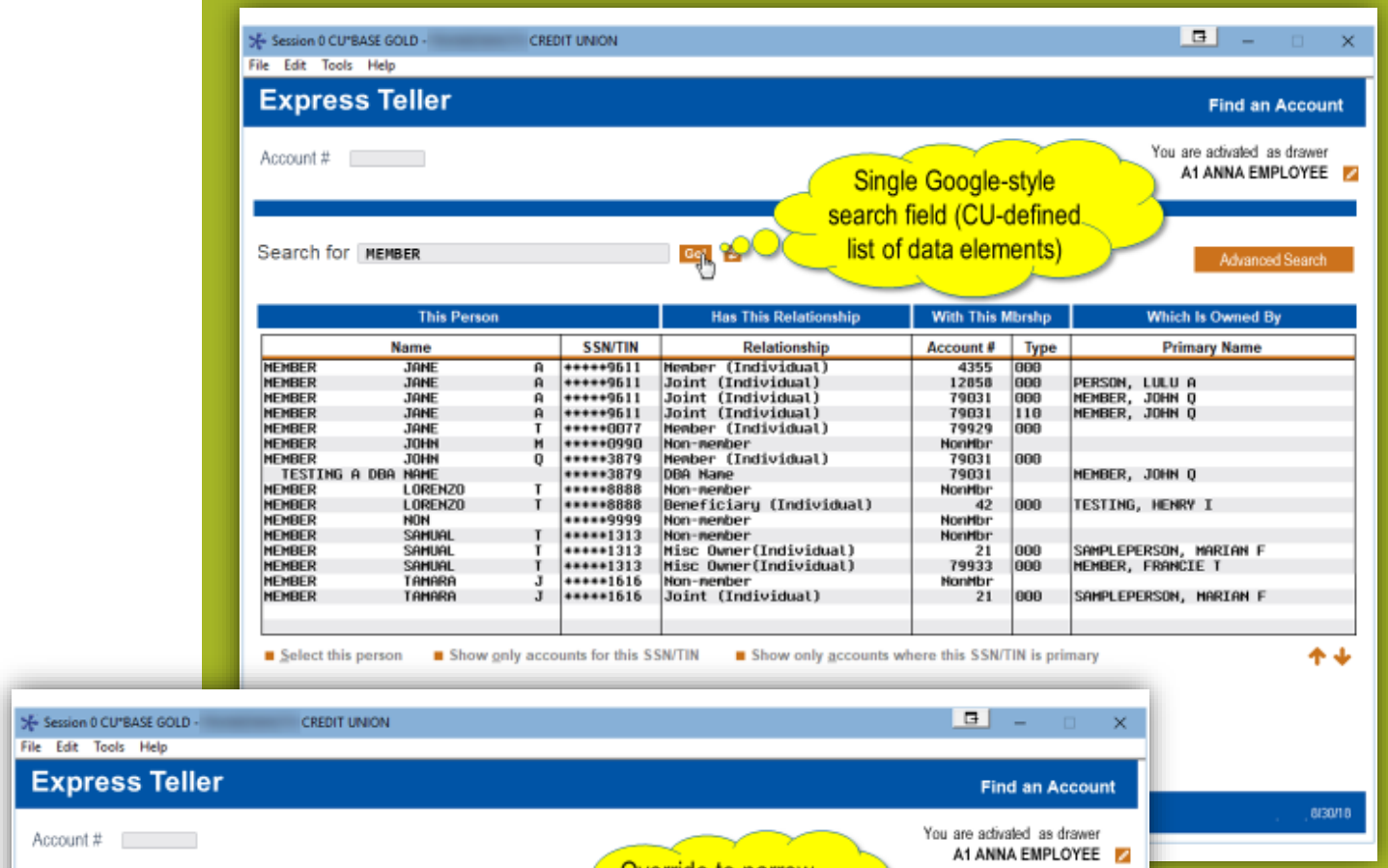
EXCLUSIVE TO EXPRESS TELLER

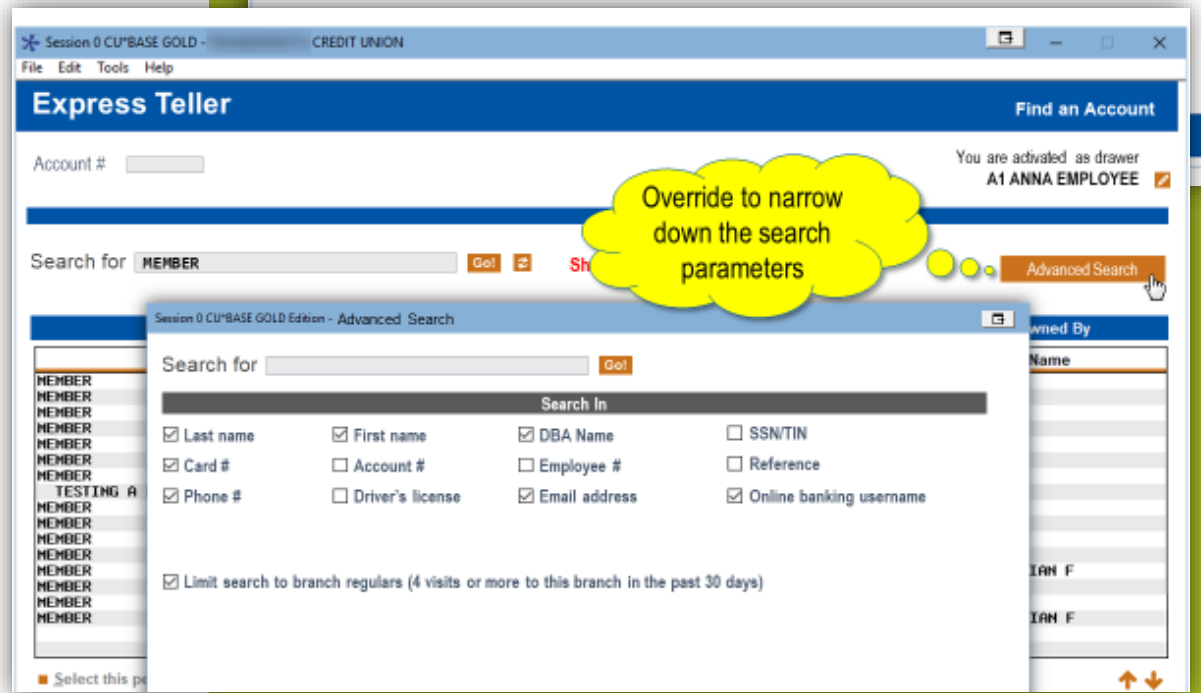
Simplified Google-style search

CU-defined defaults with on-demand override

Optional advanced search options to control what data is searched

Smoother flow for non-member services





IDEAS FOR NEW FEATURES

EXCLUSIVE TO EXPRESS TELLER

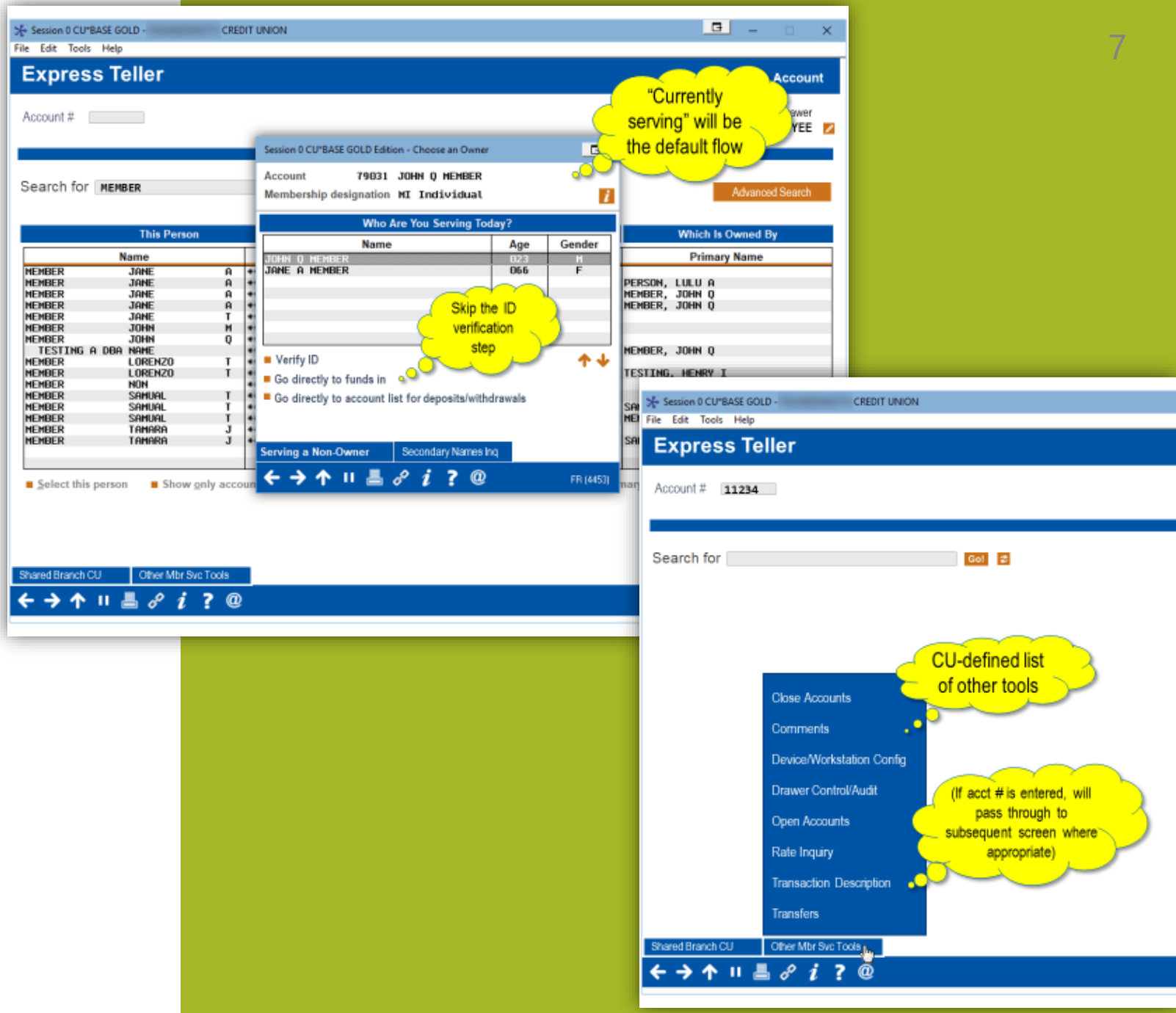
Cleaner screens, less clutter

Slider-style, CU-defined menus for ancillary member service tools

Mouse-focused layouts/buttons, fewer input fields to tab through

No Name ID verification when selecting an account

"Currently Serving" is standard flow



IDEAS FOR NEW FEATURES

EXCLUSIVE TO EXPRESS TELLER

Simplified ID verification

Showing minimal member data; Photo ID as primary source of verification

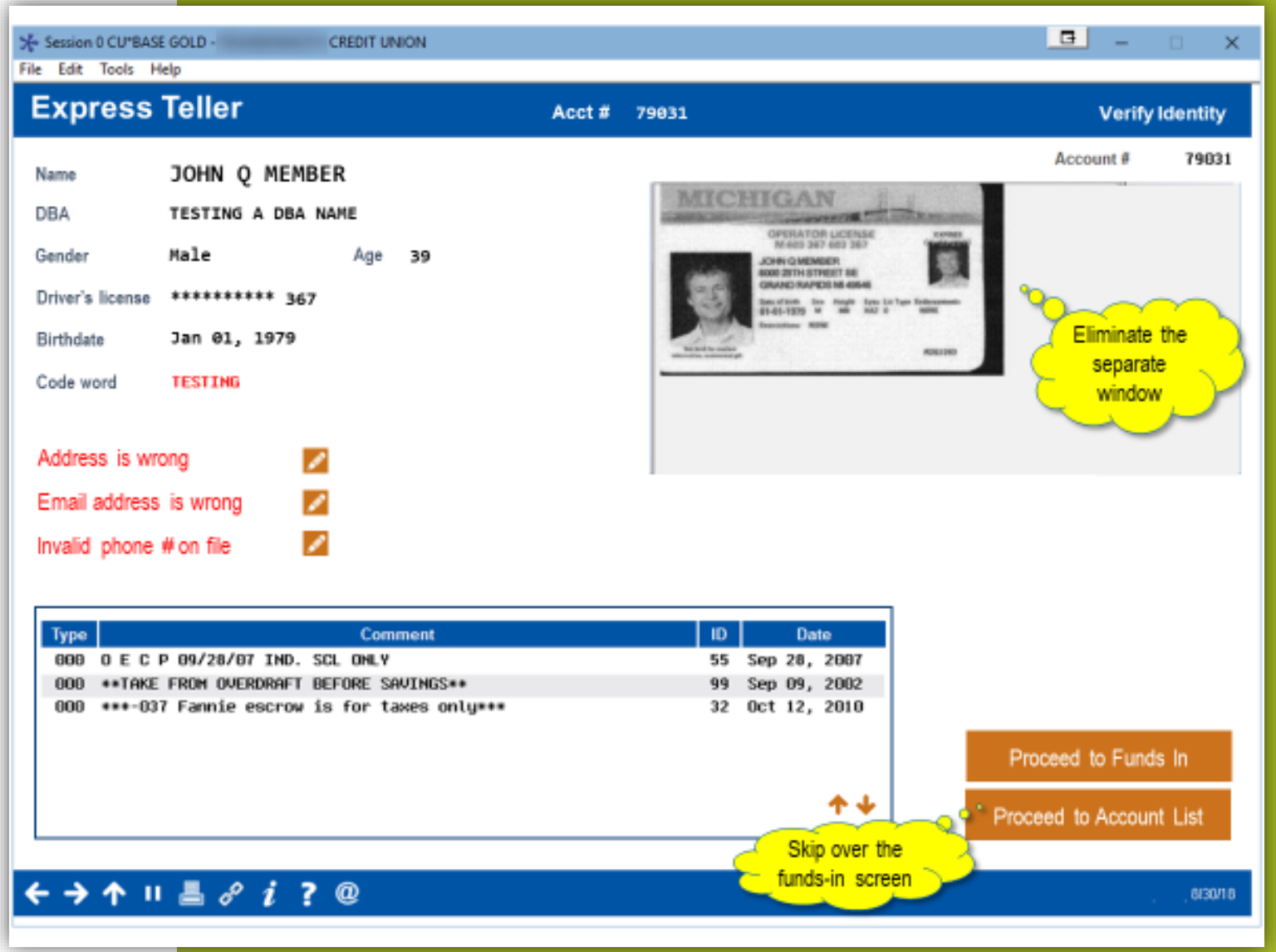
Photo ID embedded on screen

Can bypass for known members

Warning messages for out-of-date data (address, email, phone)

Masking is independent of workstation Privacy Controls

Limited or no member info maintenance?



IDEAS FOR NEW FEATURES

EXCLUSIVE TO EXPRESS TELLER

Room for more suffixes in account list

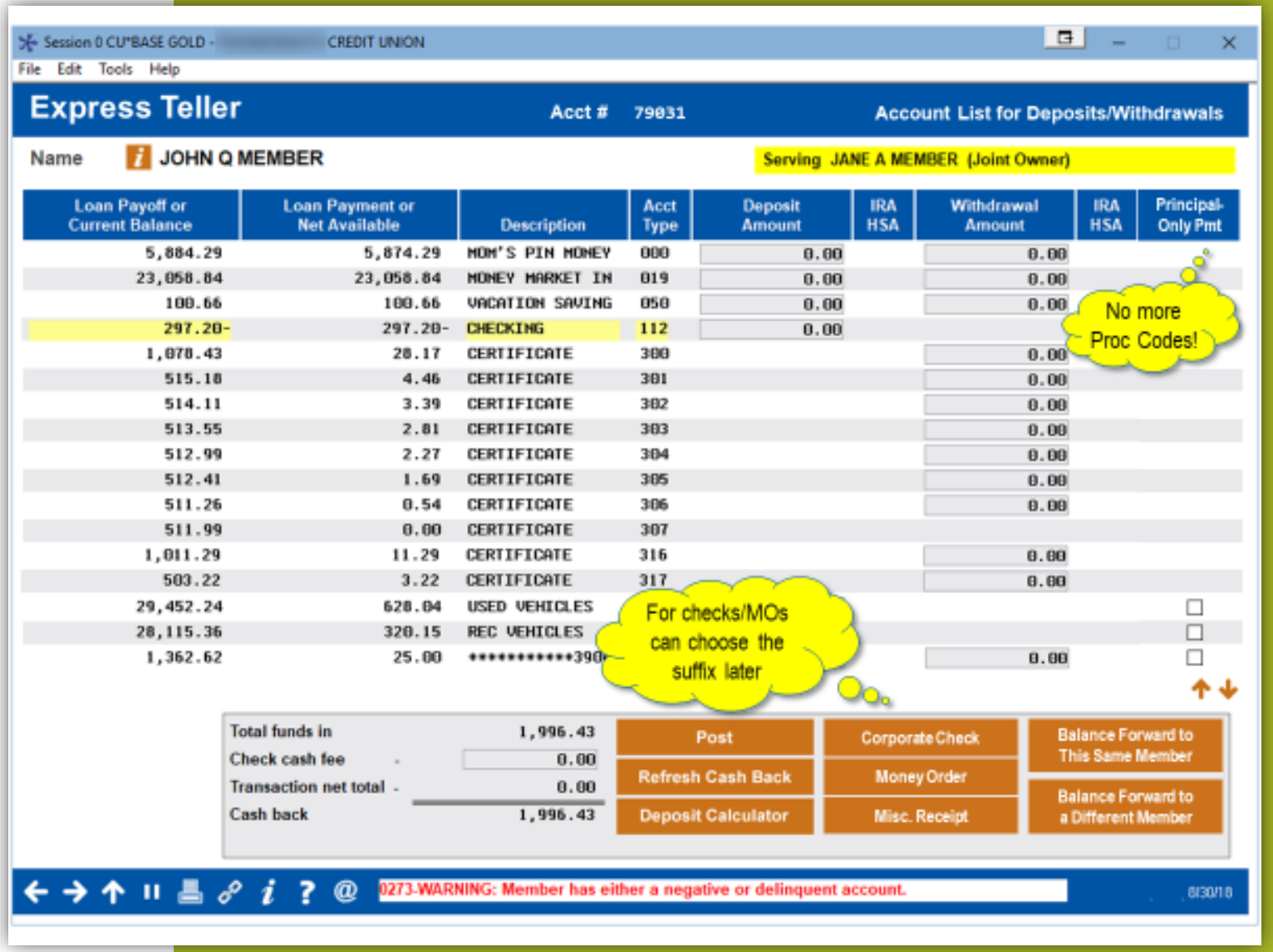
No more Proc Codes

Removed Inquiry, Phone Op, and Transfers

Reduced redundancy for checks/ money orders and misc. receipts

Features now accessed via simple pushbuttons

Show nicknames and CC# automatically



FEATURES TO REMOVE

FROM EXPRESS TELLER

No direct access to:

- Cross Sales
- Joint owner acct-level lookup
- Next Suggested Product
- Online Banking info window
- Phone Op or Member Inquiry
- Sales Tools
- Tiered Services info window
- Tracker Review
- Trans Activity Comparison
- View or Scan eDocument
- Work Follow-ups

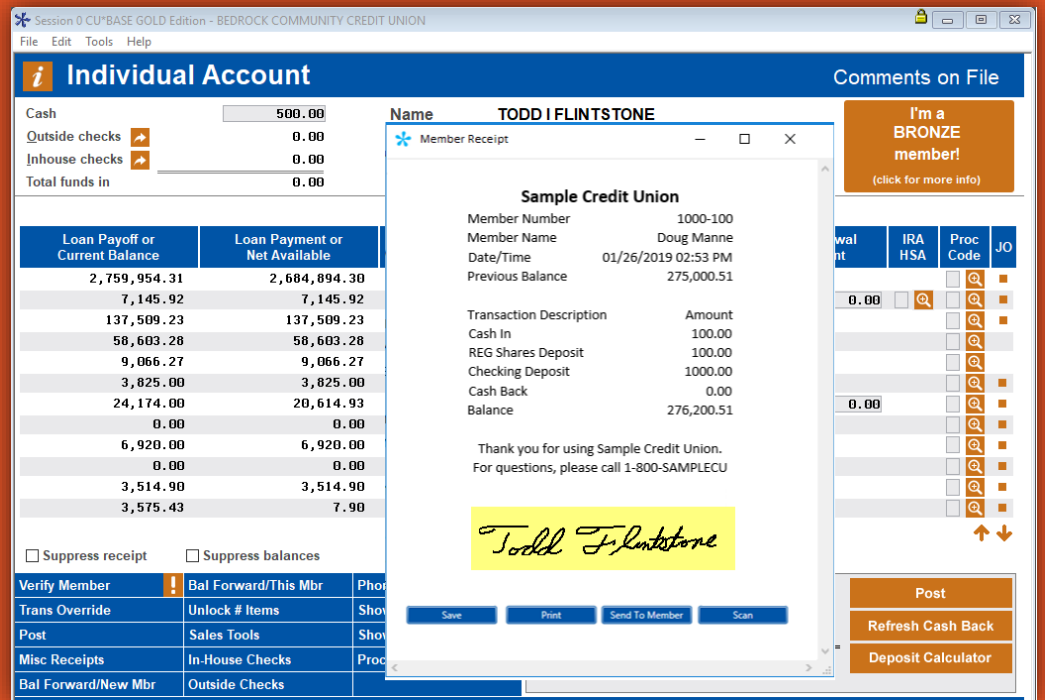
FEATURES TO REMOVE

FROM EXPRESS TELLER

Paperless only?

eReceipts only

No paper teller audit reports?



LOOK & FEEL IDEAS FOR TELLER EXPRESS

DESIGN MOCKUPS FROM THE GOLD TEAM
(REMEMBER, BEAUTY IS IN THE EYE OF THE BEHOLDER)

LOOK & FEEL IDEA #1

Session 4 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Express Teller - Find an Account

Search for | Acct #

You are activated as drawer A1 ANNA EMPLOYEE

Advanced Search | Branch Regulars

#1 Priority

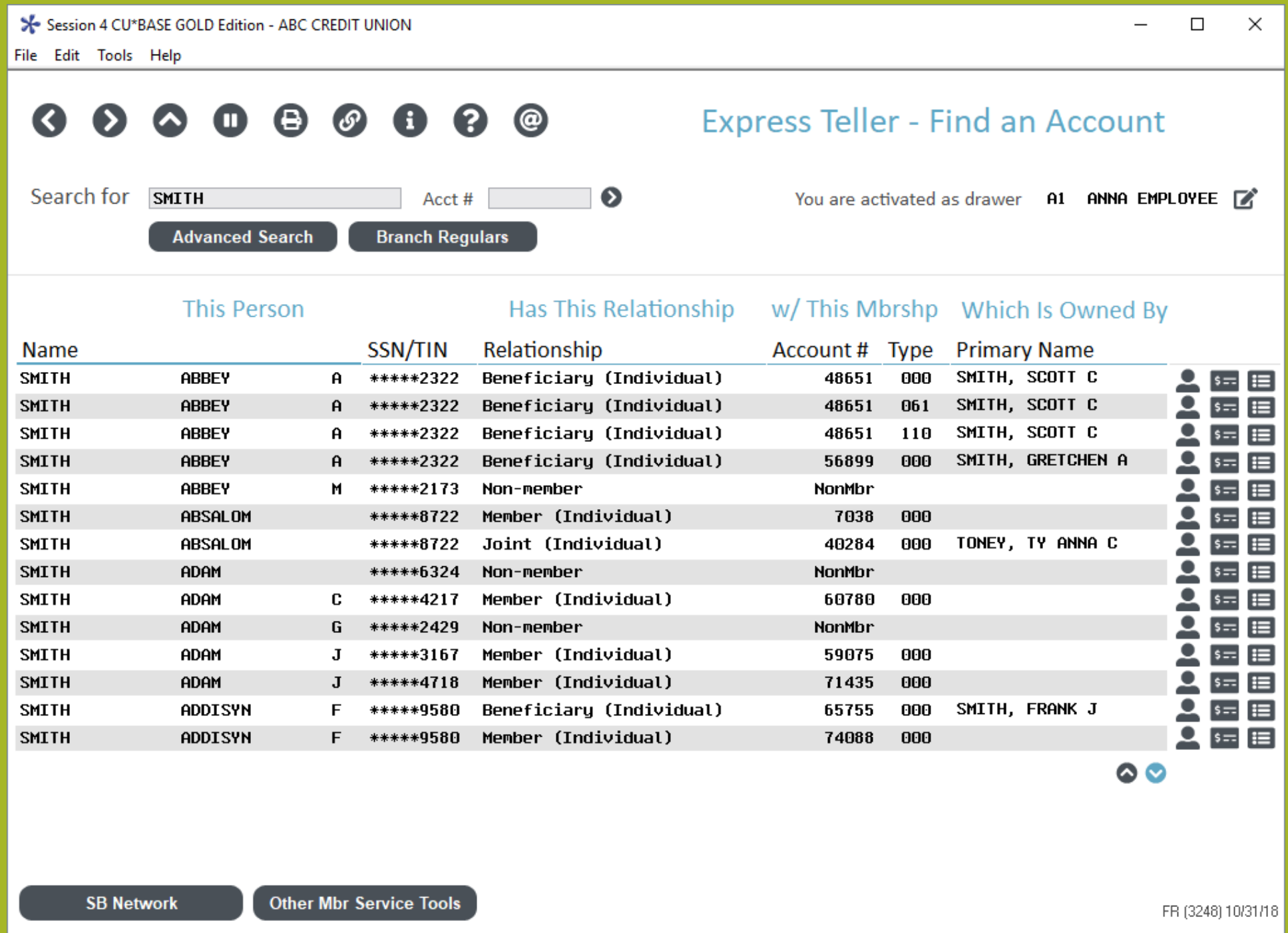
Important Member Information

Mobile App Updates

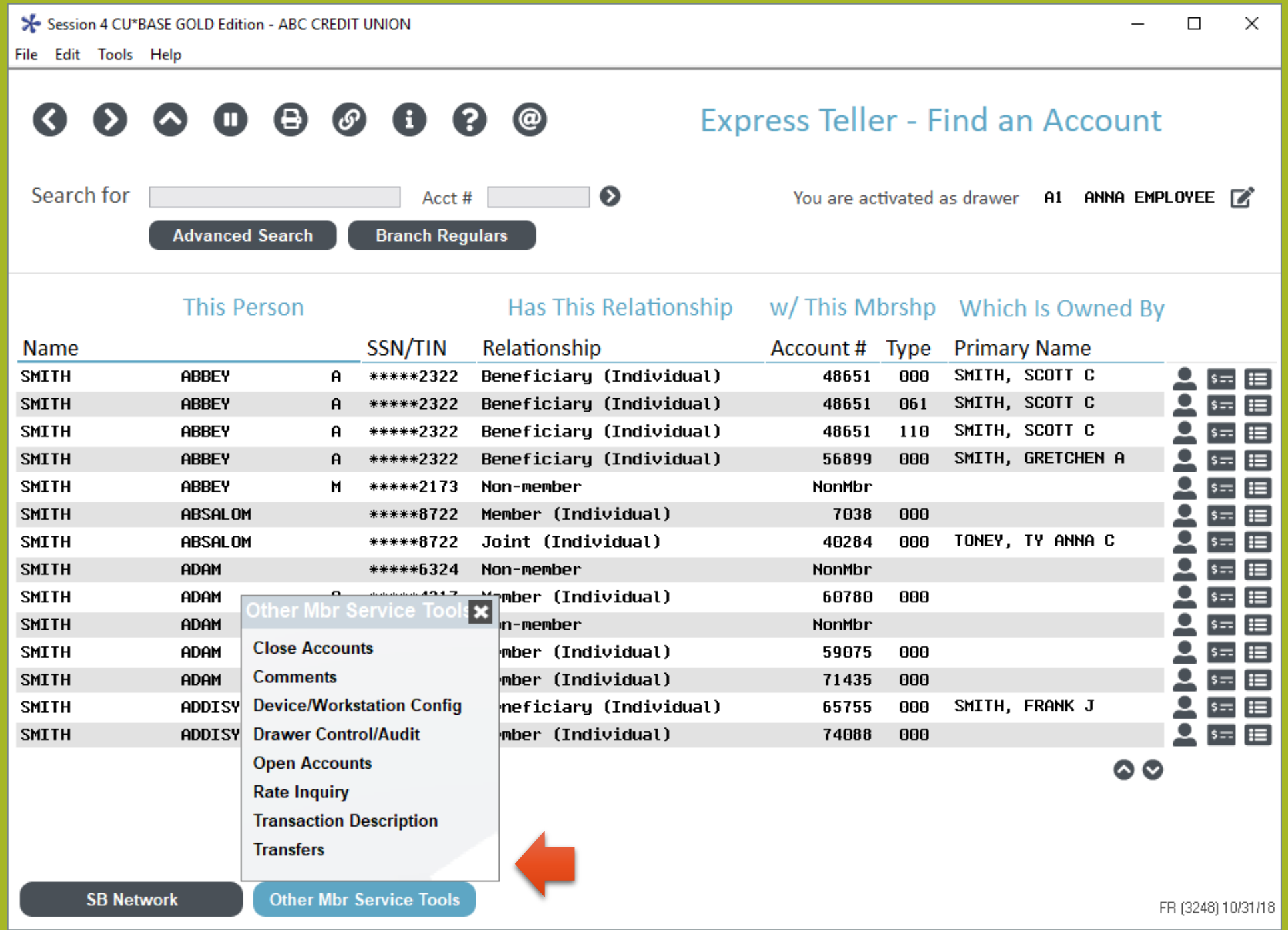
Featured Rate This Month

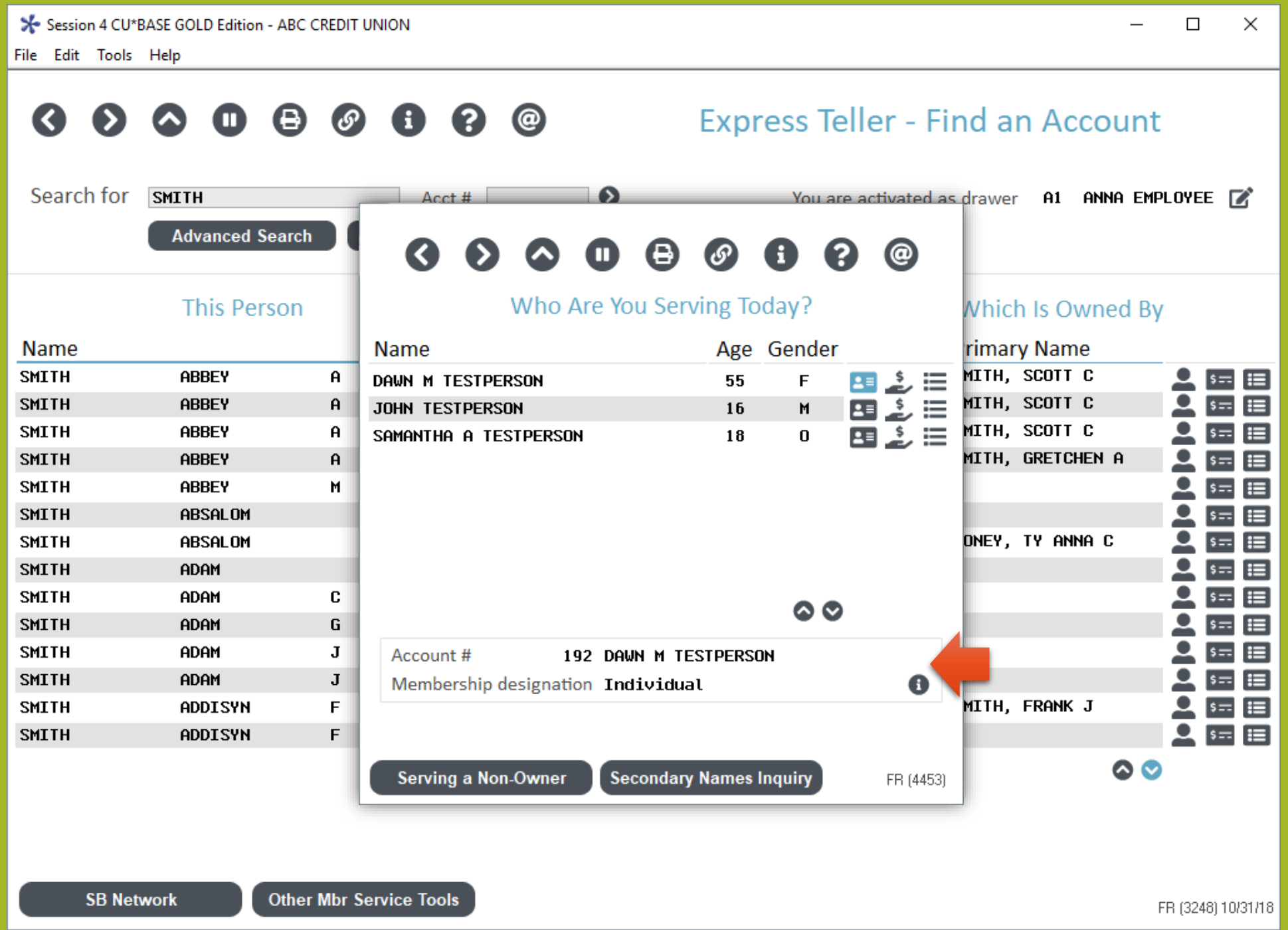
SB Network | Other Mbr Service Tools

FR (3248) 10/31/18


Session 4 CU*BASE GOLD Edition - ABC CREDIT UNION
File Edit Tools Help
Express Teller - Find an Account
Search for SMITH
Acct #
You are activated as drawer A1 ANNA EMPLOYEE
Advanced Search
Branch Regulars
This Person
Has This Relationship
w/ This Mbrshp
Which Is Owned By
Name
SSN/TIN
Relationship
Account #
Type
Primary Name
SMITH ABBEY A *****2322 Beneficiary (Individual) 48651 000 SMITH, SCOTT C
SMITH ABBEY A *****2322 Beneficiary (Individual) 48651 061 SMITH, SCOTT C
SMITH ABBEY A *****2322 Beneficiary (Individual) 48651 110 SMITH, SCOTT C
SMITH ABBEY A *****2322 Beneficiary (Individual) 56899 000 SMITH, GRETCHEN A
SMITH ABBEY M *****2173 Non-member NonMbr
SMITH ABSALOM *****8722 Member (Individual) 7038 000
SMITH ABSALOM *****8722 Joint (Individual) 40284 000 TONEY, TY ANNA C
SMITH ADAM *****6324 Non-member NonMbr
SMITH ADAM C *****4217 Member (Individual) 60780 000
SMITH ADAM G *****2429 Non-member NonMbr
SMITH ADAM J *****3167 Member (Individual) 59075 000
SMITH ADAM J *****4718 Member (Individual) 71435 000
SMITH ADDISYN F *****9580 Beneficiary (Individual) 65755 000 SMITH, FRANK J
SMITH ADDISYN F *****9580 Member (Individual) 74088 000
SB Network
Other Mbr Service Tools
FR (3248) 10/31/18

LOOK & FEEL IDEA #1




Session 4 CU*BASE GOLD Edition - ABC CREDIT UNION
File Edit Tools Help
Express Teller - Find an Account
Search for SMITH
Acct #
You are activated as drawer A1 ANNA EMPLOYEE
Advanced Search
This Person
Name
SMITH ABBEY A
SMITH ABBEY A
SMITH ABBEY A
SMITH ABBEY A
SMITH ABBEY M
SMITH ABSALOM
SMITH ABSALOM
SMITH ADAM
SMITH ADAM C
SMITH ADAM G
SMITH ADAM J
SMITH ADAM J
SMITH ADDISYN F
SMITH ADDISYN F
Who Are You Serving Today?
Name Age Gender
DAWN M TESTPERSON 55 F
JOHN TESTPERSON 16 M
SAMANTHA A TESTPERSON 18 0
Account # 192 DAWN M TESTPERSON
Membership designation Individual
Serving a Non-Owner
Secondary Names Inquiry
FR (4453)
Which Is Owned By
rimary Name
MITH, SCOTT C
MITH, SCOTT C
MITH, SCOTT C
MITH, GRETCHEN A
ONEY, TY ANNA C
MITH, FRANK J
SB Network
Other Mbr Service Tools
FR (3248) 10/31/18

Session 4 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Express Teller - Verify Member - Acct # 192

Name DAWN M TESTPERSON

Gender M/F Age 43

License # T 123123123123

Birthdate Feb 28, 1963

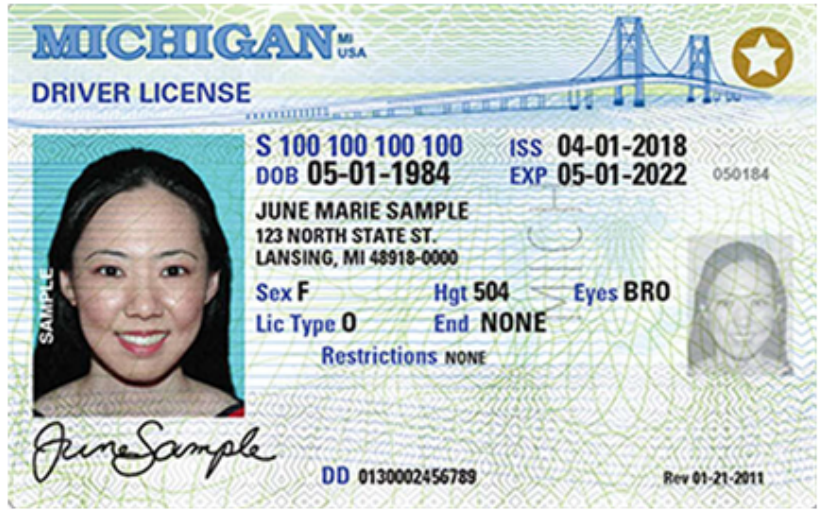
Code word MYCODEWORD

Address is wrong

Email address is wrong

Invalid phone # on file

Member Identification



Maximize ID View | Disable ID Display

Type	Description	ID	Date
000	O E C P 09/28/07 IND. SCL ONLY	55	Sep 28, 2007
000	**TAKE FROM OVERDRAFT BEFORE SAVINGS**	99	Sep 09, 2002
000	***-037 Fannie escrow is for taxes only***	32	Oct 12, 2010
110	STOP PAY CK# 123-123 $0.00 TEST STOP PAYMENT	+M	Sep 26, 2018
110	STOP PAY CK# 1-1 $0.00 TEST	+M	Sep 26, 2018

Proceed to Funds In

Proceed to Acct List

FR (4475)

LOOK & FEEL IDEA #1

Session 4 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Express Teller - Account List - Acct # 192

Cash 0.00
Outside checks 0.00
Inhouse checks 0.00
Total funds in 0.00

Name DAWN M TESTPERSON
Serving: JANE A MEMBER (Joint Owner)
Outside checks 0.00

Loan Payoff or Current Balance	Loan Payment or Net Available	Description	Acct Type	Deposit Amount	IRA HSA	Withdrawal Amount	IRA HSA	Principal Only
52,412.85	51,657.85	REGULAR SAVINGS	000	0.00		0.00		☐
0.00	0.00	SEP IRA SHARES	027	0.00				☐
0.00	0.00	SYSTEM ROTH IRA	028	0.00				☐
0.00	0.00	SYSTEM ROTH IRA	029	0.00				☐
1,728.04	1,728.04	ESCROW FANNIE M	037	0.00				☐
0.00	0.00	SAVINGS PLUS	055	0.00				☐
5,910.37	5,910.37	WEALTH BUILDER	067	0.00		0.00		☐
9,131.47	8,939.88	CHECKING	110	0.00		0.00		☐
10,228.01	228.01	CERTIFICATE	300			0.00		☐
8,766.06	542.71	USED VEHICLES	610	0.00				☐
300.00	15.00	OVERDRAFT PROT	693	0.00		0.00		☐
101,755.86	761.51	FANNIE MORTGAGE	790	0.00				☐

Total funds in 0.00
Check cash fee - 0.00
Transaction net total - 0.00
Cash back 0.00

Post | Corporate Check
Refresh Cashback | Bal Fwd/New Member
Deposit Calculator | Bal Fwd/This Member

FR (3104) 10/31/18

LOOK & FEEL IDEA #1

Session 4 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Express Teller - Account List - Acct # 192

Cash 0.00
Outside checks 0.00
Inhouse checks 0.00
Total funds in 0.00

Name DAWN M TESTPERSON
Serving: JANE A MEMBER (Joint Owner)
Outside checks 0.00

Loan Payoff or Current Balance	Loan Payment or Net Available	Description	Acct Type	Deposit Amount	IRA HSA	Withdrawal Amount	IRA HSA	Principal Only
52,412.85	51,657.85	REGULAR SAVINGS	000	0.00		0.00		
0.00	0.00	SEP IRA SHARES	027	0.00				
0.00	0.00	SYSTEM ROTH IRA	028	0.00				
0.00	0.00	SYSTEM ROTH IRA	029	0.00				
1,728.04	1,728.04	ESCROW FANNIE M	037	0.00				
0.00	0.00	SAVINGS PLUS	055	0.00				
5,910.37	5,910.37	WEALTH BUILDER	067	0.00		0.00		
9,131.47	8,939.88	CHECKING	110	0.00				
10,228.01	228.01	CERTIFICATE	300					
8,766.06	542.71	USED VEHICLES	610	0.00				
300.00	15.00	OVERDRAFT PROT	693	0.00				
101,755.86	761.51	FANNIE MORTGAGE	790	0.00				

Confirm Post

Print Receipt | Suppress Receipt

Total funds in 0.00
Check cash fee - 0.00
Transaction net total - 0.00
Cash back 0.00

Post | Corporate Check
Refresh Cashback | Bal Fwd/New Member
Deposit Calculator | Bal Fwd/This Member

FR (3104) 10/31/18

A quick sidebar about white space

KISS Teller – Search

Navigation Buttons

Search Test

Name	SSN/TIN	Account #	Type	Primary Name	User Selectable Content
TEST, ANNETTE	*****5894	NonMbr			
TEST, BOB	*****9149	8110	110	TEST, JAMES	Data data data
TEST, BOB	*****9149	1743	000	TEST, AMBER	Data data data
TEST, DAVID	*****0039	NonMbr			
TEST, DAVE J	*****9345	6754	110	TEST, MARY	Configurable data
TEST, GREG	*****3885	NonMbr			
TEST, GREG	*****3885	NonMbr			
TEST, HILDA	*****8507	3398	000	TEST, FRANK	Data data data
TEST, HILDA	*****8507	3398	000	TEST, HILDA	Data data data
TEST, HILDA	*****8507	3398	110	TEST, HILDA	Data data data

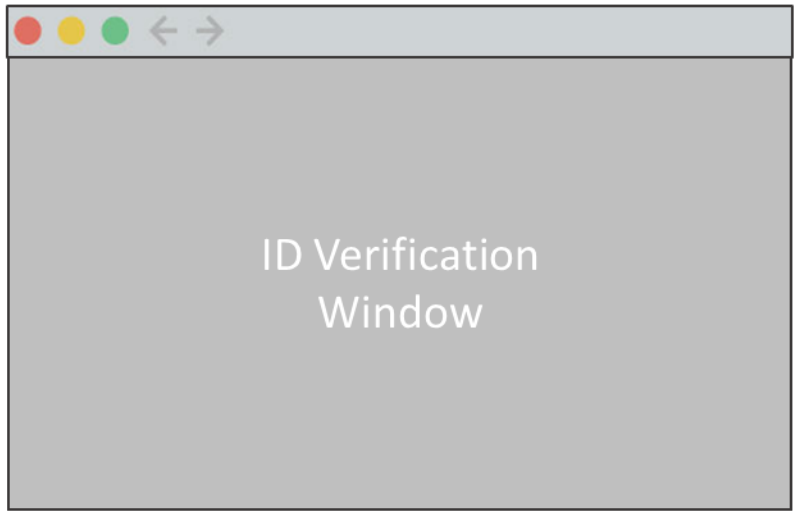
Activated as teller “X vault 04

KISS Teller – Currently Serving

Navigation Buttons

Serving: **Hilda Test**

Account # **3398**



Address	1234 Another Street
	Old City, MI 12345
Phone #	(555) 555-5555
Email address	testh@cuamail.com
Challenge	No challenge question

Deposit Funds

Withdraw Funds

Loan Payments

Account List

Secondary Names

Rate Inquiry

Member Information

Trackers

Home

KISS Teller – Funds In

Navigation Buttons

Serving: Hilda Test

Account # 3398

Cash 0

Outside checks 0

Account Type	Description	Loan Payoff -or- Current Balance	Deposit Amount
000	REGULAR SAVINGS	819.84	0.00
110	CHECKING	1,818.56	0.00
037	ESCROW	1,000.00	0.00
055	SAVINGS PLUS	922.82	0.00
067	WEALTH BUILDER	3,820.74	0.00

Total funds in

Cash back

Home

Account List

Loans

Post

Refresh Cash Back

Deposit Calculator

KISS Teller – Funds In

Navigation Buttons

Serving: Hilda Test

Account # 3398

Cash 0

Outside checks 500.00

Account Type	Description	Loan Payoff -or- Current Balance	Deposit Amount
000	REGULAR SAVINGS	819.84	200.00
110	CHECKING	1,818.56	20.00
037	ESCROW	1,000.00	0.00
055	SAVINGS PLUS	922.82	0.00
067	WEALTH BUILDER	3,820.74	0.00

Total funds in 220.00

Cash back 0.00

Home

Account List

Loans

Post

Refresh Cash Back

Deposit Calculator

KISS Teller – Funds In

Navigation Buttons

Serving: Hilda Test

Account # 3398

Cash 0

Outside checks 500.00

Account Type	Description	Loan Payoff -or- Current Balance	Deposit Amount
000	REGULAR SAVINGS	819.84	200.00
110	CHECKING	1,818.56	200.00
037	ESCROW	1,000.00	0.00
055	SAVINGS PLUS	922.82	0.00
067	WEALTH BUILDER	3,820.74	0.00

Total funds in 400.00

Cash back 100.00

Home

Account List

Loans

Post

Refresh Cash Back

Deposit Calculator

<- User Profile & Preferences.

<- This option Expands to show additional options (Network Links, Print, Timeout, About, Logout, etc).

<- Returns to CU*BASE home page.

<- Additional navigation arrows will show here as the user navigates deeper into a workflow.

Do you need help?

New way to navigate Help. In the spirit of our search fields (and the potential of the HelpHub), this would take the user to a topic results page, or directly to the topic itself, depending on the search criteria.

Teller Express – Search Results

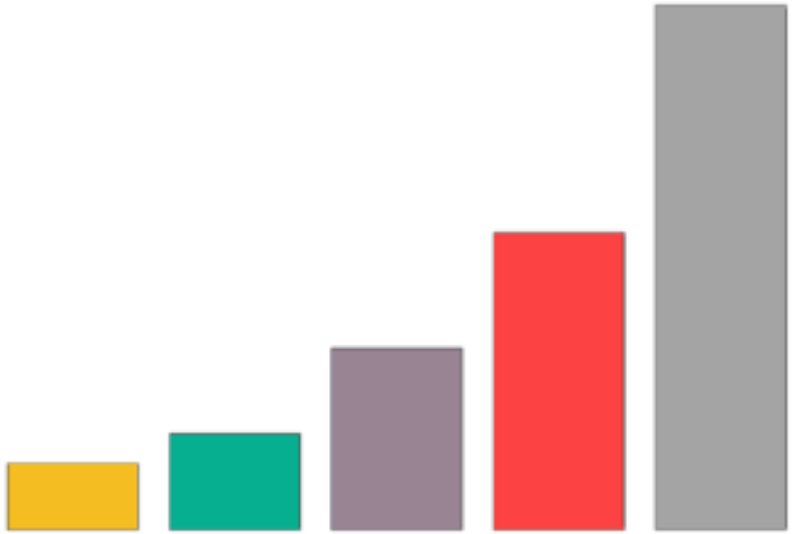
Drawer Total
$$$

Who are you serving?

Marketing

Marketing

Charts of branch/CU teller activity for the (week/month)
Show the staff how busy they are



Do you have a question?

Teller Express – Search Results

Drawer Total
$$$

Who are you serving?

Name	Account #	Type	SSN/TIN	Primary Name	User Selectable Content	User Selectable Content
TEST, ANNETTE	NonMbr		*****5894			
TEST, BOB	8110	110	*****9149	TEST, JAMES	Data data data	Data data data
TEST, BOB	1743	000	*****9149	TEST, AMBER	Data data data	Data data data
TEST, DAVID	NonMbr					
TEST, DAVE J	6754				e data	Configurable data
TEST, GREGORY JAMES	NonMbr					
TEST, GREGORY JAMES	NonMbr					
TEST, HILDA	3398					
TEST, HILDA	3398	000	*****8507	TEST, HILDA	Data data data	Data data data
TEST, HILDA	3398	110	*****8507	TEST, HILDA	Data data data	Data data data
					Data data data	Data data data

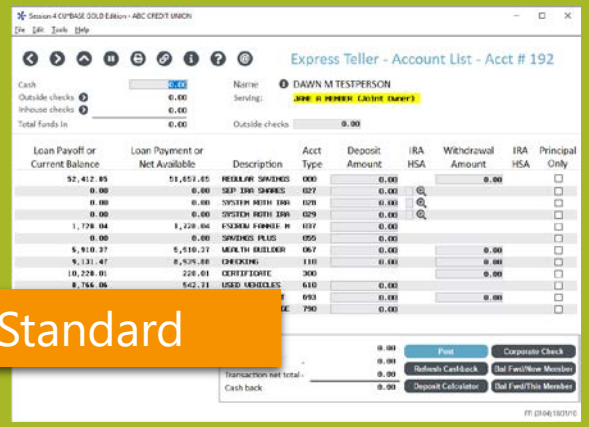
Allow the user to define the order the listbox columns display by default.

List columns would all be sortable

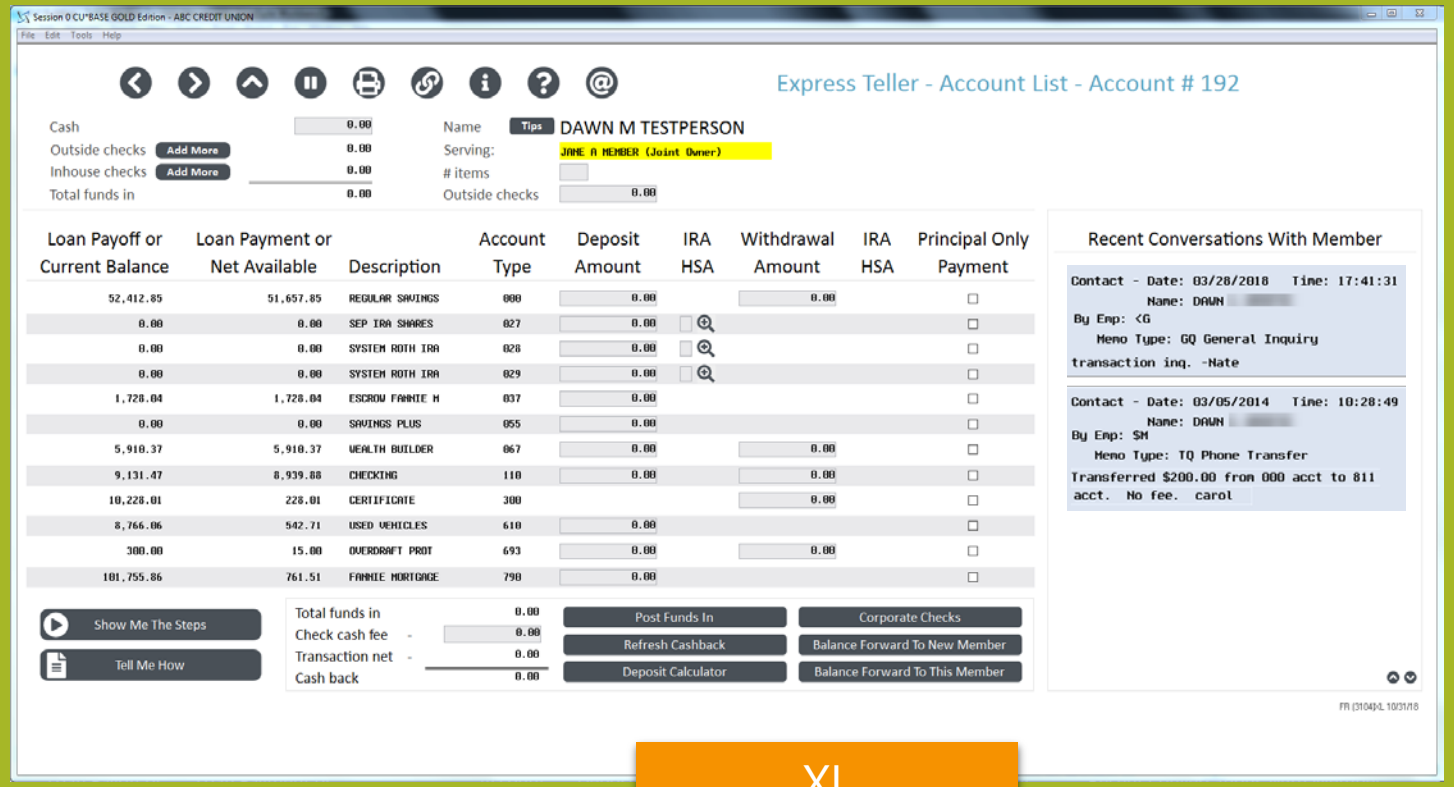
Do you have a question?

IDEAS FOR OTHER GUI MAGIC

GRADUATING TO LARGER SCREEN SIZES



Standard



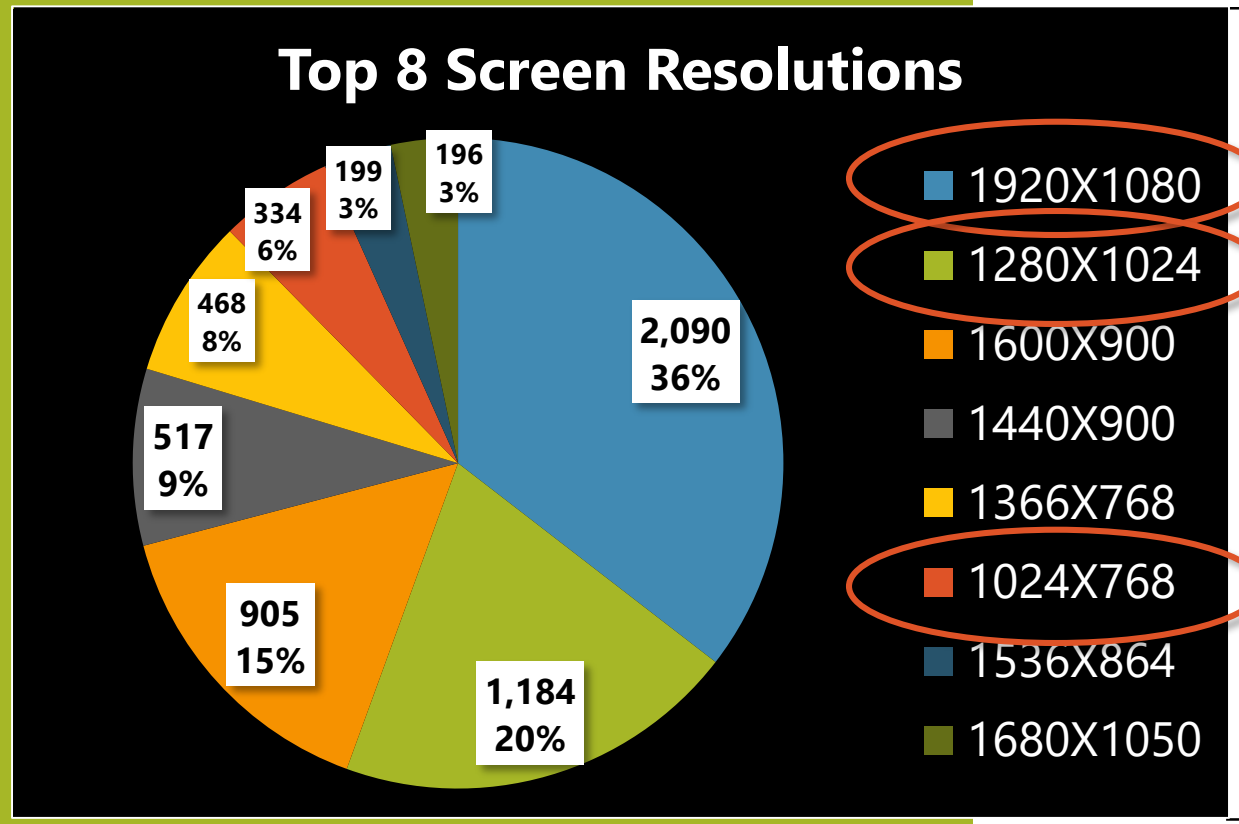
XL

Large

OUR RESEARCH ON SCREEN SIZES

STARTING WITH THE 19.05 RELEASE

- Data gathered from over 6,000 workstations (PROD)
- 43 unique resolutions were captured
  - The top 8 sizes are shown in the graph
  - The remaining 35 resolutions represent just 7% of all workstations



Our plan for the Express Teller module:

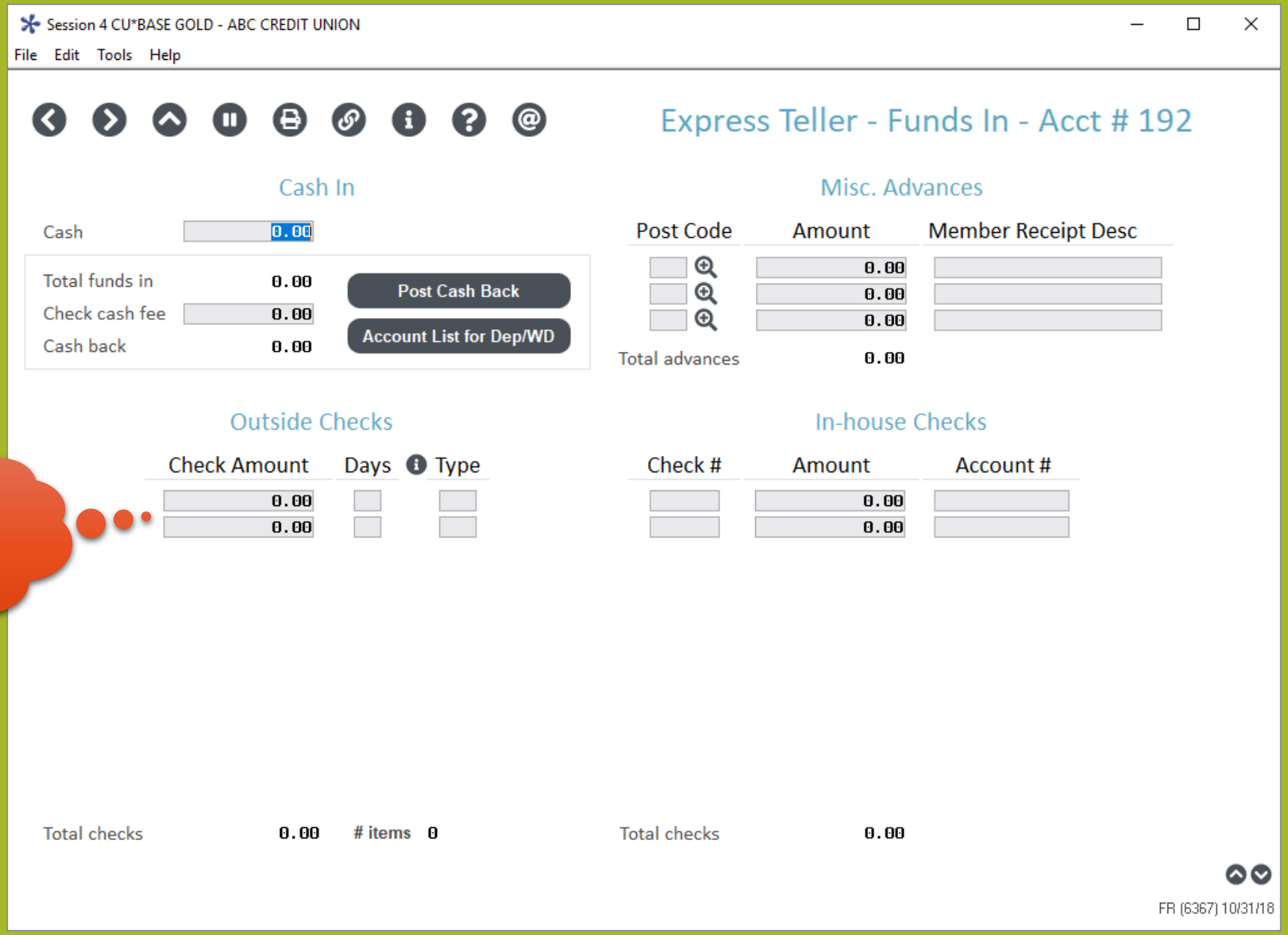
- Extra Large: 1920x1080
  - Sets the stage for future iterations of the GUI
- Large: 1280x1024
  - Gives us more height than 1600x900, and 57% of current monitors could immediately plug and play
- Standard: keep the existing 1024x768
  - Covers existing 6% of workstations at this size, plus ones that fall between this and 1280x1024
  - Stepping directly up to 1280x1024 would eliminate support for 2,631 monitors (43%)

...and if successful for Express Teller, we'll incorporate into more modules over time

USING WHITE SPACE IN A NEW WAY VIA API CALLS

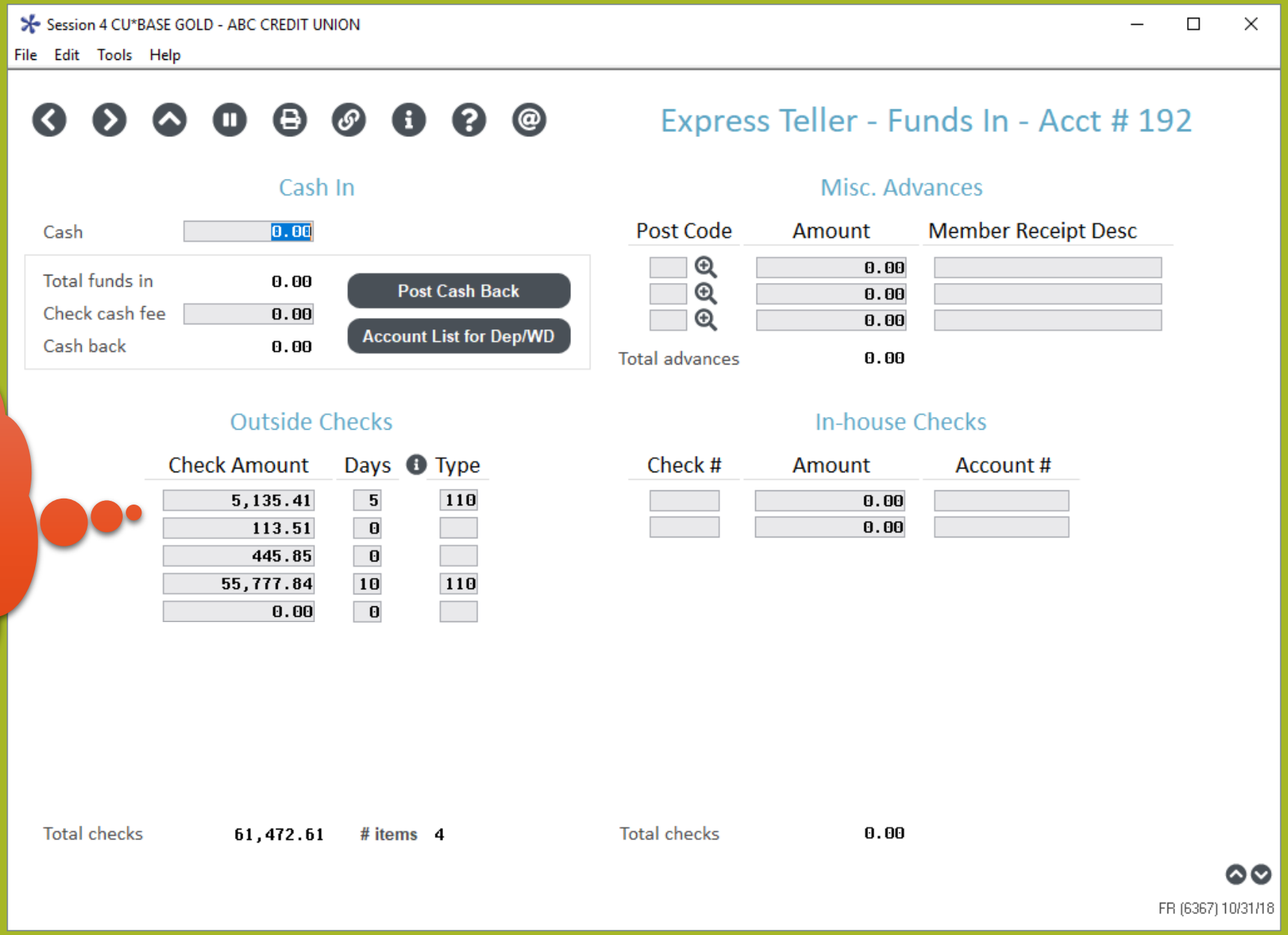
XL

DYNAMICALLY EXPANDING INPUT FIELDS



Show only a couple of input fields...

DYNAMICALLY EXPANDING INPUT FIELDS



...then expand to allow more entries as the TAB key is pressed

PERSONALIZATION AND WORKFLOW CONTROLS

UNIQUE TO EXPRESS TELLER

THINGS TO THINK ABOUT

- Workflow controls will be separate for Express Teller - should they still be configured by branch?
- How do we determine which which teller system a person will use?
  - Separate tool #?
  - Workstation-level controls?
  - Branch-level activation?
  - CU-level activation?
- Should we let you break the “rules” via configurable controls?
  - Delinquent / negative balance warning?
  - Recent activity on account?
  - Red flag warnings?
  - Account comments?
  - Invalid address or email address?

Session 0 CU*BASE GOLD - [redacted] CREDIT UNION

File Edit Tools Help

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

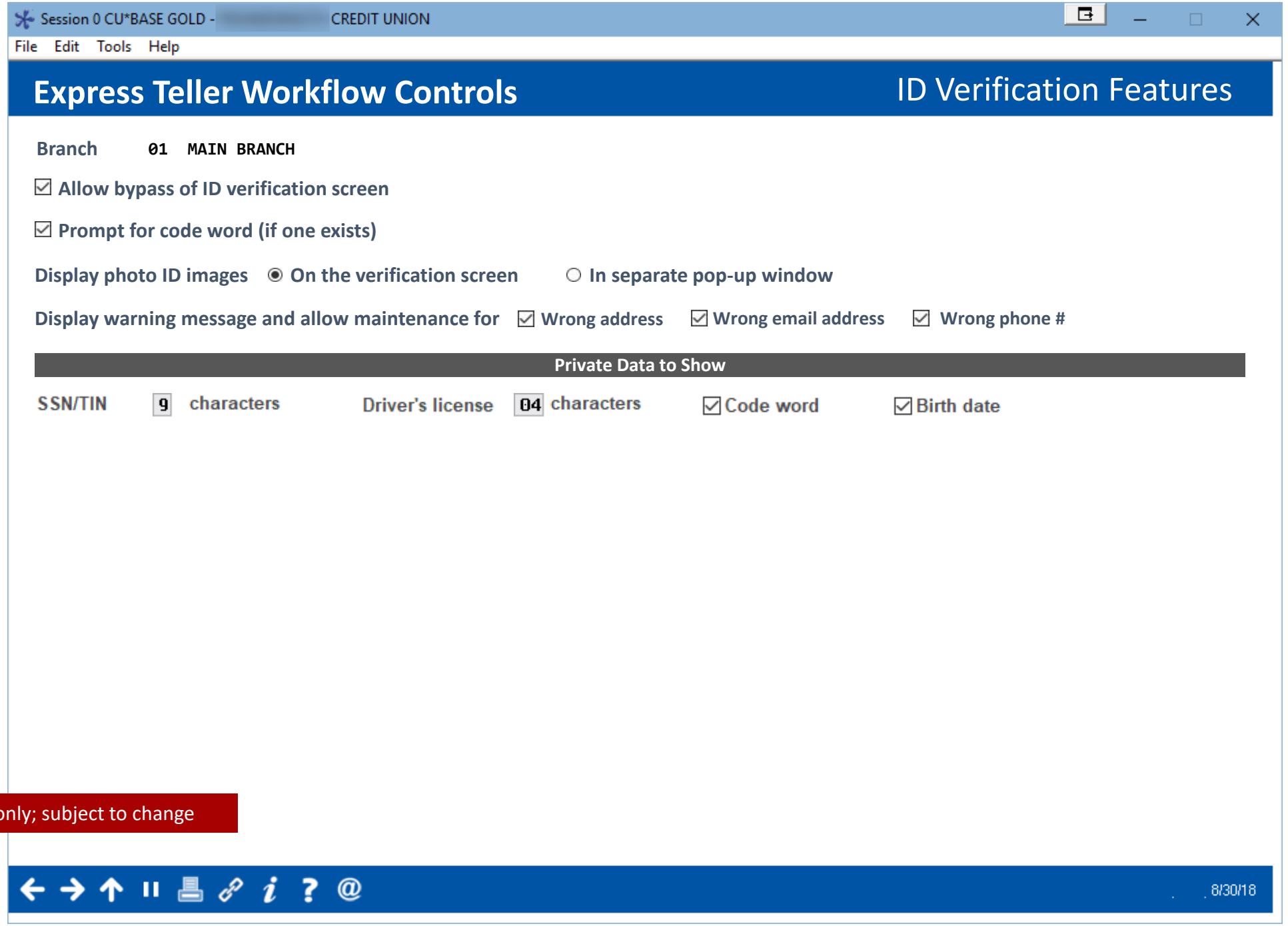
☑ Name	☑ Relationship	☑ Primary name on account	☑ Date of last visit
☑ SSN/TIN	☑ Account #	☑ ???	☐ ???

Allow Access To Other Member Service Tools

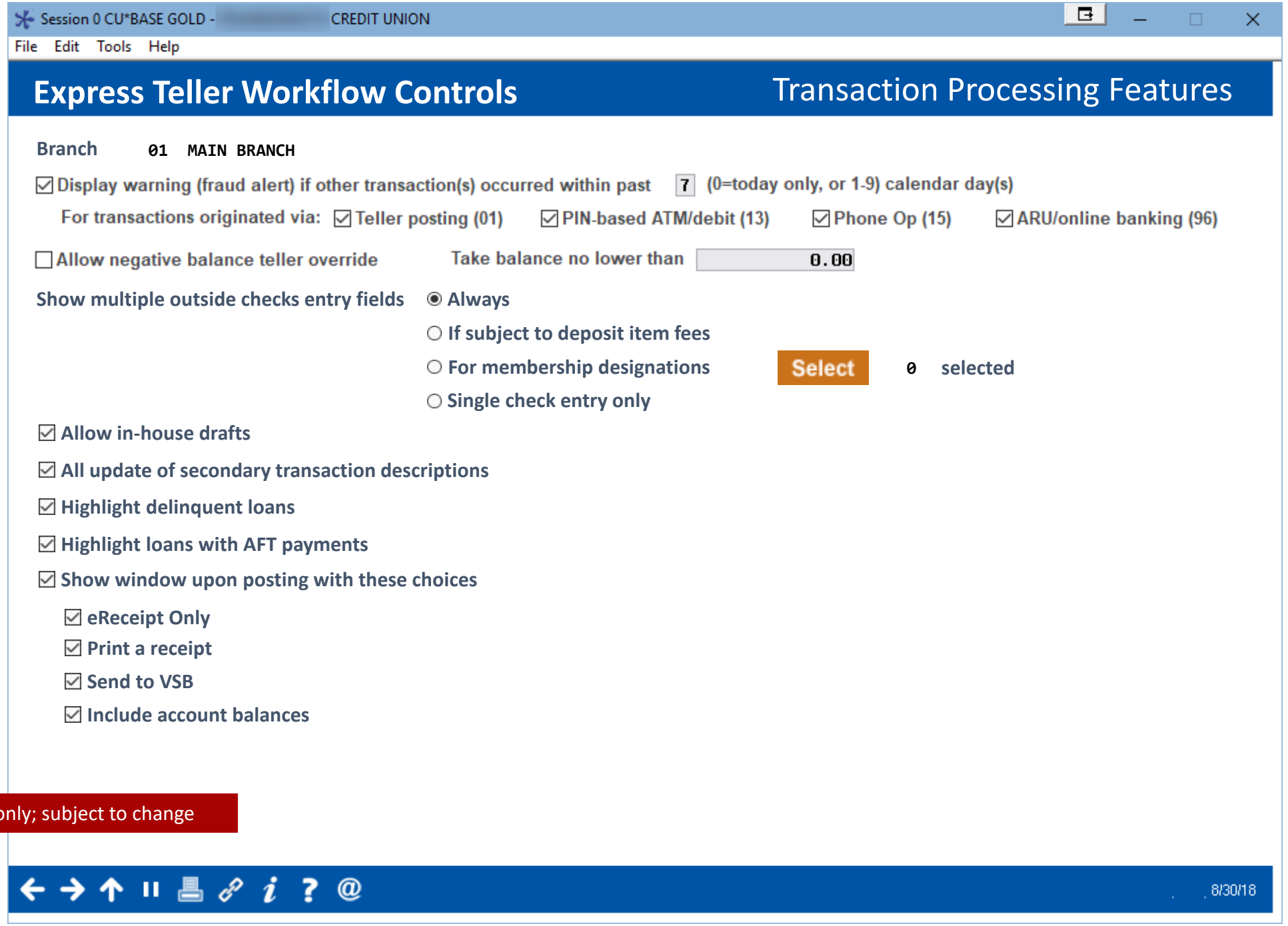
☑ Close accounts	☑ Comments	☑ Drawer control/audit	☑ Device/workstation config
☑ Open accounts	☑ Rate inquiry	☑ Transfers	

Mockup only; subject to change

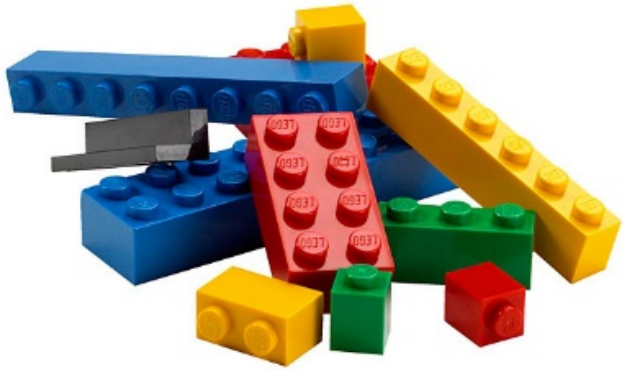
8/30/18



Mockup only; subject to change



Mockup only; subject to change



ASSEMBLING OUR LEGO BLOCKS

WHAT SHOULD BE THE STEP-BY-STEPS FOR POSTING A TELLER TRANSACTION?

Find an account

ID the member

Funds in

Deposit/ Process Funds

Funds Out

Cash

Checks/ Money Orders

Misc. Receipts

Deposit To My Accounts

Funds In

Make a Loan Payment

Check
Money Order

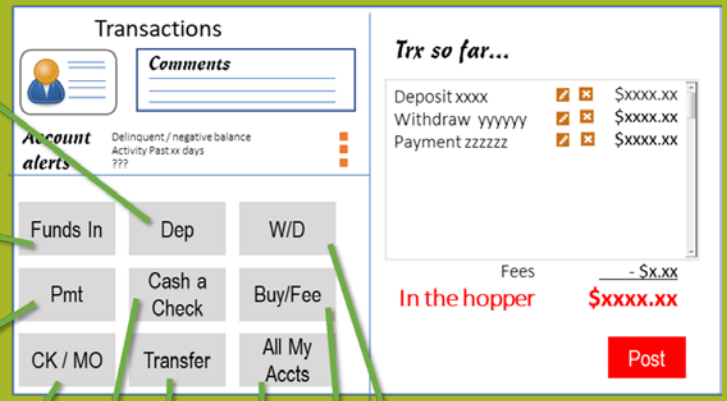
Cash a Check

Transfer

Misc Receipt

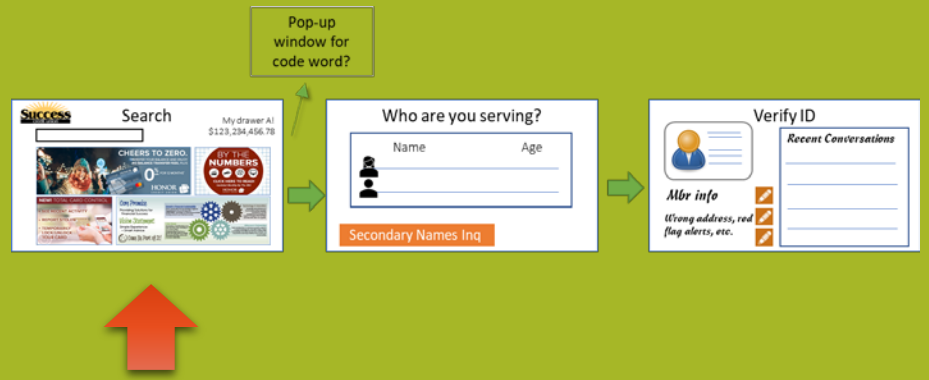
Withdraw From My Accounts

All My Accounts



ASSEMBLING THE LEGO BLOCKS FOR...

SEARCH



- Where should we search?

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

- What should a search results list look like?

Columns for Search Results			
☑ Name	☑ Relationship	☑ Primary name on account	☑ ???
☑ SSN/TIN	☑ Account #	☑ ???	☐ ???

- Should the first column always show the name, or whatever you searched for?

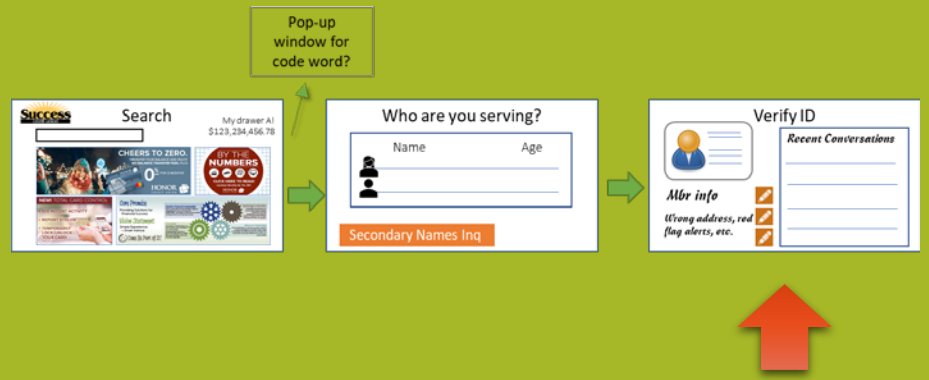
Search for SMITH Acct # You are activated as drawer A1 ANNA EMPLOYEE

Advanced Search | Branch Regulars

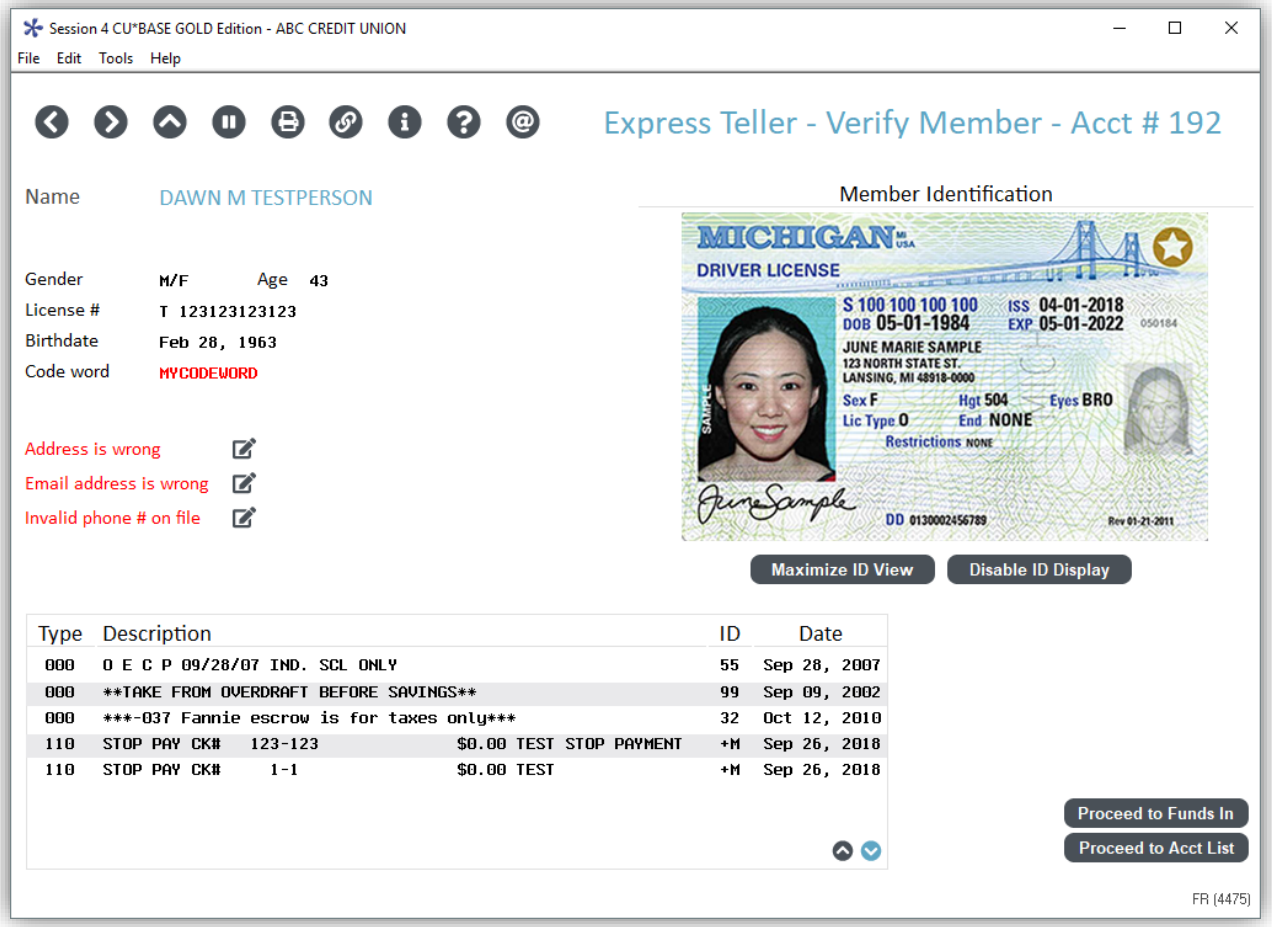
This Person			Has This Relationship	w/ This Mbrshp	Which Is Owned By	
Name			SSN/TIN	Relationship	Account #	Type	Primary Name
SMITH	ABBEY	A	*****2322	Beneficiary (Individual)	48651	000	SMITH, SCOTT C
SMITH	ABBEY	A	*****2322	Beneficiary (Individual)	48651	061	SMITH, SCOTT C
SMITH	ABBEY	A	*****2322	Beneficiary (Individual)	48651	110	SMITH, SCOTT C
SMITH	ABBEY	A	*****2322	Beneficiary (Individual)	56899	000	SMITH, GRETCHEN A
SMITH	ABBEY	M	*****2173	Non-member	NonMbr		
SMITH	ABSALOM		*****8722	Member (Individual)	7038	000	
SMITH	ABSALOM		*****8722	Joint (Individual)	40284	000	TONEY, TY ANNA C
SMITH	ADAM		*****6324	Non-member	NonMbr		
SMITH	ADAM	C	*****4217	Member (Individual)	60780	000	
SMITH	ADAM	G	*****2429	Non-member	NonMbr		
SMITH	ADAM	J	*****3167	Member (Individual)	59075	000	

ASSEMBLING THE LEGO BLOCKS FOR...

ID VERIFICATION



- How much information is required to verify an identity?
  - What if the photo ID was all that appeared on this screen?
- How much maintenance should a teller be doing from within teller?
- How should code words work?



FUNDS IN

HANDLING CASH

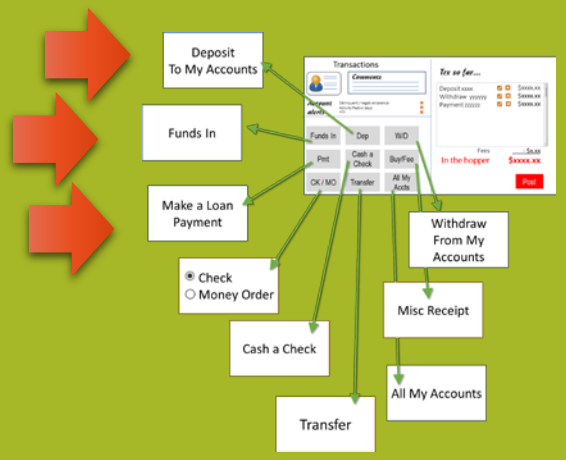
OUTSIDE CHECKS

IN-HOUSE DRAFTS

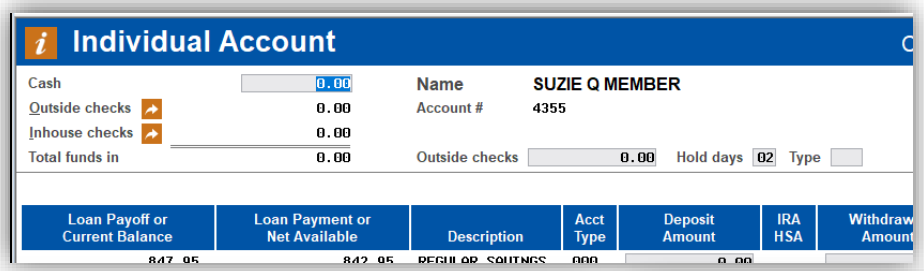
CHECK HOLDS

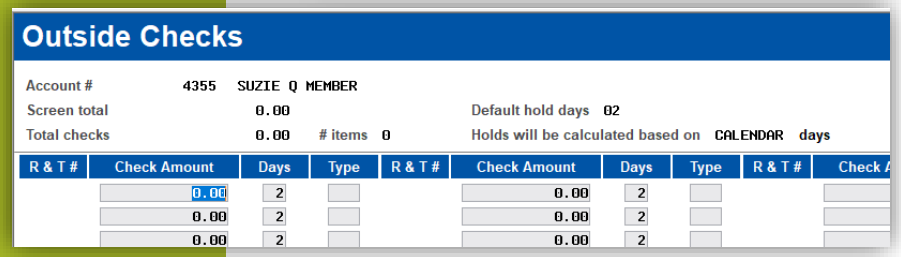
MISC. ADVANCES

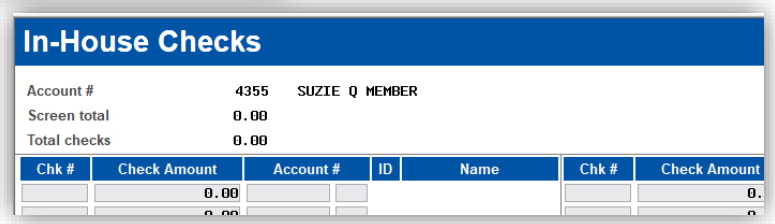
DEPOSITS AND PAYMENTS



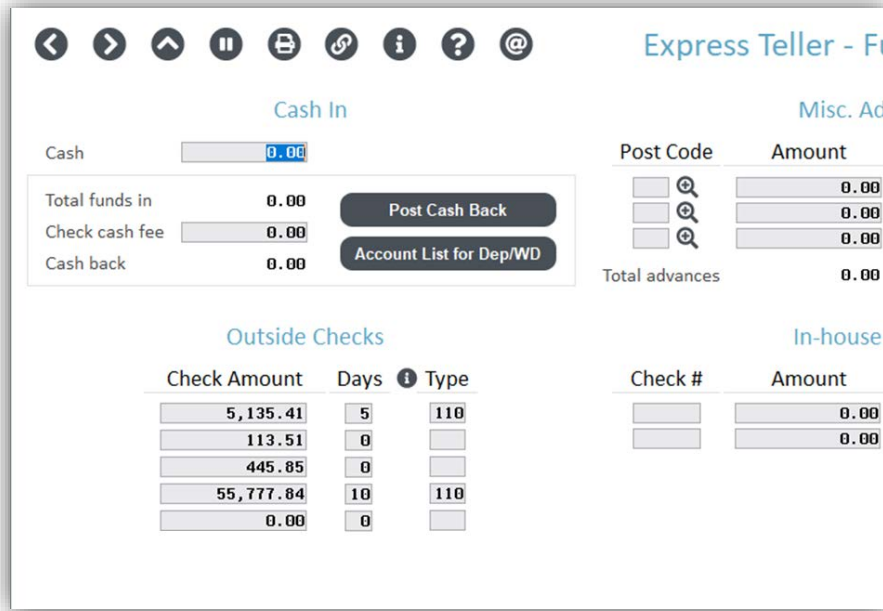
- Currently the funds in and deposits/withdrawals are all one screen, but in the past there were two screens







- Does Express Teller even need to be set up for large batches of check deposits anyway?
- How should Misc. Advances work?
- Separating deposit vs. loan accounts?



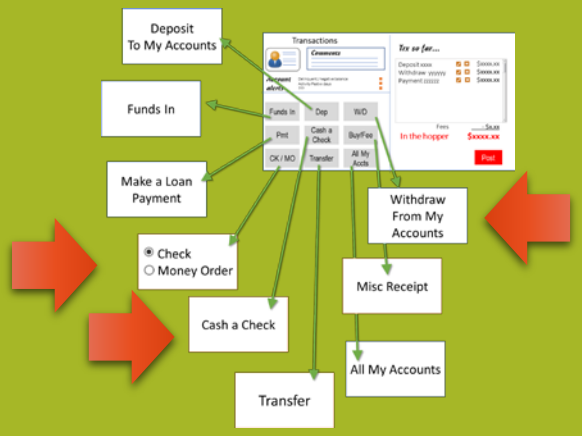
ASSEMBLING THE LEGO BLOCKS FOR...

FUNDS OUT

CASHING CHECKS

WITHDRAWALS/DISBURSEMENTS

CORPORATE CHECKS AND MONEY ORDERS



- Ideas for handling these routine processes?

Withdraw
From My Accounts

Savings/LOC accts that can have withdrawals

In the hopper
$xxx.xx

★

Still need an audit trail to track where the money came from

◉ Check ○ Money Order

☐ From the hopper

☐ From my account 000

Pay to _____

In the hopper
$xxx.xx

★

Cash a Check

In the hopper
$xxx.xx

★

ASSEMBLING THE LEGO BLOCKS FOR...

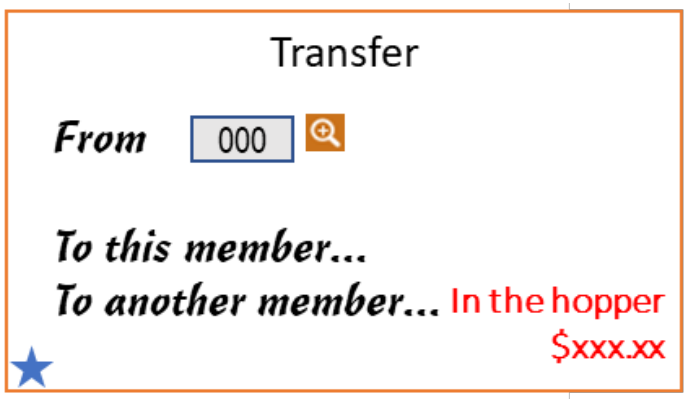
MOVING MONEY BETWEEN ACCOUNTS

TRANSFERS

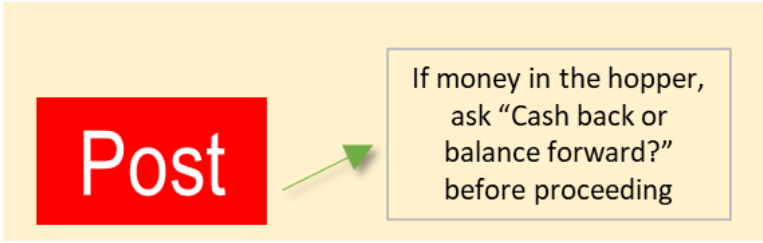
BALANCE FORWARD

ACCOUNTS ACROSS MULTIPLE MEMBERSHIPS

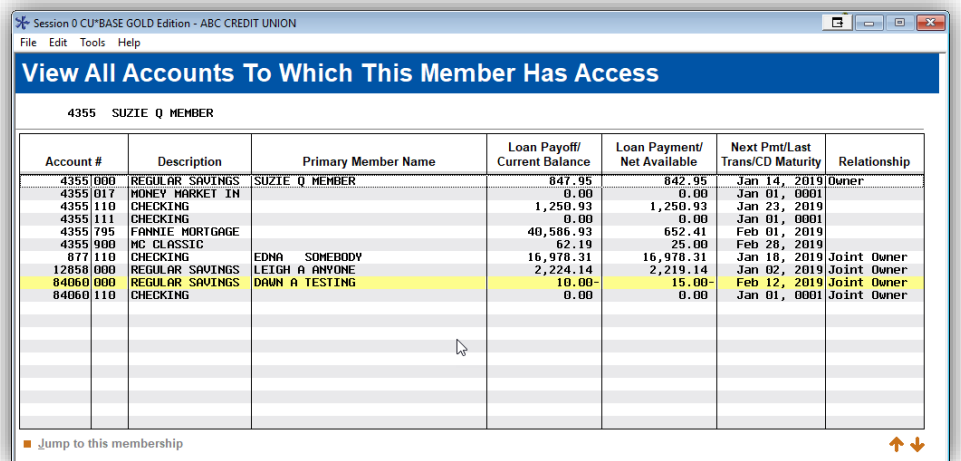
- Losing Proc Code T
  - Pros? cons?



- Prompt for cash back vs. balance forward?



- Special handling for accounts with multiple memberships?



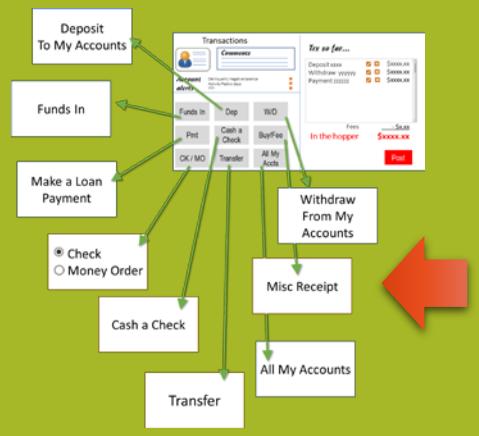
ASSEMBLING THE LEGO BLOCKS FOR...

OVER-THE-COUNTER PURCHASES

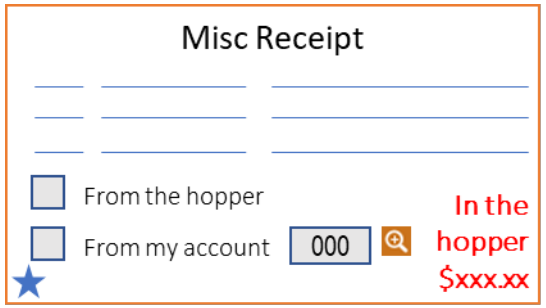
MISC. RECEIPTS

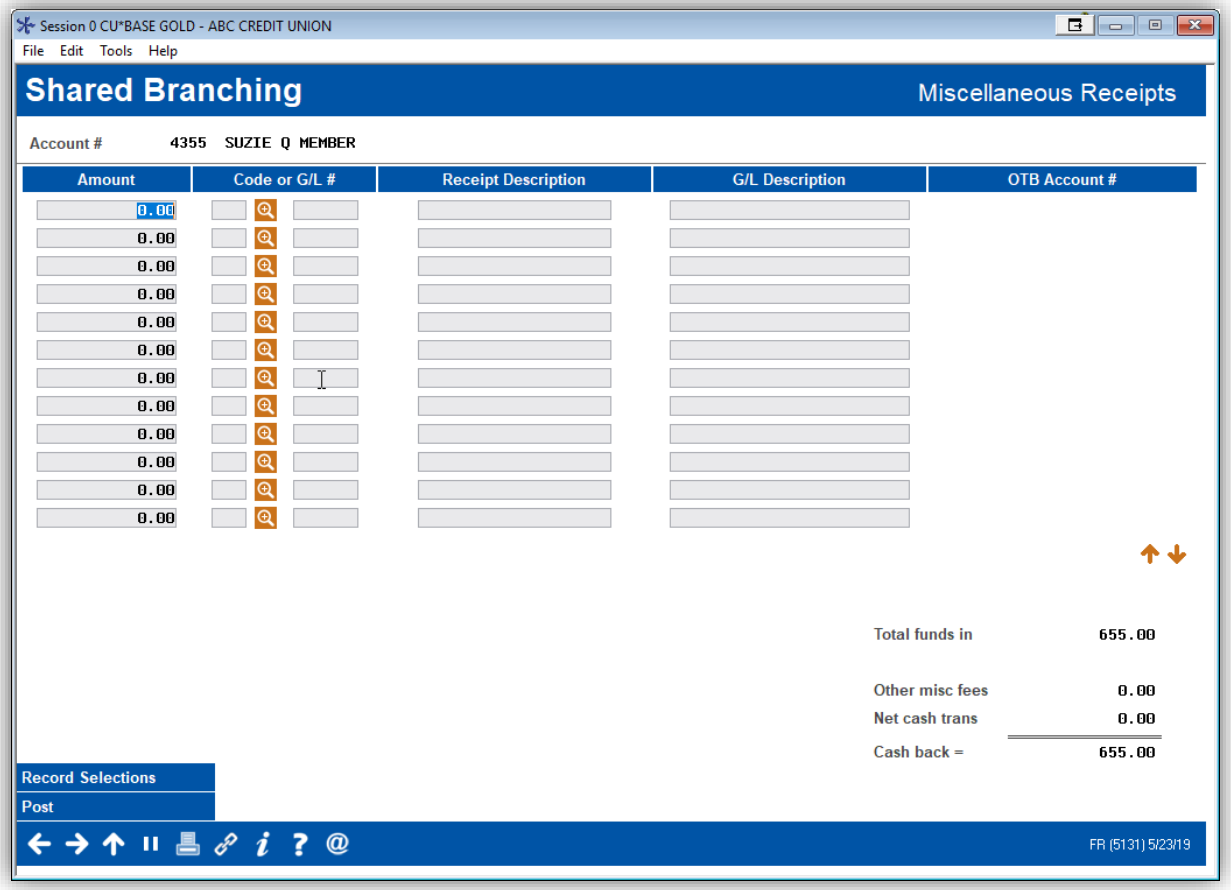
FEES FOR PURCHASES?

MISCELLANEOUS FEES?



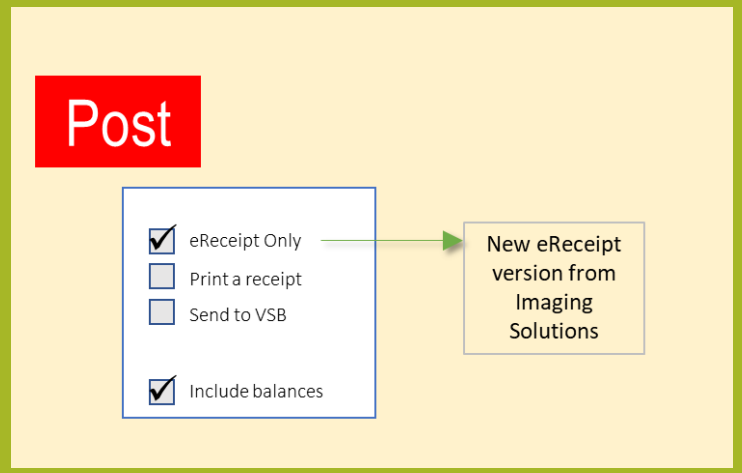
- Create a simplified buy/fee posting feature just for Express Teller?

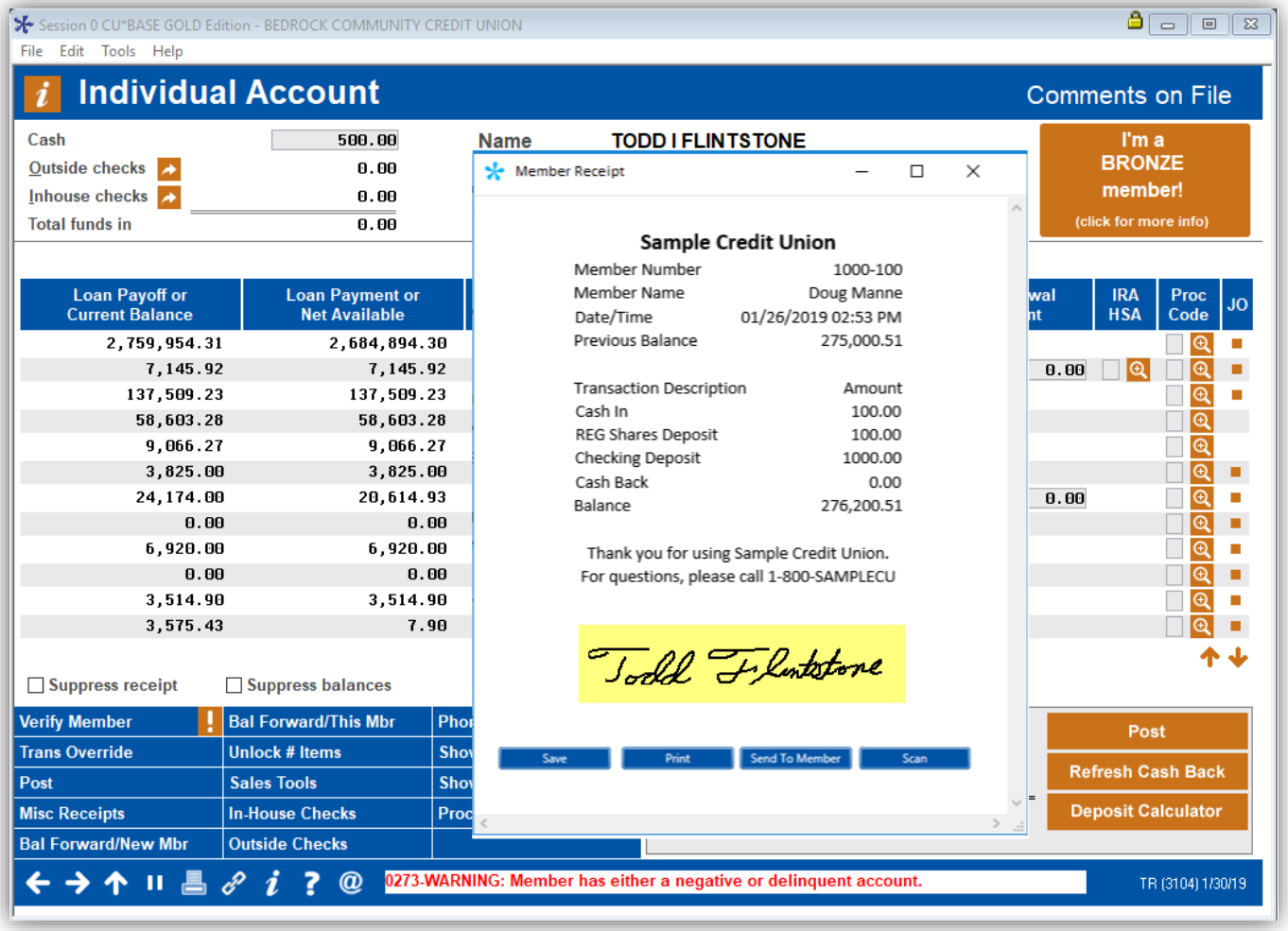




RECEIPTS AND SIG PADS

- Paperless only?
- eReceipts only
- No paper teller audit reports?





PLANS FOR PHASE 1 DEVELOPMENT

HERE'S WHAT WE'VE COMMITTED TO DOING IN THE FIRST PHASE

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