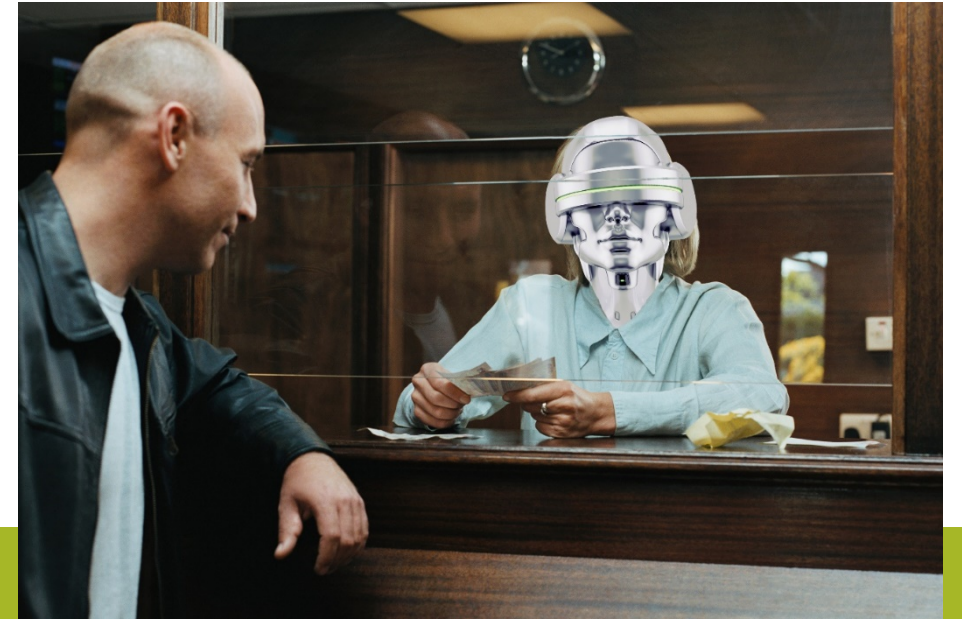


# **WELCOME TO THE DESIGNING TELLER PLATFORMS FOR OUR FUTURE (TELLER 3P) TASK FORCE**

May 29-30, 2019



## **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 2<sup>ND</sup> APPROACH FOR THE FRONT-LINE TELLER

Design Ideas and Mockups

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

May 29-30, 2019

# 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





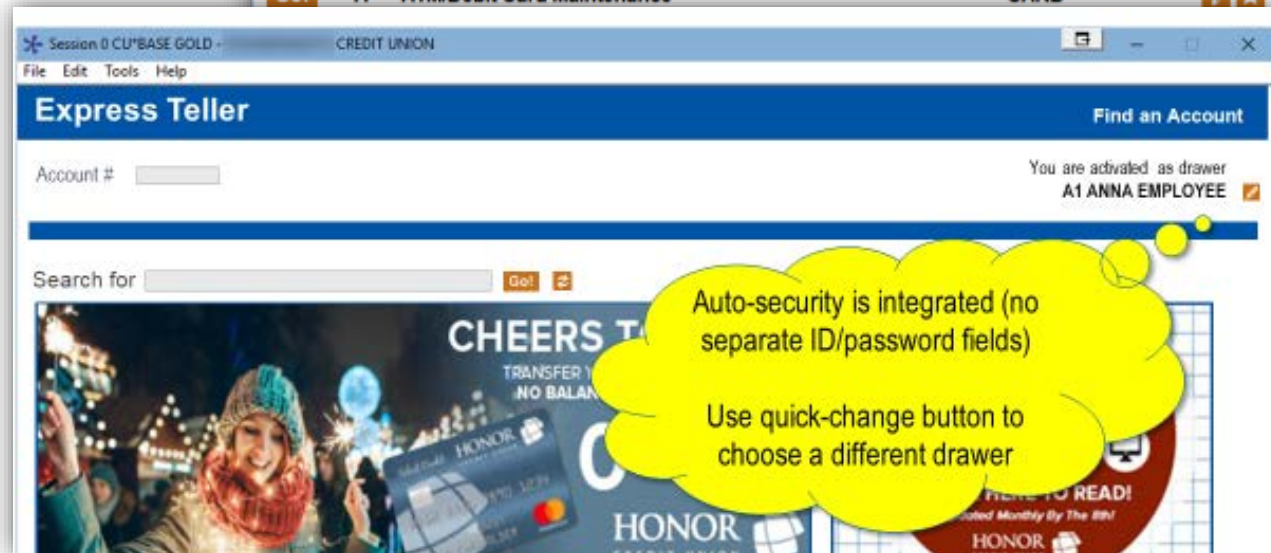
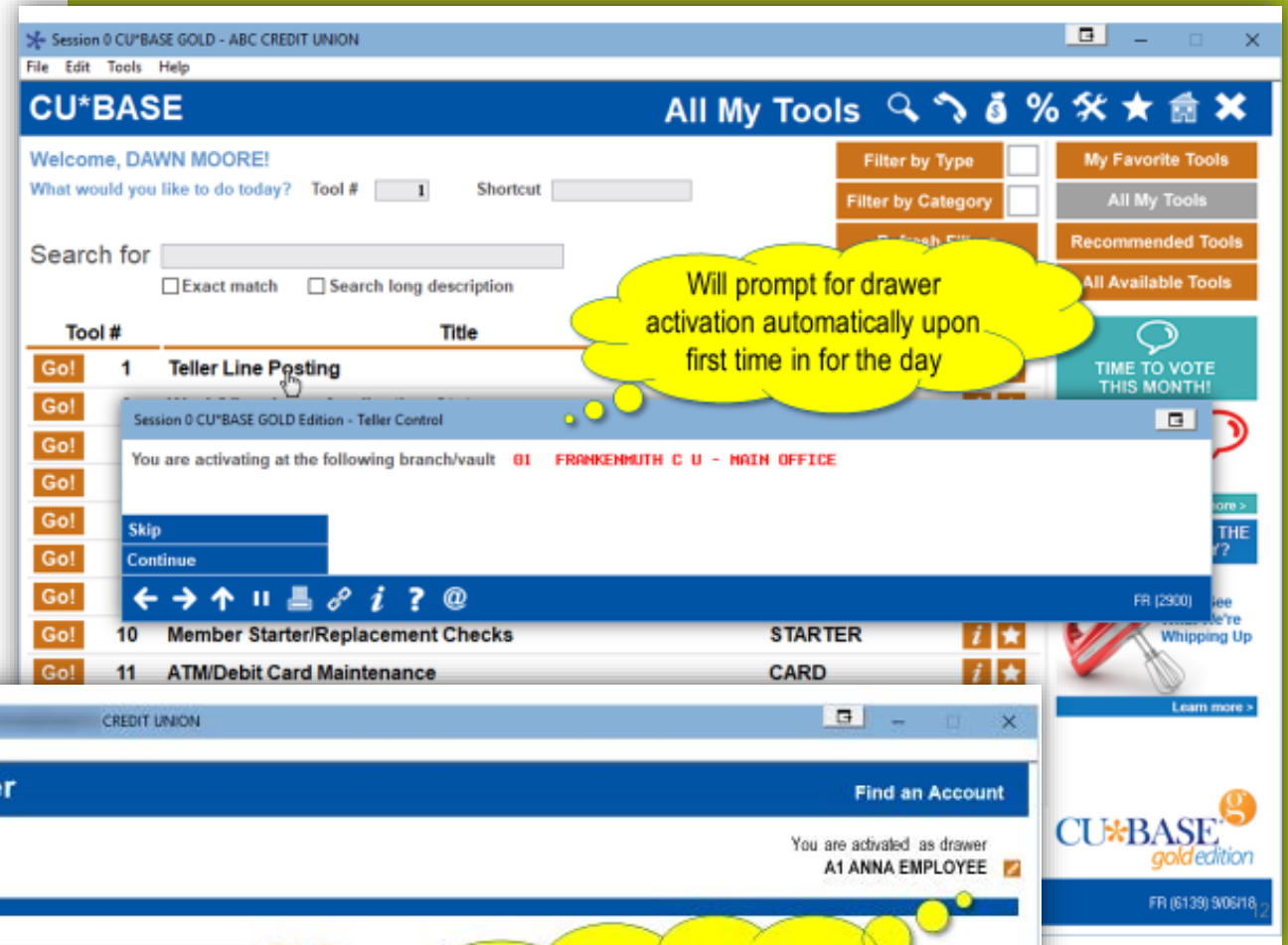
# IDEAS FOR NEW FEATURES

## 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

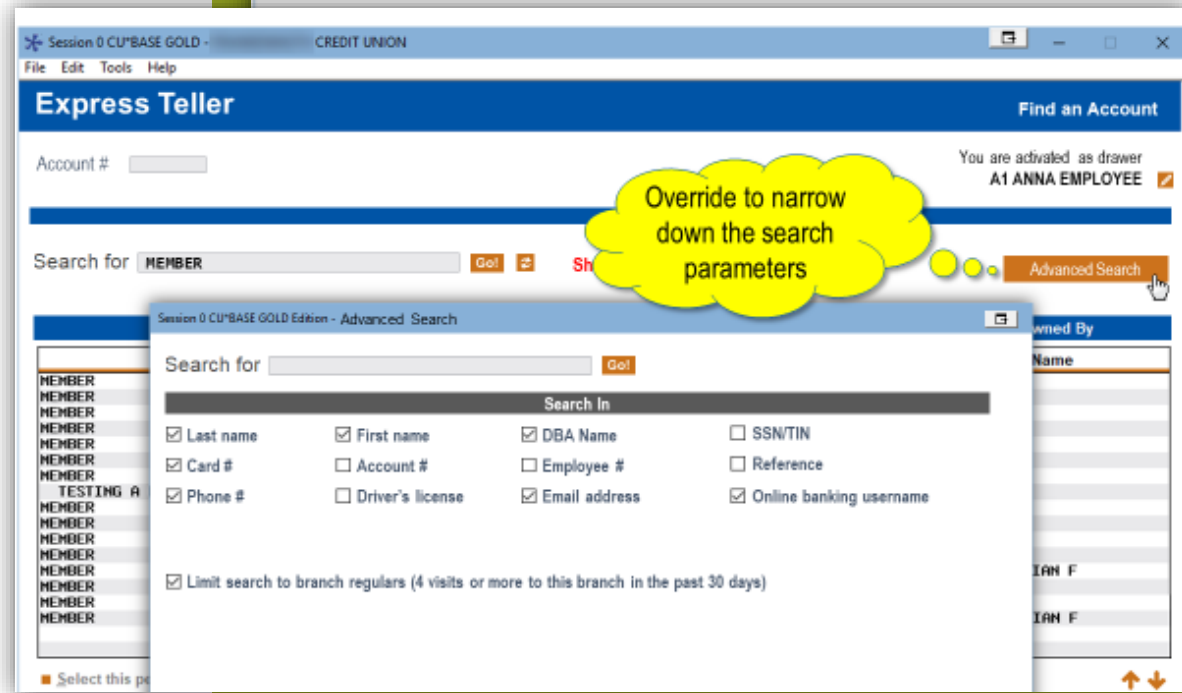
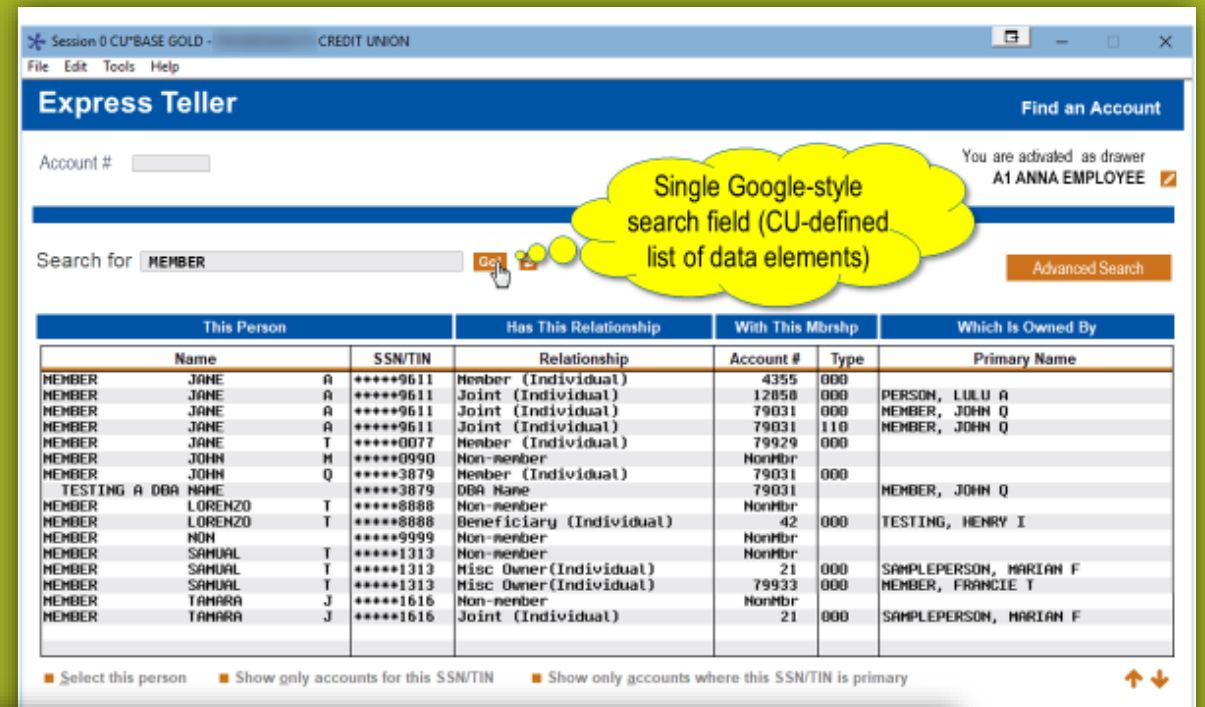
## EXCLUSIVE TO EXPRESS TELLER

### 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

### 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?

Session 0 CU\*BASE GOLD - CREDIT UNION

File Edit Tools Help

### Express Teller

Acct # 79031 Verify Identity

Account # 79031

Name JOHN Q MEMBER  
DBA TESTING A DBA NAME  
Gender Male Age 39  
Driver's license \*\*\*\*\* 367  
Birthdate Jan 01, 1979  
Code word TESTING

Address is wrong  
Email address is wrong  
Invalid phone # on file

MICHIGAN  
OPERATOR LICENSE  
M-400 367 403 367  
JOHN Q MEMBER  
8000 20TH STREET SE  
GRAND RAPIDS MI 49506  
Date of birth 01-01-1979 Sex M Height 5'00" Eyes BR Hair BR  
Description NONE  
M-400 367 403 367

Eliminate the separate window

Type	Comment	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

Proceed to Funds In  
Proceed to Account List

Skip over the funds-in screen

← → ↑ || 🔗 ⓘ ? @

8/30/10

# 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

Session 0 CUP\*BASE GOLD - CREDIT UNION

File Edit Tools Help

### Express Teller

Acct # 79831 Account List for Deposits/Withdrawals

Name **JOHN Q MEMBER** Serving JANE A MEMBER (Joint Owner)

Loan Payoff or Current Balance	Loan Payment or Net Available	Description	Acct Type	Deposit Amount	IRA HSA	Withdrawal Amount	IRA HSA	Principal-Only Pmt
5,884.29	5,874.29	MOM'S PIN MONEY	000	0.00		0.00		
23,058.84	23,058.84	MONEY MARKET IN	019	0.00		0.00		
100.66	100.66	VACATION SAVING	050	0.00		0.00		
297.20-	297.20-	CHECKING	112	0.00				
1,078.43	28.17	CERTIFICATE	300			0.00		
515.18	4.46	CERTIFICATE	301			0.00		
514.11	3.39	CERTIFICATE	302			0.00		
513.55	2.81	CERTIFICATE	303			0.00		
512.99	2.27	CERTIFICATE	304			0.00		
512.41	1.69	CERTIFICATE	305			0.00		
511.26	0.54	CERTIFICATE	306			0.00		
511.99	0.00	CERTIFICATE	307					
1,011.29	11.29	CERTIFICATE	316			0.00		
503.22	3.22	CERTIFICATE	317			0.00		
29,452.24	628.04	USED VEHICLES						<input type="checkbox"/>
28,115.36	320.15	REC VEHICLES						<input type="checkbox"/>
1,362.62	25.00	*****390				0.00		<input type="checkbox"/>

No more Proc Codes!

For checks/MOs can choose the suffix later

Total funds in	1,996.43	Post	Corporate Check	Balance Forward to This Same Member
Check cash fee -	0.00	Refresh Cash Back	Money Order	
Transaction net total -	0.00	Deposit Calculator	Misc. Receipt	Balance Forward to a Different Member
Cash back	1,996.43			

0273-WARNING: Member has either a negative or delinquent account.

6/30/18

# 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?

Session 0 CU\*BASE GOLD Edition - BEDROCK COMMUNITY CREDIT UNION

File Edit Tools Help

### Individual Account

Name: TODD I FLINTSTONE

Cash: 500.00  
Outside checks: 0.00  
Inhouse checks: 0.00  
Total funds in: 0.00

Loan Payoff or Current Balance	Loan Payment or Net Available
2,759,954.31	2,684,894.30
7,145.92	7,145.92
137,509.23	137,509.23
58,603.28	58,603.28
9,066.27	9,066.27
3,825.00	3,825.00
24,174.00	20,614.93
0.00	0.00
6,920.00	6,920.00
0.00	0.00
3,514.90	3,514.90
3,575.43	7.90

☐ Suppress receipt ☐ Suppress balances

Verify Member Bal Forward/This Mbr  
Trans Override Unlock # Items  
Post Sales Tools  
Misc Receipts In-House Checks  
Bal Forward/New Mbr Outside Checks

Comments on File

I'm a BRONZE member! (click for more info)

Member Receipt

Sample Credit Union

Member Number: 1000-100  
Member Name: Doug Manne  
Date/Time: 01/26/2019 02:53 PM  
Previous Balance: 275,000.51

Transaction Description	Amount
Cash In	100.00
REG Shares Deposit	100.00
Checking Deposit	1000.00
Cash Back	0.00
Balance	276,200.51

Thank you for using Sample Credit Union.  
For questions, please call 1-800-SAMPLECU

Todd Flintstone

Save Print Send To Member Scan

Post  
Refresh Cash Back  
Deposit Calculator



# LOOK & FEEL IDEAS FOR TELLER EXPRESS

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





✖ Session 4 CU\*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

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Express Teller - Find an Account

Search for  Acct # 

➔

You are activated as drawer **A1** **ANNA EMPLOYEE**

Advanced Search

Branch Regulars

#1 Priority

OFFER: COURTESY PAY

OVERDRAFT PROTECTION WHEN YOU NEED IT MOST.

Important Member Information

BILL PAY CONVERSION

• PLEASE REMIND MEMBER OF UPCOMING CONVERSION AND TO CAPTURE THEIR CURRENT BILL INFORMATION!

HONOR CREDIT UNION

Mobile App Updates

Mobile App Account Access

Fingerprint

Voice Recognition

PIN

Facial Recognition

Featured Rate This Month

ZERO BALANCE HELOC

Special Rate Just For You

1.99% APR

HOMES EQUITLY LINE OF CREDIT

SB Network

Other Mbr Service Tools

FR (3248) 10/31/18





## Express Teller - Find an Account

Search for  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		





## Express Teller - Find an Account

Search for  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	*****1217	Member (Individual)	60780	000			
SMITH	ADAM		Non-member	NonMbr				
SMITH	ADAM		Member (Individual)	59075	000			
SMITH	ADAM		Member (Individual)	71435	000			
SMITH	ADDISY		Beneficiary (Individual)	65755	000	SMITH, FRANK J		
SMITH	ADDISY		Member (Individual)	74088	000			

## Other Mbr Service Tools

- Close Accounts
- Comments
- Device/Workstation Config
- Drawer Control/Audit
- Open Accounts
- Rate Inquiry
- Transaction Description
- Transfers

SB Network

Other Mbr Service Tools

FR (3248) 10/31/18

The screenshot displays the Express Teller interface. At the top, there's a navigation bar with icons for back, forward, up, down, search, and other functions. The main header reads "Express Teller - Find an Account". Below this, a search bar contains the text "SMITH". To the right of the search bar, it says "You are activated as drawer A1 ANNA EMPLOYEE".

Below the search bar, there's a section titled "This Person" with a table of results. The table has columns for Name, ABBEY, and A. The results show multiple entries for "SMITH" with "ABBEY" and "A" as the other two values.

In the center, a modal window titled "Who Are You Serving Today?" is open. It has a similar navigation bar at the top. Below the title, there's a table with columns for Name, Age, and Gender. The table lists three test persons: "DAWN M TESTPERSON" (Age 55, Gender F), "JOHN TESTPERSON" (Age 16, Gender M), and "SAMANTHA A TESTPERSON" (Age 18, Gender O). To the right of each row are icons for a person, a dollar sign, and a list.

Below the table, there's a section for "Account #" and "Membership designation". The "Account #" is "192 DAWN M TESTPERSON" and the "Membership designation" is "Individual". An information icon (i) is next to the membership designation.

At the bottom of the modal, there are two buttons: "Serving a Non-Owner" and "Secondary Names Inquiry". To the right of these buttons, it says "FR (4453)".

On the right side of the main interface, there's a section titled "Which Is Owned By" with a table of results. The table has columns for Primary Name, ABBEY, and A. The results show multiple entries for "SMITH, SCOTT C" and "SMITH, GRETCHEN A".

At the bottom of the main interface, there are two buttons: "SB Network" and "Other Mbr Service Tools".



## 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**

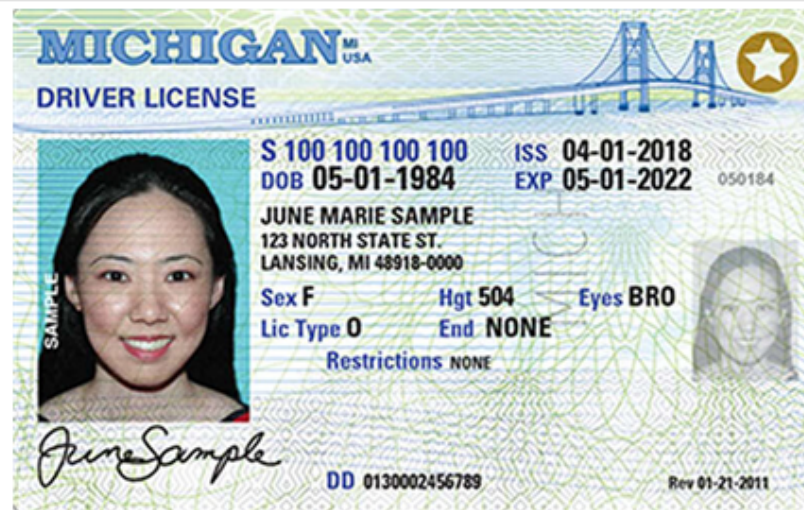
Address is wrong

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



## Express Teller - Account List - Acct # 192

Cash   
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

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	<input type="text" value="0.00"/>		<input type="text" value="0.00"/>		<input type="checkbox"/>
0.00	0.00	SEP IRA SHARES	027	<input type="text" value="0.00"/>	<input type="checkbox"/> ⓘ			<input type="checkbox"/>
0.00	0.00	SYSTEM ROTH IRA	028	<input type="text" value="0.00"/>	<input type="checkbox"/> ⓘ			<input type="checkbox"/>
0.00	0.00	SYSTEM ROTH IRA	029	<input type="text" value="0.00"/>	<input type="checkbox"/> ⓘ			<input type="checkbox"/>
1,728.04	1,728.04	ESCROW FANNIE M	037	<input type="text" value="0.00"/>				<input type="checkbox"/>
0.00	0.00	SAVINGS PLUS	055	<input type="text" value="0.00"/>				<input type="checkbox"/>
5,910.37	5,910.37	WEALTH BUILDER	067	<input type="text" value="0.00"/>		<input type="text" value="0.00"/>		<input type="checkbox"/>
9,131.47	8,939.88	CHECKING	110	<input type="text" value="0.00"/>		<input type="text" value="0.00"/>		<input type="checkbox"/>
10,228.01	228.01	CERTIFICATE	300			<input type="text" value="0.00"/>		<input type="checkbox"/>
8,766.06	542.71	USED VEHICLES	610	<input type="text" value="0.00"/>				<input type="checkbox"/>
300.00	15.00	OVERDRAFT PROT	693	<input type="text" value="0.00"/>		<input type="text" value="0.00"/>		<input type="checkbox"/>
101,755.86	761.51	FANNIE MORTGAGE	790	<input type="text" value="0.00"/>				<input type="checkbox"/>

Total funds in	0.00	<button>Post</button>	<button>Corporate Check</button>
Check cash fee -	0.00	<button>Refresh Cashback</button>	<button>Bal Fwd/New Member</button>
Transaction net total -	0.00	<button>Deposit Calculator</button>	<button>Bal Fwd/This Member</button>
Cash back	0.00		

Session 4 CU\*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

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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		<input type="checkbox"/>
0.00	0.00	SEP IRA SHARES	027	0.00	<input type="checkbox"/>			<input type="checkbox"/>
0.00	0.00	SYSTEM ROTH IRA	028	0.00	<input type="checkbox"/>			<input type="checkbox"/>
0.00	0.00	SYSTEM ROTH IRA	029	0.00	<input type="checkbox"/>			<input type="checkbox"/>
1,728.04	1,728.04	ESCROW FANNIE M	037	0.00				<input type="checkbox"/>
0.00	0.00	SAVINGS PLUS	055	0.00				<input type="checkbox"/>
5,910.37	5,910.37	WEALTH BUILDER	067	0.00		0.00		<input type="checkbox"/>
9,131.47	8,939.88	CHECKING	110	0.00				<input type="checkbox"/>
10,228.01	228.01	CERTIFICATE	300					<input type="checkbox"/>
8,766.06	542.71	USED VEHICLES	610	0.00				<input type="checkbox"/>
300.00	15.00	OVERDRAFT PROT	693	0.00				<input type="checkbox"/>
101,755.86	761.51	FANNIE MORTGAGE	790	0.00				<input type="checkbox"/>

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





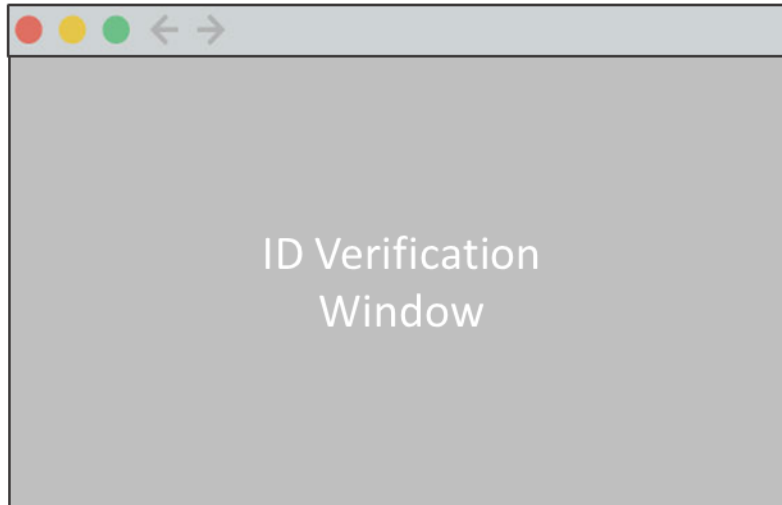
# KISS Teller – Currently Serving

## 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



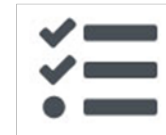
Deposit Funds



Withdraw Funds



Loan Payments



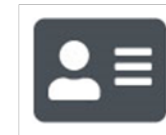
Account List



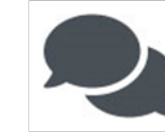
Secondary Names



Rate Inquiry



Member Information



Trackers



Home

## KISS Teller – Funds In

Navigation Buttons



Serving: Hilda Test

Account # 3398

Cash Outside checks 

Account Type	Description	Loan Payoff -or- Current Balance	Deposit Amount
000	REGULAR SAVINGS	819.84	<input type="text" value="0.00"/>
110	CHECKING	1,818.56	<input type="text" value="0.00"/>
037	ESCROW	1,000.00	<input type="text" value="0.00"/>
055	SAVINGS PLUS	922.82	<input type="text" value="0.00"/>
067	WEALTH BUILDER	3,820.74	<input type="text" value="0.00"/>

Total funds in

Cash back



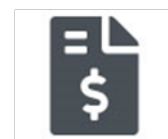
Home



Account List



Loans



Post



Refresh Cash Back



Deposit Calculator

## KISS Teller – Funds In

Navigation Buttons



Serving: Hilda Test

Account # 3398

Cash Outside checks 

Account Type	Description	Loan Payoff -or- Current Balance	Deposit Amount
000	REGULAR SAVINGS	819.84	<input type="text" value="200.00"/>
110	CHECKING	1,818.56	<input type="text" value="20.00"/>
037	ESCROW	1,000.00	<input type="text" value="0.00"/>
055	SAVINGS PLUS	922.82	<input type="text" value="0.00"/>
067	WEALTH BUILDER	3,820.74	<input type="text" value="0.00"/>

Total funds in 220.00

Cash back 0.00



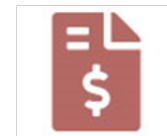
Home



Account List



Loans



Post



Refresh Cash Back



Deposit Calculator

## KISS Teller – Funds In

Navigation Buttons



Serving: Hilda Test

Account # 3398

Cash Outside checks 

Account Type	Description	Loan Payoff -or- Current Balance	Deposit Amount
000	REGULAR SAVINGS	819.84	<input type="text" value="200.00"/>
110	CHECKING	1,818.56	<input type="text" value="200.00"/>
037	ESCROW	1,000.00	<input type="text" value="0.00"/>
055	SAVINGS PLUS	922.82	<input type="text" value="0.00"/>
067	WEALTH BUILDER	3,820.74	<input type="text" value="0.00"/>

Total funds in 400.00

Cash back 100.00



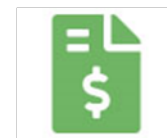
Home



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.



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.

Do you need help?





## Teller Express – Search Results

Drawer Total  
\$\$\$

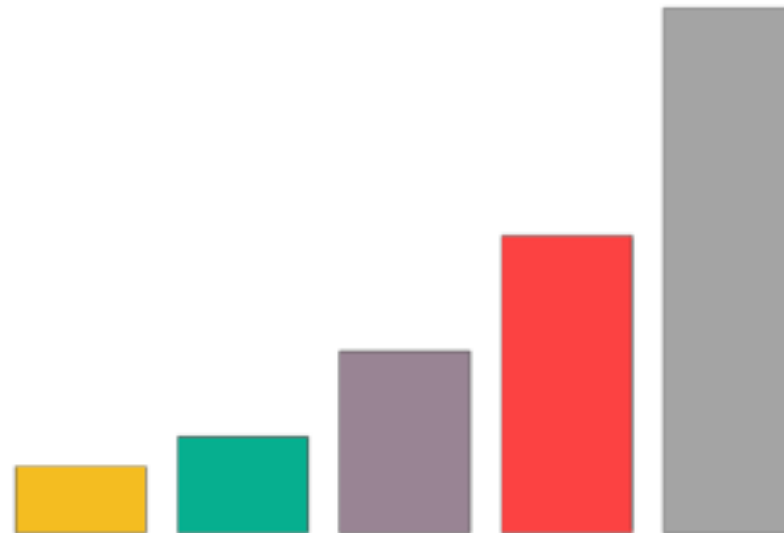
Who are you serving?



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				Data data 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

## 28

# Standard

# Large

XL

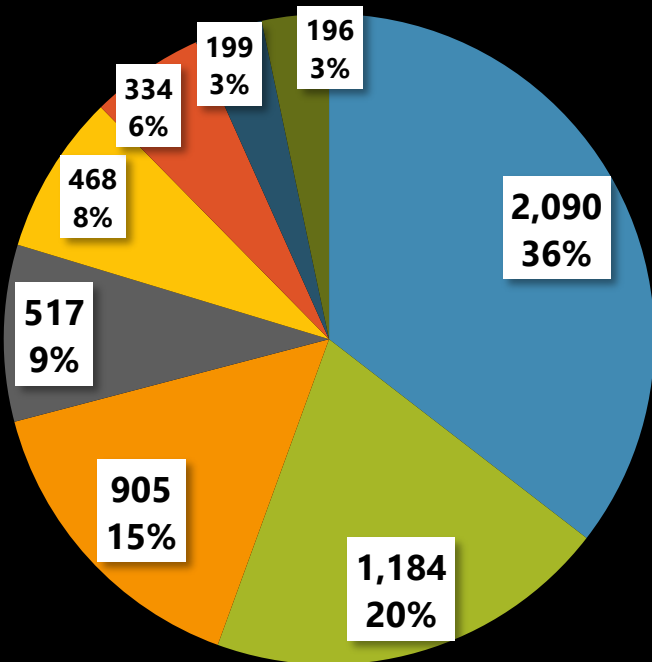
# OUR RESEARCH ON SCREEN SIZES

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

29

## Top 8 Screen Resolutions



1920X1080

1280X1024

1600X900

1440X900

1366X768

1024X768

1536X864

1680X1050

### *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

Session 0 CU\*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

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Express Teller - Account List - Account # 192

Cash0.00

Outside checks0.00

Inhouse checks0.00

Total funds in0.00

Add More

Add More

NameDAWN M TESTPERSON

Serving:JANE A MEMBER (Joint Owner)

# items

Outside checks0.00

Loan Payoff or Current Balance

Loan Payment or Net Available

Description

Account Type

Deposit Amount

IRA HSA

Withdrawal Amount

IRA HSA

Principal Only Payment

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

Show Me The Steps

Tell Me How

Total funds in0.00

Check cash fee -0.00

Transaction net -0.00

Cash back0.00

Post Funds In

Refresh Cashback

Deposit Calculator

Corporate Checks

Balance Forward To New Member

Balance Forward To This Member

Recent Conversations With Member

Contact - Date: 03/28/2018 Time: 17:41:31

Name: DAWN

By Emp: <G

Memo Type: GQ General Inquiry

transaction inq. -Nate

Contact - Date: 03/05/2014 Time: 10:28:49

Name: DAWN

By Emp: \$M

Memo Type: TQ Phone Transfer

Transferred \$200.00 from 000 acct to 811 acct. No fee. Carol

Recent transactions?

Account comments?

Other warnings?

Other...?

FR (3104)XL 10/31/18

XL

# DYNAMICALLY EXPANDING INPUT FIELDS

Session 4 CU\*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Express Teller - Funds In - Acct # 192

Cash In

Cash

0.00

Total funds in

0.00

Post Cash Back

Check cash fee

0.00

Account List for Dep/WD

Cash back

0.00

Misc. Advances

Post Code

Amount

Member Receipt Desc

0.00

0.00

0.00

Total advances

0.00

Outside Checks

Check Amount

Days

Type

In-house Checks

Check #

Amount

Account #

0.00

0.00

Total checks

0.00

# items

0

Total checks

0.00

FR (6367) 10/31/18

Show only a couple of input fields...

# DYNAMICALLY EXPANDING INPUT FIELDS

Session 4 CU\*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

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Express Teller - Funds In - Acct # 192

Cash In

Cash

0.00

Total funds in

0.00

Post Cash Back

Check cash fee

0.00

Account List for Dep/WD

Cash back

0.00

Misc. Advances

Post Code

Amount

Member Receipt Desc

🔍

0.00

🔍

0.00

🔍

0.00

Total advances

0.00

Outside Checks

Check Amount

Days

i

Type

5,135.41

5

110

113.51

0

445.85

0

55,777.84

10

110

0.00

0

Total checks

61,472.61

# items

4

In-house Checks

Check #

Amount

Account #

0.00

0.00

Total checks

0.00

⬆

⬇

FR (6367) 10/31/18

...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 - CREDIT UNION

File Edit Tools Help

Express Teller Workflow ControlsAccount Search Features

Branch01 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

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8/30/18

Session 0 CU\*BASE GOLD - CREDIT UNION

File Edit Tools Help

Express Teller Workflow ControlsID Verification Features

Branch01 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  characters Driver's license  characters ☒ Code word ☒ Birth date

Mockup only; subject to change

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8/30/18

Session 0 CU\*BASE GOLD - CREDIT UNION

File Edit Tools Help

Express Teller Workflow Controls

Transaction Processing Features

Branch01MAIN BRANCH

☒ Display warning (fraud alert) if other transaction(s) occurred within past7(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 overrideTake balance no lower than0.00

Show multiple outside checks entry fields

☒ Always☐ If subject to deposit item fees☐ For membership designations☐ Single check entry only

Select0selected

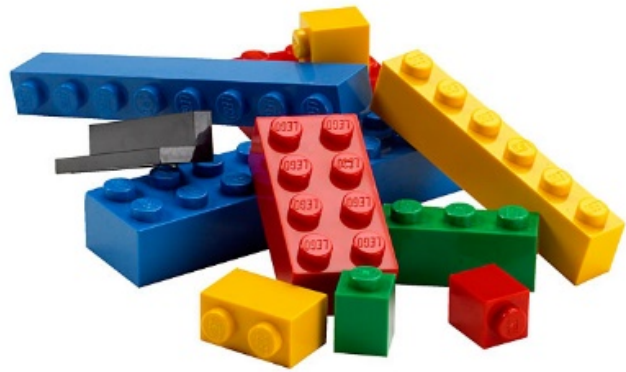
☒ Allow in-house drafts☒ All update of secondary transaction descriptions☒ Highlight delinquent loans☒ Highlight loans with AFT payments☒ Show window upon posting with these choices

☒ eReceipt Only☒ Print a receipt☒ Send to VSB☒ Include account balances

Mockup only; subject to change

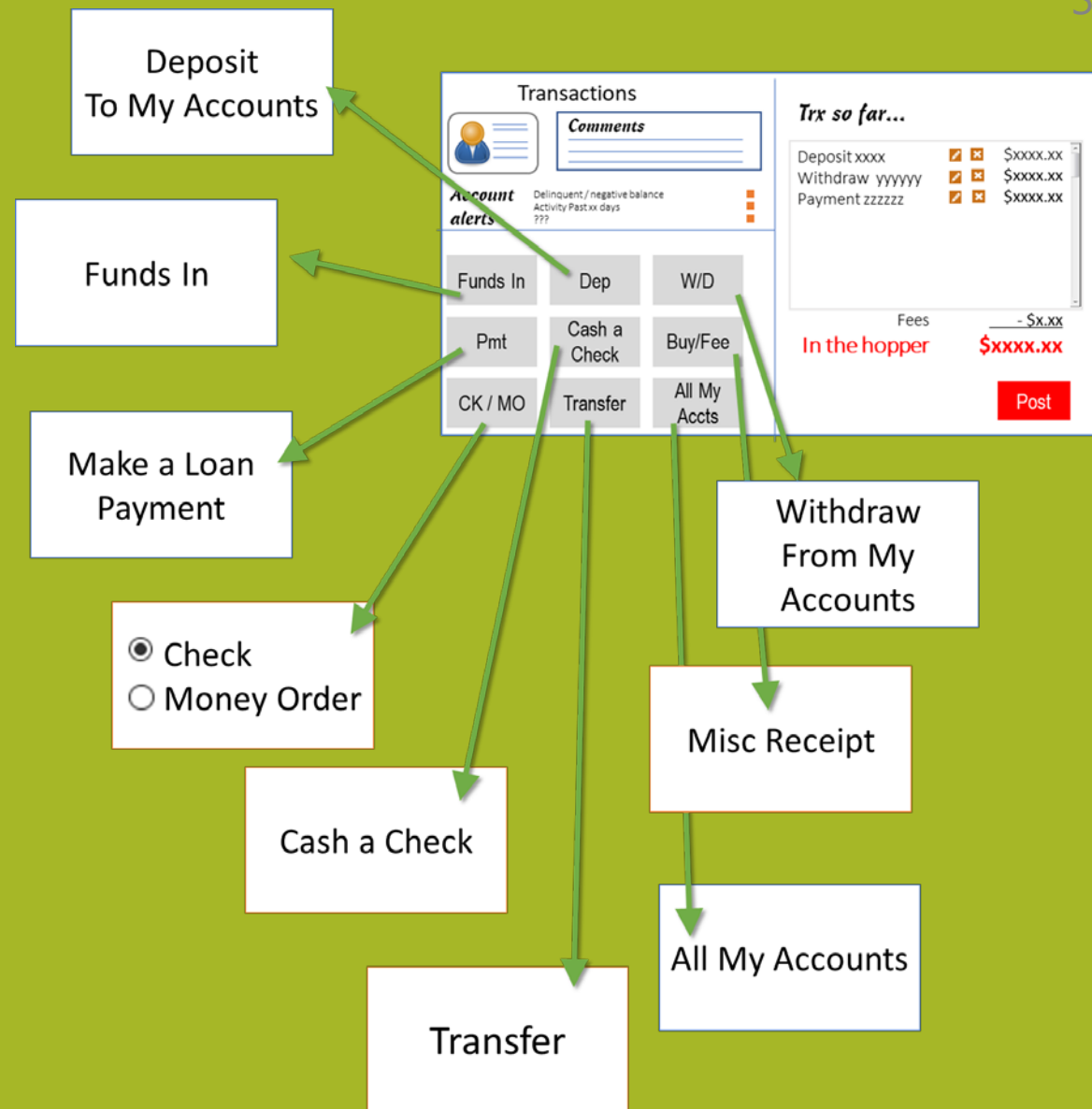
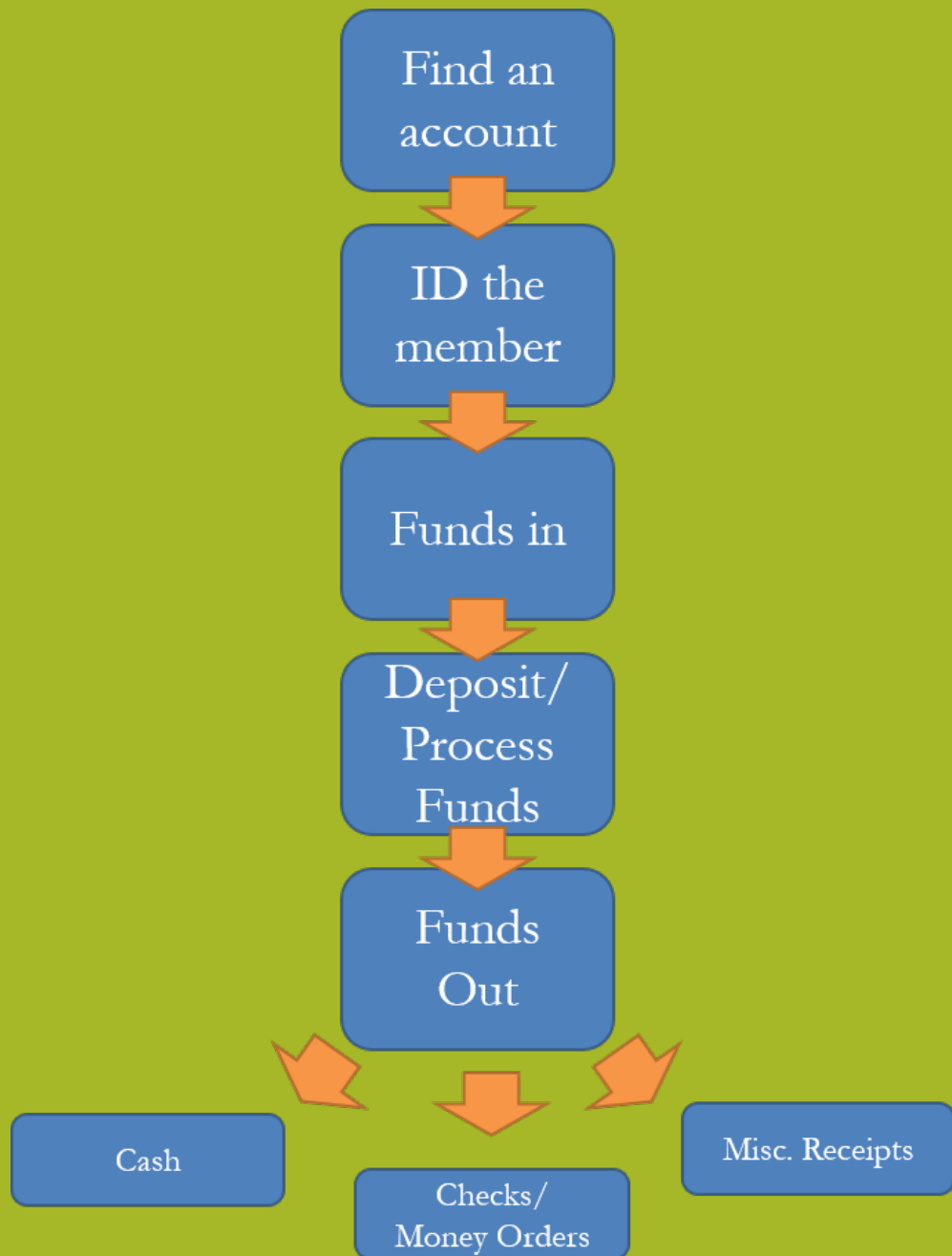
←→↑⏸🖨🔗i?@

8/30/18

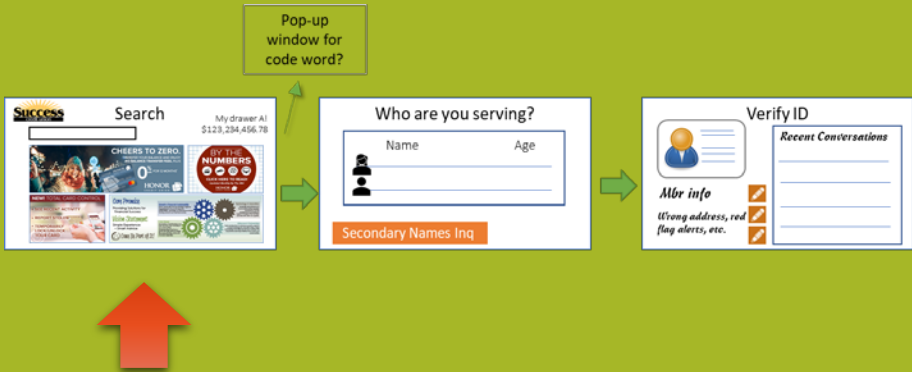


# ASSEMBLING OUR LEGO BLOCKS

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



# SEARCH



## Where should we search?

Look Here When Performing a Default Search			
<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

## What should a search results list look like?

Columns for Search Results			
<input checked="" type="checkbox"/> Name	<input checked="" type="checkbox"/> Relationship	<input checked="" type="checkbox"/> Primary name on account	<input checked="" type="checkbox"/> ???
<input checked="" type="checkbox"/> SSN/TIN	<input checked="" type="checkbox"/> Account #	<input checked="" type="checkbox"/> ???	<input type="checkbox"/> ???

## 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

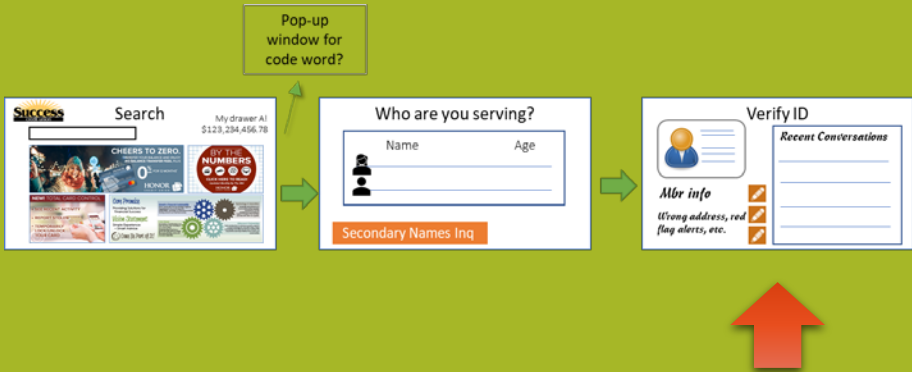
Advanced Search

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	
SMITH	ADAM	I *****4718	Member (Individual)	71425	000	

</

# 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?

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

**MICHIGAN** DRIVER LICENSE

**S 100 100 100 100** ISS **04-01-2018** DOB **05-01-1984** EXP **05-01-2022** 050184

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

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

**DD 0130002456789** Rev 01-21-2011

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

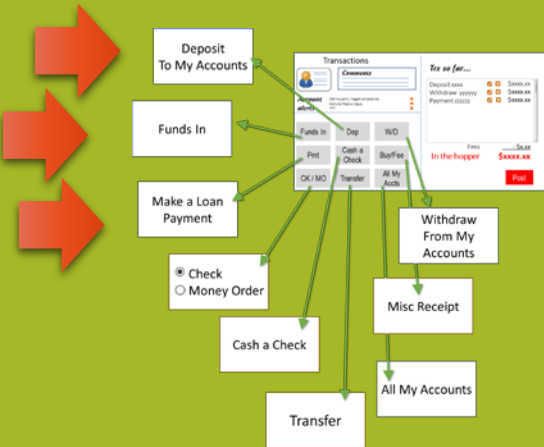
Proceed to Acct List

FR (4475)



ASSEMBLING THE LEGO BLOCKS FOR...

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

Individual Account

Cash

0.00

Name

SUZIE Q MEMBER

Outside checks

0.00

Account #

4355

Inhouse checks

0.00

Outside checks

0.00

Hold days

02

Type

Total funds in

0.00

Loan Payoff or Current Balance	Loan Payment or Net Available	Description	Acct Type	Deposit Amount	IRA HSA	Withdraw Amount
847.95	847.95	REGULAR SAVING	000	0.00		

Outside Checks

Account #

4355

SUZIE Q MEMBER

Screen total

0.00

Default hold days

02

Total checks

0.00

# Items

0

Holds will be calculated based on

CALENDAR

days

R & T #	Check Amount	Days	Type	R & T #	Check Amount	Days	Type	R & T #	Check Amount
	0.00	2			0.00	2			
	0.00	2			0.00	2			
	0.00	2			0.00	2			

In-House Checks

Account #

4355

SUZIE Q MEMBER

Screen total

0.00

Total checks

0.00

Chk #	Check Amount	Account #	ID	Name	Chk #	Check Amount
	0.00					0.00
	0.00					0.00

- 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?

Express Teller - Funds

Cash In

Cash

0.00

Total funds in

0.00

Check cash fee

0.00

Cash back

0.00

Post Cash Back

Account List for Dep/WD

Misc. Advances

Post Code

Amount

0.00

0.00

0.00

Total advances

0.00

Outside Checks

Check Amount	Days	Type
5,135.41	5	110
113.51	0	
445.85	0	
55,777.84	10	110
0.00	0	

In-house

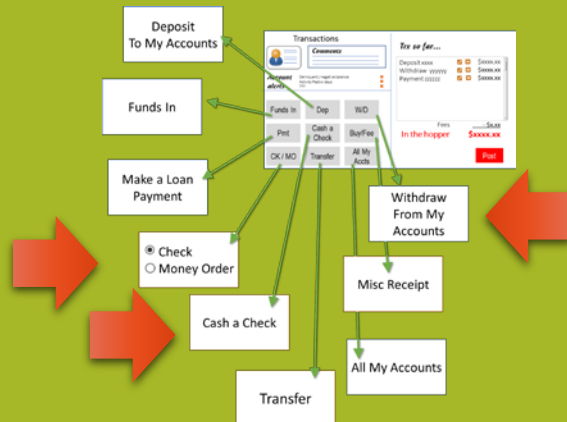
Check #	Amount
	0.00
	0.00

# 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

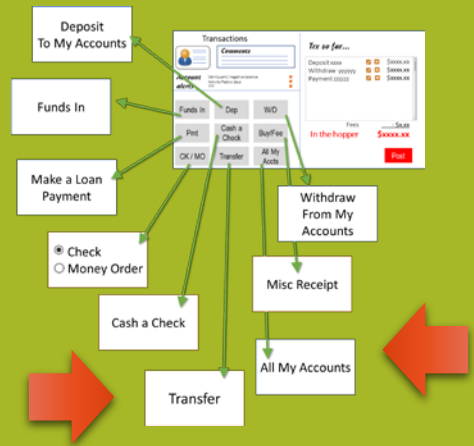
★ In the hopper  
\$xxx.xx

# MOVING MONEY BETWEEN ACCOUNTS

TRANSFERS


BALANCE FORWARD

ACCOUNTS ACROSS MULTIPLE MEMBERSHIPS




- Losing Proc Code T
  - Pros? cons?

Transfer

From  

To this member...

To another member... In the hopper \$xxx.xx



- Prompt for cash back vs. balance forward?

Post

If money in the hopper, ask "Cash back or balance forward?" before proceeding

- Special handling for accounts with multiple memberships?

Session 0 CU\*BASE GOLD Edition - ABC CREDIT UNION



File Edit Tools Help

View All Accounts To Which This Member Has Access

4355 SUZIE Q MEMBER

Account #	Description	Primary Member Name	Loan Payoff/ Current Balance	Loan Payment/ Net Available	Next Pmt/Last Trans/CD Maturity	Relationship
4355/000	REGULAR SAVINGS	SUZIE Q MEMBER	847.95	842.95	Jan 14, 2019	Owner
4355/017	MONEY MARKET IN		0.00	0.00	Jan 01, 0001	
4355/110	CHECKING		1,250.93	1,250.93	Jan 23, 2019	
4355/111	CHECKING		0.00	0.00	Jan 01, 0001	
4355/795	FANNIE MORTGAGE		40,586.93	652.41	Feb 01, 2019	
4355/900	MC CLASSIC		62.19	25.00	Feb 28, 2019	
877/110	CHECKING	EDNA SOMEBODY	16,978.31	16,978.31	Jan 18, 2019	Joint Owner
12858/000	REGULAR SAVINGS	LEIGH A ANYONE	2,224.14	2,219.14	Jan 02, 2019	Joint Owner
84060/000	REGULAR SAVINGS	DAWN A TESTING	10.00	15.00	Feb 12, 2019	Joint Owner
84060/110	CHECKING		0.00	0.00	Jan 01, 0001	Joint Owner

Jump to this membership

# OVER-THE-COUNTER PURCHASES

## FEES FOR PURCHASES?

## MISCELLANEOUS FEES?



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

## Misc Receipt

☐ From the hopper  
☐ From my account

In the  
hopper  
\$xxx.xx

Session 0 CU\*BASE GOLD - ABC CREDIT UNION

File

Edit

Tools

Help

Shared Branching

Miscellaneous Receipts

Account #

4355 SUZIE Q MEMBER

Amount	Code or G/L #	Receipt Description	G/L Description	OTB Account #
0.00				
0.00				
0.00				
0.00				
0.00				
0.00				
0.00				
0.00				
0.00				
0.00				
0.00				
0.00				
0.00				
0.00				
0.00				
0.00				

↑

↓

Total funds in

655.00

Other misc fees

0.00

Net cash trans

0.00

Cash back =

655.00

Record Selections

Post

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FR (5131) 5/23/19

# RECEIPTS AND SIG PADS

## Post

- ☒ eReceipt Only  
☐ Print a receipt  
☐ Send to VSB  
  
☒ Include balance

New eReceipt  
version from  
Imaging  
Solutions

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

46

[illegible]

# **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

...and we'll keep a running list of all other ideas!