YOUR IDEAS
THIS SHOULD BE YOU
COME JOIN US
2020
CEO Strategies
an interactive event
SHARE WITH US
COME GET INVOLVED

Webinar #2
Tuesday, 11/10/2020
11:00am-12:30pm

STUDIO A GUEST: John Beauchamp
STUDIO B GUEST: Dawn Moore

WHAT CEOS NEED TO KNOW ABOUT

The 2021 Rollout of New Teller Platforms

Introduction

WHY DOES THE TELLER 3P INITIATIVE POSITION OUR CUSO WELL FOR THE NEXT DECADE?

- The role of lobbies and teller lines is changing
- **Your having a strategy is a <u>mandate</u>** for your 2021/2022 game plan

How are you approaching this challenge?

A reasonable transformation might be the best approach

HOW AND WHEN ARE YOU APPROACHING THIS STRATEGIC CHALLENGE?

Do you understand the value of our Teller 3P approach?

- How could you highlight the concepts in your 2021 and 2022 business plans?
  - The foundation of the lobby teller line
  - The next generation of lobby teller line services and user experiences
  - The automation solution and the selling points for added convenience and models to grow member acceptance of new ways to deliver old value

Where are we today?

- We're inventorying the services we wish to sell across teller lines and the cost of that menu
  - T1 / Standard Teller
- We are forcing ourselves to consider a smaller, lighter menu of services to be presented to future members
  - T2 / Xpress Teller
- We're dreaming and prototyping radical new solutions and investments to support even further transformation
  - T3 / Integrations

The ultimate transition is that the computer replaces all of the CU's order-takers as a centralized response to member demands

T2: Xpress Teller

Coming in 2021 for T2: Xpress Teller

21.05

- Xpress Teller
  - CU-defined marketing images
  - Embedded photo IDs
  - New search engine
  - New teller posting engine
- New search in Member Inquiry
- Vertical receipts
  - This is a project for you, too! *(more on this in a moment)*

21.10

- Our response to what worked...and to whatever needs a little more work
- Integrating the search engine into all current Global Search locations

Our greatest fear was that our credit unions' resistance to change (and ours) would ultimately lead us right back to where we started

Xpress Teller

It's a TELLER system: cash, checks, and working with the member's money

- Shorter learning curve
- Simpler step-by-step process
- Don't need to be a guru
- Mouse-driven

Xpress Teller

Functionality is highly configurable

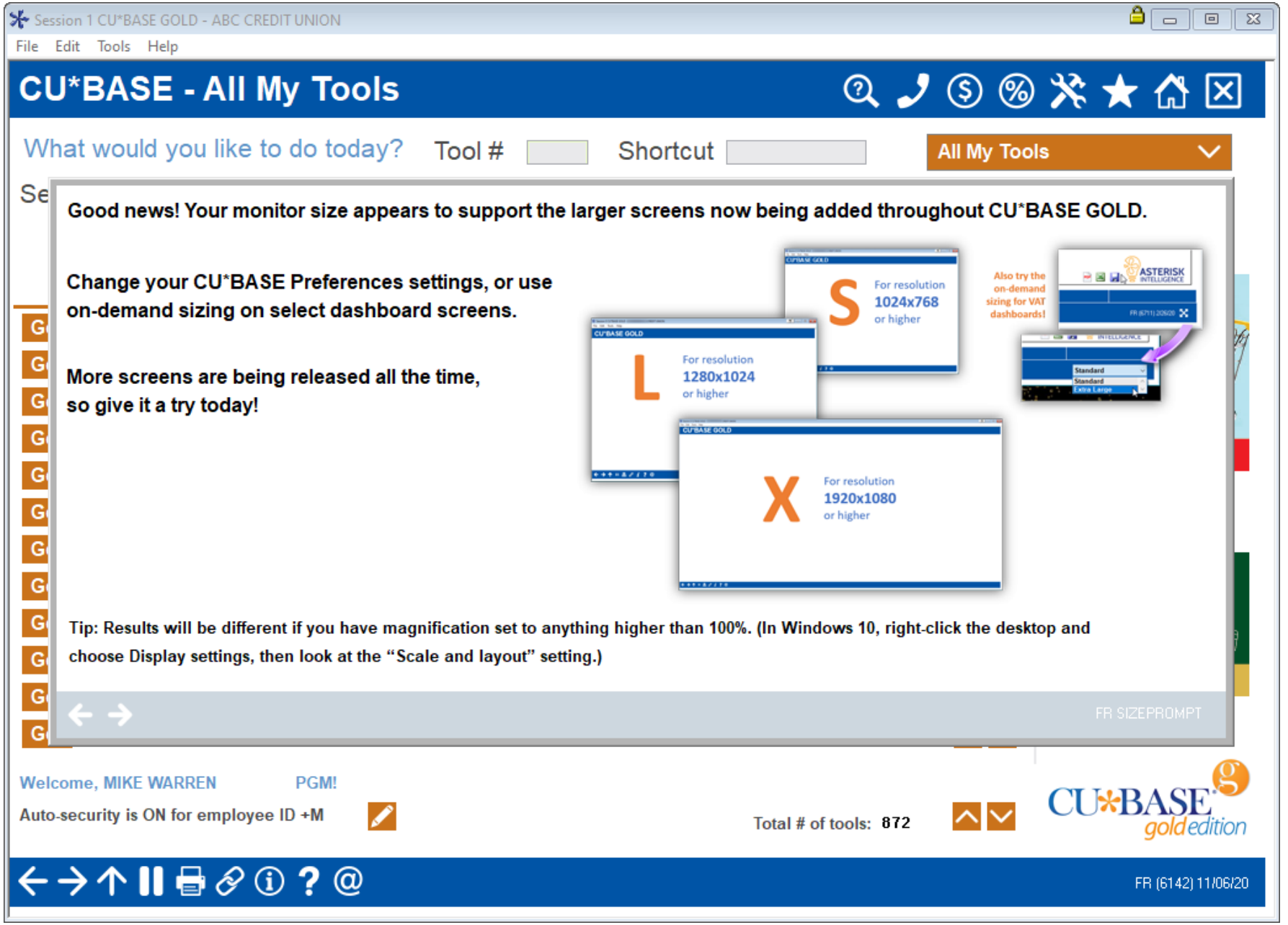
- New set of Xpress Teller Workflow Controls
- Settings are by branch

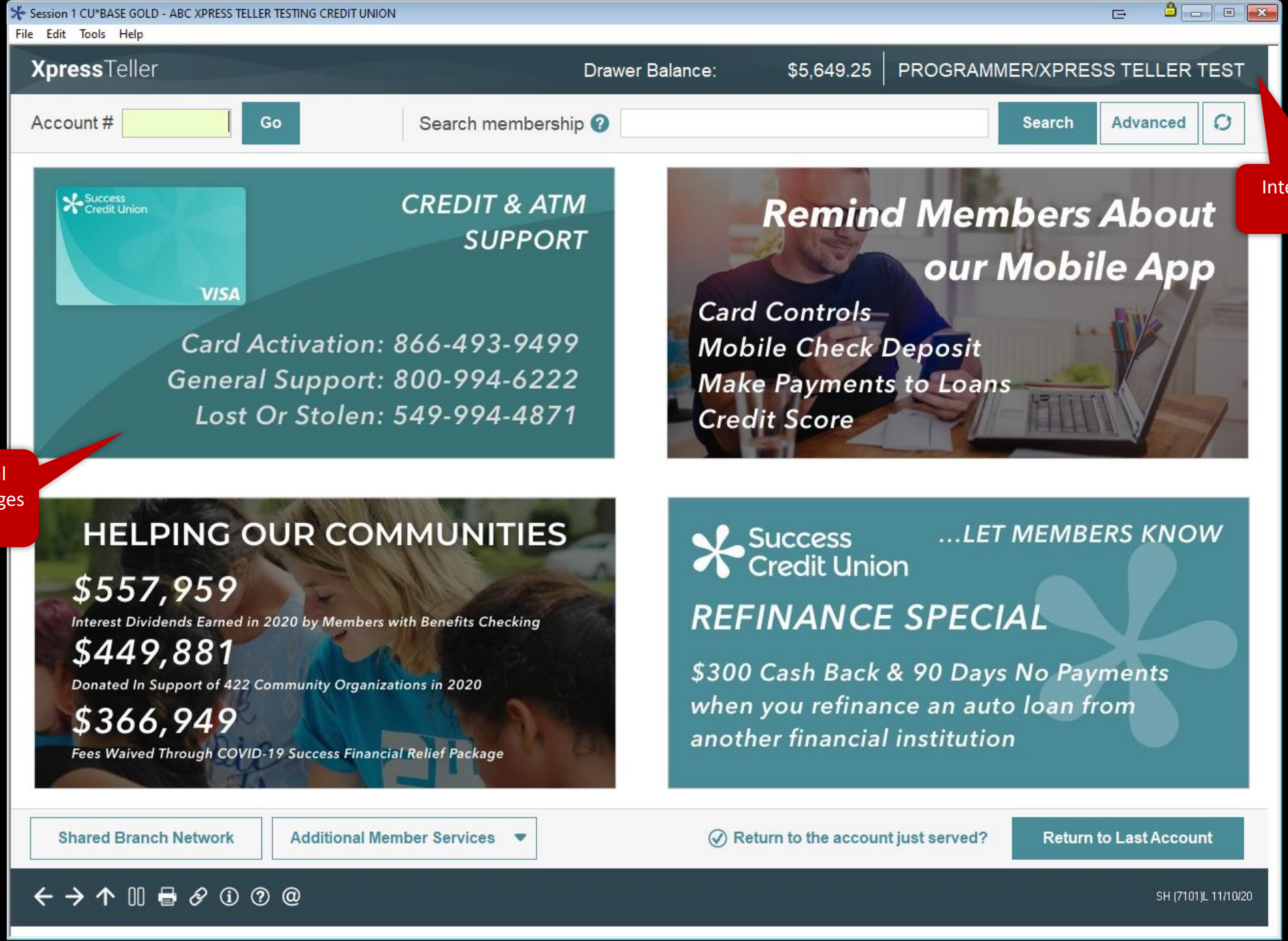
Xpress Teller

We're building new engines we can integrate into other CU*BASE tools

- Search
- Integrated CU marketing images
- Checks/money orders
- Showing archived images on the screen
- Vertical receipts

Side note...Xpress Teller will come in all three sizes!





Integrated drawer activation

Your optional marketing images here

Session 1 CU*BASE GOLD - ABC XPRESS TELLER TESTING CREDIT UNION

File Edit Tools Help

XpressTeller Drawer Balance: $5,649.25 | PROGRAMMER/XPRESS TELLER TEST

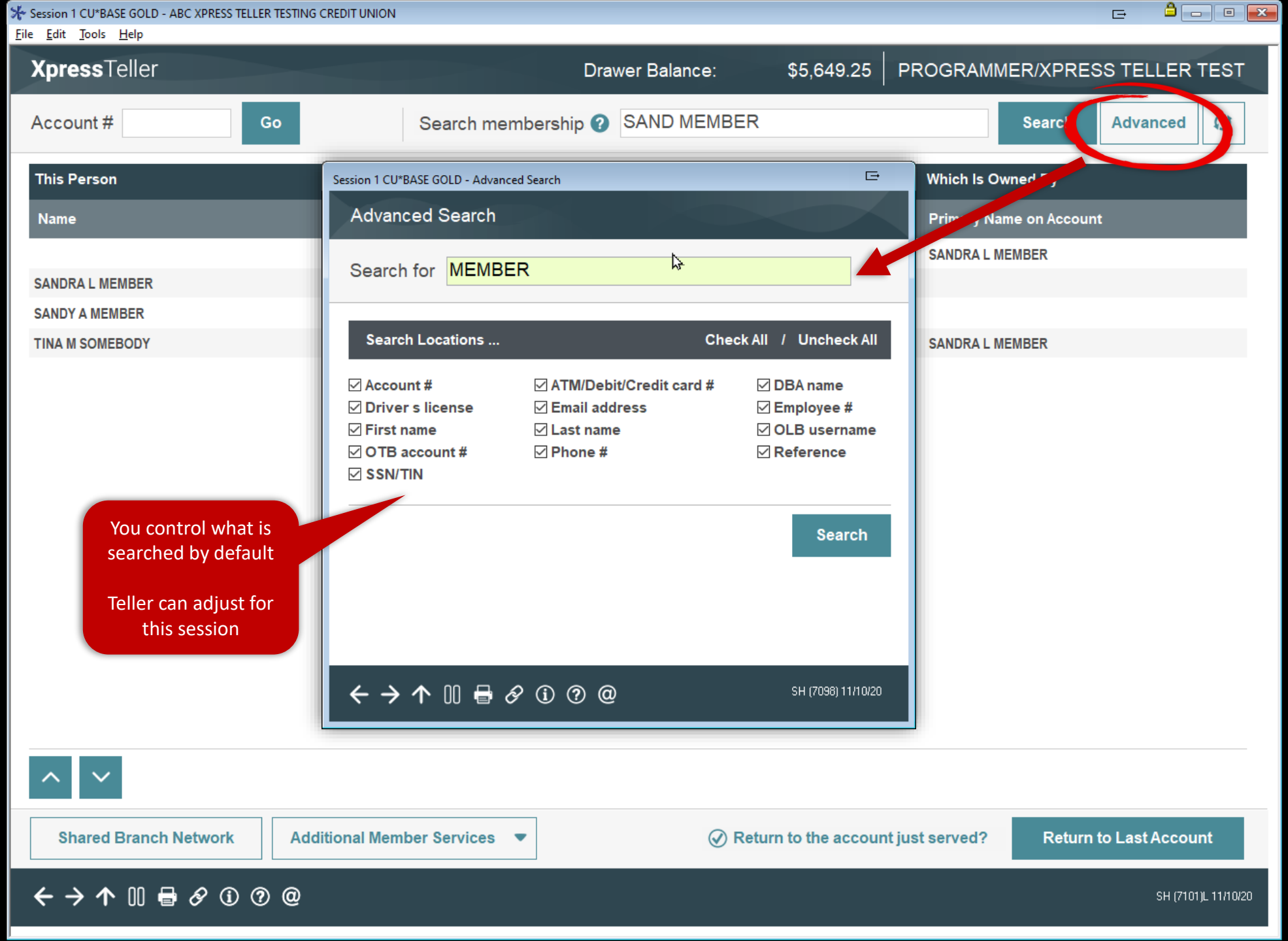
Account # Go | Search membership SAND MEMBER Search Advanced

New search engine

This Person		Has This Relationship	With This Mbrsh		y
Name	SSN/TIN	Relationship	Account #	T	Account
	*****4013	Co-borrower (Co-Applicant)	15062	000	SANDRA L MEMBER
SANDRA L MEMBER	*****9295	Member (Individual)	15062	000	
SANDY A MEMBER	*****4502	Member (Individual)	850	000	
TINA M SOMEBODY	*****3288	Joint (Individual)	15062	000	SANDRA L MEMBER

Shared Branch Network | Additional Member Services | Return to the account just served? Return to Last Account

SH (7101)L 11/10/20


Session 1 CU*BASE GOLD - ABC XPRESS TELLER TESTING CREDIT UNION
File Edit Tools Help
XpressTeller
Drawer Balance: $5,649.25
PROGRAMMER/XPRESS TELLER TEST
Account #
Go
Search membership
SAND MEMBER
Search
Advanced
This Person
Name
SANDRA L MEMBER
SANDY A MEMBER
TINA M SOMEBODY
Which Is Owned
Name on Account
SANDRA L MEMBER
SANDRA L MEMBER
Session 1 CU*BASE GOLD - Advanced Search
Advanced Search
Search for
MEMBER
Search Locations ...
Check All / Uncheck All
Account #
ATM/Debit/Credit card #
DBA name
Driver s license
Email address
Employee #
First name
Last name
OLB username
OTB account #
Phone #
Reference
SSN/TIN
Search
SH (7098) 11/10/20
You control what is searched by default
Teller can adjust for this session
Shared Branch Network
Additional Member Services
Return to the account just served?
Return to Last Account
SH (7101)L 11/10/20

Session 1 CU*BASE GOLD - ABC XPRESS TELLER TESTING CREDIT UNION

File Edit Tools Help

XpressTeller Drawer Balance: $5,649.25 | PROGRAMMER/XPRESS TELLER TEST

Account # Go | Search membership SAND MEMBER | Search | Advanced

This Person	Has This Relationship		With This Mbrshp		Which Is Owned By
Name	SSN/TIN	Relationship	Account #	Type	Primary Name on Account
	*****4013	Co-borrower (Co-Applicant)	15062	000	SANDRA L MEMBER
SANDRA L MEMBER	*****9295	Member (Individual)	15062	000	
SANDY A MEMBER					
TINA M SOMEBODY					R

Session 1 CU*BASE GOLD - Verify Member Code Word

Verify Member Code Word

Account # 15062 SANDRA L MEMBER

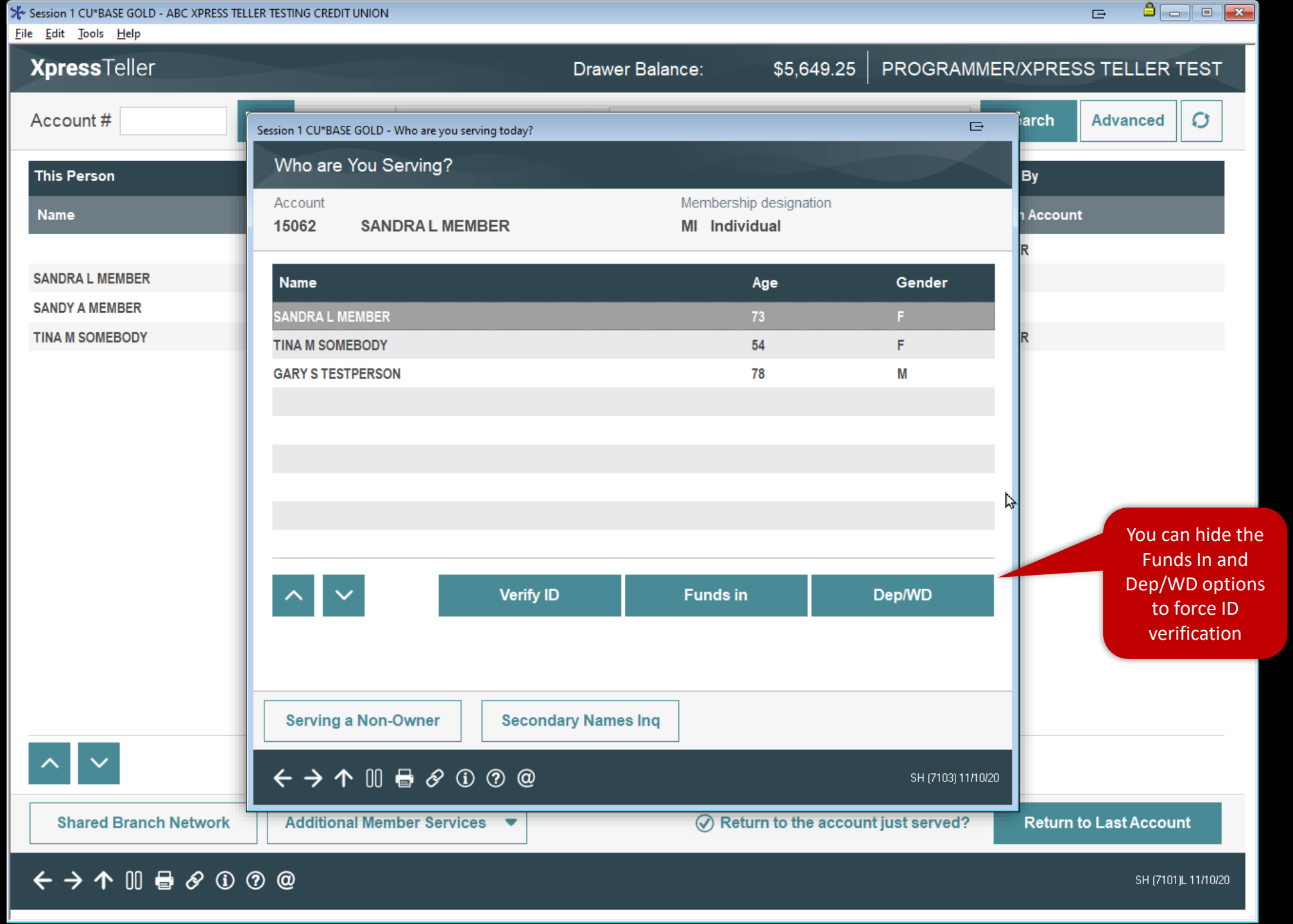
Code word for this account (not case-sensitive)

Optional code word confirmation

SH (7099)L 11/10/20

Shared Branch Network | Additional Member Services | Return to the account just served? | Return to Last Account

SH (7101)L 11/10/20


Session 1 CU*BASE GOLD - ABC XPRESS TELLER TESTING CREDIT UNION
File Edit Tools Help
XpressTeller
Drawer Balance: $5,649.25
PROGRAMMER/XPRESS TELLER TEST
Account #
Advanced
This Person
Name
SANDRA L MEMBER
SANDY A MEMBER
TINA M SOMEBODY
Session 1 CU*BASE GOLD - Who are you serving today?
Who are You Serving?
Account
15062 SANDRA L MEMBER
Membership designation
MI Individual
Name
Age
Gender
SANDRA L MEMBER 73 F
TINA M SOMEBODY 54 F
GARY S TESTPERSON 78 M
Verify ID
Funds in
Dep/WD
Serving a Non-Owner
Secondary Names Inq
SH (7103) 11/10/20
You can hide the Funds In and Dep/WD options to force ID verification
Shared Branch Network
Additional Member Services
Return to the account just served?
Return to Last Account
SH (7101)L 11/10/20

Session 1 CU*BASE GOLD - ABC XPRESS TELLER TESTING CREDIT UNION

File Edit Tools Help

XpressTeller

Verify ID and take care of special warnings

Acct # 15062 / Verify Identity

Serving: SANDRA L MEMBER

Name
SANDRA L MEMBER

Birthdate
Apr 02, 1947

Gender
F

Age
73

Code word
"SECRET"

Enlarge

Email address is wrong

Member has delinquent loan

Optional maintenance for wrong address, phone, or email

Account Notes

Type	Comment	ID	Date
852	DELINQUENT LOAN	*1	Apr 08, 2020

View Account Balances

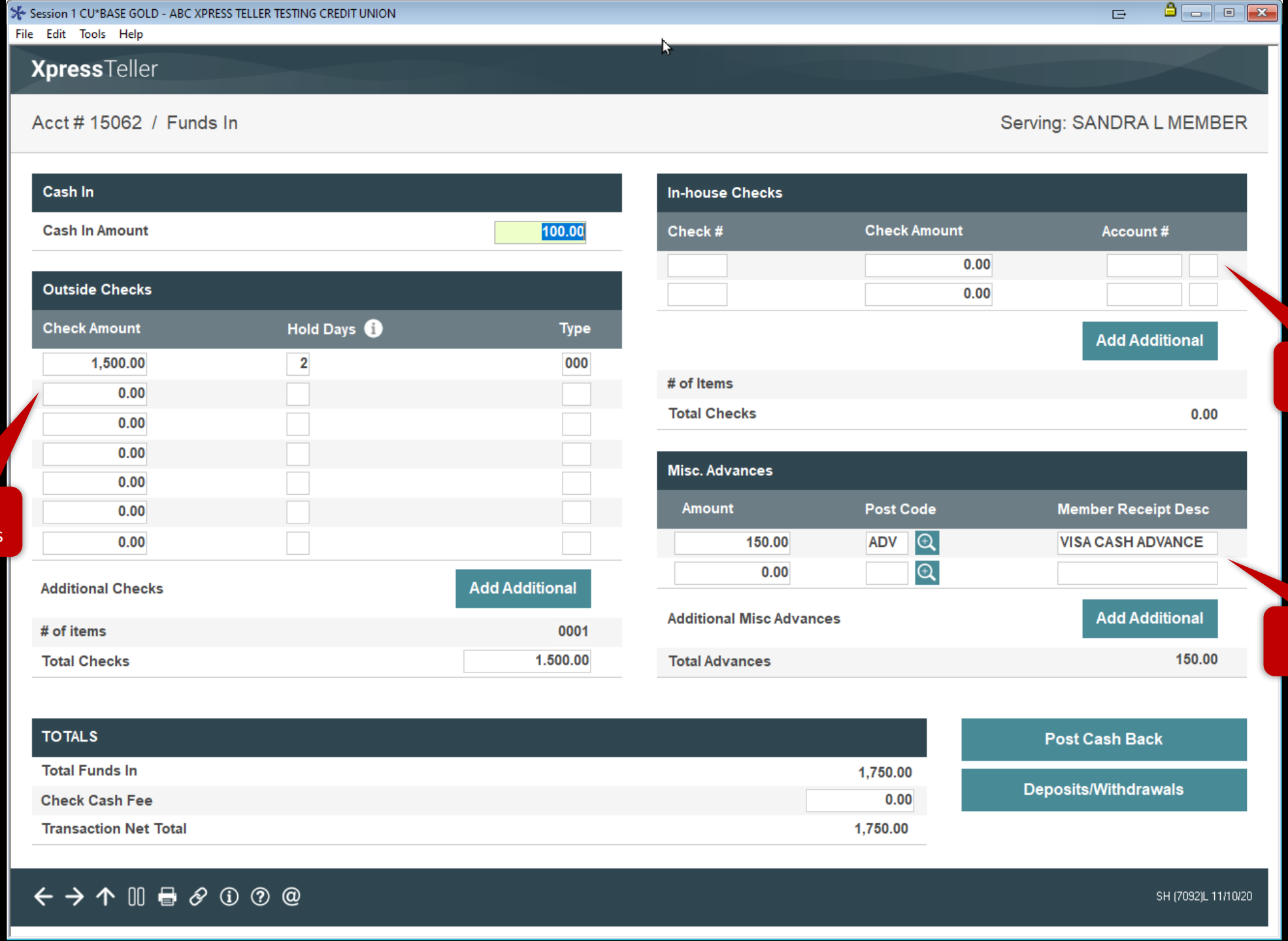
Checks/Money Orders

Funds In

Deposits/Withdrawals

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

SH (7093)L 11/10/20


Session 1 CU*BASE GOLD - ABC XPRESS TELLER TESTING CREDIT UNION
File Edit Tools Help
XpressTeller
Acct # 15062 / Funds In
Serving: SANDRA L MEMBER
Cash In
Cash In Amount
100.00
Outside Checks
Check Amount
Hold Days
Type
1,500.00
2
000
0.00
0.00
0.00
0.00
0.00
0.00
Additional Checks
Add Additional
# of items
0001
Total Checks
1.500.00
In-house Checks
Check #
Check Amount
Account #
0.00
0.00
Add Additional
# of Items
Total Checks
0.00
Misc. Advances
Amount
Post Code
Member Receipt Desc
150.00
ADV
VISA CASH ADVANCE
0.00
Additional Misc Advances
Add Additional
Total Advances
150.00
TOTALS
Total Funds In
1,750.00
Check Cash Fee
0.00
Transaction Net Total
1,750.00
Post Cash Back
Deposits/Withdrawals
SH (7092)L 11/10/20
Max of 20 outside checks
Max of 5 in-house checks
Max of 10 misc. advances

Session 1 CU*BASE GOLD - ABC XPRESS TELLER TESTING CREDIT UNION

File Edit Tools Help

XpressTeller

Acct # 15062 / SANDRA L MEMBER

Loan Payoff or Current Balance	Loan Payment or Net Available	Description	Account Type	Deposit Amount	IRA HSA	Withdrawal Amount	IRA HSA	Principal-Only Pmt?
4,855.92	1,350.92	REGULAR SHARE	000	0.00		0.00		
6,963.10	6,963.10	TRADITIONAL IRA	125	0.00		0.00		
1,021.64	400.00	VISA PLATINUM	852	0.00		0.00		

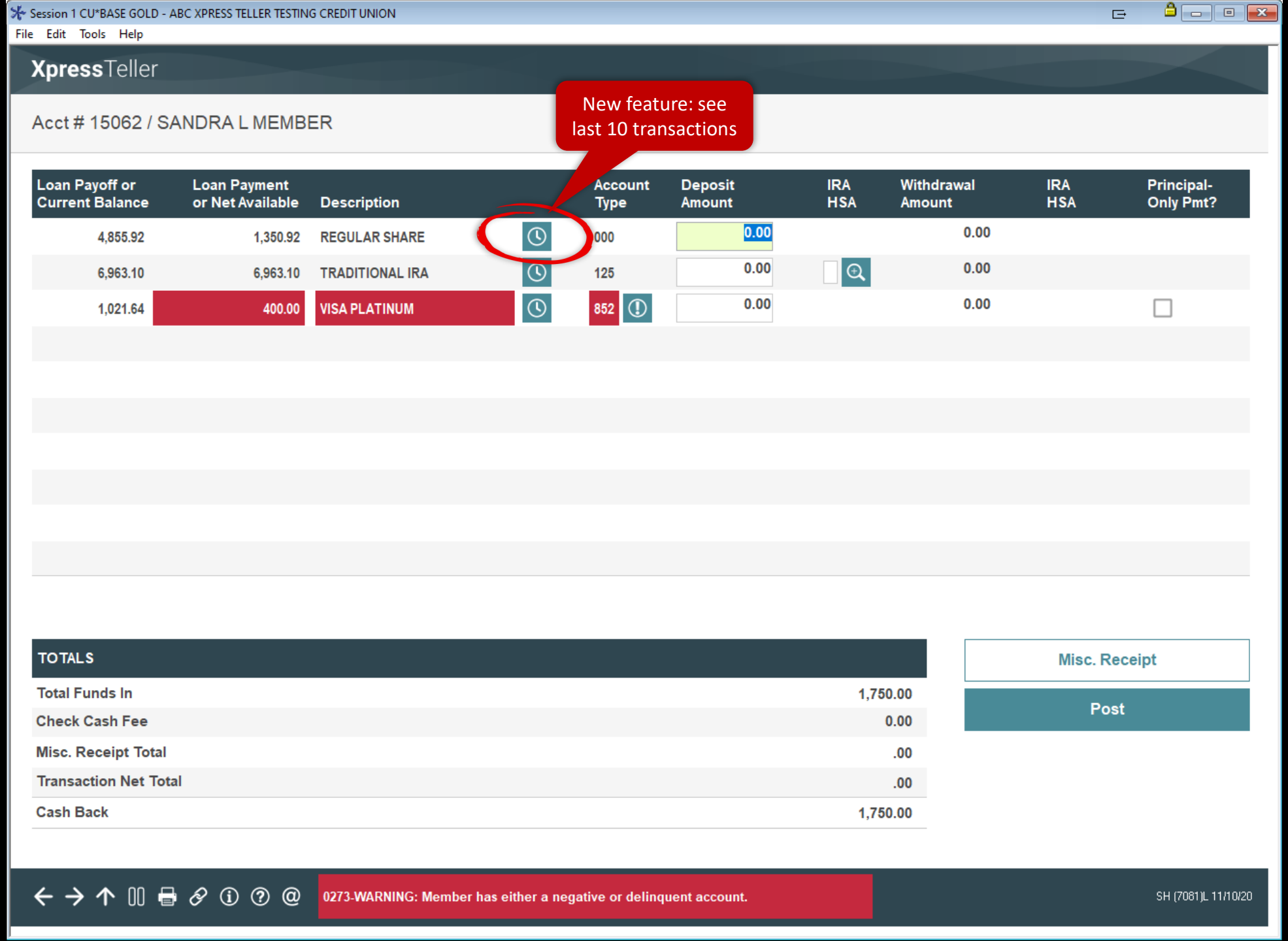
TOTALS	
Total Funds In	1,750.00
Check Cash Fee	0.00
Misc. Receipt Total	.00
Transaction Net Total	.00
Cash Back	1,750.00

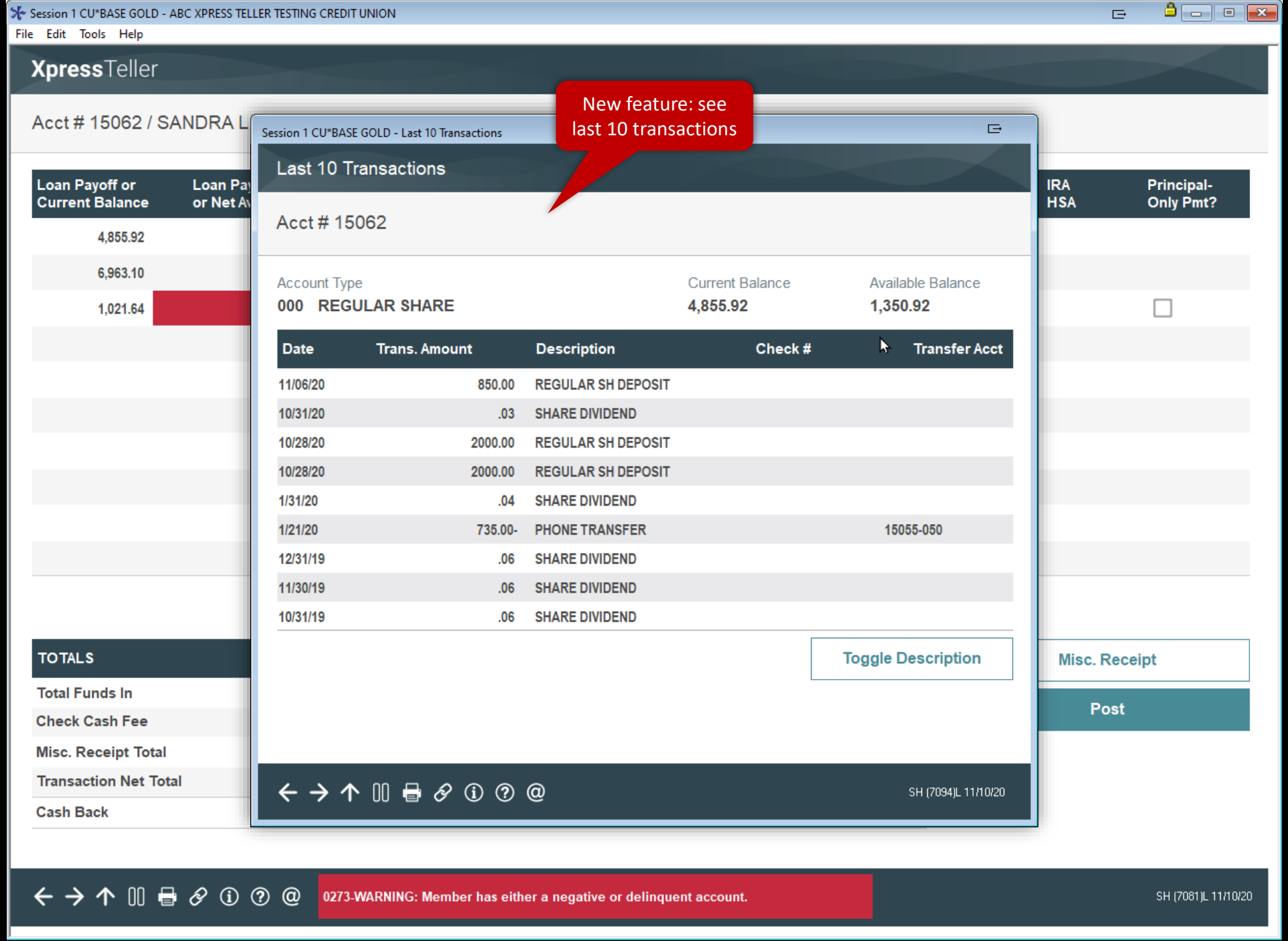
Misc. Receipt

Post

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

SH (7081)L 11/10/20


Session 1 CU*BASE GOLD - ABC XPRESS TELLER TESTING CREDIT UNION
File Edit Tools Help
XpressTeller
Acct # 15062 / SANDRA L MEMBER
New feature: see last 10 transactions
Loan Payoff or Current Balance
Loan Payment or Net Available
Description
Account Type
Deposit Amount
IRA HSA
Withdrawal Amount
IRA HSA
Principal-Only Pmt?
4,855.92
1,350.92
REGULAR SHARE
000
0.00
0.00
6,963.10
6,963.10
TRADITIONAL IRA
125
0.00
0.00
1,021.64
400.00
VISA PLATINUM
852
0.00
0.00
TOTALS
Total Funds In 1,750.00
Check Cash Fee 0.00
Misc. Receipt Total .00
Transaction Net Total .00
Cash Back 1,750.00
Misc. Receipt
Post
0273-WARNING: Member has either a negative or delinquent account.
SH (7081)L 11/10/20

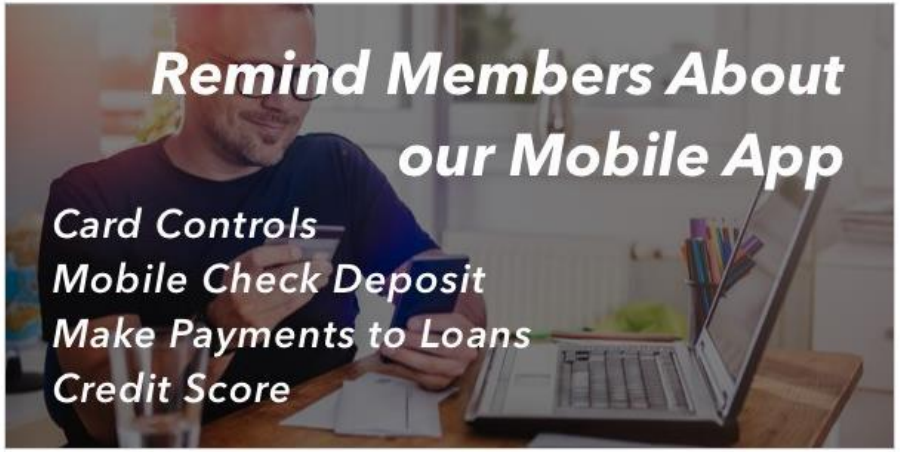

Session 1 CU*BASE GOLD - ABC XPRESS TELLER TESTING CREDIT UNION
File Edit Tools Help
XpressTeller
Acct # 15062 / SANDRA L
Loan Payoff or Current Balance
Loan Pay or Net Av
IRA HSA
Principal-Only Pmt?
4,855.92
6,963.10
1,021.64
TOTALS
Total Funds In
Check Cash Fee
Misc. Receipt Total
Transaction Net Total
Cash Back
Misc. Receipt
Post
0273-WARNING: Member has either a negative or delinquent account.
SH (7081)L 11/10/20
New feature: see last 10 transactions
Session 1 CU*BASE GOLD - Last 10 Transactions
Last 10 Transactions
Acct # 15062
Account Type
000 REGULAR SHARE
Current Balance
4,855.92
Available Balance
1,350.92
Date
Trans. Amount
Description
Check #
Transfer Acct
11/06/20 850.00 REGULAR SH DEPOSIT
10/31/20 .03 SHARE DIVIDEND
10/28/20 2000.00 REGULAR SH DEPOSIT
10/28/20 2000.00 REGULAR SH DEPOSIT
1/31/20 .04 SHARE DIVIDEND
1/21/20 735.00- PHONE TRANSFER 15055-050
12/31/19 .06 SHARE DIVIDEND
11/30/19 .06 SHARE DIVIDEND
10/31/19 .06 SHARE DIVIDEND
Toggle Description
SH (7094)L 11/10/20

Session 1 CU*BASE GOLD - ABC XPRESS TELLER TESTING CREDIT UNION

File Edit Tools Help

XpressTeller Drawer Balance: $5,649.25 | PROGRAMMER/XPRESS TELLER TEST

Account # Go | Search membership Search Advanced



After posting, jump back into the last person served, directly to the Verify ID screen

Shared Branch Network | Additional Member Services | Return to the account just served? Return to Last Account

SH (7101)L 11/10/20

Session 1 CU*BASE GOLD - ABC XPRESS TELLER TESTING CREDIT UNION

File Edit Tools Help

XpressTeller

Acct # 15062 / Verify Identity

Serving: SANDRA L MEMBER

Name
SANDRA L MEMBER

Birthdate
Apr 02, 1947

Gender
F

Age
73

Code word
"SECRET"

Enlarge

Email address is wrong

Member has delinquent loan

See balances for all accounts under this SSN/TIN (even joint accounts)

Account Notes

Type	Comment	ID	Date
852	DELINQUENT LOAN	*1	

Generate a check or money order using funds from any sub-account

View Account Balances

Checks/Money Orders

Funds In

Deposits/Withdrawals

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

SH (7093)L 11/10/20

Vertical Receipts

Success
credit union

X _____

I HAVE REVIEWED THIS RECEIPT FOR ACCURACY AND ACKNOWLEDGE THE TRANSACTION IS CORRECT.

Member number		XXX8
Member name		Joe D Sample
Date and time	05/29/2020	12:33
Branch/served by		01/.C

----------Today's Transactions----------

Acct	Transaction	Amount
-633	LOAN DISB, TRANSFER	150.00
	LOAN DISB, TRANSFER	150.00
	To account####01-709	
-633	CASH ADVANCE FEE	10.00
-709	DELQ. FINE PAYMENT	57.00
-633	DEPOSIT BY ACCT XFER	30.00
-633	LOAN DISB, CASH	50.00
-633	CASH ADVANCE FEE	10.00

----------Account Summary----------

Acct	Description	Balance
-000	SAVINGS	55.69
	Available funds	50.69
-002	HOLIDAY CLUB	.00
	Available funds	.00
-633	VISA GOLD	2699.00
	Available funds	222.00

----------End of Receipt----------

Making the switch to vertical receipts

- Vertical receipts are used by Xpress Teller, but **you do not have to use Xpress Teller to get vertical receipts**

Making the switch to vertical receipts

It's all or nothing:

- ALL your employees, ALL your branches, ALL your receipt printers
- Affects receipts from T1 & T2 teller systems and all other places that produce receipts

Making the switch to vertical receipts

This is a PROJECT…for you, and for us!

- Can't just flip a switch, must be coordinated
- Requires off-hours config work by our team and yours
- Someone at your team will need to be available at your office to help test

Your Vertical Receipts TO DO List

For your IT team to do NOW:

- Upgrade from Carswell thermal printers
- Review your workstation receipt settings (Tool #326)

Your Vertical Receipts TO DO List

Starting after Dec. 1:

- Visit our store and search for “vertical receipts”

Your Vertical Receipts TO DO List

Starting in April:

- We'll start making calls starting after April 1
- You'll be given a date on our conversion calendar

Your Vertical Receipts TO DO List

Your conversion:

- Will be scheduled after hours or on a weekend
- Someone from your team will need to be at your site to help

Xpress Teller Rollout Plan

RALLY YOUR TEAMS!

10 decisions to make now for a smooth transition next year

1. **Your teller services strategy:** What features will you offer at the teller line? What services can your tellers perform? How will a handoff from Xpress Teller to an MSR work?
2. **Your teller tool strategy:** Who will use T2? Who will use T1? Who will use both?
3. **Your receipts strategy:** When will you switch to vertical receipts?
4. **Your workflow rules strategy:** Who will decide what your workflow controls will be?
5. **Your photo ID images strategy:** Are you going to display photo IDs? Do you have the bandwidth? Are your images in shape? Do your tellers need a refresh of good ID scanning technique?

10 decisions to make now for a smooth transition next year

6. **Your internal marketing strategy:** Will you use Xpress Teller marketing images? How will you coach tellers on what you want them to say?
7. **Your hardware strategy:** Will tellers need larger monitors so they can use the larger screen sizes?
8. **Your staff training strategy:** Who will head up your internal training efforts to get tellers ready for the changes?
9. **Your verification strategy:** Who will take the lead in monitoring T1 & T2 teller activity and helping us verify the new system in the field?
10. **Your engagement strategy:** Will your CU champion T2 and help us evolve it? Who will be your internal champions and cheerleaders?

Events to plan for next spring

February/March	Sneak peek Xpress Teller overview video
Mid-February	Sign up period for the 21.05 beta-pool
March 28	**21.05 beta-test begins**
March/April	Xpress Teller Sneak Peek training webinars
April 19	21.05 release summary, Xpress Teller marketing materials to all CUs
Late April/early May	21.05 release training
May 9	**21.05 release for online & S-4 CUs**
May 16	**21.05 release for self proc CUs**
May/June	More Xpress Teller how-to videos
June Lead Conf	Early Xpress Teller reports from users in the field
2nd half 2021	"Choosing a Teller System" webinars
2nd half 2021	Xpress Teller training via CU*Answers University

Contact Earnings Edge to schedule a deep-dive demo

T3: Teller Integrations

JOINING ME IN THE STUDIO IS JOHN BEAUCHAMP

Coming in 2021 for T3: Integrations

21.05 release:

- Our early response to ITM vendors emerging early from COVID

21.10 release:

- A follow-up for the ITM vendors trying to catch up with our buying market

T3 is all about rallying champions and vendor solutions

- Phase 1: It's really coming, it's really coming...hang in there!
- Phase 2: Selling what's in the laboratory and committed to by vendors
- Phase 3: Look who showed up...time to hook it up!

Thank you!