

CREATING A BETTER BRANCH

ALEXANDER VERGARA, VICE PRESIDENT
ADVANTAGE BRANCH & OFFICE SYSTEMS, LLC

OVERVIEW

Specifying a teller line when designing and building a new branch or remodeling an existing facility may seem mundane and may not be given a lot of attention, but when analyzed, the teller line is where more than 90% of your customers will interact with branch employees. Often called teller counters they are very different from counters used in other retail environments.

The last several years have seen financial institutions move towards emulating the look and feel of other retail endeavors such as coffee shops or high-end department stores to develop a more friendly and open branch feel. This is all well and good, but is that the model a financial institution should be following? When specifying a teller line, issues such as privacy and security should be addressed as well as the one-on-one interface between the teller and customer, and the type of products being offered.

Advantage Branch & Office Systems takes an approach to branch design that focuses on providing the best working environment for the teller and improving the way the teller interfaces with a customer. We first looked to create a workspace that is both comfortable and efficient for the teller while providing a design that promotes a personal interface between the teller and the customer. We also determined that by providing a better workplace for the teller, financial institutions will see fewer turnovers, and as a result, improved customer relations. This in turn leads to increased customer retention, improved market share, and a better product per customer ratio.

WORKPLACE DESIGN AND ERGONOMICS

In order to insure that tellers have space that provides a better environment, **all** Advantage Branch Console™ teller systems are equipped with an Ergonomic Package. This provides several features aimed at reducing fatigue and avoiding MSD (Musculoskeletal Disorders), and its most common form, Carpel Tunnel Syndrome (CTS). CTS and other repetitive stress injuries cost



Advantage Branch Console™

employers over \$80 billion yearly. According to The National Council of Compensation Insurance, **the average compensation for a CTS victim is \$33,000.**

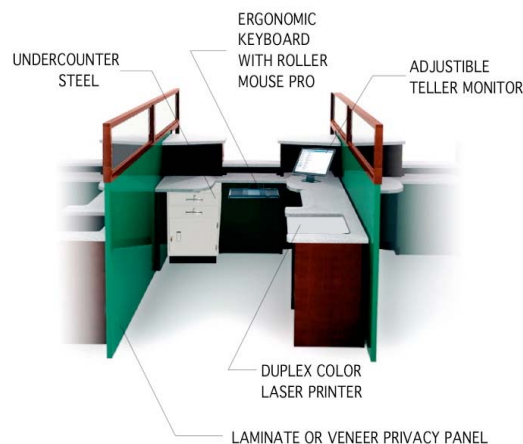
Additionally, there are numerous “indirect” costs to employers such as low employee morale, lost time incidences, decreased productivity, and increased insurance and health costs. By supplying teller stations with features that provide proper ergonomics, employers will realize a decrease in the incidence of repetitive stress syndromes by 80% or more.

UPGRADING THE TELLER ENVIRONMENT ERGONOMIC PACKAGE

An **ergonomically correct keyboard tray** is located in the center of the console and is inset to allow the teller to be within a proper distance from the deal surface and cash drawer, avoiding improper reach, while allowing the teller to remain facing the customer at all times. The keyboard tray is fully adjustable to achieve the proper height and angle for every teller. The teller monitor (17" color LCD) is located to the right or left of the keyboard and mounted on a **fully adjustable ergonomic arm** allowing for proper adjustment of the Video Terminal Display (VDT) which greatly reduces the occurrence of other forms of Musculoskeletal Disorders (MSD) such as neck and shoulder injuries, as well as reducing eyestrain.

One of the greatest contributors of MSD is attributable to the use of a mouse. The nature of the repetitive motion and grasp causes cumulative trauma to the muscles, tendons and nerves of the hand. The basic console is equipped with a device designed and manufactured by Contour Design known as the **Rollermouse Pro™**, which all but alleviates the occurrence of contracting CPS, caused by the repetitive use of a standard mouse.

Other environmental issues should be considered when designing a proper workspace for the teller, such as lighting and temperature control. The console may be specified with an **optional under counter heater** that provides individual temperature adjustment at each station.



IMPROVING THE TELLER CUSTOMER INTERFACE **MARKETING PACKAGE OPTION**

Each station is partially isolated from the adjoining stations by a **privacy panel**. This feature allows the tellers to communicate with your customers more effectively while providing improved privacy. Providing privacy in financial institutions is the goal of the Graham-Leach-Bliley Act, and demonstrates that your institution respects your customer's right to privacy. We also offer teller systems without privacy panels where the physical space available is not adequate.

A second 17" LCD color monitor is installed on the customer side of each teller station, and is visible by the customer from both the station and the queue line. Typically the monitor is used to promote products, display community events, and impart other information to branch customers. This is accomplished via a separate, wired or wireless network, driven by a stand alone PC or operating (in the back round) from each tellers PC. Our **Advantage Branch Software™** directs the information displayed on these (or other) monitors.

INCREASING TELLER UTILIZATION

TECHNOLOGY PACKAGE OPTION

Changing the way tellers handle situations other than a standard deposit or withdrawal transaction is a unique feature made possible by utilizing the available Technology Package. This option includes the features found in the Marketing Package (described above), as well as the following:

An **OKI Data Duplex Color Laser Printer** allows the teller to print a two sided, full color product brochure in less than 30 seconds in response to a customer inquiry about a specific product offering. Another feature aimed at improving customer service and satisfaction is part of the integration of the Advantage Branch Software™ and the **Customer Monitor** used with the **Electronic Signature Capture Device**. By utilizing these devices a teller can show a customer specific information relating to their account such as their latest transaction history, balances, ATM or point of sale purchases, etc. Information can be displayed or printed for the customer's use, while a product offer is printed on the back of the statement. In most instances account problems can be solved quickly at the teller line, avoiding the need to direct the customer to a branch service representative. This capability saves the customer time and helps promote a positive customer/teller relationship.

Bank products such as a credit cards, overdraft protection or other similar products can be sold quickly using a product (smart) form along with the disclosure statement, viewed on the customer side monitor. Simply direct the customer to read the statement and have them sign the signature pad. This transaction is electronically captured and a printed copy of the transaction is provided to the customer. This process allows the teller to cross-sell products at their station and take advantage of incentive programs, where available.

FLEXIBILITY

How the **Advantage Branch System Solution™** is utilized is up to each financial institution, but the seamless integration of the software and hardware will save time, increase sales, and contribute to improving the relationship between customers and tellers. The Advantage Branch System Solution™ is your opportunity to implement a process that will help your institution achieve its goals. The Advantage Branch Console™ is modular and reconfigurable, and comes in a variety of styles and finishes that will complement your brand while introducing an improved method of conducting business.

ADAPTING THE ADVANTAGE BRANCH CONSOLE™

Depending on your needs, the Advantage Branch Console™ may be configured to satisfy most any design criteria. Whether a straight or staggered line, convex or concave, the Advantage teller system has been engineered to accommodate a wide variety of layouts and may be re-configured when you choose.

You may order the Advantage Branch Console™ without a return, if space is limited. Our combination station is also available allowing you to fully utilize every teller station while still providing full accommodation as required under the American Disabilities Act (ADA).



Advantage Branch Display Des

UNDERSTANDING THE COST FACTOR

The Purchase price of the Advantage Branch Console™ compares favorably with similarly configured, built-in-place, custom teller counters. For example a straight 5 position teller line (without a return or privacy panel) utilizing a high pressure laminate (HPL) top with either a veneer of laminate body would cost approximately \$24,300 or under \$5,000 per station. A solid surface top such as Corian™ would cost approximately \$6,000. The Ergonomic package described above adds an additional \$1,000 per station.

An equivalent built-in-place teller line would cost on average between \$5,000 and \$7,000 per station with a laminate top. Note that each “custom” teller counter must be designed, engineered, and built by a mill shop or contractor, and permanently installed in place. The Advantage Branch Product Line is manufactured by HLF Furniture located in Belleville Michigan using the highest standards to insure superior quality and materials. HLF is a manufacturer of quality office furniture and casegoods. (www.hlffurniture.com)

Other advantages of our modular system includes the ease of installation, faster depreciation, and portability to relocate the teller line if you move to a different location.

Advantage Branch & Office Systems would be happy to work with you or your design team to show you why utilizing the Advantage Branch System Solution™ will provide your institution with many advantages when compared to the build-in-place teller counters that are commonly found in most institutions.

Please contact us directly with any questions or to receive a brochure further illustrating the many advantages of utilizing our teller system throughout your branch network. We will be happy to provide a cost-free analysis and floor plan showing you how the Advantage Branch Systems Solution™ can fit you're your plan and can improve product sales and customer loyalty.

We offer a full line of bank products designed to complement the look and feel of the Advantage Branch Console™, such as single and double-sided check desks, customer service stations and more.

For further information please contact:

Alex Vergara
avergara@advantagebranch.com



Solutions . . . that matter.

27 Locke Road
Concord, NH 03301-5417

Phone 603.228.1122

Fax 603.228.1126

www.AdvantageBranch.com