



CO-OP's Newest Self-Service Platform: In-Lobby Teller Delivers for Bellco Credit Union Members



- \$2.4 billion in assets
- 21 branches
- 230,000 members



In-Lobby Teller Benefits

- Maximizes ATM platform to provide a high-touch experience.
- In-lobby location enhances security.
- High-quality display serves as a platform for selling credit union's products and services.
- Deposit automation technology accepts multiple checks or notes, as well as a mix of checks and cash, all envelope-free.
- Allows withdrawal requests in specific denominations down to the dollar.
- Supports concierge video services for live, two-way video interactions with member service specialists.

To build on their success and deliver even higher service levels, many of the nation's leading credit unions are transforming their branches with innovative new technologies and business models designed to carry them into the future.

"When a credit union develops a branch transformation strategy, the key objective is usually two-fold: to increase its own efficiencies and provide a better in-branch experience for members now and in the future," said Terry Pierce, senior product manager for CO-OP Financial Services, Rancho Cucamonga, Calif. (www.co-opfs.org).

Take, for example, CO-OP's newest self-service platform, the In-Lobby Teller from Diebold, Inc. Meeting the unique demands of credit unions, the In-Lobby Teller makes it extremely easy for members to complete the vast majority of their transactions at the ATM—all within a secured environment.

Based in Greenwood Village, Colo., Bellco Credit Union recently deployed the In-Lobby Teller at its new Stapleton branch. One of the state's largest financial institutions with more than \$2.4 billion in assets and 21 branches, Bellco is implementing new strategies to transform the in-branch experience for its 230,000 members.

"We selected an area within our branch network that is a good fit for new technology," said Doug Kearbey, senior director of administrative services for Bellco. "Our objective is to maximize the ATM platform to ensure a high-touch experience for members. For us, it's always all about the membership and about how we can enhance our service in the branches."

The Stapleton branch now features three active In-Lobby Tellers, and the credit union has plans to deploy three more at other branches by early 2015.



"The In-Lobby Teller feels more like a tablet than a standard ATM," said Jared Dryer, north district manager for Bellco. "This branch has been set up for technology, and our universal bankers are there because they are engaged with technology. So having it there is opening up dialogs between our staff and members. Our employees are very proactive in introducing the new technology to members and walking them through it."

The In-Lobby Teller features a 19-inch color display that operates as a touch screen and offers easy navigation through its menus. Its language is much more conversational than a traditional ATM, and the high-quality display serves as a platform to help credit unions market their products and services.

"The display is helping us brand our credit union," said Kearbey. "Our marketing department designed custom screens for it that accent the color scheme, look and feel of the branch."

One of the most powerful features of the In-Lobby Teller is its deposit automation technology. With it, members can deposit multiple checks or notes, as well as a mix of checks and cash, all envelope-free. They can also withdraw in denominations down to the dollar.

"Now our members can get 99 dollars as opposed to 100, and the interaction is all touch-based," said Kearbey.

Though not implemented at the new branch, the In-Lobby Teller also offers concierge video services that connect members to a credit union's off-site call

center at any point during the transaction using two-way video conferencing technology. This allows members to receive immediate live assistance without ever leaving the ATM.

To ensure a successful deployment, Dryer emphasizes the importance of training. After researching a variety of options, Bellco developed its own training program and delivered it on-site at the branch instead of in the classroom.

"This enabled our universal bankers to walk through different scenarios and get a sense for how the members would experience the new branch," Dryer said.

He continued: "We have a great strategy to move our credit union into the future. Allowing the ILTs to handle the transactions enables our universal bankers to build a relationship and focus directly on the member and their needs rather than the transaction itself. CO-OP is a key partner of ours on this journey, helping us blend technology with service to enhance our value proposition for members. In the process, we are streamlining our operations and passing the financial benefits of these efficiencies back to members."

According to Pierce, "Bellco provides a blueprint for what makes a branch transformation successful. They looked holistically at how to serve their members and then integrated the needs of the members with staff expertise and powerful technology to create an enjoyable and memorable experience for everyone involved."

Credit unions interested in offering In-Lobby Teller can call 800.782.9042, option 2, or email sales@co-opfs.org.