



CASE STUDY: BRANCH TRANSFORMATION

COLLABORATION FROM THE OUTSET LED TO A SUCCESSFUL END-TO-END SOLUTION SET THAT CONTINUES TO PROVIDE A POSITIVE ROI.

AmeriCU first introduced BIG BLUE Kiosks in 2007, as part of an innovative, forward-thinking strategy to offer member-centric self-service options. Building on a partnership that spans more than a decade, AmeriCU collaborated with Diebold in 2013 to unveil the second generation of BIG BLUE kiosks, featuring advanced transaction capabilities and 24/7 access.



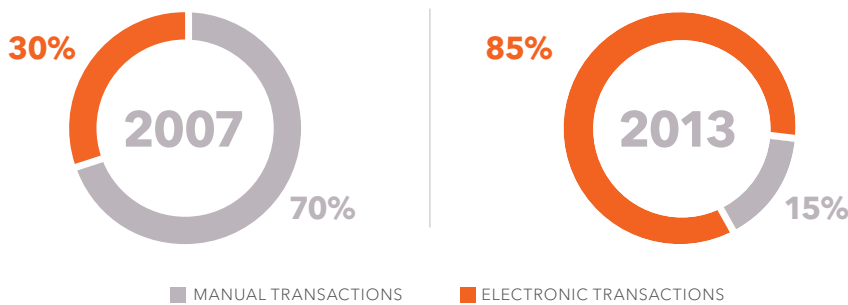
OVERVIEW

CENTRAL NEW YORK, USA

Regional, Non-Profit Financial Cooperative

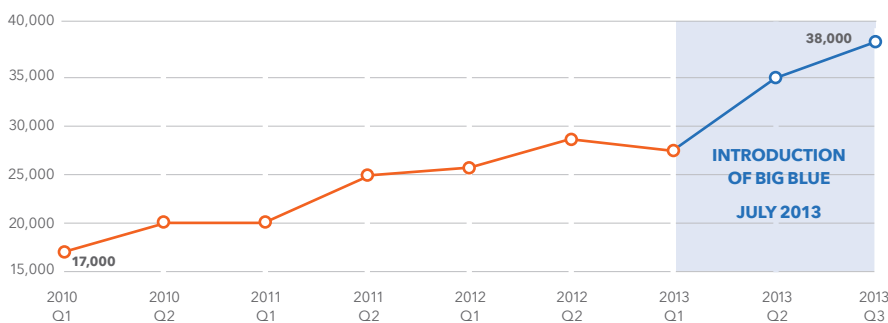
18 BRANCHES | 170+ ATMs

MANUAL TRANSACTIONS VS. ELECTRONIC TRANSACTIONS



183% increase since its introduction

KIOSK TRANSACTIONS PER MONTH



CHALLENGES

- Reduce member wait times
- Offer cardless account access
- Provide 24/7 branch services

SOLUTIONS

- 40 BIG BLUE Advanced-Transaction Kiosks
- Member Service Specialists

IMPACT

- More than 50% of all transactions are now cardless
- 1/3 of kiosk transactions are made after-hours
- Electronic transactions are up 183%

We've got a solve for that.™

PEOPLE

STRATEGY: REINVENT THE TELLER ROLE.

Implementation:

AmeriCU elevated the position of “teller,” in pay and skill set, to “Member Service Specialist.”

Insight:

“Our teller lines used to be very long,” says Dyana Herrig O’Neill, AVP, Financial Center Services. “Migrating people to the kiosk meant members in the teller line had more time to talk to our specialists.”

Impact:

Restructuring and retraining staff flat-lined hiring needs in 2014. Specialists now have more bandwidth and expertise to cross-sell and enhance the member experience.

PROCESS

STRATEGY: MAKE ACCESS EASIER.

Implementation:

Members don’t need their card to access BIG BLUE Kiosks; instead, they use a secure internal PIN. Additionally, AmeriCU installed the kiosks in lobby areas that are accessible 24/7.

Insight:

“It solidified that people want to bank on their own terms, when it’s convenient for them.”

Impact:

More than 50% of transactions are now cardless. One in three kiosk transactions are made after hours.

TECHNOLOGY

STRATEGY: OFFER TELLER CAPABILITIES AT BIG BLUE KIOSKS.

Implementation:

AmeriCU dedicated specialists to familiarizing members with the kiosk capabilities, which include printing official checks, deposits and withdrawals, a 360-degree view of all member accounts, mortgage and loan payments, address changes and on-demand video chat.

Insight:

“It wasn’t one particular group that migrated to the kiosk – it was a range.”

Impact:

The ratio of manual, teller-assisted transactions to electronic transactions has completely reversed itself.

“MIGRATING PEOPLE TO BIG BLUE MEANT MEMBERS IN THE TELLER LINE HAD MORE TIME TO TALK TO OUR SPECIALISTS.”

