



Best Practice - Consumer Messaging & Information Gathering

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Interactive Solution Messaging and Information Gathering

Frequently Asked Questions (FAQ)

When moving to Interactive Teller there will be questions your consumers may ask. It will be helpful that your Video Tellers, and all customer facing employees, understand what answers to provide. From an organizational point of view financial institutions should ensure responses are appropriate, complete and consistent across consumer facing resources. Financial institutions manage this list in different ways based on what work for the organization, use the quantity that works for you. Also, keep in mind that the FAQ list is a *living* document to be updated as more questions are asked.

FAQ Examples

Below are examples of common questions asked at other financial institutions. Review the questions below and formulate answers appropriate to the user base. Use some of these questions as a start for your list, customize to fit your financial institution. Keep in mind other questions may be asked that are specific to your financial institution and you should add as necessary. FAQ sheets are “living” docs and should be updated regularly.

- Why are you moving to these machines? Why are you changing?
- Are you closing the branch? Can I still go into the branch if I choose?
- Will my transaction take longer that it does with a traditional teller?
- What if I do not want to use the machine?
- Are these machines replacing people? Are tellers losing their job due to the addition of these machines?
- Will my deposit be processed as it is when I go to a regular teller?
- Can I put coins in the machine? Can I deposit/receive rolled coin?
- Am I able to get a cashier’s check, money order, draft from the machine?
- What can I do at this machine?



- Do you work for the (Bank/CU)? *Have an answer written for the Video Tellers and the Concierge.*
- I just want to make a withdrawal with my ATM card, do I still use this machine?
- There is not enough privacy, I do not want everyone to be able to hear my information. What can I do?

Talking Points and Other User Messaging

Another item to consider is a “talking points” document for internal resources to reference. When making a change in the way you serve your customers or members there may be messaging that internal resources should convey as well as messages to help overcome consumer objections. Moving to Interactive Services can be a catalyst to share information and communicate important information you want consumers to know. This is where messaging about the benefits of the service channel will be helpful to share with users in a consistent manner. From an organizational point of view, financial institutions should control messaging so responses are appropriate and messages are consistent across consumer facing resources.

Service Channel Benefits

Always have a list of benefits of the new technology. Below are a few benefits but customize to fit your financial institution’s users. Make sure there is management support and agreement on the benefits. Consider using the benefits of the interactive Teller service channel in Marketing messaging and internal and external communication.

What are some of the benefits of the ITM?

- ✓ No Transaction Slip required
- ✓ Extended hours of service
- ✓ Check image of receipt
- ✓ Transaction capabilities beyond standard ATM transactions
- ✓ Drive Up convenience
- ✓ To get account information or ask general questions
- ✓ Touch the screen, speak with a teller (or use the reference you prefer for your video tellers)



Below are some questions that may be asked, and it is helpful for all individuals interacting with consumers to be prepared to answer in a consistent manner.

- What other locations have this technology?
 - Have a list of locations that have ITMs

- Where is the closest *Full Service* Branch?
 - This information will provide guidance on where to perform transactions or services that are not available via the Interactive Teller
 - Develop a list of branches closest to each ITM, along with branch hours

- What transactions can be completed on the ITM?
 - Have a list of transactions that can/cannot be performed on the ITM

Information Gathering and Obtaining Consumer Feedback

When piloting your Interactive Teller program gather feedback early and often. It is helpful to understand if your and your consumer are on the same page. Ask questions about their remote teller experience and see if there are opportunities for improvement. A minor, easy to make change can have a major user experience impact.

Continuously look for ways to obtain user feedback to measure consumer satisfaction

- From the concierge/user support activities
- Comment cards
- Questionnaires. (these do not have to be lengthy, a few **key** questions can be sufficient for quick, specific feedback)
- Right after remote teller experience, via the remote teller or concierge
- Follow up with a note or phone call about the experience

Track user responses and use feedback to improve customer satisfaction

- Use feedback for...
 - Training refresh
 - Scripting updates
 - Process adjustments

Gather feedback regularly, use this as an opportunity to make changes. If your financial institution has a formal feedback system use it to gather feedback as well.

