



# **Best Practice - Interactive Teller and Enhanced Self Service Solution Marketing**

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## **January 2022**

# Interactive Teller Marketing Guidance

## ITM and ESS Marketing ....Where to Start

When implementing a new technology, via a new channel, keep the consumer top of mind, the consumer experience will be different. Marketing resources within the Financial Institution should be fully aware of what the technology is, what it does to assist users and how it supports the FI's strategy.

- Align marketing of the new technology with organization objectives
- Market the Interactive Services technology as you would any other product or service
- Identify new channel benefits and continuously promote the benefits to the consumer
- Create consumer awareness through marketing materials, concierge, signage, etc.
- The goal is to provide a positive consumer experience from day one so consumers will continue to use the new technology.

Gather internal resources and start discussing the objectives, discussions should include resources to assist in the following

- Marketing Plan and execution
- Communication (internal and external)
- Education (internal and external)
- Consumer Information (promo items, material)
- Applicable promotional events
- Budgeting and Funding

## Managing Consumer Adoption

Understand what your consumers needs are and highlight reasons why your consumers should use the new service channel. Basically, *Know Your Audience!* And understand their needs.

### Alert

- ✓ Communicate value
- ✓ Raise awareness & generate demand
- ✓ Extend, or enhance, brand



## Inform

- ✓ Answer the “Why, What, How and Where?”
- ✓ Build confidence
- ✓ Reinforce your brand

## Enable

- ✓ Instruct
- ✓ Support
- ✓ Leverage brand

## Service Channel Benefits

Always have a list of benefits of the new technology. This list should be discussed internally and agreed upon before sharing with consumers. Below are a few benefits and reasons to use the new service channel but the team should customize to fit your financial institution. Make sure there is management support and agreement on the benefits.

### *Some of the benefits of the ITM or ESS*

- ✓ No transaction slips required (deposit slips, payment coupons etc.)
- ✓ Extended hours of service
- ✓ Check images on receipt
- ✓ Transaction capabilities beyond standard ATM transactions
- ✓ Drive Up convenience
- ✓ Touch the screen, speak with a teller (...or use the reference you prefer for your video tellers)
- ✓ Live teller who is an employee of the financial institution

## Communication

It is critical to effectively communicate with your consumers about what the Interactive Teller/Banker is, if they don't know what it is and how it benefits them consumers will never use the service channel.

- Consider using the benefits of the interactive Services channel in Marketing messaging and internal and external communication
- Use well designed consumer information, messaging must be clear
- Educate users on what the solution can do and how to get started
- Define difference from ATM – it's teller access and/or access to additional accounts
- Emphasize the personal, real time communication.... not the technology!



## When placing units in a drive-up or other off premise location

- Drive Thru Lane signage should clearly identify the ITM lane as a 'teller' lane
- Use lane lights and signage to highlight the teller access
- Consider "networked" lane lights to be controlled by resources other than the branch
- Consider unit wraps, paint, toppers and enclosures (similar to ATMs) to make your units stand out

## Internal communication

- Messaging to employees should be clear and consistent
- Employees should be advocates for the new service channel and understand the internal strategy
- Ensure internal communications are available and the strategy is clear
- Let employees ask questions (and provide proper responses)

## Using Marketing Tools

Highlighted below are some of the marketing tools that have been successfully used when promoting Interactive Teller/Banker. Keep in mind what has been used to advertise and promote other products and services and see what can be used for this service channel. This will also help generate ideas from brainstorming discussions.

- ✓ **Consider giving the ITM an identity**
  - Have you given any thought around creating a persona around the unit? Giving the unit or service channel a name?
  - Be creative, Make it fun!
  - Other financial institutions have done this, where it makes sense
- ✓ **Take advantage of *social media***
  - Post information on LinkedIn, Facebook and on website feed
  - Use for essential communication (updates, announcements)
- ✓ **Consider creating videos**
  - Post videos on social media, websites, digital media screens in branches, etc.
  - Many financial institutions have created videos (from instructional to creatively conceptual)
  - Check YouTube for ideas and examples (keywords: Video Teller, Interactive Teller) It is difficult to highlight a few since there are so many good ideas out there!
- ✓ **Use in-branch and on-unit signage**
  - Banner signage, monitors, printed material
  - Decals/informational graphics, on or near the unit



### ✓ Develop focused collateral

- Targeted E-mail, mailers, statement “stuffers” (or on statement etc.)
- Magnets, buck slips rack cards etc
- This type of info can be useful to give customers more information to read on their own as a reminder of the technology and its benefits
- Consider adding these to your new account intro package as another service available to them as new customers

## Promotional Ideas

Promotional events and other ideas are helpful when introducing a new service channel and showcase new solution and to encourage use. Again, have a discussion on what has worked in the past for other products and services and determine if it, or some similar activity, will work for your Interactive Services channel.

- Soft Opening/Grand Opening
- Open House
- Announcements
- Press Releases
- Billboards
- Commercials

### Event ideas

- “Ice Cream Social”
- Promo Checks
- Contests/Prize Drawings (checks, debit cards, gift cards)
- Receipt trade for entry/prize
- Prizes in currency cassettes (placing higher denom notes in lower canisters for an exciting surprise! This is only recommended when supervised)
- ITM “selfies” contest
- Prize Wheel
- Events to highlight extended hours
- “Clean your windshield...” events



## Opportunities to Promote the Solution

- Think of ways to promote the location where the unit will be placed, highlighting extended hours (if applicable)
  - ✓ Educational Institutions
  - ✓ Businesses
- Think of promotions that will bring in business from small businesses and individuals who work and shop in the area
  - ✓ Offer discounts or bonuses for opening an account
- Take advantage of events in the area to promote the technology and access
  - ✓ Local events
  - ✓ University/College events

## Are you prepared to introduce Interactive Services to consumers?

- Have you clearly identified and communicated benefits for the customer?
- Have you thought about gaining user feedback early in your program to determine the attitudes of users, in regards to their experience?
  - Gathering feedback will help to determine the thoughts and feelings about the technology and in turn, improvements can be made to address those concerns.
- Have effective marketing materials been created?
  - Use what has been used for other products and services (examples attached)
  - What type of Marketing tools have been used?
- Has a concierge plan been discussed?
  - Concierge effort are critical in introducing the technology to consumers for the first time
  - And...it's not just having a body stand near the unit or randomly walking up to cars

The ideas and practices outlined in this document have been tried by many financial institutions. Use what works for your financial institutions based on what your customers/members want and the type of interaction and services they expect.

If you have questions or would like a deeper discussion about topics specific to your Financial Institution's ITM deployment please send a note requesting assistance to [ITM.Expert@ncr.com](mailto:ITM.Expert@ncr.com).

