



Best Practice - Video/Remote Teller Scripting

January 2022

ITM Scripting for Resources

Scripting: Teller and Branch Staff

It will be helpful to ensure Video Tellers, and all customer facing employees, understand how to properly support users as they move through a teller session. From an organizational point of view, financial institutions should ensure assistance is consistent across all Interactive Teller user facing resources. With the implementation of new technology financial institutions will have the opportunity to build scripts to create consistency among video teller resources. Scripting offers a consistent feel and offers user guidance and assists with helping the user's comfort level when using the technology.

Scripting will be specific to the financial institution and include what your financial institution deems as important and helpful to users. If there is guidance from existing call center or traditional teller line training, start there and modify where appropriate.

The exchange between the user and the video teller should begin with asking if the user is familiar with the technology. If not, the video teller should walk each step of the session, incorporating instructions on how to use the device, where devices are located and next steps to take. Notes can also be included on the script to remind the video teller, or other resources assisting the user, what to do in each step e.g. what steps to take to post the transaction in the NCR teller software and in the teller/core system.

Scripting is useful for anyone interacting with consumers and assisting with Interactive Teller

- ✓ Branch Staff
- ✓ Concierge
- ✓ Video Tellers

Provide teller "scripts" to...

- Ensure consistency as employees engage consumers
- Assist with consumer guidance in using the technology, incorporating instruction
- Offer consistent scripting for new transaction procedures and other customer messaging
- To use as a training tool



The importance of *Scripting* for the Branch Staff

This is a new channel of service so the branch staff should be to support users coming to the branch and assisting users for the first time. They should also be prepared to answer questions and convey the benefits of the new technology.

Branch Staff should

- Greet individuals coming into the branch
- Be prepared to briefly introduce the areas new branch
- Ask individuals what you can help them with
 - Any transaction that can be completed on the Interactive Teller should be suggested to use the ITM
- Ask the user if they have used the technology before, this will give the branch staff and the video tellers a good indication on how to manage the transaction.
- Explain how the user can prepare (ID, check endorsed etc.)
- Get the user started then branch staff should step away and let the video teller take over and guide the user through the session
- If the user is uncomfortable with using the new technology, be prepared to address objections.
Encourage use ...**DO NOT FORCE** anyone to use the new device.

Having a consistent messaging with help the branch staff with their comfort level as they introduce the Interactive technology.

4.1 General Considerations

- Provide tellers pictures of the ATM fascias with descriptions and locations of the modules from the user perspective.
- Consider providing the Branch personnel with a short “elevator speech” that explains the overall concept of the branch, including the introduction of the Interactive Teller.
- Include reminders that there are lighted indicators and screen animations at the unit for assistance

During The transaction

- Exude confidence, friendliness and enthusiasm
- Speak clearly
- Respond appropriately
- Maintain a stream of conversation to reassure audio connection
- Be pleasant and use courteous language
- Ask permission to place member on hold
- Inquire about additional service needs



- **Do not say “reject” when returning media, say “return”.** Telling a user that you are rejecting their cash or check sounds negative, like there is something wrong with the cash or check they are inserting!

Issues to watch out for

- Video tellers should emphasize that **notes should be straight with no bent corners** *before* opening the slot. This will allow more time for the user to prepare without feeling rushed, which can lead to a reduction in insertion errors.
- On the note return, it would be helpful to instruct the user to place their hand near the slot so notes can be taken before they have a chance to blow to the ground or risk being retracted, this is **very** important at an exterior location.
- When in doubt on the number of notes to be inserted, have the user split the bunch. It can be difficult to determine, via video, exactly how many notes the user has in a bunch. Based on how *new* the notes are there could be a large number but look like a smaller number. Make an educated judgment based on the amount.
- Even if the video teller is diligent on scripting there will still be instances where errors occur. Be patient.

4.2 Session Validations

As the Interactive Teller session begins, the video teller can confirm that the platform is functional by introducing themselves and briefly conversing with the customer.

- **Media Insertion errors/failure** - If an error occurs where some items were returned follow these steps
 - Process the items successfully accepted
 - Then instruct the consumer to re-straighten and ensure there are no folds or foreign items in the stack and indicate the consumer to reinsert the remaining cash/checks
 - If the stack is too big ask them to divide into smaller bundles
- **Customer delays** - Wait to ask a question or comment until you are reasonably sure the other person has finished talking
- **Trust the platform** - When a Teller is talking to the customer, JUST KEEP TALKING! Try not to ask "can you hear me now" type questions. It's safe to assume that the platform is working. The remote customer will inform the Teller if something is not working correctly



4.3 Basic Video Teller Scripting Examples

Usage	Script Examples
Greeting	<ul style="list-style-type: none"> • “Good morning/afternoon/evening. Hello, welcome to ‘XYZ Bank/Credit Union’, my name is <i>(name)</i>, how may I assist you today?”, or a similar variation of words, based on preference. • “...have you used this device/technology before?..” If not, say “...I can walk you through the transaction, let me know when you are ready..” or “Let me explain how this device works...”
Scan ID	<ul style="list-style-type: none"> • “Please place your ID face down on the ID scanner.” • “Please remove your ID from the ID Scanner”
Lighted Indicators	<ul style="list-style-type: none"> • “Please, locate the flashing indicator on the unit and insert your checks, or cash,...” • There are also indicators for receipt, signature capture as well as animation on the screen
Privacy	<ul style="list-style-type: none"> • “Please lift the handset if you prefer to keep our conversation confidential.” • “Feel free to use the sanitary wipes provided to clean the handset prior to using it.” • “There is a text feature if you would prefer more privacy touch the screen where it says “text” to input your response.”
Account Number	<ul style="list-style-type: none"> • “Please enter your account # on the keypad shown...” <i>(or any other method of authentication used), PinPad can be on-screen or the physical PinPad</i> • “Please enter the account number for the deposit.” • “Please enter the account number for the withdrawal.” • Verify account number
Deposit/Cash Check	<ul style="list-style-type: none"> • “Please insert the check (or cash) being deposited/cashed in the slot, look for the flashing indicator.” “Insert checks face up, signature end first”. Let the consumer know that the items should not be folded or in a <i>sloppy</i> bunch. • The video teller can also say “...Insert where it says <i>check/cash deposit</i>”, if a decal is present. • (NOTE: Be sure to instruct the customer to place multiple checks or notes in the insertion slot in a neat bundle.) All items are inserted in the same slot BUT, Items cannot be mixed, checks must be inserted in a separate bundle and cash must be inserted a separate bundle. • Also, it can be helpful to refer to the fascia diagrams when instructing consumers on the location of devices. • <i>See 5.2 SDM Scripting examples for more detail</i>
Verify Cash	<ul style="list-style-type: none"> • “You will be depositing \$(<i>amount of cash</i>). Is that correct?”
Signature Capture	<ul style="list-style-type: none"> • “Please sign on the signature pad to authorize this/these transaction(s).” NOTE: Interior units/machines will have on screen signature capture, exterior units will not offer this option.



Cash Out	<ul style="list-style-type: none"> • “Please take your cash.” • “Please confirm that you have received the correct amount” <p>(NOTE: ITMs can dispense up to 60 notes at a time so keep in mind with larger withdrawals there may be multiple dispenses to fulfill the total amount to be dispensed. Have the user confirm the proper total was dispensed before leaving the ITM.)</p>
Closing	“Is there anything else I can help you with today?” if not “Thank you and have a great day/evening/weekend.” Or other suggested information for the user.
Handset Use	<ul style="list-style-type: none"> • “Please lift the handset if you prefer to keep our conversation confidential.” • “The volume of the handset may be adjusted up or down by pressing the volume control icons on the screen” • “Feel free to use the antibacterial wipes provided to clean the handset prior to using it.”

4.4 Scalable Deposit Module (SDM) Basic Scripting Examples

Usage	Script Examples
Deposit/Cash Check	<p>The video teller should start with...</p> <ul style="list-style-type: none"> • <i>“Please take a moment to ensure your checks are endorsed/signed”</i> • <i>“Please take a moment to ensure you straighten your cash, and that the cash has no folds/folded corners, tears ...”</i> <p>Then proceed with deposit</p> <ul style="list-style-type: none"> • <i>“I will now open the slot, please insert the check (or cash) being deposited/cashed in the slot, look for the flashing indicator.”</i> <ul style="list-style-type: none"> ✓ The video teller can also say “...Insert where it says <i>check/cash deposit</i>”, if a decal is present. • <i>“Please insert your cash (or checks) into the slot all at once <u>in a neat bundle.</u>”</i> <ul style="list-style-type: none"> ✓ NOTE: All items are inserted in the same slot BUT, Items cannot be mixed, checks must be inserted in a separate bundle and cash must be inserted a separate bundle. ✓ Let the user know that the items should not be folded or in a <i>sloppy</i> bunch. <p>NOTE: If an item return happens, no need to panic, process the items that were successfully accepted and confirm to the user. Next, instruct the user to <i>reexamine</i> bundle for folds, tears and forbidden items (paperclips, staples, rubber bands, small pieces of paper etc.) then</p>



reinsert the remaining items when the deposit slot is opened. In some cases it could be due to an attempt to deposit more than the allotted number items (checks/cash) in one insertion.

On an item return

- “Looks like your cash/checks are being returned to you, please place your hand near the insertion slot to retrieve your items”
- “Let’s try the deposit again, double check to make sure there are no folded corners, small pieces of paper, paper clips or staples in your bunch”
- “Is your cash/check deposit over *X number* of items/checks/notes? If so, please divide the bunch and we’ll deposit each stack separately”
 - ✓ How to divide the stack will depend on the amount of cash or number of checks being deposited. Do not beyond the limit of 100 notes, if it’s so close to 100 notes that you aren’t sure if its over, divide into 2 bunches
- “Let me know when you are ready and I will re-open the deposit slot”

