



# **Best Practice - Interactive Teller Training and Support**

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# ITM Training and Support for ITM Resources

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## General Training Info

Before starting discussions around training, be sure to involve training resources. These individuals should be part of the discussions at the very beginning 1) To review what is already documented, to use any applicable information currently being utilized and 2) To be immersed in what the remote teller resources, the branch staff and support will be responsible for. Consider having the training resources act as remote tellers and run transactions so they can begin documenting transaction steps. The documented procedures should include all steps of a remote teller session, from teller greeting to session end. When it comes to concierge/user support training resources should document this activity, as well as other topics Branch staff should be trained on. Training should be consistent among “like” resources, from teller to teller and financial institution branch to branch. Your internal staff has a major part in the success of your Interactive Teller Program.

## User Experience and Interaction

The standard approach to building processes and documenting procedures for the *NCR Interactive Teller* solution is to take the information currently in place for traditional tellers and update with the video teller function in mind. There is no need to recreate processes, the key is to align video teller activities with the financial institution's current processes and update as required.

During a session, the video teller's appearance and demeanor is conveyed to the user. Even though the video teller does not constantly look at themselves during a transaction, they are ALWAYS visible to the customer. The video teller should constantly be aware of their mannerisms. If the video teller is an “active” speaker (a person that is “animated” as they speak) have them practice concentrating on the person on the screen while limiting their hand movement. Sudden and erratic hand gestures or other movement can be distracting. The video teller should take care not to **look annoyed or distracted, video tellers must remember that users can SEE them.**



## 1.1 Creating a Positive User Experience

To create a positive user experience, video tellers should...

- Always focus on the user as they continue through the session
- Remember to smile when accepting calls and maintain a positive attitude and image throughout the session
- Be able to adjust to user needs, and to their mood; let the user know they are there to assist
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- Keep head movements to a minimum and avoid sudden or “jerky” movements
- Speak naturally but slowly and clearly with each word (Verbal call center agent training lends itself well in this environment)
- Avoid forcing the user look at the top of the video tellers head (because they are typing or looking down at notes)
- Avoid leaving an empty screen because the video teller has leaned away to converse with a co-worker, there is a HOLD feature in the solution
- Find topics to chat about to fill “dead air”, topics could range from explaining the process as the video teller works through a transaction or other local topics

## Video/Remote Teller: Behind the Camera

### 2.1 Appearance

Best practice is to have your remote tellers have a *uniform* appearance, keep in mind your video tellers represent the institution to your consumers. Basically, have the video tellers all wear the same, or similar, solid colors with limits to the types and designs of tops/shirts worn.

Corporate *wear* is always a great idea is to provide financial institution logoed (small logo) corporate apparel so there is no confusion on dress standards. Corporate apparel can be worn as an extension of your brand and can be any type items the financial institution chooses; long sleeve button down shirts, pullover short sleeve tops/shirts or a combination.

Striped shirts or shirts with intricate patterns are strongly discouraged as they do not transmit well on camera and are visually distracting.

#### ➤ Clothing

- Test colors on camera
- Avoid clothing that reflects glare
- Avoid prints, plaids, stripes, polka dots like below
- Corporate wear is recommended



### ➤ **Jewelry and Accessories**

- Video tellers should avoid wearing large and “noisy” jewelry, or other adornments which are distracting and interfere with the consumer experience. Shiny or tinted eyeglass lenses or frames should be avoided since these items can cause reflective problems for the user. These things can be annoying or distracting to consumers watching and interfere with the video teller experience.
- Jewelry should be small and simple.
  - Large neckwear can be distracting and some materials can cause glare. Large bracelets can bump against each other or the workstation and make noise. Large and/or dangling earrings can bump against your microphone and cause unintended noise interference.

### ➤ **Hair**

- Hair should be neatly styled and away from the eyes. It is best if user can see the tellers face clearly during the interaction.

## **2.2 Other Considerations**

### ➤ **Eating**

- Tellers should refrain from chewing gum or eating while engaged in a user session
- Video tellers should keep in mind that during a transaction they can *ALWAYS* be seen and heard by the user
- Sounds may be amplified by microphones and speakers

### ➤ **Additional Software**

- Disable or set to “Do Not Disturb” or ‘No notification’ all Instant Messaging (“IM”), chat, and email applications not embedded into the Interactive Teller applications

### ➤ **Distracting sounds**

- Avoid typing on the keyboard until necessary
- Turn off all sounds on and around workstations (sound on PC, desk phones, cellphones, etc)
- Separate multiple remote tellers with sound absorption material to minimize background noise and other video tellers’ conversations

## **2.3 Work Shifts**

Generally, there is not much difference in shift lengths for video tellers than call center employees. Financial institutions normally apply a standard-length shift, with usual breaks, aligning closely with call center practices. As management becomes comfortable with the video call center hours lulls and peaks, work shifts can be adjusted depending on the needs of the consumers. This can also be an opportunity to discuss extending center hours and making decisions on hiring additional employees.



## 2.4 Start of Day

Consider having the video teller shifts start a few minutes earlier (5-10 mins) than the actual 'on-camera' time so video tellers will have time to prepare themselves to provide serve customers or CU members.

This should include

- Checking attire and general appearance
- Workstation adjustment (seats/camera/microphone) for optimal performance.

When the shift officially begins the video teller will be properly prepared and "camera ready!"

## Staff Training

### Training: Video/Remote Teller

Providing exceptional and consistent user experiences are the keys to success. Before the pilot launches there should be an appropriate amount of time set up for the video tellers to be trained on the actual solution to practice and become comfortable with the technology.

- Tellers should perform all possible transactions to be offered on the Interactive Teller. Technical training and transaction practice will deliver a professional experience to the user.
- Tellers should rehearse transaction flows and role play scenarios (including exceptions) as part of the training
- Set a goal to finalize training documents by the end of the pilot period.
- Tellers must be able to manage different types of customer/member service situations. It is a best practice to have an escalation flow in place for situations where the video tellers need management assistance. This flow should be documented and included in the video teller guide.

Preparation and training are critical because confusion, and perceived lack of interest, can be picked up by the customer. In a video environment, the video teller is on a close-up camera and must remain composed and exude confidence through the camera.

While preparing for and participating in the training this is the time to start defining collateral processes, policies and scripts. This is also the time to start defining the interactions with the core teller system and how transactions will be handled, for example, transactions requiring an override or other special attention to complete.



### 3.1 Initial Teller Training

- Set the foundation to ready resources to work within the teller solution, tellers should...
  - Understand what the Interactive Teller solution is and what it does
  - Understand how the NCR software and teller core work together
  - Learn how to process transactions using different scenarios and exceptions, pushing the equipment and modules to the limit
- Stage different scenarios (“bad”, “good” and “great”); use in employee training
- Match training hours to services hours
- Include “teller” and “user” unit training, so tellers can get the user experience and to become familiar with what the user will see (ITM hardware side)

### 3.2 Continued Training

Training and monitoring of the tellers should be an ongoing activity. The Video/Remote teller center manager should always look for training and feedback opportunities.

Teller center managers should

- Consider empowering video tellers so they can offer the best user experience
- Watch, listen, and learn to gain scenario examples to share
- View recordings regularly, use to provide feedback.
  - There are recording capabilities in the application, use these options to review sessions and improve performance concentrating on negative habits and distracting activities which individuals may not pick up in person
- Encourage self-evaluation, “What could make this a better user experience?”
- Look for opportunities for improvement, asking “What can we do differently, how can we make the session more efficient?”

### 3.3 Training documentation

It is recommended that each Financial Institution develop customized training documentation. NCR will provide generic TellerNow! or Teller Enterprise documentation.

Below are steps to consider when beginning documentation

1. Identify all transactions and activities that will be performed by the video tellers via the Interactive Teller solution
2. Document each step to perform the transactions in TellerNow! and the FI’s teller system (or Teller Enterprise if applicable)
3. Combine the steps
4. Add scripting around transaction steps (greeting/sign off, instructions on how to utilize the technology and devices, other messaging)
5. Include instructions on how to manage exceptions



- ✓ Create a binder to store all information, with tabs for each transaction or “topic”
- ✓ Include other relevant information like policies, internal guidelines and regulations for quick and easy reference
- ✓ Have at least one printed copy for regular review and to offer to new hires

### 3.4 Multi-tasking & Cross Training

It is a good idea to consider cross training other internal resources to assist with workload management. A few financial institutions have cross trained contact center resources to manage video teller calls when additional teller resources are needed. It is important to keep in mind that the two channels are different and activities will be measured differently, **it is NOT advisable to have one resource “togglng” between video teller sessions and contact center incoming calls.**

If your financial Institution decides to cross train resources, it is a good idea to ensure that the contact center reps have been properly trained to provide the same level of user service as a permanent video teller resource. The remote teller experience should be consistent to the user, regardless of resource.

If there are thoughts about additional administrative tasks the video tellers will take on in addition to their primary function, make sure the task does not interfere with providing the proper level of service. Tasks could be opening mail, processing payments, sorting documents or any other administrative functions the financial institution will execute. Video tellers have access to the teller core so system related administrative activities can be completed as well (address changes, account updates etc.). Activities like processing ‘mailed in’ transactions via the ITM is a great way to offer additional training with another resource training and getting experience as the user on the other end.

## Training: In Branch/On Location Staff

If units are to be installed in a branch, and the branch staff will interact with users to introduce or explain the Interactive Teller, high-level training for these resources will be useful. It is important to ensure the branch staff understands and supports the Interactive Solution, they should be advocates of the technology and feel comfortable when interacting with users. Branch management should take the lead on training and managing branch staff through the addition of Interactive solution and ITM placement.

### 4.1 Branch Staff

Some training best practice considerations for branch staff

- Create a training plan and determine what guidance to include
- Communicate guidance along with scripting/talking points/FAQs so staff can answer questions and manage user objections
- Branch staff should be fully knowledgeable about the new technology and have a basic understanding of the following



- ✓ How the unit works
- ✓ Which transactions can be performed
- ✓ How to initiate a teller session
- ✓ Where the modules/devices are located and what their function is

If branch staff will be involved with support, training should include performing basic ITM unit maintenance tasks. *Consult NCR hardware guides and product overviews.*

## 4.2 Concierge/User Support

User assistance can help users become more comfortable with the new technology and should be considered with every new ITM location. These resources are often referred to as *concierge, greeters* or *ambassadors*. Consider training these resources to personalize the experience and introduce the technology to first-time ITM users. Guidance should include discussing the best ways to approach users as they see the device for the first time.

Once this training/guidance is developed, documented and finalized for the pilot location/branch this information should be the roadmap for future locations with updates occurring as needed. *For additional info see User Support Best Practice doc*

## Training: Operations

There are many Operational items to be considered when the NCR Interactive Teller is implemented. As mentioned earlier, this is not your standard ATM it impacts other departments within the financial institution.

First and foremost, the Interactive Teller solution should be managed as an extension of the traditional teller line but there are also pieces of the contact center and ATM channel. Business rules and guidelines will transfer to and support the Interactive Teller solution.

## 5.1 Process and Guideline Considerations

When updating processes to support the Interactive Services solutions the suggestion is not to start from scratch but to use common procedures and guidelines where possible and develop new where required.

- ✓ Leverage current business rules for traditional teller line, call center, ATM channels
- ✓ Discuss current business rules and service guidelines and how they support the existing channels
- ✓ Check current Business Rules/Policies to see if transactions via the Interactive Teller channel will fit or if the rules/policies should be updated
- ✓ Create new processes/procedures where necessary





Engage in discussions around what flows or processes would, or should, change and then make changes where required to support this new channel. When setting up these discussions include resources whose processes will be impacted by the implementation of the Interactive solutions like security, audit & compliance, facilities and other departments.

## 5.2 Common Items to Discuss

- ✓ Check endorsement and acceptance policies
  - What happens when a user doesn't have a pen to endorse (primarily for drive up units)?
  - Will you supply ink pens at the unit? How?
  - Are endorsements necessary?
- ✓ Deposit hold policy & disclosures
  - What is the requirement to communicate? In writing, verbally?
- ✓ User Authentication
  - What are the current acceptable identification methods across service channels? (use of code words, last 3 trans amounts etc.)
  - Users do not need to insert ATM/Debit card to initiate a transaction, they only need to touch the screen
- ✓ Cash withdrawal amount limits for ITM transactions (lobby v. drive-up units)
  - Same as the Branch, same as the current Drive Up tellers?
- ✓ Teller exception approval limits
  - How will these be set?
  - Approvals should include a check to see if funds are available (for withdrawals or dispenses) or other info is satisfactory to meet the requirements to complete the transaction
- ✓ ITM Unit placement
  - Interior and Exterior
  - Security and privacy concerns
  - Environmental factors (sun glare, weather elements, other external sounds/noise)

## 5.3 Internal Solution Support

Hardware and Software support will change due to the complexity of the solution, as mentioned the NCR Interactive Teller is a *Hardware enabled* Software solution with multiple pieces consisting of...

- Interactive Teller Server
- Teller Station
- Hardware (ITM:Interactive Teller Machine)

ATM Support processes will not directly apply so have a plan as to how internal support groups will manage issues communicated by the tellers and/or branch staff.

Discussions should occur with appropriate groups on creating and setting up effective and useful support process

- Internal support and triage
- Incident submission



- Maintenance & other tasks
  - Support for basic device failures
  - ITM Settlement and Replenishment

#### 5.4 Cash Replenishment/Settlement

Settlement is slightly different from ATM settlement, there are additional options in the menus that account for teller activities.

An NCR resource (or your ATM network) will provide basic, tested replenishment/settlement documentation. Use the documentation provided to create a customized set of instructions that meet your training needs.

- Provide training to the group that will be executing these functions on the ITMs
  - Coin in the unit is new so if coin will be dispensed determine how to manage coin replenishment.
- Keep in mind replenishment may occur more frequently depending on the types of transactions performed and the transaction volume at the unit. Coin may not need to be replenished as often as cash. If a cash provider, Cash in Transit (CIT) will be performing these functions they must be trained and they should be made aware of the differences from ATM activities.

#### 5.5 Support Best Practices

##### ➤ Finalize processes

- Processes must be finalized by the financial institution for currency and coin (if applicable)
- Document and test final processes. NCR will provide basic information but it should be used to make specific to processes that work for the financial institution
- Keep copies of processes handy so the proper resources can access
- Processes should be performed the same way regardless of the resource

##### ➤ Have a plan to train resources on all developed procedures

- Provide (and require training) for the service provider and/or branch staff
- Branch staff and Video teller center staff should be trained on internal support processes

##### ➤ Create internal procedures for staff to follow to place service calls

- ✓ Ensure the resolution is reported to the internal support group in a timely manner
- ✓ Internal issue logs should be maintained to identify patterns on reboots and similar issues among teller stations and ITM units
- ✓ Issues should be properly diagnosed before a hardware incident is submitted and a tech is called on site
- ✓ Thorough details should be included in an incident
  - Any other details about the issue (what happened before the error, how was it resolved for the user, how often has the issue occurred, etc.)



- Pictures of error messages
- Images of what the user can see and what the teller can see

## Other items to consider

- Think about how the Remote Teller center will be organized, to determine how each resource will be trained. Please refer to the *Hiring Best Practice* document
- This about how you will evaluate the remote teller's performance. Once decided develop evaluation documents. This will remind tellers what goals they are being scored on and what the priorities are. Make sure they understand each.
- *Dashboard*, which is part of the NCR Teller Suite, should be viewable by the entire staff. The information shown helps with managing breaks and remote teller accountability, the screens are customizable. Most financial institutions have this information on a large screen for all to view but there are some financial institutions where the tellers have access at their desk. Remote tellers should be trained to understand how to read the screens and what the information is representing.
- Provide remote tellers with ITM locations list, pictures of different unit types (drive up, walk up, exterior, interior etc) this will remind tellers where devices are located as they help user through the experience.

