



## Teller Automation

Focus on the customer experience, not on counting and securing cash.

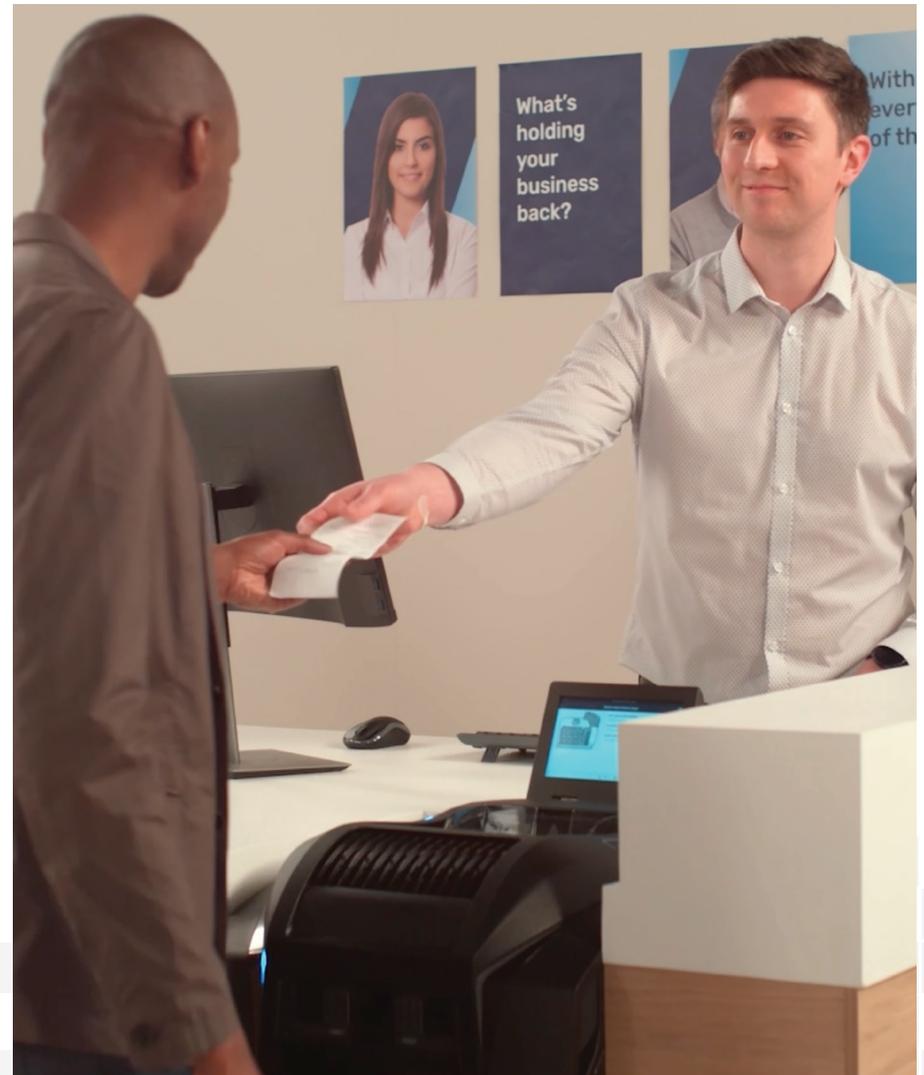
# FOCUS ON THE CUSTOMER EXPERIENCE, NOT ON COUNTING AND SECURING CASH

ATMs have profoundly changed the convenience and efficiency of personal banking. Yet 50 years after introduction, customers often walk past an ATM to perform cash transactions at the teller counter. There are many reasons. Tellers can handle large sums and exact quantities of cash. They can assist with multiple, complex transactions. They can explain banking products and offer advice.

Tellers provide service with a personal touch. But this touch can be imperfectly executed. The teller has a second customer-facing role as a “cash control attendant” – and the need to authenticate, sort, count, reconcile and secure cash gets in the way of meaningful customer engagement. Simply put: Tellers spend too much time heads-down, focused on cash – when you’d rather have them eyes-up, focused on service and selling.

What if you could automate those parts of the teller’s job that don’t directly add value to your branches? What if you could get cash out of the way for more satisfying and profitable customer relationships?

**YOU CAN, WITH TELLER AUTOMATION SOLUTIONS FROM GLORY. WELCOME TO A MORE INVITING AND EFFICIENT BRANCH.**





# BETTER FOR YOUR CUSTOMERS

**With so many channels to choose from – online, mobile, challenger banks, nonbank payment services and more – customers come to the branch seeking personal attention. Considering that this is where they “keep their money”, they quite reasonably expect at least the same attentiveness they get at a high-end hotel or retailer.**

But this is too often not the actual experience. Instead, going to the bank means standing in a queue for even the most basic service. Why is the customer waiting? Why does the queue move so slowly? An astonishing percentage of the time spent in each cash transaction involves authenticating, sorting, counting and recounting arriving or departing cash. How much time is spent on “cash”? Typically 30-45 seconds. With two tellers and a queue of only 3 people, that third person may wait as long as two minutes for service just because of cash management!

Going to the bank may also mean interacting with bank staff across a physical barrier, like a fixed counter, or even through a physical barrier, like protective glass. These barriers exist to protect and separate cash, which is otherwise exposed to robbery.

Branch banking should be focused on the customer, Branch staff should be able to personally welcome every customers. The branch should be a place without unnecessary barriers. It should feel like a place to explore options and opportunities. Teller Automation solutions from Glory reduce cash handling time and address cash security, so your team can spend their time enhancing customer relationships.

# BETTER FOR YOUR BRANCHES

Customers are making fewer trips to the branch, and lower transaction volumes demand that banks operate more efficiently with branches that are the right size, in the right places, with the right formats, and with minimized capital and operational costs. In addition to efficiency in cost, banks must also create the most possible value in customer interaction, as these opportunities become less frequent, teller cash automation reduces the back-office space required for cash management, returning that space to customer activities; it changes the security environment, eliminating the need for traditional, costly security barriers; it reduces the time demanded of staff for cash management, reducing teller costs. Simply: more can be done with fewer staff in less space.

Teller cash automation also creates the conditions for focusing attention on customers. Success requires a collaborative setting, frictionless interaction and unwavering attention to customers. Instead of handling and re-handling cash, behind security barriers, staff can spend their time getting to know their customers, face-to-face; giving financial advice side-by-side. Building trust.

A successful branch design amplifies the skills of staff to better serve customer needs. Teller Automation solutions from Glory reduce cost, remove barriers and create opportunities to build connections.





# BETTER FOR **YOUR** **BUSINESS**

**Traditional revenues from deposit/loan spreads are down. Operating expenses are up. Regulations impose increasing costs. Competition is increasing. Where can you turn to lower costs, simplify your business, and help with focus on competing?**

Cash inventory management is one source of continuous cost and effort. Too often, too much idle cash is on hand; this immediately impacts staff costs, and furthermore leads to excessive costs for cash-in-transit and cash center services.

Manual cash management is slow, costly and error-prone. Tellers spend too much time and attention focusing on cash instead of customers. Accuracy and security are never-ending worries.

Regulatory and business control demands pull you towards further reinforcing the status quo and make it difficult to make effective investments in the customer-responsive experience that will drive future profitability.

Cash management can be less of a burden and more of an opportunity. Teller Cash Automation solutions from Glory maximize the performance of your people and your premises, while addressing many regulatory and business control requirements, so you can focus your energies executing new strategies for better business performance.

# REMOVE BARRIERS TO EFFICIENT OPERATION AND EFFECTIVE CUSTOMER ENGAGEMENT

## CASH RECYCLING AT THE TELLER POSITION

Customers don't visit your branch to watch your staff count cash. Your staff aren't adding value to your business when they're handling cash.

It's time to focus your time and resources on building a more agile, responsive and profitable enterprise.

Glory Teller Cash Recyclers manage cash so your staff can give customers their full attention.



## GLORY TELLER CASH RECYCLERS (TCR)

- Incorporate cash management solutions into existing teller counters or new branch designs to drive cultural, operational and process change.
- Choose from a variety of configurations.
- Automate banknote management.
- Improve cash control, reduce cash stocks and ensure you have the currencies and denominations required.
- Manage banknote authenticity, fitness and documentation as required by customers or regulators.
- Localize costly activities such as merchant deposit bag processing, in-branch ATM replenishment and fitness sorting.
- Integrate with your IS systems through our UBIQULAR™ digital services for TCR connectivity and control, remote diagnostics and support, statistical analysis and reporting.

# AUTOMATE MANUAL TASKS AND WIN BIG EFFICIENCY GAINS

Reduce start- and end-of-day procedures times, vault buy and sell times, and cash transaction times at the teller station by up to 50 percent. Reduce in-branch cash inventory and costs by 20-40 percent. Automate counting, authentication and fitness sorting to minimize costs at the teller station and in the back office. Improve security while relieving dual-custody control requirements. Reduce CIT and cash center services to those you need.

Remove uncertainty and inefficiency from manual processes so your staff can focus on what they do best – cultivating profitable customer relationships.

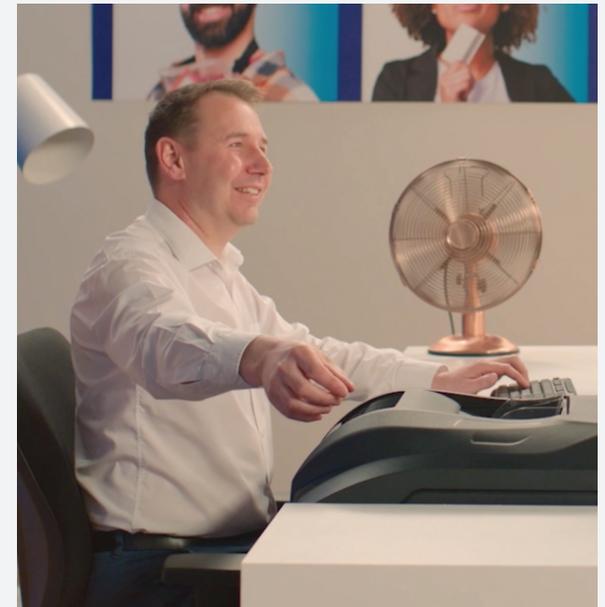
Reduced operational costs

Reduced training costs

More efficient, reliable processes

Immediate counterfeit detection

**“REDUCE CASH TRANSACTION TIMES AT THE TELLER STATION BY UP TO 50 PERCENT.”**



# BE THE PLACE CUSTOMERS WANT TO BANK

Shorten queues and waiting times. Analyze transaction data to better predict customer traffic and staffing needs. Open and close positions in seconds to meet changing customer demand. Free your staff from the burden and worry of managing cash. Let your team offer their full time and attention to customers.

Provide your customers with an extraordinary experience – not heads-down, but face-to-face.

Staff in the right role at the right time

More time with customers, not cash

Less waiting, more service and advice

No physical barriers

Increased customer confidence with less visible security



# SET THE STAGE FOR BRANCH TRANSFORMATION

Easily integrate TCR technology within existing branch layouts and furniture. Remove physical barriers for a more open, interactive environment where tellers can be advisors. Create new branch types that bring services closer to customers without the need for teller counters or a large strong room. Balance footfall with service positions, cash inventory and staffing.

Provide a superior environment with superior cash tools for more engaged employees and customers – in any branch size or type.

Lower costs. More efficient and reliable processes. A new level of customer service. Agility to take branch banking to the next generation. That's the power of Teller Automation.

**Tedious, exacting tasks eliminated**

**Value-added services empowered**

**Flexible branch locations, layouts and workflows enabled**

**Enhanced process control and security delivered**

**More cash in productive circulation, not in the vault**



# EMPOWER TELLERS AND THEIR CUSTOMERS WITH GLORY

Safe and secure transactions are critical to your business, and your customers.

We deliver secure, efficient payment systems and instant, highly accurate identity verification and authentication solutions that enable confidence in transactions and other interactions between businesses and people.

Our innovative technologies, our experienced professionals and our commitment to the success of our customers, partners and communities create a safe, confident path forward.

**We are Glory. We enable a confident world for a better tomorrow.**

To learn more, visit [www.glory-global.com](http://www.glory-global.com)

## Related solutions...

### GLR Series

The GLR series offers a unique and flexible design, allowing it to be configured to meet a wide range of banknote processing requirements.



### CashInsight™ Assure

CashInsight Assure facilitates the operation of cash handling devices, providing immediate teller productivity.



### UBIQLAR™ Bridge

Continuous performance monitoring and remote device management solution.



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