



#ELEPHANT

INBRANCH

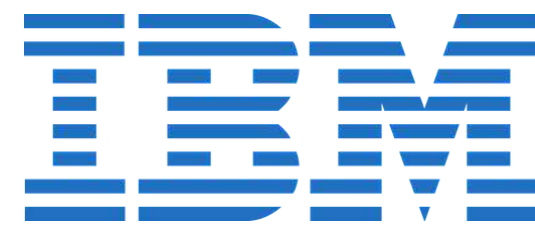
A Special Report

March 2019

Created from more than 40 interviews with industry leaders, banks and credit unions. Brought to you by...



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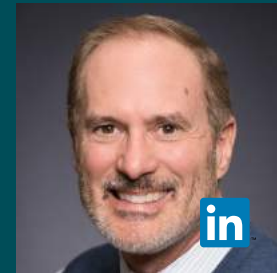
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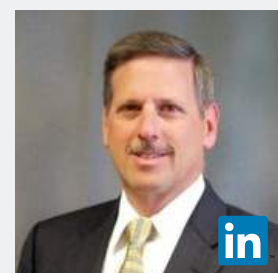
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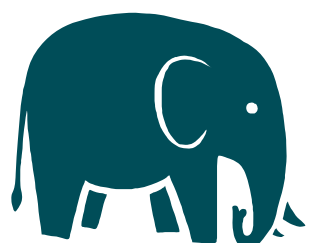
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#ElephantinBranch #Antuar antuar.com

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**#ELEPHANT
INBRANCH**
A Special Report



EXECUTIVE SUMMARY

A Special Report on Branch Transformation

Branch Transformation is an interesting and exciting journey.

The destination is a perfect place to be: satisfied consumers, happy staff, highly efficient processes, profitable interactions and focal points that attract new business.

Going it alone can be tough. Having a map that shows you the way and partners to guide you on the journey is critical. We have talked about why Branch Transformation (BT) is still relevant and started to break it down in to the meaningful steps required to make it a successful journey.

What is key, is that when you select partners, these partners fit with your approach bringing good insights and experience, and get you to where you need and want to be quickly, to deliver your vision. It is imperative that it begins and ends with your vision.

The journey has to start at the top of the management and strategy team. Defining the direction and the KPIs that let you understand if and when you have reached your goal, along with choosing the right partners will undoubtedly help you get there safely and efficiently.

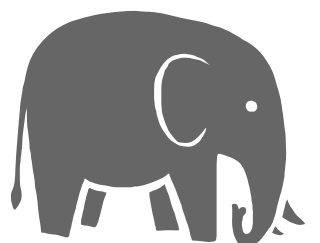


Gearóid Power
CEO, Antuar

 BranchTransformationMethodology.com

 [Leave your details at BranchTransformationMethodology.com to be involved >>](https://BranchTransformationMethodology.com)

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INDUSTRY EXPERTS ON SPOTTING ELEPHANTS AS EARLY AS FI STRATEGY AND WELL INTO POST TRANSFORMATION

In March 2018, in Salt Lake City, Utah, we hosted #MiniConf18 where a number of industry Thought Leaders working in and for Branch Transformation, discussed and called out the arguments for and against Branch Transformation.

We opened the floor to a candid, and perhaps uncomfortable conversation.

We captured the outcomes of that event, while running interviews with key people in our industry. This enabled us to produce this Special Report solidifying some of our thinking, alongside the key points that showed up along the way.

You can find the raw interviews, conversations and objections that showed up at #MiniConf18 here: [Antuar.com/blog >>](https://antuar.com/blog)

FI = Financial Institution

**...PARTICULARLY WHEN
LONGSTANDING
INSTITUTIONALIZED
APPROACHES ARE
ALLOWED TO
CONTINUE.**

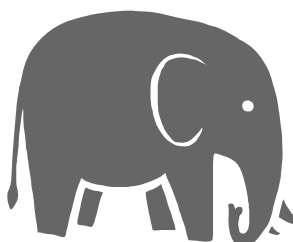
"We think of Branch Transformation as **places, spaces and faces. We need to be in the right places, providing the right spaces, with the right faces to deliver the customer experience."**



**Francis Fanara, SVP
Commerce Bank**



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**ALWAYS WAS
ALWAYS WILL
IT'S OURS TO
MANAGE**

WE HAVE ELEPHANTS BECAUSE...

There are questions to be dissected, analyzed and understood if we are to manage the elephants out of our branches. Here are three of the biggest questions to consider:

1. Where are all these elephants hiding then?
2. Why should we keep branches in a digital age?
2. What is the value for the FI in branch transformation?

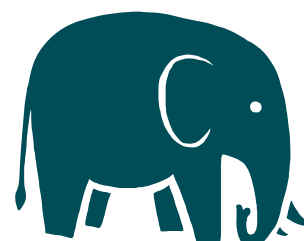
The reason we continue to find ourselves staring down these elephants is simply because we are not going deep enough into these three questions.



Danny Tang: Keynote Speaker at #MiniConf18
Worldwide Channel Transformation Leader
IBM Global Banking & Financial Markets

[🌟 Danny Tang's Branch Transformation white paper >>](#)

[🌟 Danny Tang's Blog >>](#)



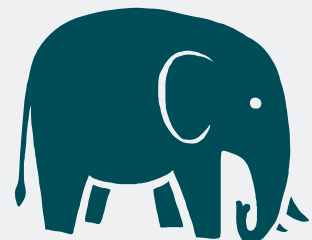


Q1

**WHERE ARE
ALL THESE
ELEPHANTS
HIDING THEN?**

Q&A

WHERE ARE ALL THESE ELEPHANTS HIDING THEN?



IN THE FINANCIAL INSTITUTION'S (FI) STRATEGY

"They are first seen in the approach to strategy. FIs must avoid a bottom-up, technology-driven approach for branch transformation and adopt a top-down methodology, starting with the FI strategy."

Danny Tang, IBM Global Banking

IN THE INTENTION THAT FI'S SET

"The fundamental business reason the FI puts forward to support Branch Transformation (BT) lacks clarity and substance from senior management and omni channel CX strategies thereby creating numerous pitfalls in this area alone."

Brian Porter, GLORY

IN A LACK OF CLARITY FROM THE OVERALL VISION

"Lack of a defined business reason for transformation of branches or adding new facilities. Without a defined business reason, it is difficult to make decisions that will impact the cost of client acquisition."

Anthony Burnett, Level 5

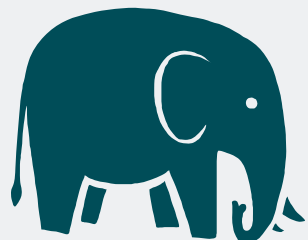
IN YOUR TECHNOLOGY CHOICES

"The largest challenge to date are the current and traditional ATM suppliers. They continue to use a device-centric approach and attempt to develop the software to enable devices. Server-centric (software first) approach enabling kiosks developed to support the software is now more of a current industry standard."

Fred Wheeler, Automated Transaction Delivery

Q&A

WHERE ARE ALL THESE ELEPHANTS HIDING THEN?



NOT JUST IN STRATEGY; THEY ARE PROLIFIC

- Building/remodelling in the wrong place or branch
- Not understanding the demographics or change in environments
- One size fits all mentality - duplicating same design/infrastructure etc. in all branches regardless of dramatically differing branch situations
- Not hiring the right people for this new way of banking
- Not understanding fully that retail is driving consumer behavior and expectations
- Buying the wrong technology without fully understanding the real ROI - or what their customers will accept/want

Brian Porter, GLORY

EVERYWHERE

- Keeping/opening branches without justification
- Technology Transformation for the sake of technology
- Automation of the wrong processes in the absence of prioritizing and quantifying commercial benefits
- No/ineffective staff involvement in the Branch Transformation process
- Customer Satisfaction and experience not keeping with market despite process reengineering

Sankar Krishnan, Capgemini

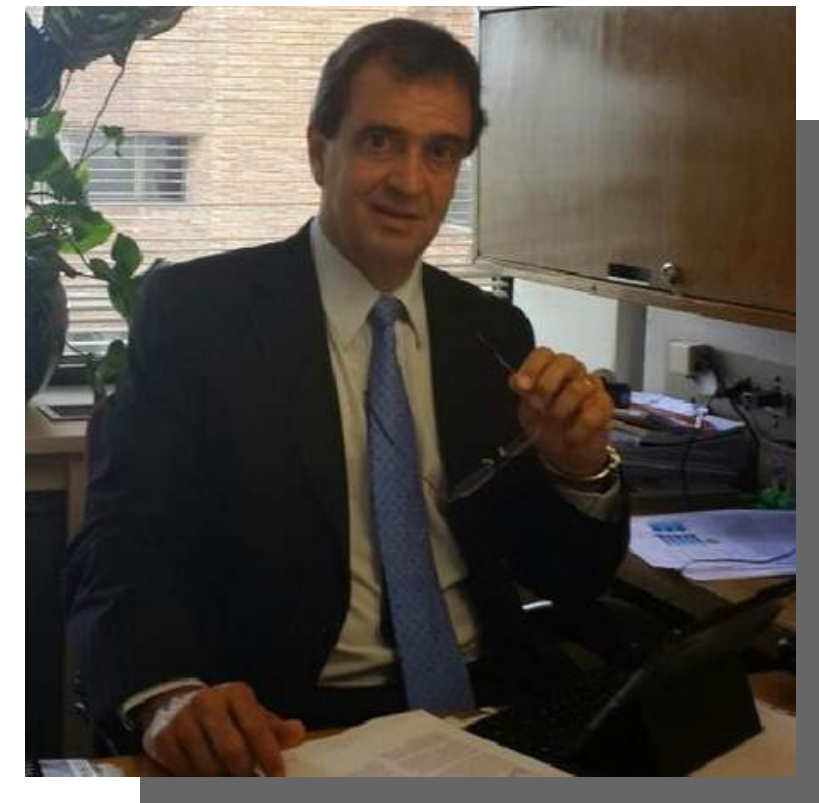
INSIDE EVERY OPERATIONAL INEFFICIENCY

"Elephants tend to show up when operational inefficiencies are uncovered, and when the layering of various technological, logistical and organizational processes is wrong, e.g. costly policy setting for specific technologies, or inappropriate deployment of technologies in certain delivery channels, e.g. the placement of an ITM too close to the branch entrance (queuing issues) or too close to the teller line/pods (people won't use the technology if there's a live teller nearby)."

Mark Charette, Solidus

“In the era of digital transformation, branches play a key role in business growth.

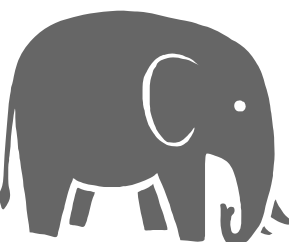
They resolve how best to have an agile solution that facilitates; the entire digital process, ensures a fabulous customer experience, tangible cost reduction tracked over time, a generation of new opportunities for our customers”



**Fernando Larralde
IBM Argentina**

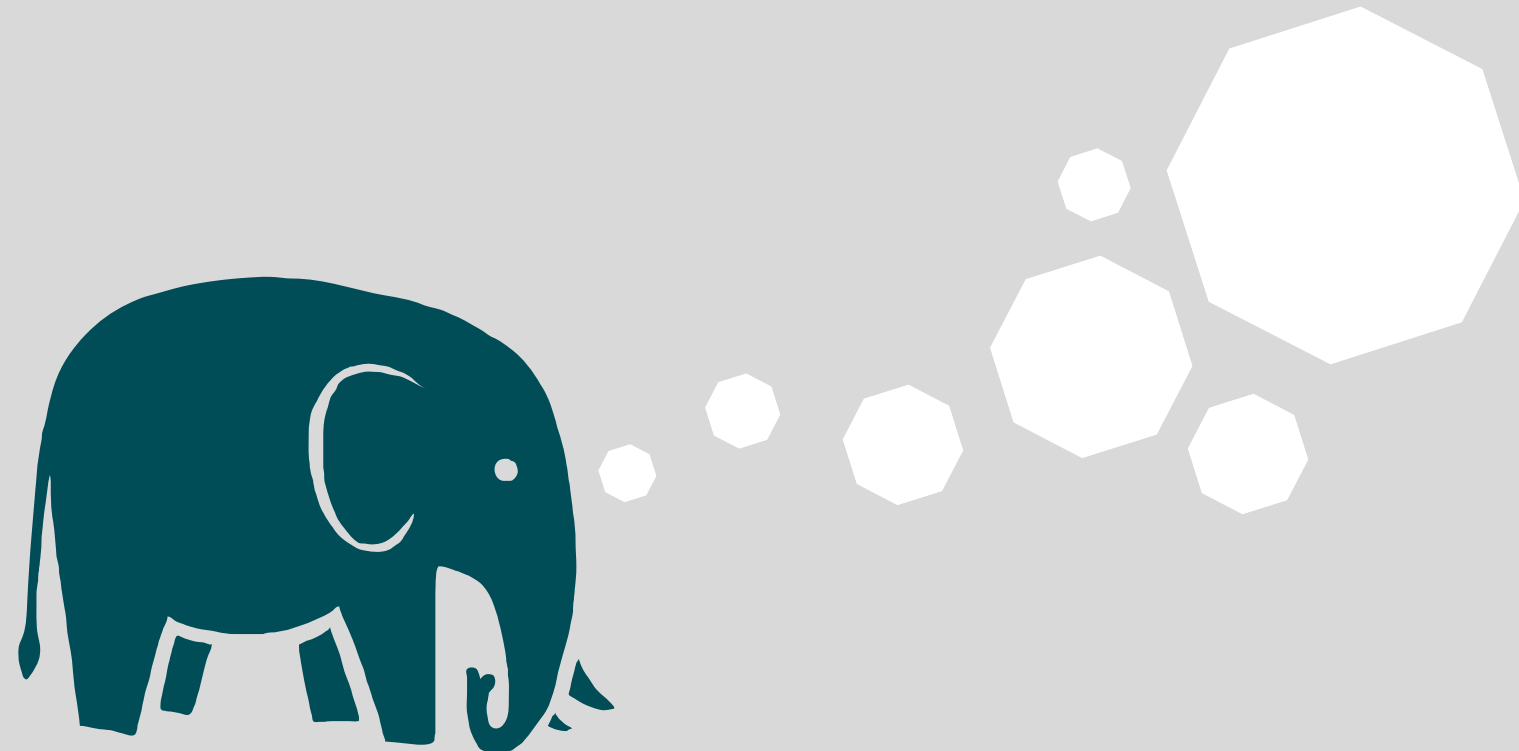


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Q2

**WHY SHOULD
WE KEEP
BRANCHES IN A
DIGITAL AGE?**



70% OF PEOPLE STILL END UP IN BRANCH

"In the US, 60% of customers start their new account journey online but 70% end up in a branch. The real gold in the branch is the staff. This is why customers will bypass other channels to go to a branch."

Anthony Burnett, Level 5

CASH, HUMAN CONTACT, AND ORGANIC GROWTH, FOR STARTERS

"In the digital age, customers perform daily transactions on mobile and fulfil their cash needs using ATMs. Financial Institutions are able to lower the cost to serve these customers but at the same time see customer relationships getting more shallow without the human contacts. Instead of being marginalized, branches now play a much more critical role in maintaining and growing customer relationships."

Danny Tang, IBM Global Banking

PERSONAL SERVICE (STILL) WINS

"Consumers continue to prefer personal service - devices can deliver cost effective immediate service but immediately available personal service continues to be a requirement."

Fred Wheeler, Automated Transaction Delivery

STATS SAY IT'S (STILL) A PREFERRED CHANNEL

"They have remained a relevant channel (preferred by some) to a large enough demographic for opening new accounts, applying for loans, and for general account assistance."

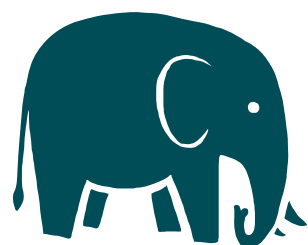
Marilyn Carpenter, Source Technologies

WHERE GREAT CX LIVES

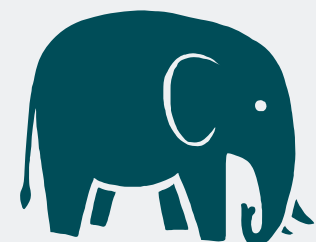
"They are the place to create a relationship and fulfill the promise of a great CX."

Brian Porter, GLORY

WHY SHOULD WE KEEP BRANCHES IN A DIGITAL AGE?



WHY SHOULD WE KEEP BRANCHES IN A DIGITAL AGE?



SHUT SOME, KEEP SOME

"Not all branches are worth keeping. A branch network needs to be evaluated on its costs, and its benefits. Some of those measurements may be easily quantifiable in terms of the cost of Associates or the rent on a property, some maybe not so. The brand awareness that comes from being on a main street, the customer satisfaction, and reduced churn from a staff member being able to explain something in person, or customers just feeling secure that the branch is there. Each FI needs to evaluate based on the customer base, their market strategy, and the go-to market approach."

Gearóid Power, Antuar

THE FUTURE IS 'CONVENIENT-CONSULTATIONS' A LA MAINSTREAM RETAIL

Millennials are set to become the future highest-profit segment of the banking population, and according to surveys ~80% of them say they still want the option to walk into a financial institution. 80% still use cash and 64% of them still carry cash most of the time. Competition to retain this customer segment will intensify as they reach their more profitable 40s and 50s, and it's critical that branches reflect the kind of hi-tech image that millennials have grown up with. This includes data-driven design and branding as much as electronic interactive retail and banking technologies. The "information generation", as they are also known, will be significantly more financially savvy than their forebears, and so branches will function as consultation and sales offices, while smaller, express deposit, and withdrawal offices will cater to more basic transactions via technology such as ATMs. We are also seeing the emergence of ITM branches (remote video teller technology) which allow for more convenient banking such as evenings and weekend hours, and these will continue to grow in number. The fact is that branch banking must now emulate the designs and principles of the rest of the retail world, as its customer base is poised to change dramatically.

Mark Charette, Solidus

KEEPING THE PERSON IS KEEPING IT PERSONAL

"There will always be a segment of the market that wants to visit with a "person", although it is understandable that branches will continue to transform how they show up for customers - technology enables branches and branch kiosks to be more with less." Metro Bank is a great example of a Financial Institution where the branches are designed with the customer at the center of everything they do. So are new branches of Capital One a testament to digital branches.

Sankar Krishnan, Capgemini

"Branch Transformation shifts us from processing financial transactions to serving customers.

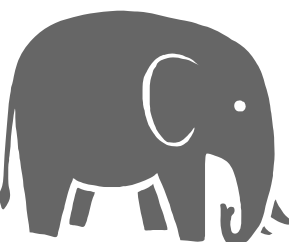
The branch is still the number one place to build customer loyalty that yields profitable long term relations."



**Miguel Sarquis
MS Consulting**

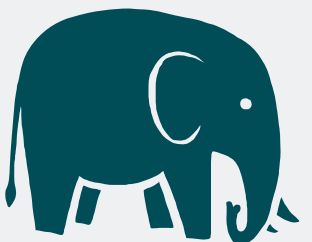


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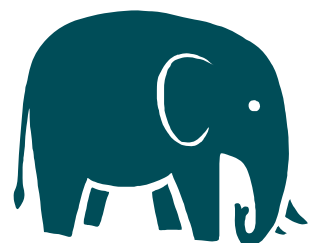
Q3

**WHAT IS THE VALUE
OF BRANCH
TRANSFORMATION
FOR THE FI?**



Q&A

WHAT IS THE VALUE OF BRANCH TRANSFORMATION FOR THE FI?



LET ME COUNT THE WAYS...

"Branch projects generate value in several ways: Increased staff productivity, reduced footprint, adoption of self-service, strengthened relationship, and elevated branch image. Financial Institutions in mature economies tend to benefit the most from footprint reduction and strengthened customer relationships. Financial Institutions in emerging markets can expect significant savings from self-service adoption and productivity increase. There are different projects we can recommend for each categories of business value."

Danny Tang, IBM Global

PHYSICAL + DIGITAL = PROFITABLE!

"For example; Loan growth and deposit growth can be optimized fully through a brand experience that blurs physical and digital lines, and is profitable. "

Anthony Burnett, Level 5

LESS CASH MGMT. MORE SERVICE

"To achieve value financial institutions must focus on self service first, then on efficient consumer service. Value happens when you get out of the cash management business and into the consumer service business and higher value transactions."

Fred Wheeler, Automated Transaction Delivery

CX: IMPROVED

"Improved CX, results in customer and staff retention, and improved sales. An improvement (or at least maintenance of) revenue levels with labor reduction, primarily for low value transactions."

Brian Porter, GLORY

COST/INCOME BY BRANCH

"The primary goal of any branch transformation is to reduce the cost/income ratio while improving customer experience delivered by things such as: Automation, Training, Staff Engagement, Branding, and Systems."

Frainc Reid, Antuar

EFFICIENCIES OVER TIME

"Most obvious value for the Financial Institution is in the cost savings that better efficiencies and space planning will provide. This can be a significant figure over time."

Mark Charette, Solidus

AUTOMATION WITH UNIVERSAL BANKERS

"Automation of teller transactions with self-service with well trained universal bankers who assist in customer adoption will reduce overall costs at the branch."

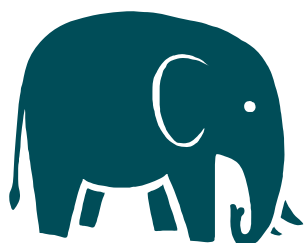
Marilyn Carpenter, Source Technologies

CONSISTENCY IS PROFITABLE

"Servicing the right channel with the right customer on time all the time drastically improves NPS and CSATs." One is able to make better decisions based on segmentation of branch customers."

Sankar Krishnan, Capgemini

**WHAT IS THE VALUE
OF BRANCH
TRANSFORMATION
FOR THE FI?**



"We need to shift the conversation from creating technology focused environments to technology enabled environments."



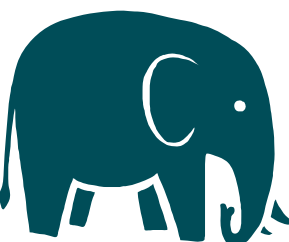
D. Christopher Howe
SVP of Retail Experience Design
Adrenaline Agency

 [How to Optimize and Transform Your Branch Network >>](#)

 [Creating a Universal Experience White Paper: >>](#)



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SO, WHAT DOES A SOLID BRANCH TRANSFORMATION METHODOLOGY (BTM) LOOK LIKE?

A solid Branch Transformation Methodology is always served best with a 360° approach.

What follows in the next few pages, is an introduction to **C.T.H.I.S.** which is then applied to each of the 5 phases of Branch Transformation.



LIKE A GREAT
SONG ON A
GREAT ALBUM



C.T.H.I.S. is a 360 degree approach to better decision making



Gearóid Power
CEO, Antuar

CONSULTING

- Defining / Understanding Financial Institution Strategy
- Developing the Brand Strategy
- Managing & delivering the project

TECHNOLOGY

- Understanding limitations and possibilities of tech solutions
- Matching customer expectations to the delivery of service
- Minimizing costs & improving processes to deliver service & regulatory change
- Agility in delivery

HARDWARE

- Understanding possibilities of hardware and customer expectation
- Selecting hardware to fit with brand strategy & being future proof for the next generation
- Ensuring hardware strategy delivers value

INNOVATIVE DESIGN

- Choosing location to meet customer demands
- Creating efficient use of space (reducing foot print and costs)
- Improving Brand awareness

STAFF

- Getting the right people to be the customer face of your brand
- Defining customer journeys and staff journeys with particular focus on optimizing efficiencies
- Building the top-down project plan with engagement at all levels to ensure a successful project

The C.T.H.I.S. lens is used to navigate the 5 distinct phases of Branch Transformation.

THE FIVE PHASES OF BRANCH TRANSFORMATION

1. Financial Institution (FI) Strategy:

This will help you define who you understand your target customers to be, what you are going to sell them, and how you are going to make a profit out of it. While FI strategy is not dealt with in this report, without it, any action is meaningless.

2. Branch Strategy:

This has to fit in with the Financial Institution and channel strategy of the FI. The branch customer experience must be part of the overall customer experience A la omni-channel. This is where the main body of Branch Transformation work is undertaken. It decides the service, the network topology, the technology and the key KPI measures for the successful project.

3. Pilot:

This gives you the opportunity to test the ideas. Many FIs create a lab to test the technology and approach, and to garner feedback from the consumer. This approach allows pivots and validation.

4. Roll-out:

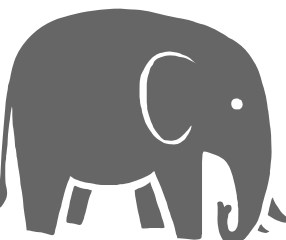
The push of a new strategy to multiple branches cannot happen overnight. Staff need to be trained, customers need to be given time to adjust, and technology needs to deliver.

5. Transformation:

Transformation cannot happen immediately. KPIs need to measure if you are achieving your goals or to identify what is and isn't working. This is your target and you need to be prepared to go back to the start and realign everything over time.



BOB IAFELICE
SVP SALES, ANTUAR



THE FIVE PHASES OF BRANCH TRANSFORMATION

FI strategy informs the **Branch Strategy**

Financial Institutions (FIs) continue to use the same ways to measure branch performance: Number of accounts, amount of deposits, size of loan books, etc.

These measurements are mostly based on a "home branch" model in which each customer belongs to a particular branch. Today's customers don't visit branches often. Most do not know, or even care, where the home branch is.

For this reason the existing branch measurements must be revised. Additionally, Financial Institutions today are building more branch formats. Each format serves a different customer set and carries a different mission.

Some aim to sell while others are designed to provide convenience.

FIs need to design different metrics for each format and they should decide how to provide the best experience for each, considering:

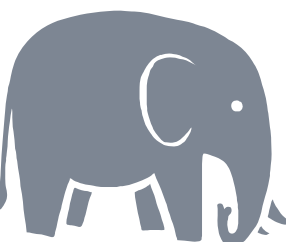
- Optimal automation for best experience
- Reduction in back office tasks
- Shoulder-to-Shoulder transactions
- Assisted Self Service

 [Danny Tang's Branch Transformation white paper >>](#)

 [Danny Tang's Blog >>](#)



DANNY TANG
WORLDWIDE CHANNEL
TRANSFORMATION LEADER,
IBM GLOBAL BANKING



THE FIVE PHASES OF BRANCH TRANSFORMATION

The pilot exists to prove concepts, prove solutions, and mitigate gremlins.

An ideal starting point for your pilot:

Choose which of the 4 typical branch formats you want to pilot.

Choose a busy location in close physical proximity to the BT team for real time monitoring and course correcting things like:

- Customer feedback on CX
- Refining the Branch Transformation process with staff on the ground
- Identifying training gaps
- Managing logistics of hardware, innovative design, technology, and people
- Identifying the tech production and things like: connectivity, bugs, and security
- Refining the Branch Transformation by measuring cost/income ratios, impact, brand, CX, and staff utilization

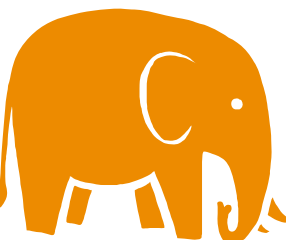
Success depends on the right balance between human interaction and technology.

 [Branch Transformation White Paper >>](#)

www.Glory-Global.com



**BRIAN PORTER, DIRECTOR,
ADVISORY SERVICES,
GLORY**



THE FIVE PHASES OF BRANCH TRANSFORMATION

Roll outs can be modular, blanket or incremental.

You choose the one that serves your FI strategy best.

Your roll out can go a number of different ways. From taking a proven kiosk approach into another 200 branches, before introducing a level of design and branch layout as the next item to pilot, or you can run these simultaneously.

One of the best ways to measure and refine things like; Deposit growth, loan growth, account growth, wallet share, cross-selling, and the cost of the technology required is to test;

- Operational cost savings.
- Acceptance by consumers.
- Quantity of services migrated to consumer service.
- CX metrics- very hard to quantify but important Transaction improvements and/or migration to tech
- "Free time" (from tech/process improvement) staff now have the ability to engage with customers
- Branch efficiency ratio dip (improved sales through efficiency gains- or at least improved sales with no efficiency loss)
- Cash flow improvements/beam reduction/outages etc.

 [America First Case Study >>](#)



FRANC REID
BUSINESS DEVELOPMENT
ANTUAR

THE FIVE PHASES OF BRANCH TRANSFORMATION

What would motivate consumers to bypass the most convenient branch in the world?

There must be something intrinsically valuable to a consumer that they would bypass the most convenient branch in the world to visit one further away than their elbow, back pocket or purse.

The ongoing dance by consumers between digital and physical branches explains why physical branches continue to transform at a rapid pace. Consumers use the branch for something they cannot get over a device – a face-to-face personal interaction.

Open environments, automation, pods, branding, point-of-purchase imagery, and transformative experiences are in place in today's branch to leverage the high-value opportunity of a face-to-face interaction with consumers.

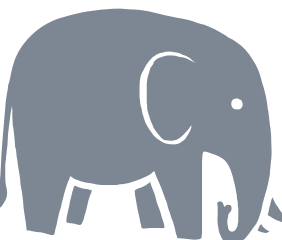
In 10 years from now will we have fewer branches? Yes. Over the next decade will the branch continue to change? Yes. Will the need for a human experience diminish? No, because the real gold in today's branch isn't in the vault, it is you and your team. We call this the Universal Banker.

 [Branch Transformation Case Studies >>](#)

 [Branch of The Future >>](#)



ANTHONY BURNETT
CUSTOMER EXPERIENCE DIRECTOR,
LEVEL 5



THE FIVE PHASES OF BRANCH TRANSFORMATION

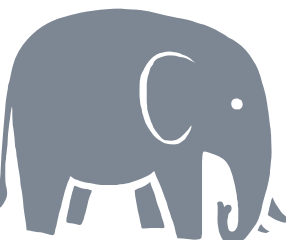
In a nutshell...

Branch Transformation is the prioritization of distribution channels based on market demographics and convenience, and a reconfiguring of people, technology and the general branch environment that incorporates relationship-focused staffing roles, more efficient space and operational processes, and electronic branding and merchandising features that inject a “Wow!” factor into the physical and online customer experience.



MARK CHARETTE
CEO, SOLIDUS

-  [How Interactive Teller Machines Create Efficiency and Savings >>](#)
-  [Solidus' "Ground Up" Blog >>](#)
-  [Making an Impact in a New Market Case Study >>](#)
-  [Creating a New Banking Experience Case Study >>](#)



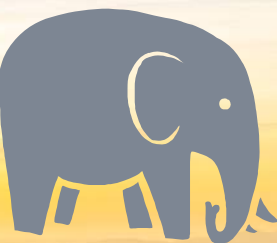
COMING SOON.

BRANCHTRANSFORMATIONMETHODOLOGY.COM

LEAVE YOUR DETAILS TO GET INVOLVED.



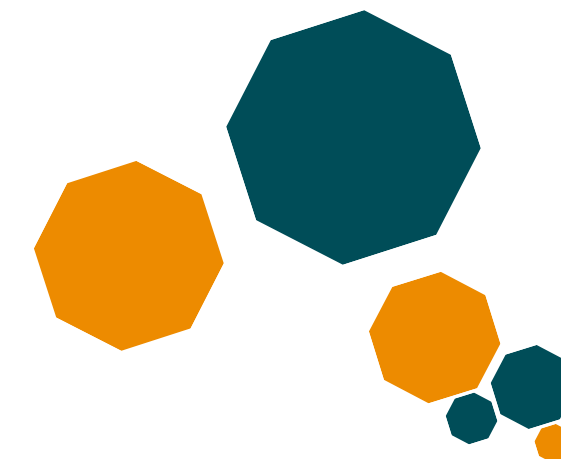
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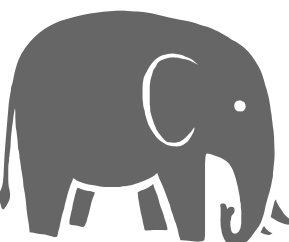
"Branch Transformation is not just about the branch - it is about the entire banking ecosystem that is serviced in a branch."



**Sankar Krishnan, EVP
Capgemini**



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BRANCH TRANSFORMATION // EXPERTS

CONSULTING:



TECHNOLOGY:



HARDWARE:



INNOVATIVE DESIGN:



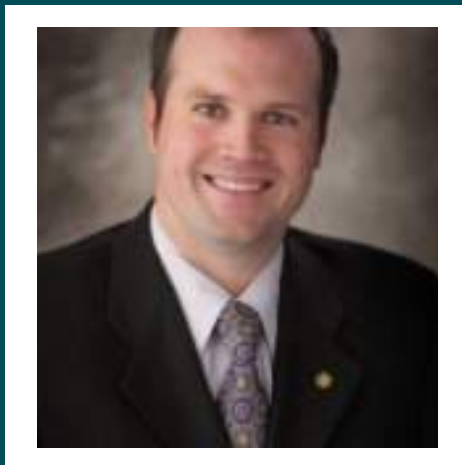
The organizations featured here are not necessarily affiliated with or paying Antuar to be listed here. They are organizations that Antuar believes could offer value to your Branch Transformation project in their respective areas.



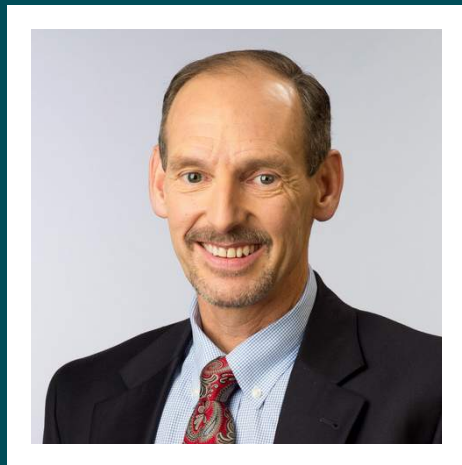
BEN HOPPER
HEAD OF STRATEGY, CONSUMER BANK
FIRST TENNESSEE



GREG GOPAL
SR. MANAGER
WINGS FINANCIAL CREDIT UNION



JEREMY DEAMER
MANAGER BRANCH SYSTEMS DEVELOPMENT
AMERICA FIRST CREDIT UNION



TOM NEWINS
COO, ALASKA USA FCU

BRANCH TRANSFORMATION INSIGHTS FOR THE FI BY THE FI



BEN HOPPER
HEAD OF STRATEGY, CONSUMER BANK
FIRST TENNESSEE



BT insights for FIs, by First Tennessee

CONSULTING

A great customer experience begins with customers' trust in the banker. Design an experience where both parties win and see true transformation.

TECHNOLOGY

New technology is evolving quickly and should be used daily by bankers who are willing to learn and grow with the changes. Build support in the iterative nature of these products. That way, even when technology is not perfect, you will realize better utilization.

HARDWARE

New machines can be intimidating. Be sure to sign up for the best service agreement available. This will encourage your teams to explore their new machinery more, knowing they have support no matter what.

INNOVATIVE DESIGN

Design the branch with the people who know it best — the bankers! They must know their feedback is being heard and serves the higher purpose of delivery of the future strategy.

STAFF

Involve your staff in the overall strategy and growth. Giving them a purpose and a sense of belonging will add more value than dollar signs, which ultimately will pay the Financial Institution more dividends in the end.

▶ Watch how First Tennessee Bank transformed their branches with GLORY >>



GREG GOPAL
SR. MANAGER
WINGS FINANCIAL CREDIT UNION



BT insights for Fls, by Wings Financial Credit Union

CONSULTING

Ensuring clarity of purpose at the beginning. Ours was that the teller interaction is no longer the primary interaction. We wanted the primary interaction to be with the platform and sales team.

STAFF

Having Trained Member Service Reps is key! Ensure there is a sea of them that members would need to pass through in order to reach the Assisted Self Serve Kiosks.



JEREMY DEAMER
MANAGER BRANCH SYSTEMS DEVELOPMENT
AMERICA FIRST CREDIT UNION



BT insights for FIs, by America First Credit Union

CONSULTING

Partners (design, hardware, technology) can add many consulting insights to the overall process making it worthwhile engaging them for their knowledge about how to drive your direction.

TECHNOLOGY

Partnering with technology providers that you can trust helps the whole process in delivering a result that you can be proud of. They can often bring a consultancy element based on their experience and industry knowledge. In our experience, this is the area that gels all of the areas together.

HARDWARE

The options on hardware are varied, so you need to understand what each piece of hardware offers and if it works for you and your membership. We work with the Hardware and Technology teams to identify what fits with our vision. We chose to create a member facing test space: our Innovation Center (IC). This allows us to test our hardware options in a production environment and we actively get feedback as to what members like and dislike in the IC before making a wholesale decision on hardware for the entire branch network.

INNOVATIVE DESIGN

Using an expert design company allows us to make informed changes from our older branch format. Their level of expertise and knowledge has helped elevate, not just the awareness and experience of new branches, but also our overall brand as a result.

STAFF

Adding new technology shouldn't eradicate the full-service experience. Staff are encouraged to still walk members through the whole process and teach them at the same time. The benefit of this is the member-staff experience of doing something together. The member will leave feeling adequately served and will have learned how to use the technology too.

 Watch America First Credit Union enable Assisted Service with GLORY >>



TOM NEWINS
COO, ALASKA USA
FEDERAL CREDIT UNION



BT insights for FIs, by Alaska USA Federal Credit Union

HARDWARE

Being smarter with your money, managing your money and what's your motivation behind you, is an angle that allows us to consider our members in a light that serves them better.

STAFF

The moment we realized we need better skilled employees to help identify needs for the members. That's really where the software can come in to play. Fast, quick identification of members - and their situation.

FINAL THOUGHTS

As you may have experienced, no one size fits all. In my 20+ years of Branch Transformation projects, I have got to experience first-hand various technology innovations, the changing roles of the branch and multiple strategic approaches to delivering branch networks. What worked well here, could be a disaster there.

What does ring true across the Financial Institution landscapes however, is a 360 degree, phased approach to Branch Transformation, brings the best results.

In this Special Report, we identify 5 distinct phases of Branch Transformation. We view each phase through the lens of C.T.H.I.S.; a categorization of ideas to be considered inside each phase.

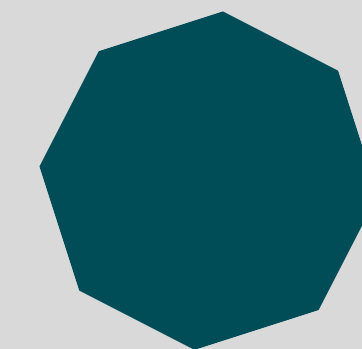
While this is not an exhaustive list of phases or a prescriptive approach, it is a robust roadmap with which to sense check and cross reference your thoughts along with a few of ours.



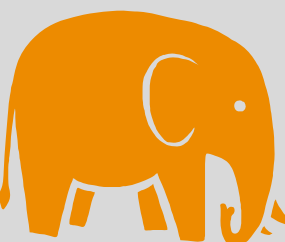
GEARÓID POWER
CEO, ANTUAR

 BranchTransformationMethodology.com

 Leave your details at BranchTransformationMethodology.com to be involved >>



#ElephantinBranch



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 Alphabetical order and hyperlinked.

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**SPECIAL MENTION TO
THE FOLLOWING
FOR CONTRIBUTING
TO THE DEVELOPMENT
OF THIS SPECIAL
REPORT.**

WHEN ARE ANTUAR'S INBRANCH PRODUCTS A VIABLE SOLUTION?

WHEN THE BRANCH DEMANDS A HI-TECH, HI-TOUCH CUSTOMER EXPERIENCE.

FIs typically engage with Antuar as they question how to make the most of their Branch Network, and how to use that Branch Network to best serve their customers. Customer behaviours are changing and customer service expectations are higher than ever. The role of the branch must also change, to deliver customer service and experience, all while maintaining a superior customer satisfaction rating.

Antuar can partner with FIs to implement our software on the teller live, and/or our inBranch kiosk software on their self-service machines affecting the lifetime value of their customers, jarring the customer experience and hampering staff productivity levels.

Antuar are invited to meet with FIs at IBM's Banking Center of Excellence (BCoE) to introduce and demonstrate the possibilities available in the area of branch innovation, using a live demonstration of our inBranch product suite.

Branch Transformation

inBranch is a suite of core-, and hardware-agnostic software products designed to augment or replace your existing branch systems with innovation, flexibility, and agility; all while reducing costs and increasing sales opportunities.

Full Service Teller

inBranch Transact is an intuitive, relationship centric, core-agnostic branch transaction processing application that increases staff utilization and promotes sales of new financial products.

Assisted Self-Serve

inBranch Kiosk is a hardware agnostic, customer facing assisted self-service product, with a fully integrated staff tablet promoting informed interactions. This is branch automation while maintaining the human touch.

Customer Engagement

inBranch Engage a customer engagement product that tracks service request and sales opportunities through their life cycle, ensuring that you don't miss a sale or service opportunity.

WHAT DOES ANTUAR OFFER?