Assisted Service Technology:

Harmonizing the Branch

ASSISTED SERVICE TECHNOLOGY:
HARMONIZING THE BRANCH

This whitepaper is organized into a number of sections. Beginning with an introduction to assisted service technology [AST] as an in-branch transaction processing alternative to a 'live' teller, we then explore changes in the way financial institutions (FIs) will interact with customers visiting the branch. Assisted service technology enables a balanced customer experience between the digital and physical aspects of retail delivery. This becomes clear as we examine the potential value and impact of an assisted service solution, both to the bank as well as its customers, before taking a closer look at how assisted service can help to achieve harmony within the branch as well as with other delivery channels. Next, we put forward the most important questions to be discussed as part of your decision process, whether you are just beginning to consider such a solution or your decision process is well underway and conclude with brief comments related to reaching a 'harmonious outcome' in your branch network.

IN MUSIC, HARMONY IS DEFINED AS "THE SIMULTANEOUS COMBINATION OF TONES, ESPECIALLY WHEN BLENDED INTO CHORDS PLEASING TO THE EAR."

ASSISTED SERVICE TECHNOLOGY:
HARMONIZING THE BRANCH
[continued]

As new, potentially game-changing, technologies continue to emerge in the banking industry, it becomes more and more difficult to determine which will best help a particular bank or credit union exceed their retail delivery expectations. As an industry leader in branch automation solutions, Glory has worked with hundreds of financial institutions in thousands of branches of all sizes and types, and we are happy to bring this experience to you by sharing insights to help you sort through the confusing array of technology options for transforming branch delivery.

Seemingly similar solutions bring very different types of service delivery and operational impact. Today we are focused on the emerging 'in lobby kiosk', which in different configurations may be called 'Interactive teller', 'in-lobby teller', 'assisted self-service', and many other names. In general, these labels describe a kiosk, situated within the normal service area of a branch, that can receive cash and check deposits, dispense cash and complete a number of other transactions that are normally performed by a teller. Some solutions are simply ATMs placed in the lobby; others replace on-site tellers with remote staff members connected via video; others connect and perform in a mode that encourages self-service but retains on-site service staff to support the

client experience. Each solution approach has a different focus, different costs, and provides an entirely different client experience. Understanding the differences in client experience, support requirements and operating costs, and matching those with your specific retail delivery priorities, will lead you to the right technology decision for your financial institution.

For the purpose of this paper, we will discuss full-function in-lobby solutions under the general label of assisted service technology [AST]. We will focus on the impact of assisted service technology as an alternative approach for delivering in-branch customer service (teller) transactions.

A NEW
SHEET OF MUSIC

A common theme in banking is that customer and member "self-service", through online banking, mobile, and ATM channels, is changing the role of traditional bank branches from transaction hub to financial service center. Estimates vary, but there is general consensus that 50% of transactions conducted in branches 10 years ago are now conducted through self-service channels. This shift is very attractive for FIs, as it can result in dramatic operational cost savings. According to some estimates, it is up to 95% less expensive to process deposits digitally than through a traditional teller.[1]

All this adds up to less staff requirement for high volume transaction processing, freeing employees for customer engagement on more complex financial needs or in problem resolution matters. This is a timely shift of role: studies also show that customers strongly prefer and expect face-to-face engagement in these types of situations. Per Accenture's 2016 North America Consumer Digital Banking Survey, "87% of consumers will use their branches in the future – and want human interaction when they go there."[2]

"87% OF CONSUMERS WILL USE THEIR BRANCHES IN THE FUTURE – AND WANT HUMAN INTERACTION WHEN THEY GO THERE."

Source: Accenture Consulting

HITTING THE
RIGHT NOTES

Accenture predicts that "The branch of the future will pivot from note transaction processing to high-end servicing, seamlessly combining person-to-person and digital banking experiences." [3]

With fewer branch visits today, each customer engagement opportunity becomes more important. That is why delivering a harmonious in-branch experience is critical, more so today than ever before. Many FIs are adjusting to this trend with staffing models that expand customer service responsibilities as compared to the traditional teller role. These new branch bankers are often called Universal Bankers or Universal Associates. They are trained to address a wide array of customer needs, yet still expected to assist with transactions when required.

This is the point of inflection where transformational technologies, and especially assisted service technology, can facilitate changing the way FI staff members interact with customers. While enabling this process change, AST can also deliver meaningful and measurable benefits to both the FI and its clientele.

"THE BRANCH OF THE FUTURE WILL PIVOT FROM NOTE TRANSACTION PROCESSING TO HIGH-END SERVICING, SEAMLESSLY COMBINING PERSON-TO-PERSON AND DIGITAL BANKING EXPERIENCES."

Source: Accenture Consulting

RIGHT NOTES
FOR THE BANK

Fundamentally, assisted service technology is intended to provide greater efficiency for the bank, by reducing the overall 'cost to serve'. Some consumers become very comfortable with completing a wide range of transactions by themselves, fully in self-service mode. Other consumers either request or require assistance. However, even these customers can complete some portions of the transaction. In principle, every part of a transaction that a customer performs without direct support from a staff member reduces the FI's labor cost input in the transaction – and in aggregate this can become quite substantial. If 60% of a staff member's time is spent doing account transactions, and this can be reduced to 10%, across four staff members we could reduce the demand by two. Those resources can be 'saved' or re-applied to other, more valuable activities.

# RIGHT NOTES
FOR THE BANK
[continued]

In addition to the direct transaction time savings benefit, assisted service technology provides transaction support capability while eliminating many of the normal, non-customer facing complexities associated with teller operations: drawer cash management, vault buys and sells, and balancing tasks. This results in a shorter learning curve for staff, and more time returned for customer-facing tasks.

ONE IMPORTANT EARLY CONSIDERATION, TO ACHIEVE AST SUCCESS: AST SOLUTIONS NEED TO BE BUILT UPON CASH RECYCLING TECHNOLOGY. IF CASH ACCEPTANCE AND DISPENSING ARE NOT MANAGED THIS WAY, YOU WILL NOT RELIEVE MANY OF THE BURDENS CITED EARLIER, YOU WILL SIMPLY SHIFT THE WORK FROM CUSTOMER FACING TO SYSTEM ADMINISTRATION. THE NEW CUSTOMER EXPERIENCE WILL BE BURDENED BY NEW BACK OFFICE BALANCING PROCESSES, AN UNINTENDED AND AVOIDABLE CONSEQUENCE.

ORCHESTRATING
TRANSACTION MANAGEMENT

With AST, branch staff is kept aware of activities in progress at multiple devices, and can respond to specific customer requests for assistance, or engage with customers at their discretion. This ability to engage customers supports relationship-building as well as value-building initiatives. According to Jared Freeman, CEO at Alabama State Employees Credit Union, "Assisted service technology is enabling multiple cross-selling opportunities. Our staffers, equipped with a tablet, can monitor and assist our members with processing their transactions as required. Our assisted service solution also allows staff to handle transactions more efficiently and frees them for more effective human interactions related to other member needs."
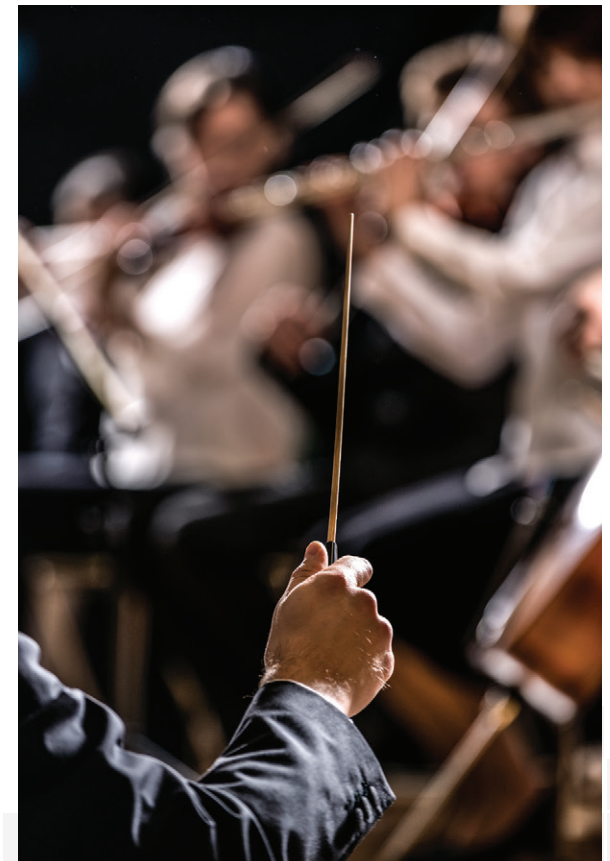
ORCHESTRATING
TRANSACTION MANAGEMENT
[continued]

Staff can monitor multiple assisted service devices by means of a tablet computer, and intervene in transactions as required, either to approve a transaction if needed or assist a customer as requested. Furthermore, staff can also engage with customers as desired to greet a known customer or offer assistance with other financial needs. It is also noteworthy that AST devices interface directly with your core systems utilizing available APIs, not via the ATM switch. This removes many limitations and opens the door to completing a wider range of transactions effectively.

In advanced AST implementations, assisted service software is integrated with your CRM system, to give staff members access to customer specific, actionable information allowing them to engage with customers on a much more personal level. This reinforces the customer relationship. According to Jim Marous, co-publisher of the Digital Banking Report, "Capturing and using consumer insight will be an important differentiator for organizations hoping to build new relationships and solidify those relationships already in place. Consumers will expect their financial institution partners to be able to provide real-time recommendations based on changes in their financial profile."[4]

PWC agrees, stating, "Banks that cultivate a deep knowledge of their customers – their financial-services preferences, economic demographics, and consumer behavior – can tailor offers to individuals in a timely manner based on activity in their accounts and lifestyle changes or choices."[5]

"CAPTURING AND USING CONSUMER INSIGHT WILL BE AN IMPORTANT DIFFERENTIATOR FOR ORGANIZATIONS HOPING TO BUILD NEW RELATIONSHIPS AND SOLIDIFY THOSE RELATIONSHIPS ALREADY IN PLACE."

Source: The Financial Brand

ARRANGING THE OPERATING ENVIRONMENT

Aligning staff roles and supporting them with complementary technology is a best practice approach that can be enabled through AST. Making this work well, however, requires careful attention to detail in both the physical space of the branch and in the transactional capability delivered by a combination of hardware functionality and excellent software design.

ARRANGING THE OPERATING ENVIRONMENT
[continued]

LEVERAGING AST TO ENABLE THE DESIRED PHYSICAL ENVIRONMENT

The best AST solutions provide financial institutions with flexible physical deployment options for existing and future formats. This is especially important in an era where new branch designs are being contemplated and where branch remodels and retrofits are commonplace. Physical deployment of AST devices can be 'through the wall', as with a typical self-service device, customer-facing within a traditional teller line, in a lobby transaction services 'cluster', or simply free-standing in appropriate locations within a branch.

The specific placement of AST devices depends on the ability of the equipment to support key customer comfort requirements, including maintenance of personal space, privacy, and sense of security. Customers will be more likely to accept assisted service if they are not overwhelmed by the physical size of the system (height, width, approach angle, and similar). Anything that will be displayed to the user should be considered private and personal, and should not be visible to others in the branch, even persons nearby. The device should look 'natural' in the branch, harmoniously blending in to the total branch environment. This will help customers naturally transition to the new method of service delivery.

It is not practical, however, to decide to change the way employees work, add AST, AND simultaneously remodel every branch to support the new way of working.

AST selection criteria should include consideration of how easily the assisted service devices can be redeployed as changes are made in branch designs over time. Size, shape, servicing access, customer accessibility, and similar considerations, as well as long-term support for relocation and changes in deployment modes, should be discussed with all AST suppliers you might consider.

ARRANGING THE OPERATING ENVIRONMENT
[continued]

TRANSACTIONAL CAPABILITY AND SOFTWARE DESIGN

A key consideration for adding AST is simply this: Can you ensure transactions that customers still bring to a traditional teller can be delivered through an AST solution? To achieve this, an AST device should interact with your banking technology systems much like a teller does today. Assisted Service Technology software must be capable of integrating with your existing banking applications, including your core system, leveraging your previous technology investments while providing the wide range of functional capabilities that tellers deliver today.

Alex Yen, IT Systems Manager at Beyond Bank in Australia, commented that, "Network architecture was a key aspect of this [AST] project, and by going directly to our core, we were able to achieve a lot more functionality." Glory's Senior Vice President, Self Service Applications, Software, Snehal Vashi adds, "The key challenge for AST devices is to support most of the standard teller functions available. The only way to accomplish this is by interacting with all the systems that interact with traditional teller systems. We work to bring the teller functionality from behind the counter to the front of the counter, while eliminating the complexity that tellers encounter in transaction processing."

While this sounds simple enough, it is in fact a complex web of systems, rules, work flows, exception management, and careful user interface design.

This is an area where any FI seeking to implement AST will want to ensure their business partner for software is experienced and knowledgeable about banking systems, banking practices, and user interface design.

There are many potential benefits to be realized by the financial institution that implements assisted service technology in their branches. However great these might be, in isolation they are not enough. AST also needs to deliver practical benefits to the financial services consumer!

"THE KEY CHALLENGE FOR AST DEVICES IS TO SUPPORT MOST OF THE STANDARD TELLER FUNCTIONS AVAILABLE."

RIGHT NOTES
FOR THE CUSTOMER

The phrase "The customer is always right" was coined over 100 years ago by Harry Selfridge, a department store owner in London. While some have challenged this notion in modern times, it remains generally true in the banking world. In today's hyper-competitive banking environment, customer expectations rule. Amongst these expectations are improved access to knowledgeable and available staff, the channel flexibility to bank when, where and how one wants, and efficient use of time whenever using the bank's services. One recent retail banking study finds that "competent personnel, friendly and courteous personnel, enough personnel to assist, short waits times at teller lines, and fast and efficient branches" are among the most important attributes for consumers when selecting a financial institution. [6]

RIGHT NOTES
FOR THE CUSTOMER
[continued]

A recent study from Raddon Research also supports the idea that while use of electronic, self-directed delivery channels continues to expand at a rapid pace, so too does the reliance on traditional staff-assisted delivery channels. [7]

"THEY TRUST GOOGLE; THEY LOVE APPLE. YET SURPRISINGLY, THEY ALSO VALUE IN-PERSON INTERACTIONS."

Source: BAI Banking Strategies

Perhaps most interesting, as it relates to channel decisions, is that the popularity of human interaction appears to be true for all age groups. According to the study, the majority of customers (75%) fall into the 'High-Touch and High-Tech' category meaning that they use both the electronic and traditional physical delivery channels on a monthly basis. At 75%, the percentage of consumers in this category has grown far beyond both the 'High-Tech Only' (19% of consumers) and 'High-Touch Only' (6% of consumers) categories. [8]

How does an assisted service solution help meet these elevated customer expectations? Let's first consider the matter of choice. The customer has come to your branch with one or more goals.

Often, one of those goals is processing a simple transaction. However, that customer may also have a need to consult with a banker about other financial matters or products.

This is especially true for millennials, who are reaching their peak as financial consumers. As one source put it, "They trust Google; they love Apple. Yet surprisingly, they also value in-person interactions. So, while the majority of them go online to conduct their financial business through your digital channels (such as website and online bill-pay), roughly 51 percent still use physical branch locations. Typically, those on-site visits are to solve a specific problem or converse about a complex transaction." [9]

RIGHT NOTES
FOR THE CUSTOMER
[continued]

AST solutions offer the arriving customer three choices for processing transactions in the branch: full go-it alone self-service, assisted service from bank staff, or full staff 'take-over' of the transaction. Customers have full flexibility to decide and choose which approach is best. Since a well-implemented AST solution will provide a range of transactions capable of meeting most customer needs with limited staff intervention, many or most customers will choose 'self-service', knowing that support is at most a button click away.

If a customer does not choose face-to-face engagement for a transaction, bank staff is still able to greet the customer, and have the option of engaging when the customer meets defined criteria encouraging such engagement. The customer, when they want assistance, finds he or she can access a bank staff member who is readily available, having been freed from many burdensome transaction processing tasks. This is obviously especially important if the customer came to the branch for purposes above and beyond processing a transaction! Vicki Piper, Branch Supervisor, of Beyond Bank, talking about their assisted service solution, put it this way, "Our members love using it, our staff love using it, and I just think it's amazing. Having the machine means I have a lot more time to spend helping my members."

Knowledgeable and available staff is one of the key drivers for customer selection of a financial institution as well as overall customer satisfaction. Often, however, the customer's priority is 'presto' or at least 'allegro' service. In its State of Retail Banking Consumer Survey 2016 report, TimeTrade states that "64% of respondents indicate they are willing to wait less than 10 minutes at their bank branch" and that there is general receptivity to scheduling appointments to also optimize their time.[10]

Assisted service solutions, properly constructed and deployed, support both the staff availability issue and can even enable pre-scheduling of branch resources, both of which are of paramount importance to today's financial consumer.

STRIKING HARMONY
IN THE BRANCH

Care must be taken to hit the 'right notes' when making decisions about technology in the branch. Self or assisted service must be perceived by customers as an expansion of service options, and not as a 'do-it-yourself' directive. Bankers must consider why the client travelled to the bank branch in the first place! To move forward without this perspective will predictably result in dissonance rather than harmony.

To support harmony in the branch between the digital and physical it is crucial to keep simplicity as a priority when deploying technology. This is especially true when dealing with customer-facing technologies. A financial institution (FI) gains little by deploying technologies that bring with them complexities and add to channel confusion for their customers. Ignoring the customer's perspective runs the risk of being characterized as 'tone deaf.'

Unfortunately, companies developing banking technologies are not always helpful in creating simple solutions. "For omnichannel [banking] experiences to pay off for customers, the design principles of ease-of-use, efficiency and emotion must come to the forefront." said Rajeev Sawhney, President of Strategic Business at Mphasis. He goes on to state, "There is an innate desire of the technologists to add feature functionality and thereby lose the simplicity that is so essential for everyday users. I am not saying that feature functionality is not essential; all I am saying is that ease-of-use and simplicity should be at the core of the [user] interface design." [11]

DISSONANCE IS DEFINED AS A TENSION OR CLASH RESULTING FROM THE COMBINATION OF TWO [OR MORE] DISHARMONIOUS OR UNSUITABLE ELEMENTS.

STRIKING HARMONY
IN THE BRANCH
[continued]

Snehal Vashi, Glory's Senior Vice President, Self Service Applications, Software adds, "The challenge is to make the complex teller transaction simple and intuitive enough for the customer to perform the task by themselves."

Getting this right requires a special emphasis on the user interface experience on larger multi-touch surfaces, in a semi-public setting. This is not just a channel transition – it is also a significantly different experience from using a touch-screen phone or tablet, as in a mobile banking solution. If one does not develop the user interface correctly, an all too likely outcome is customer frustration, with staff required to intervene in a high percentage of transactions to assist customers, which, defeats the purpose of putting AST devices in the branches entirely.

HARMONY
WITH OTHER CHANNELS

With well-trained and empowered branch staff equipped with the proper technologies, the branch is ready and capable of delivering on the branch harmony objective. AST, when carefully implemented, mimics the customer experiences found in face-to-face transactions while also creating an experience familiar through other digital channels. Through correct implementation of integration with other existing banking systems, sharing of channel data allows for efficiencies to be realized, such as AST user authentication using online banking credentials. On an increasing basis, the branch will also become a place to execute physical media transactions pre-staged in a different channel – these will be completed in the branch, with limited staff intervention, using AST.

At this point, we hope it is clear that assisted service solutions can deliver important benefits for both the institution and its customers. Maximum value is achieved when we successfully harmonize digital banking with physical world banking, an opportunity uniquely deliverable through the branch channel, and well-supported by the assisted service concept. As Accenture states, "[The branch of the future] will be a vital destination where digital banking and human interaction meet."[12]

"This all sounds great" you say, "but it's easier said than done!" In the next section, we will examine how you can embark on getting it done in the most efficient and effective manner.

"[THE BRANCH OF THE FUTURE] WILL BE A VITAL DESTINATION WHERE DIGITAL BANKING AND HUMAN INTERACTION MEET."

Source: Accenture Consulting

FINDING
CONSONANCE

Earlier, we discussed dissonance. Dissonance is what is likely to happen in your branches without a carefully considered approach to decision-making. The overall goal here is to follow a process that achieves the opposite outcome… consonance. Achieving consonance simply means hitting notes that complement one another rather than striking random tones that confuse and collide with one another. So exactly how do we get there? It begins with consideration of a few important questions.

HOW DO YOU ENVISION YOUR IN-BRANCH SERVICE MODEL CHANGING?

The driver for branch transformation often lies in the desire to alter the network's cost-benefit formula. In doing so, it is critically important to realize that each change to a branch (i.e. technology introduced, physical size and layout, level of personal interaction) contributes to the whole of the experience for your customers.

Glory has observed and participated in the retail marketplace for years as retailers have introduced self-service checkout solutions, re-introduced staff support for users of these systems, and worked to create balance between full, partial, and self-service solutions. We have realized that there are simple but important distinctions between customers, related to the complexity of products or services they are purchasing, the total value of a

purchase, and their own confidence with their buying decisions. Many of these learnings carry over to the application of self-service systems in financial environments.

An early consideration is that the transactional needs of financial consumers are more complex and sophisticated than in transactional retail events, and harder to recognize as 'completed'. They are also much more personal, as they relate to the 'hard earned' assets of the customer, resulting in higher expectations from customers, as they expect the bank or banker to appreciate this aspect of the transaction. You must consider how your customers need to work with you today, and what they value from interactions with you. Is it operating hours convenience? Unique services? Speed? Accuracy? Location? Personal attention? Do certain areas of focus create better outcomes for you and your customers?

FINDING
CONSONANCE
[continued]

Before you engage vendors to learn the specifics of their offerings, you must decide what kind of customer experience best represents your brand. Ask yourself: Do we have a conceptual service model to meet the needs of those customers that made the effort to visit our branch?

HOW DOES THE IN-BRANCH TECHNOLOGY FACILITATE THIS NEW SERVICE MODEL?

There is no shortage of in-branch service technologies to choose from in support of your priorities. Each technology option will enable a different service model, and will uniquely alter the branch network's cost-benefit formula. After you have considered the customer experience and service model it is now time to assess technology differences. Most solutions appear to offer a high degree of feature commonality – they physically look like high-tech ATM's, right? It is the unique features and the unique application capabilities in each solution that warrant your attention. It is generally within the unique features that the true value proposition for an AST solution resides. And alongside this, you will see significant differences in the capability of each solution option to support your desired service model. It is important during this assessment not to substitute capability for suitability.

HOW DOES THE NEW IN-BRANCH SERVICE MODEL BENEFIT YOUR CUSTOMERS AND INSTITUTION?

In the early days of branch transformation, institutions often focused strictly on implementing changes that benefited them (i.e. reduced or shared staff). Over the last couple of years, we have seen a shift in approaches that better consider the customer's needs. This shift is a positive development as the only successful transformation project is one that harmonizes the benefits for both parties. A key area of consideration is availability of services. Will you offer comprehensive services in all branches, or only some? Will the services be delivered by local staff, by remote staff, on an unscheduled or only a scheduled basis? Will you support personal and business customers? Frequency of need at a site, cost of meeting the need and availability of alternative service delivery (e.g. via a digital channel) will become important parts of the overall equation.

FINDING
CONSONANCE
[continued]

WHAT ARE YOUR MEASURES OF SUCCESS FOR YOUR NEW IN-BRANCH SERVICE MODEL?

Branch transformation has been a subject of much discussion and experimentation for several years. Some of the more leading edge institutions recognized the lack of coordinated sheet music and proceeded by experimenting with one or more possible solutions. These early experiments were instructional and served to reinforce the importance of understanding how a proposed solution will affect the service model, and how that impact will be measured. While transformational goals vary from institution to institution, the impacts usually revolve around some combination of cost reduction and increased sales or branch profitability (which can be measured in a multitude of ways). It is important that the success criteria be established early on. The specific measures of costs and sales must be objective and measurable. With these measures firmly understood, you can now shift your attention to the critical area of adoption.

HOW WILL YOU ENSURE ACCEPTANCE BY YOUR CUSTOMERS AND IN-BRANCH EMPLOYEES?

No solution can deliver desired benefits unless it is accepted by customers and your own staff. To ensure this happens, change management must be a key consideration as part of any implementation program. As new ways of working are introduced, staff members and customers must go through a period of change management. Change can be hard for consumers, and rejection can manifest itself in the form of reduced account holders. To prevent this, the solution must create user confidence, tangible benefit, and a sense of reward. Bank staff must see the technology as an opportunity, not a threat. The solution cannot be seen as separating the relationship between the customer and bank staff, it should enhance the relationship. As you are vetting technology vendors, it is important to identify which ones have industry experience introducing and driving adoption of in-branch, technology-based solutions. You will need a partner who can ensure that in-branch changes are properly planned and executed with your personnel.

FINDING
CONSONANCE
[continued]

RESOURCE COMMITMENT IS ESSENTIAL

Be mindful that you will need to commit time, energy, and funding both to the branch transformation decision process and the implementation thereafter. Having the right people involved representing the executive team, finance, branch operations, marketing, HR, and IT is essential. When choosing a supplier, you should consider the supplier's ability to explain recommended investments across your business, to assist in optimizing investment by leveraging your existing capabilities and theirs, and to devise a plan that maximizes impact in the shortest time. This should include a consideration of their approach and commitment to proving and then expanding the value proposition for the solution over time.

CONSONANCE IS DEFINED AS THE COMBINATION OF NOTES THAT ARE IN HARMONY WITH EACH OTHER DUE TO THE RELATIONSHIP BETWEEN THEIR FREQUENCIES.

REACHING A
HARMONIOUS OUTCOME

Starting-off your consideration of an assisted service solution on the right footing is a critical element in a successful blending of the digital and physical within the branch channel. Asking the right questions, setting the right expectations, and planning the right resources strike the right initial notes in the process of achieving a perfect balance between digital tech and human touch. These consonant sounds will ultimately lead to a harmonious branch experience for your customers as well as your staff.

POSTSCRIPT: CONTINUING THE DISCUSSION

Glory is a long-time industry leader in financial branch automation solutions. Having worked with financial institutions of all sizes and types to optimize their retail delivery capabilities and improve branch cash-handling processes, we are uniquely positioned to help sort through what can be a confusing array of technology options for transforming branch delivery. We stand ready to assist you with your branch transformation initiative, whether you are just getting started or have already progressed your evaluation of options.

For more information visit www.glory-global.com or speak to your sales representative.

ENDNOTES

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Mark Buechler is the Sr. Director of Marketing Operations at Glory with responsibility for their entire family of cash automation products for the Financial Market. His career spans 26 years in the technology solutions and consulting industries.

Dan McGowan has held numerous marketing leadership positions including responsibility for marketing strategy, brand and messaging, integrated marketing communications, campaign development, inside sales, advocacy and user communities, public relations as well as customer events and experiences. In his current role at Glory, Dan leads their North America marketing programs across FI, retail and gaming market segments.

Snehal Vashi is an accomplished senior technology executive with extensive and varied software product development experience spanning 22 years. As a recognized innovator, he brought international award-winning products to market for a wide range of industry segments. Those awards include PC Magazine Product of the Year, Windows Magazine Product of the Year, and Call Center Magazine Product of the Year.

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