TouchPoint® Teller

Putting Customer Information in the Palm of Your Hand

An old adage rings true today in financial services: The more things change, the more they stay the same. It is particularly applicable to institutions experiencing a resurgence of automation, or branch renewal, as it is commonly tagged.

What is changing?

Customers are demanding more services in the teller line, an advantage for institutions eager to up-sell services and capture referral opportunities. In fact, the Bank Administration Institute says 53 percent* of midsize and large institutions have changed teller job descriptions to reflect the need to capture referrals and make sales at the teller line. Moreover, with recent events, the government is more carefully scrutinizing large currency transactions and holding institutions accountable for detecting and deterring money laundering.

What must remain the same?

The speed with which tellers perform monetary transactions is more important than ever. Financial institutions must find solutions that can help them balance the need for change with the need to remain the same.

The Solution: TouchPoint Teller

TouchPoint Teller complements traditional teller needs by automating all monetary transactions, inquiries, compliance requirements and administrative functions while providing a reliable store-and-forward environment to ensure transactions are not lost.

The solution also extends traditional teller responsibilities by providing expanded service and sales functions. It proactively displays cross-sell opportunities for tellers to act upon or refer to other areas of the institution.

TouchPoint Teller also addresses governmental issues with an enterprisewide Currency Transaction Report (CTR) system that aggregates cash-in and cash-out transactions across the entire organization. This enterprise approach helps prevent fraudulent activity if a would-be criminal splits deposits into multiple smaller transactions at one or more branch locations.

TouchPoint Teller Capabilities

- A feature-rich set of paying and receiving transactions
- Information processing for the branch and back office
- Incorporates customer and account servicing, sales and branch management functions in an intuitive desktop design
- Careful efficiency that enables fast monetary transaction processing and thorough customer sessions on the same desktop
- Configuration of desktops, functions, transactions and limits based on roles
- Transaction balancing and fee management

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TouchPoint Teller Benefits

Increased Teller Productivity, Reduced Losses and Expenses

TouchPoint Teller relieves your staff of manual tasks by interfacing with back-end processors such as positive pay, fraud detection, truncation, compliance, inventory and cash control.

The TouchPoint solution also improves efficiency and reduces transaction time by interfacing with peripheral devices such as check readers and imagers, magnetic stripe readers, currency counters, cash dispensers, pin pads, laser printers, validators and journal receipt printers. By combining MICR readers with TouchPoint Teller's transaction balancing, customer and teller errors can be reduced significantly.

TouchPoint Teller also incorporates productivity statistics and reports that provide management with real-time, on-demand results and comparisons for user, branch and bankwide activity. Its QuickLook panel displays daily productivity results, allowing tellers to monitor their own progress.

Improved and Expanded Customer Service

Because technological improvements have brought convenience to consumers, they have become more demanding. That's why you need a solution that provides fast, accurate completion of transactions as well as expanded service options and sales prompts. TouchPoint Teller's comprehensive customer profile helps tellers understand the customer's existing relationship and also provides access to many servicing transactions – name and demographic changes, check orders, card replacements, stop payments, etc. Tellers may even view outstanding and completed work items and contact history events performed in other delivery channels.

Increased Revenue

To achieve aggressive revenue goals, you need to maximize cross-selling. Since your tellers are your most visible personnel, they need tools to help them identify sales opportunities and generate referrals throughout the organization. TouchPoint Teller's intuitive business flow proactively presents pre-identified cross-sell opportunities that are mutually beneficial to the customer and the organization.

TouchPoint Teller also assists branches with automatic fee generation for various services and transactions performed by the teller, such as cashing checks and purchasing cashier's checks, official checks and travelers checks.

The system provides a pricing-and-fee table that allows the institution to configure and maintain fees. Since the fee generation is automatic, TouchPoint Teller reduces fee reversals and waivers that can diminish revenue.

Ease of Use and Maintainability

TouchPoint Teller's graphical user interface was designed with speed in mind. Keyboard mnemonics and QuickLaunch navigation features enable tellers to maneuver quickly, allowing them more time to service and sell. The context-sensitive online help and QuickLook panel provide additional support for performing transactions and services. Finally, TouchPoint Teller's system administrator's toolbox allows system administrators to quickly configure and maintain the system (for example, teller roles, permissions and limits) without making programming changes.

Enhanced Global Support

Even in your local markets, your customers and employees represent every country on the globe. Communicating in a single language or supporting a single currency does little to strengthen customer loyalty across your diverse customer base.

Through user-configurable parameters, TouchPoint Teller enables you to support multiple languages and multiple currencies within a single code base. Your tellers can select their preferred language for all their customer interactions. In addition, you can specify the bank's default currency, an account's default currency and the currency involved with each individual transaction.

TouchPoint Teller Features at a Glance

Architecture

- Employs a multitier design that separates the presentation layer from business logic
- Provides enterprise accessibility to transaction information
- Allows full scalability to support even the heaviest transaction environments
- Provides local and enterprise automatic store and forward recovery
- Supports multiple languages and currencies

Session Management

- Intuitive navigation with hot keys, launch buttons, notebook-themed presentation and mouse
- Fast transaction processing
- Searchable journal transactions
- Multilevel warnings and messages
- A QuickLook panel providing mini-views and fast access to:
  - Customer and account information
  - Sales opportunities
  - Multitransaction processing
  - Session summary
  - Last-five customer list and related transactions
  - Teller performance statistics

Notebook-themed Presentation

- Customer profiles
  - Enables multicriteria customer search
  - MICR-enabled for data propagation
  - Accesses workflow and case management history
- Servicing
  - Provides single window work area
  - Initiates all monetary transactions: deposits, withdrawals, passbooks, cash checks, funds transfers, advances, payments, bonds, consignment items and more
  - Launches service and maintenance functions: demographic changes, holds, stop payments, check orders, research requests and more
- Wrap-up
  - Presents sales opportunities
  - Allows teller to deliver sales or cross-sales in a natural order
  - Encourages entry of referrals
  - Allows printing and re-printing of receipts and forms

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Compliance Management

- Automated and on-demand
- Enterprise CTR
- MIR, 1099, Reg CC

Tools, Maintenance and Management

- Drawer maintenance
  - Profiles
  - Balancing and trades
  - ATM/night bag deposits and payments
  - Consignment item inventory search
  - User statistics
  - EJ search and reporting
- Vault maintenance
  - Profiles
  - Balancing and trades
  - EJ search and reporting
  - Cash orders and shipments
- Cash dispenser maintenance
  - Profiles
  - Load and unload
  - Test
  - View configuration and balance
  - EJ search and reporting
- Branch maintenance
  - Drawer and user maintenance
  - Set PM, settlement and reconciliation
  - Consignment item inventory
  - EJ search and reporting
  - Statistics
  - Reports
    - Consignment inventory
    - Activity by branch, day, hour
    - Overage and shortage
    - Waived fees
  - Utilities
  - Three-view calculator
  - Notepads
  - Application lockout
  - Context-sensitive help

Peripheral Device Support

- Receipt and validation printers
- Passbook and laser printers
- Cash and coin dispensers
- Currency counters
- Check readers and imagers
- Magnetic-stripe readers
- Pin pads

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