

Tips for Adopting and Promoting Automated Deposit at the ATM



TRAIN EMPLOYEES

Branch staff should be trained to use the cash and check deposit module first



EDUCATE CONSUMERS

Develop a multi-faceted marketing campaign to educate consumers on the new technology



ASSIGN AN ATM CONCIERGE

Dedicate a staff member to provide hands-on support to consumers at the ATM

There is always a learning curve when implementing new technology. To be successful with automated deposit at your financial institution, it is important to educate both employees and consumers on the new technology available and the correct way to use it.

We recommend an integrated approach over a set period of time that takes into account both employee and consumer education. This helps to ensure that both grow comfortable with making automated, envelope-free deposits at their own pace.

Preparing your employees

Employee readiness is a critical requirement. When branch staff are trained to use the cash and check deposit module it encourages them to embrace the new technology. The training helps them feel empowered, so they can effectively and enthusiastically communicate deposit automation technology to others.

- Hands-on training enables employees to become familiar with the features and functionality. Staff can better assist consumers when they are comfortable using deposit automation technology themselves. If possible, have them practice with transactions on their own accounts.
- Ensure staff can explain the benefits of deposit automation, including:
 - Greater convenience for consumers, make deposits any time of day, 24/7
 - More efficiency than visiting a teller for simple deposits
 - Earlier availability of funds in a savings or checking account

Educating your consumers

Develop a marketing campaign to notify consumers of the availability of the new ATM technology. Explain what is different, how it works, when it will be available and encourage them to use it. Materials that help create awareness and interest can include:

- Banner displays, posters or flag banners
- Emails
- Direct mail/postcards
- Print advertising
- Digital ads
- Tweets and posts
- Brochure or flyer
- Frequently asked questions
- Step-by-step guide
- Demo video
- Use your existing communication channels to help get the word out:
 - Tellers and other branch personnel
 - Website
 - Newsletters or electronic newsletters
 - Emails
 - In-branch TV monitors
 - Mobile banking applications
 - Bank statements
 - Social channels (Facebook and Twitter)
- Assign an concierge role and dedicate one staff member per branch or rotate staff members.
 - Ask for volunteers or assign personnel to stand near the ATM and provide hands-on support to consumers unsure what steps must be performed during the transaction.
 - When customers/members visit the teller to make deposits, introduce them to the new technology at the ATM. Encourage them to give it a try and guide them through the process.



MARKETING TIMELINE



COMING SOON!

Build excitement four weeks prior to availability



IT'S HERE!

Encourage usage when available



REMINDERS

Maintain interest 1 to 6 months post-availability

Other promotional ideas

Communicating with consumers should result in change, but depending on branch demographics, some may require greater incentives or education to change their behavior. We suggest:

Host a grand opening. Demonstrate the technology during a “grand opening” at the branch. Both consumers and personnel can be engaged while raising awareness. The event may attract new customers/members while offering the opportunity to strengthen existing relationships. Giveaways, contests, coupons and drawings can further increase awareness during a grand opening event.

Offer promotions. As an incentive for consumers to try the new technology, some FIs offer additional credits for every deposit made at the ATM during a specified time frame. The credit can even take the form of a small check sent in the mail that can only be deposited at the new ATM.

It takes time

Do not underestimate the amount of work it will take to get your team — and consumers — aligned around new processes and technology. You’ll need to assess your staff and your branch to determine how and where education needs to take place, how job roles and responsibilities will change, and where there may be resistance. People generally need to see something multiple times before they are ready to “try it” or “buy it.” Repeated exposure over time will ultimately drive success.

To help educate your employees and customers about the benefits of adopting automated deposit technology, contact your local Cummins Allison representative or visit: www.cumminsallison.com/onboarding



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Generations of Vision and Excellence

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Cummins Allison is a global leader in developing solutions that quickly and efficiently count, sort and authenticate currency, checks and coin. We also offer a complete line of full-function automated teller machines (ATMs). Our leadership in technology and product innovation spans more than 125 years. Cummins Allison serves the majority of financial institutions worldwide, as well as leading organizations in retail, gaming, law enforcement and government. Ninety-seven percent of our customers would recommend our products and services.

The company holds more than 350 patents and invests double the industry average in R&D. Our world-class sales and service network includes hundreds of local representatives in more than 50 offices in North America, wholly-owned subsidiaries in Canada, the United Kingdom, Germany, France, Ireland and Australia and is represented in more than 70 countries around the world.