

North Shore Bank cashes in on video teller technology



Richard Ryman, Press-Gazette Media 7:12 p.m. CDT September 23, 2014



(Photo: Kyle Bursaw/Press-Gazette Media/@kbursaw)

HOWARD – North Shore Bank installed the state's first drive-up ATM/remote video teller machine in Wisconsin at its Howard branch.

The machine allows customers to use the ATM in a normal way, or talk to a live teller at the company's headquarters in Brookfield who can do most of the things a teller in the branch office at Olsen's Piggly Wiggly could do, including accept deposits and dispense cash and coins. Notable exceptions include accepting coins or dispensing money orders or cashier's checks, though manufacturer NCR Corp. is working on that, said Susan Doyle, senior vice president of retail banking.

The machine was installed Friday. It replaces an older, larger terminal connected to the branch office inside the grocery store. It had a video connection to the Howard office, but everything had to be done by pneumatic tube. The tubes could take 45 seconds to one minute to get from car to office because of the distance, said Tavia Folk, assistant manager. "It took all day for the tube to go from the outside to the inside," said Joe Anderson of Hobart, a regular customer who liked the new machine. "It's quite an upgrade. Is it hard to figure out? Not at all, and I'm a dinosaur."



(Photo: by Kyle Bursaw/Press-Gazette Media/@kbursaw)

Merry Justin, a teller based in Brookfield, speaks with Sue Doyle, a senior vice president with North Shore Bank, as they demonstrate some of the capabilities of the new drive-thru video teller machine at their location in Howard near the Piggly Wiggly on Tuesday. Other benefits to customers include no need for deposit tickets or withdrawal slips, longer service hours and more actions that can be performed without leaving their car.

The machines are used in 39 states, Doyle said. The cost is a little more than \$80,000 per unit, including software. North Shore installed its first video teller, a walk-up unit, in Kenosha. It plans to have eight in use by the end of 2015, including six in Green Bay and Appleton, one in Kenosha and one in Milwaukee. Some will be walk-up machines and some will be drive-ups.

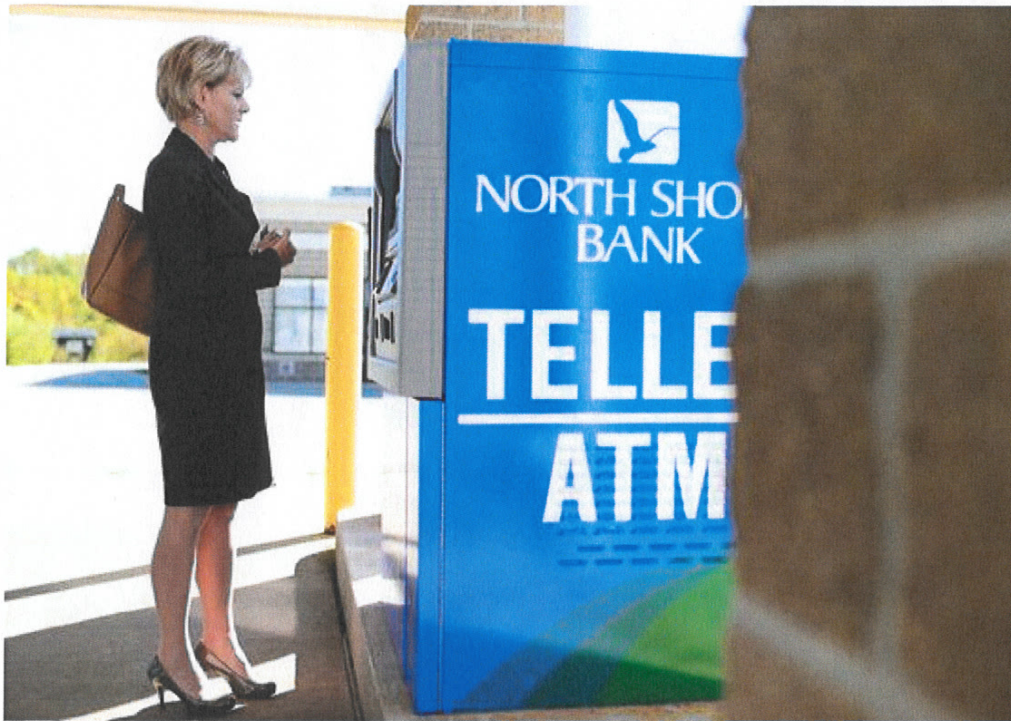
"We've been looking at this technology for four years. We wanted certain technology before we deployed it to customers," she said.

Doyle said one teller in Brookfield will be able to provide service to multiple machines around the state. Shifts can be adjusted to peak periods and extra bodies don't need to be at each office. As a result, drive-up teller hours were increased from 54 per week to 70. Drive-up hours are 8 a.m. to 7 p.m. Mondays through Fridays, 8 a.m. to 5 p.m. Saturdays and 10 a.m. to 4 p.m. Sundays.

During a demonstration on Tuesday, the terminal experienced intermittent audio delays, but still was faster than the system it replaced. Doyle said cable upgrades are expected to resolve the delays. They are the kind of adjustments expected with the launch of new technology.

Merry Justin, the teller in Brookfield, looked up Doyle's accounts after verifying her identity from her driver's license, which Doyle held up to the terminal's camera. Doyle did not need her account number to make a deposit and withdrawal, but she could have chosen to enter it if that was her preference.

"I didn't have to do any slips or give her any account numbers," she said.



(Photo: Kyle Bursaw/Press-Gazette Media/@kbursaw)

Sue Doyle, a senior vice president with North Shore Bank, demonstrates their new drive-thru video teller machine at the Howard location on Tuesday. So far, transactions take about 2¼ to 2½ minutes. The number of transactions per customer are increasing, an indication they are getting comfortable, Doyle said.

For the first couple of weeks, a bank employee will be available at the drive-thru to assist customers who want help learning the new technology.

North Shore plans to open a new-model branch office in the Green Bay metro area in 2015 as well. It will include video conferencing that will allow customers to talk to subject experts, such as lenders, from other locations.

The bank plans an official introduction of the teller machine on Saturday. North Shore Bank operates 47 office in Wisconsin and Illinois, including six in metro Green Bay. It has assets of more than \$1.7 billion.