

# InTouch Teller FAQ

## What is an ITM?

The Interactive Teller technology builds on the traditional Automated Teller Machine (ATM) technology, but adds a human touch. With these new Interactive Teller Machines (ITM), users can perform standard transactions they would typically do at an ATM, but if they find themselves in need of personal assistance, they can touch the screen and “call out” to an employee stationed remotely to serve multiple branch locations. InTouch Credit Union ITMs will be known as InTouch Tellers.

## Why make this change?

By having regionalized staff in a few areas across the country that can assist members regardless of their location, we offer the membership extended hours (at some branches), faster service and trusted advisors in each location to discuss the comprehensive financial solutions for each member.

## Why are the ATMs at the Branch being replaced?

Functionality of the NCR ATM and InTouch Teller equipment better meets the needs of our membership. We will be replacing the ATMs currently installed at the branches with the NCR ATM/InTouch Teller equipment. The ATM equipment change will begin April 25, 2018 and will be done by the end of June for our existing locations. The ATM equipment also has additional functionality not formerly available through the ATMs we have now. Members will be able to deposit checks without an envelope using the new ATMs, and checks will be scanned during the deposit process. A copy of deposited checks will be provided on their receipt.

## What features does this technology provide?

The most notable benefits of InTouch Teller are:

- No Deposit Envelope required for ATM deposits
- Can process up to 40 bills (if used as an ITM/speaking to an ITM PFA) or 30 checks at one time
- ITM can read cash and checks regardless of how they are oriented – Please note that cash and check transactions can be complete in the same session, but **cannot** be inserted together
- User will not have to enter each check amount separately – merely confirm and approve the total
- Extended Hours of Service (at some branches)
- Images of Check Deposits on Receipt

In Addition:

- The ITM personal financial assistant (PFA) can view both sides of the checks to confirm endorsement at the time of the transaction. If one check is not endorsed, that check can be returned and the deposit will be adjusted by the ITM PFA.
- If a member needs to have the funds dispensed in a specific denomination, that member can request the assistance of the ITM PFA and they will take control of the transaction to arrange for the member to receive the cash in the denominations that they specify.
- It will take a visit or two before members are comfortable with the technology, but the results should be faster service. InTouch Teller will count the cash, and the check values are read by the equipment, and validated by the employee, so transactions will occur quickly.

### What about Privacy?

This is not a simple video chat; the employee on the screen is remotely controlling InTouch Teller and all of its functions once the member touches the screen to ask for assistance. The member is now part of a secured personalized interaction. Ear buds and handsets will be available to members so they can hear the discussion with the remote employee without others over-hearing the conversation. Responses to the employee's question can be responded to verbally or via a (virtual, onscreen) keyboard.

### What if I don't want to use the InTouch Teller?

Employees in the branches will no longer have access to cash and will be unable to assist with these types of transactions. Many industries now offer self-help equipment so that members, employees, users, etc. can transact their business quickly and continue on with their routine. We will have onsite staff to assist with using InTouch Teller during posted hours. This should help with the transition to using this state-of-the-art technology.

### What if I have a very basic transaction?

Members can perform common transactions using the ATM functionality. However, InTouch Teller provides the ability to speak to a live ITCU staff members for assistance. Once members are comfortable with the system, they may be able to self-help the majority of their transactions during posted hours.

### How do I learn how to use InTouch Teller?

We will have employees onsite to assist you with any questions that members may have. ITCU is in the process of recording tutorials that can be viewed from our website so that members can familiarize themselves with how to use the equipment.

What if I don't know my account number, will I be able to use InTouch Teller?

When a member uses a debit card to access their account, they are prompting the equipment to work as an ATM. If a member walks up to the equipment and requests immediate assistance, they will be prompted to provide their account number. If they do not remember their account number, the PFA onscreen will be able to assist them. **Members will need to have a photo ID with them.**

What transactions can occur with an InTouch Teller and which will still need to be performed by branch staff?

InTouch Teller:

- Deposits of cash or checks
- Withdrawals of cash
- Loan Payments
- Transfers
- Balance Inquiries

Branch PFA:

- Replacement Debit Card
- Cashiers Check
- Open New Account
- Open Share
- Apply for Loan
- IRA/HSA Transaction
- Foreign Checks
- Notary Service Requests

What kinds of transactions will I be **unable** to do at this new InTouch Teller?

- **Purchasing a cashier's check.** If you are in need of purchasing a cashier's check, you will need to speak to one of the employees in the lobby, or you can request that check through Online Banking and we will mail it to you.
- **Requesting a replacement debit card.** If you need an instant issue, replacement debit card, you can speak with the lobby staff or call Member Care, at (800) 337-3328, option 5.
- **Making coin deposits.**

Are there any limits to the number of transactions that can be done?

The equipment can handle 40 bills (if used as an ATM) or 40 bills (if used as an ITM/speaking to an ITM PFA), or 30 checks per transaction. If the number of bills requested by the member exceeds the equipment limits, the funds will be dispensed in increments allowed by the equipment. (Therefore,

funds may be dispensed in a series until all the bills are dispensed as requested.) If a member wants to deposit more than 30 checks, it will be a matter of processing them in increments of 30 until all the checks are inserted.

How does InTouch Teller determine what denomination of bills to dispense?

InTouch Teller has been set up to dispense the fewest bills possible for users. For example, a member requesting \$200 would receive two \$100 bills.

Will shared branching members still be able to do transactions at ITCU?

Shared Branch teller transactions will no longer be available in the drive-thru lanes after Saturday, October 28, 2017; guest members will still be able to conduct Shared Branch transactions within the lobby.

Will foreign checks be accepted?

Foreign checks will be rejected at InTouch Teller. A member with a foreign item will need to see the branch staff in order to arrange for the item to be sent for collection.

Is bi-lingual (Spanish) help available via branch InTouch Tellers? Will the new ATMs (outside) continue to provide bi-lingual (Spanish) screens?

Yes; as with our current staff, some of our InTouch Teller reps are bilingual and when "Spanish speaking" assistance is needed, InTouch Teller's skill-based routing will route you to the next available, Spanish-speaking teller.

How will the lobby hours be impacted?

This will vary by location, as it relates to security and access to InTouch Teller equipment, but generally, the hours of access to InTouch Teller utilizing remote staff will be extended and the on-site staffing will be adjusted based on service and use demands. Some branch access will be limited to Monday thru Friday. More details regarding specific branch hours will be provided once InTouch Teller equipment is deployed. After sufficient activity evaluation, hours of operation may be updated, with permanent signage reflecting these changes in-branch, as well as online.

How long will I be able to utilize lobby staff for transactions before I begin using InTouch Teller?

Once InTouch Teller is installed at each branch, the cash drawers will be removed in that branch and members will be encouraged to use the new service. Lobby staff will be available during posted hours to

assist members through the transactions to make the transition as smooth and painless as possible, but will be unable to process member's cash/check transactions. While ITM reps will take care of the needs of members looking to make quick transactions, the PFAs onsite are free to greet other members and sit down with them to fulfill more extensive banking needs.

What will happen to the staff I'm used to seeing?

With members all over the United States, not all members have the luxury of coming into the branch, yet they are still able to utilize our products and services without significant issues and give us high member satisfaction scores. The employees a member currently sees when coming to a branch will still be available during posted hours, but they will concentrate more on consulting on products and services that meet member needs, help members open new products and services, and help members achieve their lending and savings needs. There may be some employees pulled from the branch to help support the remote functionality as business needs require. Most importantly, members will still receive personal service for their financial transactions: it will simply be provided through live, two-way audio and video technology.

Where will InTouch Tellers be installed?

InTouch Teller will be introduced to each ITCU branch by the end of summer 2018.

Will I still have access to the ATM(s) in the drive-thru lanes?

ATM lanes will still be available.