

A Solution for Replacing the Teller Window In RTS Applications

Abstract

Remote Teller Systems (RTS) are gaining popularity in financial institutions wishing to increase the teller's security and the customer's privacy during transactions without losing the face-to-face advantages of the traditional teller window. The implementation of such systems frees up the area traditionally given over to the teller window and deal drawer in the drive-through lanes as well as the teller line area inside the financial institution. Couvrette's First Lane Surround offers a solution for utilizing this space by replacing the teller window with a First Lane Surround drive-up ATM.

The Rise of Remote Tellers

Remote Teller Systems have been installed in hundreds of locations across the United States (1), and that number will rise in the near future. An RTS uses two-way video and audio equipment to allow communication between the teller and the customer. Audio may be via a speaker next to the monitor, or a telephone handset may be used to give the customer additional privacy during the transaction. The teller and the customer use pneumatic tube systems to exchange deposit slips, cash, and other materials. This technology increases teller productivity, because one teller can assist more than one customer. (2) The threat of robbery is greatly reduced because the teller can be located in a less accessible area of the branch. In addition, the video monitors can be used to play promotional messages (3) and other media (e.g., news, sports, stock market information, etc.) while the teller and customer are not talking, increasing the financial institution's marketing efforts and adding a new level of customer service. (4)

As financial institutions upgrade to this technology, the drive-up teller window and will become un-utilized "real estate" in the branch building, presenting the opportunity put the space to new use. One possible use is a First Lane Surround solution that transforms the window into a custom metal surround for a drive-up ATM. Couvrette offers the ideal solution in this situation.

The First Lane Surround

Couvrette's First Lane Surround is a three-sided enclosure designed to simplify the installation or retrofit of a drive-up ATM through an existing wall. This allows the financial institution to convert from a pneumatic tube system or teller window to a drive-up ATM without the expense of on-site construction for a building extension. The First Lane Surround is custom engineered to fit any opening size, allowing banks who are moving to remote teller systems to replace the teller window and deal drawer with a drive ATM installation. A First Lane Surround may also be installed in addition to a Teller Window, allowing banks with limited drive-through space to add a drive-up ATM to their customer service options. Through-the-wall construction allows the financial institution to locate the ATM inside the building, reducing security risks during servicing and protecting the ATM from vehicular damage that can be experienced by ATMs located on an island outside the building.

Couvrette specializes in custom solutions, and full turnkey service is available for a First Lane Surround application. Couvrette works with the customer to develop the site plan and prepare the site for installation. The First Lane Surround is custom designed for each site location, allowing a perfect fit for any size wall opening, setback requirement or curb limitation. However, the surround is built using state-of-the-art manufacturing and assembly processes that keep the price comparable to that of mass producing standard products. This results in a combination of superior fit and finish at a reasonable cost. Custom finishes, paint, and corporate branding allow the financial institution to make the transition as seamless as possible. The figures below illustrate several variations of First Lane Surrounds.



First Lane Surround with Stainless Steel Finish



First Lane Surround with Custom Paint and Graphics



First Lane Surround with Backlit Signcan, Custom Paint and Graphics

Replacing the Teller Window

Couvrette Building Systems has worked with several customers to replace the teller window with a custom First Lane Surround. The figures below show the “before and after” pictures of two teller window replacements. In both cases, all work was performed by factory trained Couvrette personnel to ensure quality installation and a job done correctly the first time.



Original Teller Windows

First Lane Surrounds Replace Teller Windows

Conclusion

While Remote Teller Systems cost more than installing a traditional teller window, the advantages in productivity, security, and increased marketing opportunities offset the price of a teller system, and most RTS customers will see a return on the investment in under two years (5). By installing a Couvrette First Lane Surround where the teller window was originally located, a financial institution can use the existing drive-through lane to provide an additional drive-up ATM without incurring the expense of building expansion. Through-the-wall installation allows the ATM to be more securely located inside the building, greatly reducing risks to theft or vehicular damage. As financial institutions deploy more remote teller systems, Couvrette's First Lane Surround solution offers a new use for the teller window space, creating a custom product with high value and quality.

From Concept to Completion



References

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