

Central Bank & Trust Co.



Transforming the Teller Role With an Elevated, Streamlined and Interactive User Experience

With a greatly enhanced user interface, Connected Teller™ for Signature® from Fiserv provided Central Bank an important piece for its retail banking strategy. With access to information and integration to other solutions, Connected Teller for Signature provides bank employees the needed technology to conduct business at the teller line efficiently, accurately and in accordance with established protocols.

Client Profile

Central Bank is committed to remaining a leading, high-performing, community banking company by empowering its employees to deliver consistently superior service to customers and communities. To serve its customers, the organization uses several solutions provided by Fiserv, including Signature for account processing. A \$3.5 billion financial institution, Central Bank has served communities in central and northern Kentucky and the Louisville area for more than 75 years. In addition to offering traditional financial services, Central Bank has 1.5 billion in assets under wealth management, offers consumer and business commercial- and personal-protection insurance products, and provides investment and brokerage services.

Challenge

Central Bank recognized that market-share growth, as well as the advancement of wealth management, insurance and investment offerings, required a modern, feature-rich teller system to align with its strategic direction. The bank sought a solution that could consistently support excellent customer service at the teller line and provide integration to other key processes and goals.

Solution

Selecting Connected Teller provided Central Bank with the customer information, deeper integration and interactive experience required to elevate the experience delivered by tellers. Now, fully equipped employees assist customers more efficiently and with greater insight into the customers' relationships with Central Bank. Frontline functions were streamlined to ensure transactions were completed accurately and in a compliant manner.

Proof Points

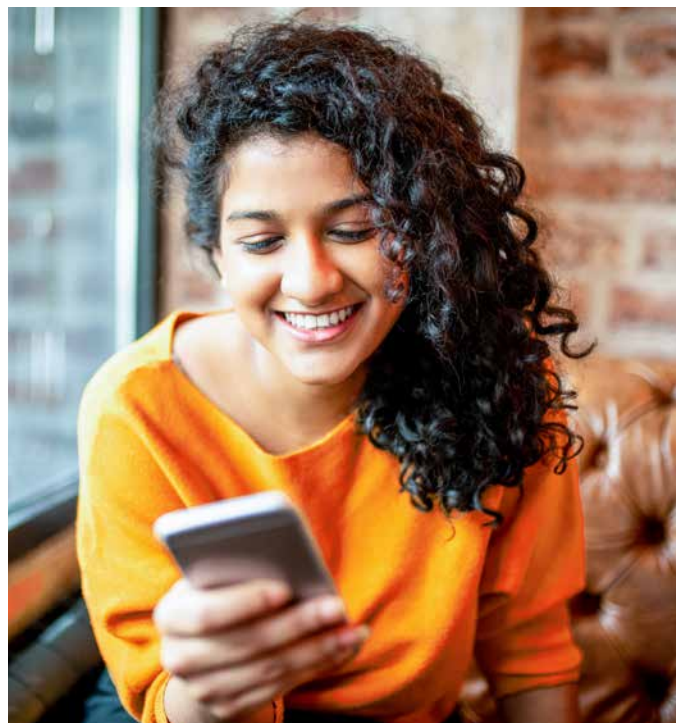
- Streamlined processes, including the bank's hold functionality
- Increased access to valuable customer information
- Improved integration opportunities with other solutions
- Decreased training time with an intuitive, interactive design
- Elevated the level of service to customers

While Central Bank's prior teller application was stable, it lacked the look, feel and intuitive nature of current technology. The change to Connected Tell provided an agile and refreshed technology that greatly improved functionality and service levels.

When Mike Gartner, the bank's senior vice president, retail operations, and Anna Clayton, Central Bank's senior vice president, technology services, learned the upcoming version of Connected Teller included an interactive user experience, they said the additional features were invaluable in aligning with the overall retail banking technology strategy.

Connected Teller gave us the advantage we were looking for to improve process efficiency, compliance and employee adoption."

Mike Gartner
Senior Vice President, Retail Operations, Central Bank



Leveraging Opportunities

The interactive aspect of Connected Teller really stood out to Clayton.

"More customer information, integration with Nautilus® from Fiserv, and access to signature cards and driver's licenses make the tellers' jobs easier and more efficient," she said.

Plus, the timing of the new user experience was perfect for Central Bank. The same team had recently implemented Aperio™ from Fiserv, so using that experience while implementing the new version of Connected Teller provided the bank with a unique and productive opportunity.

"Because Anna and I were members of the Client Advisory Group and our interest level was high, we participated in development and testing of the Connected Teller user experience," Gartner said.

Clayton said a key to the process was how well Fiserv listened to the everyone involved.

"Fiserv made adjustments to meet our goals," she said, "and provided a high-quality solution with improved delivery functions."

Improved Service With Function and Compliance

An integrated, smart-teller solution such as Connected Teller helped Central Bank proceed with consumer experience efforts that helped deliver a banking experience that complements digital and provides a complete relationship view for staff.

"Connected Teller gave us the advantage we were looking for to improve process efficiency, compliance and employee adoption," Gartner said. "Our tellers loved how we streamlined the hold functionality. Employees want point-and-click or touch-screen technology, and the new user interface is designed around that intuitive experience."

Central Bank has plans to streamline more procedures and workflows in Connected Teller and in concert with other solutions it uses, such as Nautilus.

Transitioning to a more universal-banker strategy at the teller line allows employees to focus on the consumer relationship and engage in conversations that can lead to cross-selling banking services that support consumers' financial goals.


Rollout and Training

With 28 banking centers and more than 160 tellers and lending resources who needed to learn Connected Teller, the rollout and training was critical. Central Bank had developed and used a proven implementation methodology that helped deliver a successful rollout of Connected Teller.

"We stage training ahead of the solution rollout, and staff has access to a training version of the application the week prior to going live," Clayton said. "We started with less busy banking centers to work out any issues, and that allowed us to implement eight banking centers a week until all were completed."

Employing Agile project management also made a big difference, Gartner said.



 We saw a huge shift for the better with Agile and how that benefited us through the development with Fiserv and our rollout of the solution."


Mike Gartner

Senior Vice President, Retail Operations, Central Bank

Success With a Strong Partnership

Connected Teller empowered the bank's frontline employees to expand and explore the changing conversations they were having.

Using the spectrum of information presented by Connected Teller, employees could uncover additional revenue opportunities.

 Fiserv gathered feedback from our bank and all the banks that participated in the client panel and delivered a quality, flexible solution to handle the nuances across every financial institution."

Anna Clayton


Senior Vice President, Technology Services,
Central Bank

With integration to Aperio and planned integration with EnAct™ from Fiserv, Central Bank looks forward to completing the integration triangle that will fuel referrals and other expansion opportunities.

"The collaboration between Central Bank and Fiserv was impressive," Gartner said, "and directly contributed to the successful development of Connected Teller."

Connect With Us

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