Self-service Kiosk
Self-service Kiosk

**Background**

The technology based self-service channel presented SACU with an opportunity to shift routine transactions from high-cost physical channels (i.e. tellers @ branches) to much lower-cost digital channels. The self-service channel also presents opportunities for us to create more ‘wow’ experiences for members. Studies show that younger consumers don’t particularly like interacting with tellers. It’s just not endearing to them. If they can do some key tasks at self-service kiosks, we believe that’s what they’ll choose to do.

With the future avant-garde branches not having tellers, it’s critical that we have a self-service option for non-cash type transactions. That option will be self-service kiosks. The remote teller/ATM type solution in the avant-garde branches may be limited in transactions supported, so the self-service kiosk option would fill any transaction set gaps.

Currently, the only self-service kiosk options available (and options are limited) are EFT/ATM interface based which limits the transaction set that can be supported.

With self-service kiosks, SACU is able to lower transaction costs via technology while improving service to our members and future members.

We see the investment in kiosk as continuing to expand the way in which we offer low transaction cost options to our members.

Transaction Cost By Channel:
- Branch $10.44
- Call Center $8.85
- Online Banking $0.52
- Mobile Banking $0.80
**Initiative Description**

*This was an eServices R&D (Research & Development) initiative.* Contrary to typical system search/selection initiatives, what we were looking for did not exist in the marketplace, so the only way to meet our objectives was to find a vendor to provide the hardware and software development we were looking for.

Objective was to partner with a vendor who can provide a **cashless** self-service kiosk device and is willing to work with SACU in a development effort to provide a direct interface with our Episys core (via SymConnect) so that we can support a broader transaction set while not having to ride the EFT network which adds costs and complexity for a limited transaction set. The self-service kiosk can be located at our Avant Garde branches, classic branches, SACU office locations, Select Group locations, and partnership locations.

The R&D project provided SACU eServices the ability to pursue the development of the System Layers (e.g. Kiosk Technology Layer, Interface Layer, Logic Layer, Connection Services Layer, Web Services Layer) as well as the Pilot Program prior to being able to install these devices at locations that support our business strategy.
**Research: The Journey**

On December 21, 2012 a task assignment was given to launch a self-service kiosk research and development project here at SACU. Adele Glenn, Technology Solutions Architect, set out on a journey to find or create a solution in this space following the guidelines given by the executive sponsor, Zandy Reinshagen, CIO. A small project team was formed in the eServices department to take on this task.

A baseline set of features and functionalities was created as a “wish list”. The team started by researching industry availability of modern day kiosks with Symitar integration, and no existing solutions were found. Searches were conducted online, through peer credit union calls, conference networking, and vendor research. The wish list consists of transactions being performed today in the face to face channel that could be easily handled in a self-service environment such as transfers, loan payments, history viewing and printing. Additionally the wish list also addresses some advancements in technology such as emailing receipts and touch screen technology that do not exist in the branches today. The desire for a small format machine with printing and card reading capabilities was always top of mind.

The team contacted all of the existing ATM providers in search of a solution that would be easily integrated, but the ATM vendors relied on the ATM networks and infrastructure, and wanted to push cash vaulted large format machines. In each case mutual NDAs were signed prior to discussing the specifics of the wish list.

The team consulted with the NCR team and was shown cash vaulted machines yet again, but these were not a viable solution for the transaction set we wished to take on. Yet at a BAI Payments conference in Phoenix, AZ the team identified an NCR kiosk used at the hotel that had the look and feel that matched the requirements list. When questioning the NCR vendors at the conference they had no awareness of the machines across the street and that’s when the team figured out a new approach. The following week the team contacted the retail business side of NCR and requested a meeting. After two weeks of discussions both sides agreed to move forward in working out a discovery session to determine if the project could be successful.

The team conducted a thorough security review of NCR’s retail kiosk team and obtained financials and data to make sure the team would be a fit moving forward. In May 2013 the SACU team hosted a 2 day onsite discovery workshop for which they brought in subject matter experts from all areas of NCR’s retail and FI divisions as well as a representative from Symitar on the vendor integration VIP program. This was followed up with weekly research meetings throughout June. NCR Retail offered up a solution involving the use of their pre-built NetKey kiosk management suite that is used in hundreds of retail sites today. The robust built in marketing and back-end reporting takes months off of the development process and allows the team to focus on the UI and interface with Symitar.

The result of that 2 day session, and weekly meetings was a final decision on what was possible from the wish list and wireframe designs of what could be developed. The team suggested NCR leverage the existing web services being created for the NCR-UGenius project to streamline the development. NCR proposed a usability study to increase the success of the pilot. A statement of work was presented in July outlining the resources required to move forward and an expected pilot launch date of 2014.
Implementation: Reaching the goal

The SACU kiosk development spanned through the summer and fall of 2013 and by the start of 2014 we were up and running our first lab units on premise in our eServices department.

A pressure sensitive mat was added for security, the hardware was configured, the UI’s were built and the web services layer was completed using SymConnect direct to the Episys core.

We began QAT and UAT in early 2014 as well as a full security review performed by independent contractors to ensure the design was not only functional but secure.

In the spring of 2014 we started the pilot deployment plan to include a custom machine wrap.

The kiosk went into pilot with no less than all of the features/functionality originally determined to be “high priority” from the original wish list.

We launched pilot with 3 kiosks in existing branches and have begun the process to add additional units to both branch and offsite locations (SEGs).
Kiosk Pilot Feature Set:

- View, print, and email:
  - Share, loan, and credit card history
- Search for specific transactions
- Renew or transfer share certificate upon maturity
- Transfer between shares
- Transfer to any SACU member
- Edit share and loan descriptions
- Make loan and credit card payments
- Support for all third-party loan types (MP payment)
- Place stop payments
- Update account information
  - Name, address, email
- View, print, and email share and loan rates
- View and print check images
- Marketing integration via NetKey Manager™
  - Attract loop advertises when machine is not in use
  - Targeted marketing on screen when in use

Self Service is about choice. As part of the design of kiosk we also offer “free” transaction types that in a traditional branch or call center experience result in a fee.

<table>
<thead>
<tr>
<th>Free Kiosk Services</th>
<th>Kiosk</th>
<th>Teller/MSC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance Inquiry</td>
<td>$0.00</td>
<td>$1.00</td>
</tr>
<tr>
<td>Deposit Inquiry</td>
<td>$0.00</td>
<td>$1.00</td>
</tr>
<tr>
<td>Transaction Inquiry (Checks Cleared or Specfic Check Inquiry)</td>
<td>$0.00</td>
<td>$1.00</td>
</tr>
<tr>
<td>Dividend Inquiry</td>
<td>$0.00</td>
<td>$1.00</td>
</tr>
<tr>
<td>Verification of ACH/Direct Deposit</td>
<td>$0.00</td>
<td>$1.00</td>
</tr>
<tr>
<td>Account Transfers</td>
<td>$0.00</td>
<td>$2.00</td>
</tr>
<tr>
<td>Account Transaction Printout</td>
<td>$0.00</td>
<td>$2.00</td>
</tr>
<tr>
<td>Stop Payment Order</td>
<td>$0.00</td>
<td>$22.00</td>
</tr>
</tbody>
</table>
The UI was designed with our members in mind. A “big button” touch screen that modeled the success seen in our mobile banking design implementation.
Adele Glenn, Technology Solutions Architect, SACU
Adele.glenn@sacu.com
What’s Next

With kiosk being piloted at the branches, we are now moving our focus onto adding more features and functionality for this new self-service device. Through analysis of the current transaction volumes and member feedback we plan to continue our work to measure, analyze and improve the kiosk experience.

- Kiosks are wireless-enabled for deployment at SEG locations
- Bar code scanner enabled for smartphone authentication and integration
- Close the functional gaps by adding additional transactions

SACU’s implementation team found success by meeting the objectives of the self-service channel:

- provide the exceptional service to meet the members’ needs (convenience, simplicity, quality, price)
- create positive impressions of our products and services in the minds of both current and potential member;
- retain and develop our existing member base;
- acquire new members
- support the activities of other delivery channels to reach these objectives (channel integration and interdependence)

The kiosk solution is now available to any credit union using the Symitar core for a fraction of the price of an ATM implementation and with many more features and functionalities on the account servicing via NCR. SACU is starting the second phase of features and functionality additions in October 2014 and plans to keep adding kiosks to both branch and offsite locations to offer account services to our members and potential members with convenience and ease of use.