

PROFILE

Name: CB&S Bank
Headquarters: Russellville, AL
Founded: 1906
Website: www.cbsbank.com

CHALLENGE

With cumbersome manual teller operations, CB&S Bank looked to streamline teller processes and slash transaction times across its branches.

SOLUTION

Adopt Atris Technology's FlexTeller 21 software with Epson OmniLink[®] TM-T70II-DT intelligent printers and TM-S2000 scanners for fast, automated teller transactions that are integrated with the bank's core system and thin client architecture.

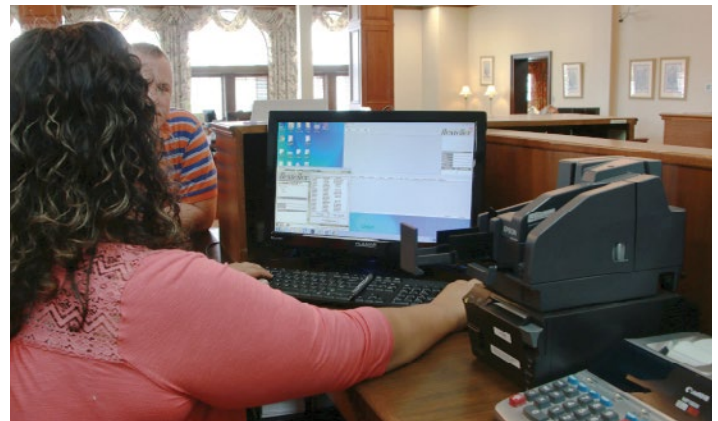
Teller Capture Pays at CB&S Bank

Atris and Epson Deliver Fast and Seamless Transactions That Make Every Day a Good Day for Tellers.

In 1906, CB&S Bank opened its doors as Citizens Bank and Savings Company in rural Russellville, Alabama serving the needs of farmers and merchants dependent on weather and shaky commodity markets. Surviving boom, bust, depression and war, the bank grew from its first dirt-road location to 50 branches strong across Alabama, Mississippi and Tennessee.

As handwritten ledgers morphed to a state-of-the-art banking model, the CB&S Bank mission to deliver superior service remained constant. To achieve IT efficiencies, the bank adopted a Citrix thin client architecture in 2014, moving its Fiserv core to a private cloud. CB&S Bank tellers, however, were still performing manual tasks: hand writing deposit tickets, validating funds and checking accounts for item holds. And, at day's end, teller transactions were batch processed on the back counter, with entry errors and misreads requiring correction after the customer had left the branch.

In 2016, seeking the efficiencies of teller image capture, Executive Vice President and CIO Justin Hof and a dedicated team from all areas of the bank set out to find a teller automation solution that could leverage the bank's thin client architecture (a sizable investment with a steep learning curve). The team's primary goal was to perform teller transactions much faster than the current 120 to 180 second average, while removing manual or redundant steps. They compiled a whopping 145 requirements for a new teller system, eliminating all but the most robust providers.



"We wanted to cut transaction times down to 30 seconds, giving tellers more time to interact with customers while meeting their needs and still get them out the door faster," noted Hof. "It was critical that the teller solution work with our Citrix thin client without a dedicated PC at each teller window. And we didn't want teller imaging to bog down branch performance. It had to be integrated with our workflow to prevent errors and detect fraud or insufficient funds before the customer left the branch."

"Only Epson offered a 'one-wire' solution. A single Ethernet wire for both scanning and printing functions was a huge benefit for the bank."

—SCOTT MCELHINEY, SALES DIRECTOR,
ATRIS TECHNOLOGY

Streamlined Workflow

With 20-years specializing in teller operations, Atris Technology of Gainesville, Florida, had a proven record integrating teller hardware and software with core item processing systems and customizing workflow to ensure transaction accuracy and

regulatory compliance. Atris recommended Epson as a good fit hardware option for its ability to perform teller capture and support a thin client model with no PCs—a strategic benefit for the bank. In the fall of 2016, CB&S Bank chose Atris FlexTeller 21 software with Epson's OmniLink TM-T70II-DT intelligent printer and TM-S2000 multifunction scanner for a pilot at its Russellville headquarters branch.

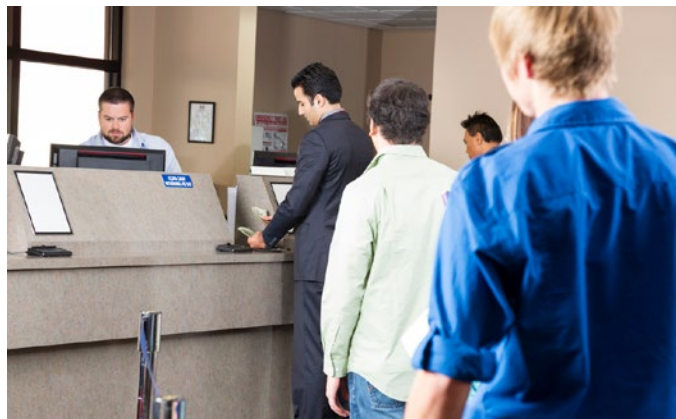
In the first 30 days, scanning and printing operations were up and running, with data passing correctly to the application. The pilot then expanded to nearby branches, with Atris adding bypass operations into the workflow to streamline non-standard transactions (such as auto-checking the OFAC block list when processing cashier's checks). Epson's technical experts worked onsite at Atris development offices to ensure hardware was functioning smoothly while processing torn checks, thick documents or foreign endorsements. "Having Epson onsite with us was critical," noted Scott McElhiney, Atris sales director. "They helped us resolve questions early which made testing and QA much more efficient."

More Space, Fewer Cables

Epson's multifunction check scanners and OmniLink printers were soon installed at 250 teller windows across CB&S Bank branches. With a built-in PC and support for the bank's Citrix platform, the OmniLink printer provided printing and peripheral connectivity in a flexible, compact footprint. The bank was able to install the hardware with no remodeling, while preserving teller counter space. "CB&S Bank didn't want a bunch of Ethernet cables and Epson offered the only 'one wire' solution," noted McElhiney. "Because the OmniLink drives the scanner, there's no PC on the counter and only one cable coming out of the wall."

"We estimate that the OmniLink thermal printers save us \$40K per year in reduced printing costs alone."

— JUSTIN HOF, EVP AND CIO, CB&S BANK



Checks and deposit tickets are dropped into the scanner, which captures images and data (such as routing and account numbers), then passes info to the Atris teller app where fields are auto-filled and the transaction is balanced. The OmniLink printer processes data, prints the receipt, then facilitates the final transaction data to the core Fiserv system—all within 30 seconds.

The Savings Add Up

Integration is key to the system's success. Item holds are automatically generated, as are currency transaction report entries, and verification processes to spot bad accounts or fraudulent items at other institutions. "We really liked the future aspect of the Epson TM-S2000 multifunction scanner," Hof stated, noting that ID scanning and the ability to add marketing promotions to receipts are features they are currently testing.

Since adopting the Atris/Epson teller solution, Hof estimates a 10% reduction in MICR misreads and a 20% reduction in check fraud through triggering automatic holds. CB&S Bank has recognized significant paper and ink savings as well. "We estimate that the OmniLink thermal printers save us \$40K per year in reduced printing costs alone," cited Hof. The new system also saves each teller four to five hours per week—up to 1,250 hours of newfound teller productivity. "The new system puts everything at tellers' fingertips," Hof noted. "Tellers love it and say there's no way they'd go back to a manual system. And, the customer gets a better experience because they know there won't be errors at the branch."

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