

CUES Skybox

'Best of Both Worlds' Security Solution

By Paul Seibert, CMC

Since late 2008 bank and credit union branch robberies and fraud have been on the rise with no decline in sight. Should credit unions install expensive bandit barriers or mantraps or add a guard to the lobby? We know these solutions help keep people safer and discourage robbers. But we also know these measures are counter to all our efforts to enhance member service and drive an engaging and productive member experience.

Wouldn't it be great if there were a way to keep people safe--and enhance member service at the same time? It sounds too good to be true, especially when I add that what I have in mind is also simple and low-cost--and developed in conjunction with the FBI.

This may seem to be "pie in the sky" thinking, but the reality is that a number of banks and credit unions are successfully combining the two objectives through the application of SafeCatch training and SafeCatch Architecture. For example, Bank of America is one of the early adopters of SafeCatch in Washington. Between 1996 and 2006, this bank averaged 50 robberies per year in the state. In 2007, the number of robberies in its Washington branches dropped by 70 percent, while robberies in Oregon were slightly higher. This is a very dramatic reduction, suggesting the significant positive impact of SafeCatch.

SafeCatch security enhancements have been fully integrated into \$2 billion (Canadian) North Shore Credit Union, Vancouver, British Columbia. Key to the program is a concierge who greets members at the door. Potential robbers want to remain anonymous rather than be greeted. By calling out suspicious-looking or unfamiliar branch visitors, employees take away that anonymity and take the first step toward avoiding a potential robbery.

Other pieces of SafeCatch include highly trained relationship staff at transaction pods who can view members throughout their entry and exit and have a safe way to exit potentially dangerous situations and call 911. Visible and hidden cameras have been positioned to ensure clear capture of people entering and leaving each branch; cash-recyclers are employed to protect cash and speed transactions while offering more teller focus; and member photos are displayed on each staff member's monitor to help build relationships--and help staff recognize possible cases of ID theft.

The first branch that employed the new branch business model and SafeCatch experienced a five-fold increase in member and deposit development, which it continues to enjoy today. This proves that enhancing security does not need to get in the way of a compelling member experience and strong target market growth.

As mentioned earlier, the cost of SafeCatch is relatively low. Training is typically provided by FBI Special Agents at no cost. And the expense of integrating SafeCatch into new branch design is "0," though it must be integrated by a designer who understands the methodology or it may backfire. SafeCatch is also being retrofitted into existing branches at a very low cost in terms of added cameras and changes in the way post-robbery notifications and events are handled.

Despite the low cost, it has proved challenging to interest credit unions in SafeCatch. For one thing, the training covers techniques that fly in the face of traditional wisdom. In fact, the innovative behavioral elements of the program, coupled with the low cost, may actually be an impediment to adoption.

While there will always be the need for bandit barriers in high security environments, applying SafeCatch training and architecture to the vast majority of branches promises to deliver both significantly enhanced security and a powerful member development environment. This translates to a strong and positive experience for both members and staff. It is, indeed, the best of both worlds.

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