

# IEWS & OPINION

## Security Upgrade Also Enhances Member, Staff Experience

By Paul Seibert



What if you could develop a simple and low-cost method to effectively reduce robberies and fraud, and enhance the member and staff branch experience at the same time? What if a new security methodology could actually support and promote a credit union's branding and cultural initiatives and deliver higher ROI at the same time?

This is exactly the goal set by Larry Carr, special agent in charge of the FBI's Washington Bank Robbery Task force, and a team with our firm that was formed in mid-2006.

Over the course of many conversations, reviewing branch plans, interviewing convicted robbers, observation of hundreds of robberies, analysis of robbery procedures and policies, and diagnostic investigation of how member and staff experiences are engineered, we developed an understanding of how security fails in most of today's branches. With this understanding in hand we were able to re-engineer the member's, or robber's, experience and robbery procedures to create SafeCatch and SafeCatch Architecture.

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 Washington. In 2007, the number of robberies dropped by 70%, while robberies in Oregon were slightly higher. This is a very dramatic reduction suggesting the significant positive impact of SafeCatch. SafeCatch incorporates five key points that make the program effective and sustainable:

1. Simple staff training and alignment with effective member development and service principles.
2. Technical branch architecture and design that support SafeCatch principles, cause would-be robbers to act in predictable ways, and drive a powerful member service experience.
3. Accurate placement of video technologies to increase robber recognition and speed of suspect photo distribution.
4. Restructuring of robbery procedures have helped reduce response times from 13 to five minutes on average.
5. Ongoing performance measurement.

Bank employees exposed to SafeCatch principles have felt empowered by the process. Unlike traditional robbery training, which teaches passive response, SafeCatch shows staff how to take control of their branch environments. In the process, the program increases staff and member safety, which is the ultimate goal.

By combining Carr's expertise and our own capabilities, we believe we have developed a member service process and the supporting SafeCatch architecture that will significantly reduce the number of robberies while enhancing branch performance in terms of member development.

North Shore CU (NSCU) is a progressive and spirited financial institution in Vancouver, B.C. Considering a new concept to differentiate its branches from those of its competitors, it wanted a concept that would reinforce its strong brand, connect with target members and communities, and provide a highly productive business model. In addition, it wanted a branch design and operating concept that would ensure the safety of members and staff.

SafeCatch security enhancements have been fully integrated into the NSCU experience, including the concierge, who greets members at the door and member engagement area, and highly trained relationship staff at transaction pods and throughout the entry and exiting process. 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 while offering more teller focus; and member relationship building and member photos are displayed on each staff member's monitor during transactions.

The first branch that employed the new model experienced a fivefold increase in member and deposit development, which it continues to enjoy today, proving that enhancing security does not need to get in the way of a compelling member experience.

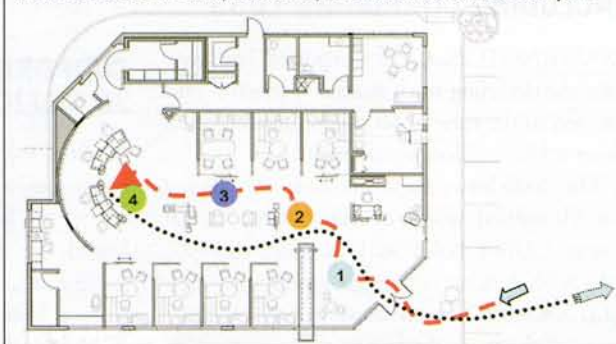
SafeCatch design concepts empower staff to manage the member branch experience and feel secure about their actions before, during, and after a robbery. The principles of designing both high-performance member development environments and applying SafeCatch are so close in process and execution that both objectives are attainable without compromise.

Over the years, much has been done to protect against robbery and to teach staff to react appropriately in the event of an attempted robbery. Yet robberies continue to take place because the "tried-and-true" practices adopted by most financial institutions are ineffective. SafeCatch is not a highly physical or technological solution. Rather, it is one driven by human nature—the desire to engage with others and the observation of people and activities within one's environment. It changes the way staff see their roles in the everyday operation of a highly effective branch facility. But most importantly, the improvements enabled by SafeCatch training directly benefit the security and safety of employees and members.

The best time to integrate the approach into a credit union's practices is when a new branch business model and prototype are being developed. New branch business modeling can integrate SafeCatch principles with modest modification to the plan. It is possible, though, to retrofit existing branches with SafeCatch components to enhance the application of SafeCatch principles as well as the member's experience, as First Mutual has done.

One of the reasons SafeCatch should be an attractive concept is that it delivers more than just enhanced security at a modest cost. It also can deliver a significantly heightened level of member development and cross-selling, as well as share-of-wallet and

North Shore Credit Union, Vancouver, BC. SafeCatch branch floor plan.



Above and below are interior shots of NSCU's branch that incorporates SafeCatch security protocols.



high net advocacy scores. Each member entering a branch is addressed, creating a member-centered environment and providing opportunities for development. This same focus causes staff to address unknown visitors in a friendly and nonthreatening way. A quick greeting such as, "Hi, My name is Chris—I am the manager. How can I help you?" works with both potential robbers and new members as well.

Paul Seibert is with EHS Design, Seattle, and can be reached at 206-223-4999 or [pseibert@ehs-design.com](mailto:pseibert@ehs-design.com).