



Q&A with Associated Credit Union

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How financial institutions are adapting during COVID-19: A Q&A with Associated Credit Union

The novel coronavirus has left considerable disruption in its wake—not least, the impact of physical distancing, which has left businesses in nearly all industries struggling to connect with and serve customers. In banking, financial institutions are seeing temporary branch closures and other disruptions as banks and credit unions work to provide a safe distance between customers, members and staff.

NCR interviewed our customer Heiwote Tadesse, SVP of Member Relations at Associated Credit Union, to find out how they're handling the disruption and what advice they have for others.

NCR: How have your day-to-day operations changed due to the pandemic?

Tadesse: Prior to the pandemic, we were just trialing Interactive Teller Machines (ITMs) as part of our network, with two of them installed at our Norcross headquarters. We've since scaled up to 10 machines, and we've been communicating to members that we can do all functions through the ITMs.

Prior to the pandemic, we had 26 branches operating and, among those, 15 that were based inside larger buildings, which are currently closed due to COVID-19. As a result, we needed to move our staff somewhere else. We originally had seven staff assigned to our ITM rooms, but we've since transitioned our staff to working from home and increased that team to 23 staff.

It took us some time to get everyone situated and working from home—which generally wasn't something we allowed previously. Nonetheless, the transition has enabled us to extend our service hours from 7 AM to 7 PM, Monday to Friday, and also 8 AM to 1 PM on Saturday.

NCR: What has worked well for your business so far in light of COVID-19?

Tadesse: Member experience is crucial to us. We don't take it for granted that just because you've banked with us for 20 years that you'll continue to do so. We're always looking for new ways to invest in member experience, which is how we began using ITM machines.

As it turns out, if we didn't have the ITM technology, we wouldn't be able to function nearly as well in the current environment. At first, we were concerned that using ITMs would lead to a less personal connection with our members, but we're seeing now that members are showing increased satisfaction with this as well. They appreciate being able to conduct transactions without needing a face to face conversation.

It's much easier to keep social distancing as well. Perhaps the first time someone uses the machine, it can take them longer than usual—but we see the time decreasing to just a few minutes per person by a member's third transaction with an ITM.

Before we closed our lobbies, we had an average of 109 transactions per day on the ITMs. That steadily increased to 330 transactions on average, peaking at 574 transactions with activity peaking due to stimulus checks. Our employees also are much happier due to the increased safety of working from home as well as the work life balance that comes with that. Needless to say, it would be challenging to continue to operate and keep staff safe without these.

NCR: What challenges are you still addressing as a business?

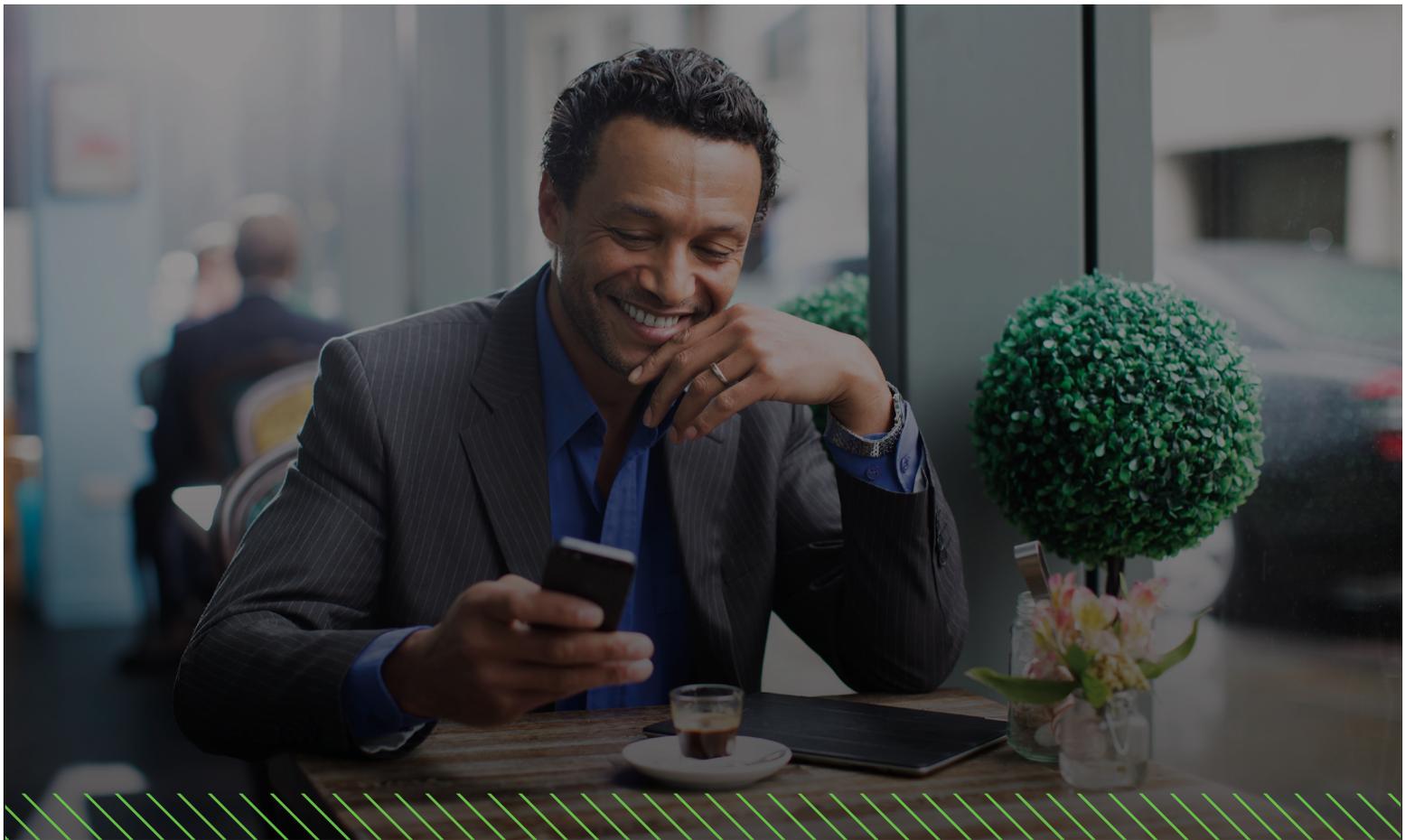
Tadesse: When members want titles for their car or other documents that need a signature, for example, you need to make an appointment at the main office. We're trying to do this through the drive-thru. It used to be that you needed to call to make an appointment like this, but now we have it set up so you can do it online. As with all processes, we're continuing to streamline how this operates for our members.

NCR: What is your advice for other organizations going through similar challenges right now?

Tadesse: Processes have to change. You can't manage through this the same way you did it 10 years ago. When we did our initial assessment, we found that our existing processes needed to be faster or that staff needed additional training. It's been especially important to cross-train different roles to ensure people can handle different kinds of transactions for our members.

NCR: How do you see the future of your industry changing as a result of the pandemic?

Tadesse: As things start to re-open, we'll be in a situation similar to supermarkets, where we'll need to think about how many people to allow into the branch at any given time. Longer term, we'll want to evaluate whether we want to continue having staff work from home. Fis struggle with the idea of working from home, but, now that we have processes in place, we may continue to allow this in the future.



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