

Open Branches

Providing better customer service



White Paper
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Executive Summary

As banking changes to keep up with new technology and evolving customer demands, the branch experience is also shifting to keep pace. Many financial institutions are finding the need to downsize larger branches, build smaller ones and make better use of the spaces they currently own. Customers are also looking for more personalized and interactive experiences as they conduct their financial transactions.

One way banks are better reaching customers is by building new branches or refitting current ones to be more accessible. These open concept branches, sometimes called a “pod” design, deemphasize the teller line and bring bank employees onto the floor by placing small workstations around the space.

Instead of being served at a teller line, often with large physical separations, customers interact with bank employees at a smaller desk. This eliminates some of the barriers to client service and facilitates conversations. A key to making this design work is installing cash recyclers.

“The goal is to create a more open, more retail-like environment to help staff engage more proactively with customers,” said John W. Smith, chief executive officer of DBSI Inc., a bank consulting company in Chandler, Arizona. “That’s where a cash recycler becomes one of the foundational elements. Previously

you built teller lines to protect cash, but once that asset is protected in a cash recycler, it opens the ability to redesign and better serve customers.”

That’s exactly what CertusBank set out to do when they designed their new branches, installing video walls and what they call a “C-bar,” a C-shaped space for banking transactions and customer Internet access.

The Situation

CertusBank wanted to innovate and change the way they interacted with customers. The bank also needed to become more efficient with transactions in order to spend more time with clients to cross-sell and offer them more products.

The bank’s newest design, which is now in three locations and will be the model for new builds, features a large media wall and the C-bar. Certus also installed cash recyclers in 10 branches to speed transactions, improve accuracy and give employees more time to focus on customers instead of execution. The recyclers are also a key component of the new C-bar, opening up that area for cash transactions.

Because of the cash recyclers, employees are now able to move from behind the teller line and service customers in the open.

“It creates a more productive atmosphere,” said Jacqueline Hill, project analyst for Certus. “Teammates aren’t tied to a particular workstation. With the different options at the C-bar, anyone can assist customers without having to direct them to a certain area. It’s a more welcoming atmosphere.”

That’s exactly the point for moving to an open concept design, Smith said. Typically front line employees have these basic responsibilities: make sure the client experience is great, conduct transactions efficiently and accurately, and cross-sell products. Moving to cash recyclers as part of an open concept solves many of these issues. By ensuring transactions are completed quickly and precisely, workers can spend more time talking with customers and listening to their needs. This opens up the opportunity for selling products and services.

Exchange Bank

Exchange Bank, headquartered in Santa Rosa, CA, moved to a cash bar model in their branches, altering the way employees serve customers and creating a more open, usable space.

“Now we have a collaborative environment – one where you’re more typically seeing customers and employees interacting side by side versus across from each other and separated by some type of barrier,”

said Beth Ryan, vice president and retail banking officer. “We’ve taken that barrier away. We’re sharing information. We’re having conversations.”

And those dialogues are leading to more sales and customers who feel more a part of the banking experience. The key to making the design work is cash recyclers, Ryan said.

Because tellers don’t have access to cash, the recyclers secure currency at each of the stations, creating a safer environment for employees and customers.

Exchange Bank has also seen increased operational efficiencies and better customer service, Ryan said. By giving employees the ability to focus on customers and work beside them to complete transactions, Exchange has opened a whole new way for people to interact with its branches.

The Solution

In changing the look of current spaces and building new micro-sites, Smith of DBSI said most banks are moving to an open concept. Not only does this create a more inviting space, but it also allows employees to move around the branch, serving customers where it’s most convenient.

At Exchange, the redesign allowed the bank to put a greeter at the door. This helps direct customers to the right place depending on their needs and creates a welcoming, open environment.

And much like the experience at Certus, having cash recyclers to accurately execute transactions and secure cash is a critical component of a successful open concept branch design. Without their security, speed, accuracy and the ability to have multiple users, executing an open concept branch would be nearly impossible.

“Without a cash recycler, no, this can’t happen,” Ryan said. “The cash recyclers secure everything. It’s actually a more secure environment for our customers and our employees, and it’s nice having those conversations with customers.”



Since 1998, ARCA has been committed to helping people control and streamline cash operations in bank branches, retail stores and self-service kiosks. By focusing on technology and services, ARCA delivers thoughtful solutions to make transactions simpler, more efficient and more secure.

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