



Capital City Bank Customer Success Story





Capital City Bank

Capital City Bank has built a thriving network of offices rooted in relationship banking and a commitment to serving its clients and their communities.

But declining transaction volume across their network of offices (as Capital City prefers to call branches) threatened the bank's ability to maintain a physical presence in some of the metropolitan and community markets they served.

Addressing this challenge would require a creative approach to ensure they could meet the diverse needs of their markets while keeping an office presence for customers who had come to count on them. the bank's ability to maintain a physical presence in some of the metropolitan and community markets they served.

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The Challenge.

Keeping offices profitable in the face of declining transaction volume

Like many other banks, Capital City faced a decline in branch transaction volumes which made it difficult to keep many locations profitable ... and open. While only a third of transactions occurred in person, those offices played an important role in the communities they served. Capital City needed to find a way to operate branch offices more cost-effectively so they could continue to provide the convenience of a nearby office for their established communities and customers.

With fewer FTEs in the offices, Capital City concluded that they needed to use technology to increase operating efficiency without compromising customer service. “Our transactions [in the offices] were declining. As we reduced our staff, we needed to find a way to be efficient so that we could still meet our client needs,” said Nancy Messer, Manager, Retail Office Delivery.

Ultimately, Capital City Bank decided that cash automation technology would be at the center of any solution they would implement, but they needed to find the right devices to address their challenges. Early on in their planning, they identified teller cash recyclers as a tool that could solve a variety of problems.



Randy Lashua

SVP CHANNEL STRATEGY + DELIVERY



In our office network, we have seen a decline in volume ... yet those offices are important in their communities. So, we had to figure out a way that we could lower our costs ... while continuing to provide convenience to the clients and a lot of that was driven by technology.



The Solution.

An innovative plan centered around cash automation technology to increase operational efficiency across an existing network of offices

Capital City decided to pursue two different paths to transform their office locations. While each plan had different requirements, both used teller cash recyclers strategically. Tiffany Dubois, VP Digital Channels described the process, "When we decided to do the remodel, we looked at opportunities to streamline business and provide the best client experience [while] allowing clients to bank how and where they wanted to bank. So we decided that we would set up more of a technology focus."

One plan was to completely redesign some offices centered around technology to maximize the existing footprint and focus on customer convenience. The other path was to retrofit TCRs into traditional bank settings to get the benefits of automation without making significant structural changes.

To accomplish this, Capital City needed to use devices that would be the right size and right fit for the variety of areas they planned to install them. After looking at different vendors, Capital City decided ARCA had the right selection of TCR models they were looking for. They chose the CM18 Solo tall model for standing teller pods and teller lines and CM18 Solo short model to fit at seated desks and private offices.



When we determined where to put recyclers, there were really two different tracks. One was a new office model we called the 'express office' and it's very high tech. The recyclers were a perfect fit, allowing our associates to be more customer facing and coming out from behind their desks more. The other opportunity was to look at offices where we thought we could service our clients better through [automation] and use it in new ways like a sit-down environment, for example.

Randy Lashua

SVP CHANNEL STRATEGY + DELIVERY



Capital City Bank began their project by developing an entirely new branch model centered around the customer, allowing clients to choose how they wanted to bank. The compact footprint of the new design demanded an efficient use of space while maintaining security in an open floor plan. Capital City chose a large-capacity, single-user TCR placed in teller pods for these locations. “The ARCA recyclers were a perfect fit for [the pods], allowing our associates to come out, meet with the clients and not have to worry about being behind a teller line or dealing with a teller drawer.” said Lashua.

The express office locations were significantly restructured around the technology including TCRs and Interactive Teller Machines. “These [express] locations offer a modern mix of technology and associates having both interactive tellers through ITMs as well as in-person tellers [at teller pods],” said Mary Wellington, Service Leader Tallahassee Express Office.





TIFFANY DUBOIS

VP DIGITAL CHANNELS



We've also put the CM18 Solo short TCRs in our express office design so that if a client comes in to open an account or loan in one of the private banking offices, [that associate] can also handle any cash transaction right there in the office



As they look forward to designing offices with smaller square footage, Capital City wants to eliminate the teller line barrier altogether. “We’d like for our universal bankers to be able to perform all types of transactions for customers but also come out from behind the pods to greet clients or assist with ITMs,” explained Dubois. This arrangement gives customers a choice in how they want to bank.

In other markets, Capital City chose to retrofit traditional branches with teller cash recyclers in strategic ways including an innovative ADA window and single-user TCRs on the teller line. This required evaluating traditional offices to determine where TCRs would have the most impact in that location. The result was implementing cash recyclers in new and innovative ways.





The ARCA Difference.

ARCA's different approach to automation and flexible product line helped Capital City Bank turn ideas into reality

ARCA's complete line of teller cash recyclers offered the sizes and configurations needed to implement these designs including single-user CM18 Solos in two different sizes that fit perfectly into standing teller pods and at seated desks. ARCA worked with Capital City management to determine how best to place teller cash recyclers for the different environments they were planning. "The ARCA team came down, spent time with us, visited our offices, worked with our associates to better determine how we could utilize the recyclers. So that kind of partnership's been extremely beneficial," recalled Lashua.

Flexibility was key to Capital City Bank's decision to choose ARCA recyclers, "We liked the flexibility that ARCA offered with their [recycler] models. .. and we liked the ability to choose whatever is going to fit the design of an office. For our in-office or our smaller office designs, we used the shorter [recyclers]. And the taller units fit into our new design aesthetic with the [teller] pods we use for universal bankers." Dubois explained





Integration with Capital City's core teller application was an important part of the decision to go with ARCA. Since ARCA products were already certified with the core teller provider, it meant that the associates could use familiar teller software to operate the TCRs for a faster and more seamless transition to cash automation. "We compared different vendors and decided that ARCA's reputation, the team that they had behind them, was established. And we made our decision to go with ARCA. And they were already certified with Jack Henry, which was our core provider, and that made the transition smoother," said Messer. Certified integration with their core banking system made the training process easier and significantly reduced the learning curve for associates.



Our experience working with ARCA has been very positive. ARCA has been very supportive throughout the process. We've had opportunities to speak with them, and to really look at an install from beginning to end, how we can make changes, how those changes affect the actual office, and how we can improve efficiencies. We can also monitor the type of transactions and various data that may be needed to make decisions for other potential installs.

Rod Mayo

RETAIL SUPPORT MANAGER



The Results.

Strategic thinking has allowed Capital City Bank to operate more efficiently across their network and maintain a presence in all their markets

More efficient operations have helped Capital City enhance their commitment to relationship banking and continue serving both their metropolitan and community markets. “We have been able to deepen our relationship with customers. ...discover other needs through casual conversation because we’ve been able to focus on the client instead of the actual cash handling part,” described Sindy Medrano, Service Leader, South Monroe Office.

Now that associates use the time during a transaction to focus on customers instead of cash, Capital City has seen an increase in sales. “The cash recyclers improved our sales in three areas: opportunity, efficiency, and also confidence,” remarked Aaron Haynes, Central Florida Regional Operations Manager.

“They allow the universal associate to focus more on the conversation with the customer. As the TCR is sorting bills and delivering cash, the associate is able to listen for clues that they might otherwise miss while they’re sorting out the bills themselves. It helps to make a sale or provide more solutions in that conversation,” said Haynes when describing benefits of automation.

Another big benefit has been increasing security and reducing risk normally associated with cash. “Cash recyclers have improved safety and security from a robbery and risk standpoint and in handling cash in a more secure environment. [The TCRs] have also been able to identify potential fraudulent bills, which could easily be a loss to the bank and reduced internal theft risk,” shared Mayo.

Management enjoys the added security of not having to frequently move exposed cash around the branch. “One of the biggest benefits of the TCRs has been the ability to take care of the transaction [outside of a traditional teller line]. We’re not bringing money back and forth [across the lobby]. Obviously, that presents a risk that we’re really not willing to have in our more open design concept offices,” said Dubois, highlighting the enhanced security.

But the benefits of cash automation weren’t confined to associates in office locations, support staff for all the branch offices have also noticed the difference. “As a support department for the retail offices, previous history has shown larger over shortages at the end of the day. By adding the cash recyclers, we have seen efficiency improvements and the number [of over shortages] has decreased significantly. And we continue to see improvements,” said Mayo.



With the time savings we experience during transactions, our associates can talk with our clients, build relationships, and look for opportunities to meet [the client's] needs in other products

Nancy Messer

MANAGER, RETAIL OFFICE DELIVERY





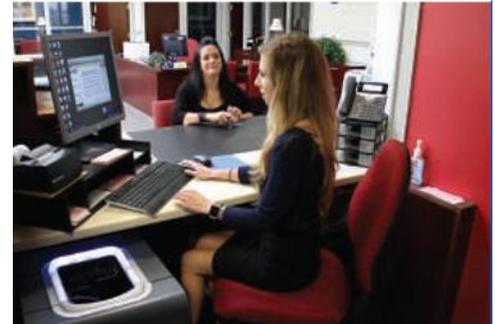
Prior to the cash recycler, our personal banker conversations happened in offices. And if we're opening a new account, we do all the paperwork and have the conversation in the office, and then have to walk over to the teller line to perform the new account deposit. But with the efficiency of the TCR [at a sitting desk on our teller line], we can open the new account, do all the paperwork, have the conversation, and do the new deposit right there in the same transaction.

Aaron Haynes
CENTRAL FLORIDA REGIONAL
OPERATIONS MANAGER



One of the most unique retrofit solutions Capital City found was to add a sitting desk at the end of a traditional teller line equipped with a CM18 Solo and staffed with a universal banker. Not only does this novel addition to the teller line serve as a desk for a teller to manage more private transactions, it is also completely ADA compliant. "With our ADA access desk, a wheelchair can pull right up to the teller station. We have a couple of chairs there, but it is also accessible to wheelchairs. We also have clients using motorized scooters who are able to work with an associate right at the desk without leaving their scooter," said Haynes.

ARCA's selection of products and consultative process have helped Capital City successfully implement their unique plan. The results have been a more profitable and thriving network that can continue to serve its clients and communities through relationship banking and excellent customer service. Mary Wellington summed up the positive result, "As a trusted bank, you want to be efficient, you want to be accurate, you want to have the respect of the client, and I think the cash recyclers have allowed us to do that."





The Arca Solution for Capital City Bank





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.

We are reimagining everyday transactions, freeing people to focus on what matters most.

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