

Chase

60 E 42nd St, New York NY

M&T Bank

- Chase hopes "next generation" ATM technology will replace the traditional teller line.
- ATM can dispense up to \$2,000 in cash in any denomination.
- The machines also can take check and cash deposits, facilitate bill and mortgage payments and transfer funds.
- For Chase's cardless ATMs, customers can tap their smartphone onto the ATM, use a fingerprint, and type a PIN onto the ATM pad.
- Total of 9 ATMs at this branch

Making the shift to smaller branches that focus more on technology and specialty advising services than processing payments and deposits.



Citi

52 E 14th St, New York NY

M&T Bank

- Heavily invested in bringing technology in – not sure there is a user centered strategy behind it other than the initial appearance.
- Several large touch screens that are hard to use. (for example: Checking account comparison tools did not provide a comparison).
- Branch redesign is extending the internet self-service experience into a physical banking environment, providing financial institutions with the ability to replace clerical activities and focus branch staff to higher-value customer interaction activities.
- Paperless AO inside branch was not possible.



CapitalOne Bank

853 Broadway, New York NY

M&TBank

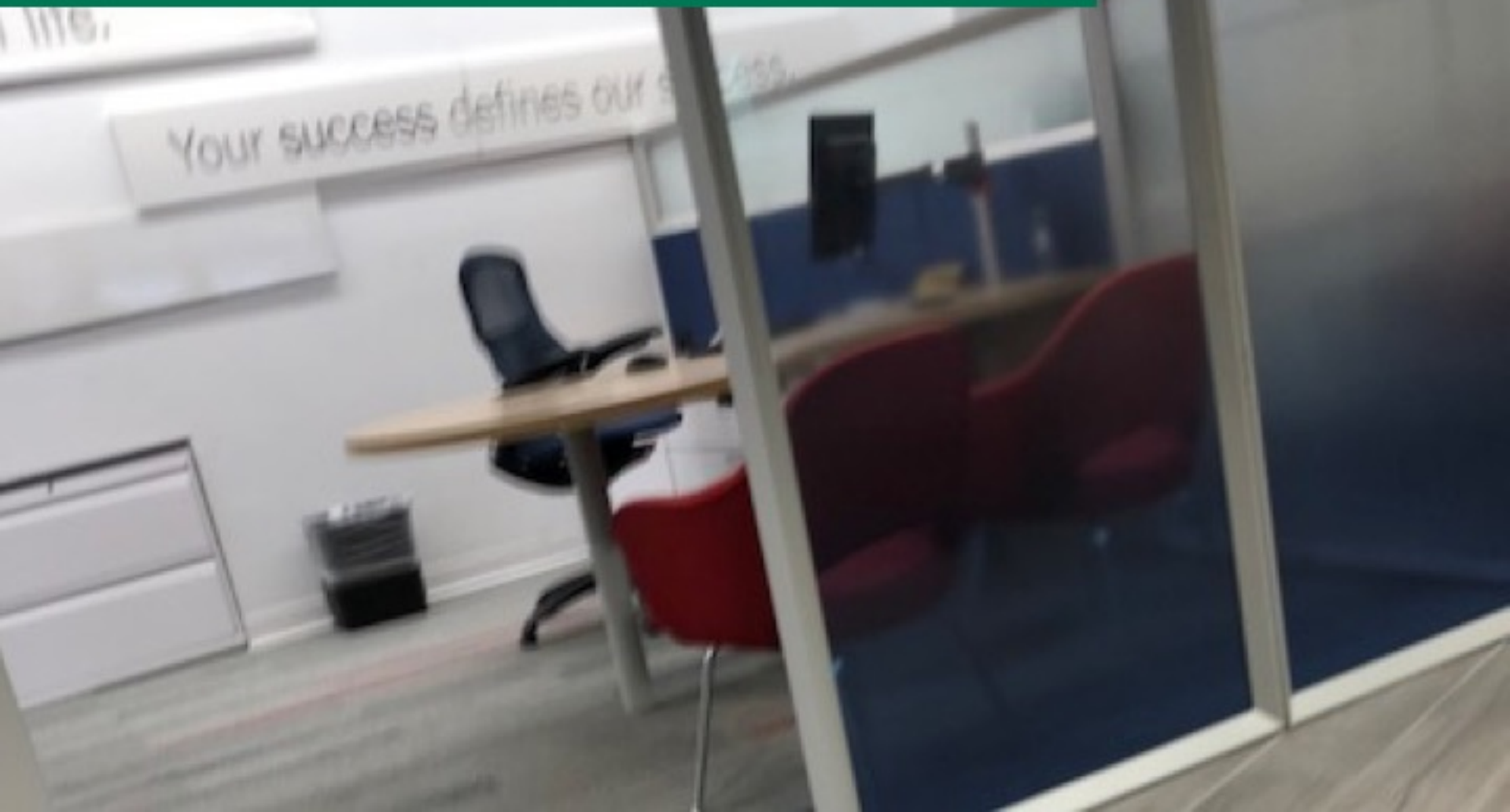




- Number of mounted tablets across multiple tables. None were utilized by customers.
- It was not clear what most of the icons represent.
- Lower level of the branch featured a café. The majority of the lower and upper level featured booths and other seating areas for people to come in and work on their own devices. It felt more like a public space.



- Average size monitors mounted to swivel arms allow for flexibility in sharing the screen.
- Facing the customer was a keypad to allow him/her to enter their PIN, SSN, etc.
- Paperless AO inside branch was not possible.





Images from Google Maps

Purepoint Financial

374 Park Avenue, New York NY

M&T Bank

PUREPOINT FINANCIAL

- Union Bank's year-old bank-within-a-bank for deposit harvesting, PurePoint Financial, has made some tech-savvy moves with its branches in Dallas, Houston, Miami, Tampa Bay, Chicago and New York.
- For one, it's made them completely paperless. PurePoint set up its own core system (from FIS). There's no cash, no vault and no paper processes.
- "We decided to stand up a new platform we felt would be more future-proof versus trying to make a U-turn on a cruise ship on a core banking transformation, which we're also doing as well," said Adam Weisner, head of client services at PurePoint.
- PurePoint's role model for its branches is Apple, which **doesn't have cash registers and instead uses all employees as salespeople.**
- "It's an augmented experience focused on service; they hire a certain type of person," Weisner said.
- It has also modeled its in-branch technology on its online banking software. For instance, **the seven-minute account opening it created for online banking is the same at self-service terminals customers can use in the branches.** This is meant to not only make account opening in branches more efficient, but also to help customers understand how online banking works.

Source: American Banker ["BoFA, Citi plan next-gen branches"](#)



Images: Tearsheet and Retail Banker International

PUREPOINT FINANCIAL

Account Opening Customer Engagement

Device: Microsoft Surface

Time: Less than 10min for application process, total time spent 45min

1. During profile entry, customer is verbally asked for **consent to receive SMS communications**
2. **Profile confirmation screen** where customer tabs on "Confirm"
3. **E-sign**, scrollable PDF where customer tabs "I Accept" ([see E-sign PDF](#))
4. **Disclosure acceptance screen** with a checkbox to email them to herself/himself, "I Accept" button that the customer tabs

Online Enrollment (required in order to have an account): Done at the branch or at home. Funding only via check or ACH. Banker shows the customer a quick video on the large screen that walks him/her through the simple process (see next section).

Purepoint Online Banking Enrollment

This can be done at the branch or at home once the account is opened.



4:55 online.purepoint.com

PUREPOINT.
FINANCIAL

User ID
Password
☐ Remember User ID

SIGN IN

[Forgot User ID](#) [Forgot Password](#)

[Enroll in Online Banking](#)

LOCATIONS PRIVACY SECURITY

PurePoint Financial is a division of WUFG Union Bank, N.A.

9:00 online.purepoint.com

PUREPOINT.
FINANCIAL

Enroll in online banking
Provide your information to enroll in online banking

Social Security Number
Home Zip Code
Email
Date of Birth

[Online Banking Agreement](#) [Privacy Policy](#)

CANCEL **NEXT**

LOCATIONS PRIVACY SECURITY

PurePoint Financial is a division of WUFG Union Bank, N.A.

4:55 online.purepoint.com

PUREPOINT.
FINANCIAL

Where should we send your code?
This is an extra security precaution to verify your identity

Email the code to:
☐ j*****z@gmail.com

Automated call the code to:
☐ xxx-xx-1792

Text the code to:
☐ xxx-xx-1792

CANCEL **NEXT**

Mobile service provider text message charges may apply. See our Privacy Policy.

4:55

MESSAGES
328-58
Message from PurePoint Financial: Your one time code is 328523. Questions? Call 1-855-4...

Enter your Security Code
You should receive your code in a few minutes

Security Code
☐ Remember This Device

CANCEL **NEXT**

Request Another Code
If you do not receive a code in 10 minutes, try requesting another code using a different delivery method.

LOCATIONS PRIVACY SECURITY

4:56 online.purepoint.com

PUREPOINT.
FINANCIAL

Create Your User ID and Password

User ID
Password
Confirm Password

CANCEL **SIGN IN**

LOCATIONS PRIVACY SECURITY

PurePoint Financial is a division of WUFG Union Bank, N.A.

4:55 online.purepoint.com

PUREPOINT.
FINANCIAL

User ID
Password
☐ Remember User ID

SIGN IN

[Forgot User ID](#) [Forgot Password](#)

[Enroll in Online Banking](#)

LOCATIONS PRIVACY SECURITY

PurePoint Financial is a division of WUFG Union Bank, N.A.

4:58 online.purepoint.com

PUREPOINT.
FINANCIAL

SIGN OUT

CURRENT BALANCE
\$0.00
PurePoint Savings

\$0.00
Available Balance

Account # 4363 [Statements](#) [View Statements](#)

A wealth of information
Check out our financial tips and resources
GO TO Learning Center

LOCATIONS PRIVACY SECURITY

PurePoint Financial is a division of WUFG Union Bank, N.A.