Evolution of the Branch

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With Bank Branches, The Future is wow

So much has been written about the current state of bank branches in the 21st Century that maybe it's time to take a quick (and fun) look back, if you will, from the branches to the roots. Maybe all started back in the days of ancient Persia circa 300 A.D., when offices throughout the territory traded in "sakks," the forerunner of today's "checks.

Fast forward to the 14th Century, when Italian banking houses boasted more than three dozen branches—and that was just in Avignon, France. In the early 20th Century, branch interiors were dominated by ornate teller grates imposing as mansion gates, and clunky black typewriters the size and weight of bowling balls. And sometime around then, Bank of America moved the branch outside the imposing, neoclassical edifice into convenient, user-friendly satellites.

The point is this: Bank branches have always been evolving. Always, still; that evolution has gone full-tilt revolution today as mobile technology, big data and digital this and touchscreen that, technology represents just one factor driving branch change, with quite a few others of the flesh-and-blood sort. Sometimes, it's a smart marriage between the two. Kerim Tumay, vice president of marketing with Kiran Analytics, outlines an optimal approach in "Branch Workforce Evolution Powered by Advanced Analytics." As banks labor to optimize their branch workforces, analytics – now common in fraud detection and risk management – can also be used to raise the level of excellence in staffing. Just one example. Used correctly, analytics plays a key role in hiring talent with sales and service skills from other retail sectors. Still, only a small fraction of banks use data and advanced analytics to this end, or for acquiring and retaining top talent.

In "Futuristic Branches Depend on the Future Skills of Employees," contributor Laura Giesen illuminates how properly trained (and retrained) employees have a crucial role to play as bank branches move ahead. Tellers, she writes, will be replaced by "universal bankers" with skill sets across a wide range of services, including financial planning. Branches will also become more like Apple Stores, where customers can touch and see products and ask questions.

Karen Epper Hoffman's piece "Branching Out, Reaching Out" illustrates how banks large and small are experimenting with new ways to provide physical retail delivery. These run the gamut from BMO Harris Bank's "smart branch" (where customers can talk to bankers at a contact center after branch hours) to WSFS Financial Corp.'s new use of specialized spaces (den-style "pods" where bankers can conduct transactions or discuss service issues).

Other views of future bank branches can vary as much as the experts who weigh in on them. Tapping the expertise of seven banking experts, Katie Kuehner-Hebert offers a fascinating, multi-faceted picture of where it could all lead in "Branch Banking 2026." It could herald a future that features helpful robots in the lobby, platform bankers assigned to a group of customers or heat map technologies that see which areas bank customers go to most and change layouts accordingly. To be sure, technology – a weighty cornerstone of our Information Age – has already changed branch banking in ways inconceivable just a generation ago. Yet, as highlighted throughout this report, technology may not have the first and last word after all.

This underscores a 21st Century truth for the banking industry: WiFi and digital connections play a complementary role to the human connection. No one would deny that today's digital developments represent both a blessing and an opportunity. That said, there's still so much to learn about how they can best serve us – even as bank branches strive to serve customers in exciting and unprecedented ways.

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Branch Banking 2026: From Robots in the Lobby to Personal Tellers on Campus

Staring 10 years down the road, seven experts offer their visions of what bank branches will look like.
Analytics strikes the balance between containing costs and fostering employee excellence.

By Kerim Tumay

Fact: Face-to-face interactions and new account openings in bank branches provide the best opportunities to deepen customer relationships and build trust. And the quality of these interactions depends on putting the right staff in front of the customer, at the right time and place. Retail banking leaders are keenly aware of this.

In the face of pressures to grow revenue and cut labor costs, most banks struggle with how to change and optimize their branch workforce. Yet priorities are tipping in a positive direction.

Representing more than 42,000 branches in North America, the second annual Kiran Analytics Workforce Strategies survey of banking executives reveals a noteworthy change. The focus is shifting from expense reduction to growth-oriented workforce strategies.

Without a doubt, the banking industry remains ahead of other sectors in adopting enterprise-wide analytics. According to a recent “analytics maturity” study conducted by the International Institute of Analytics, Financial Services industry leaders finished second only to the Digital Natives. This should come as no surprise. Applications of advanced analytics are commonplace for fraud detection, risk management and portfolio optimization. Yet when it comes to workforce management, only a small fraction of banks use data and advanced analytics to their fullest potential.

Workforce Strategies for Simultaneously Growing Revenue and Reducing Expense

Since the branch workforce makes up about 25 percent of most retail banks’ operating expenses, improving resource efficiency continues to have positive impact on the bottom line. Common expense reduction strategies include:

- Reducing the number of tellers
- Increasing the part-time to full-time mix of tellers
- Sharing platform staff across multiple branches (resource pooling)
Bank managers agree that an even greater payoff in the top-line results when branch workforce capabilities and capacity align with market opportunity. Popular growth-oriented workforce strategies are:

• Redeploying bankers to markets with greater potential
• Hiring talent with sales and service skills from other retail sectors
• Placing finance specialists, mortgage and wealth management advisors in branches with growth potential

Kiran’s Workforce Strategies survey results show that retraining tellers and personal bankers to become universal bankers rank as the most popular workforce strategies. The survey responses also show that nearly half of the banks have already deployed the universal banker staffing model – with the remaining half in the investigation or pilot stage.

Optimizing Staffing Capacity and Capability is Difficult

It’s difficult to balance the trade-offs between customer experience, revenue growth and operational efficiency, while optimizing the branch network and workforce. Why?

• As the nature of customer interactions in the branches changes from simple transactions to complex service and sales activities, transaction volumes are lower, and the variability of service times higher.
• Customers using new branch technologies and mobile applications still require front-line staff support.

• Bankers using new back-office solutions need time for training and non-customer-facing activities.
• Network changes, such as branch closures and operational changes, impact the activity volume and staff capacity in nearby branches. For example: An increase in open hours will most likely require adjustments to full-time, part-time and peak-time staffing.

Banks that use average daily transaction counts, or a one-size-fits-all approach to setting staffing levels, will likely end up with too little capacity or too much. Too little capacity means longer wait times, frustrated customers and missed sales opportunities. And too much capacity translates to excess staffing costs and operational expenses. Either way, inability to align selling capacity with market opportunity limits revenue growth. Kiran’s Workforce Strategies survey found that only 8 percent of bankers think their selling capacity is aligned with market opportunity.

Talent acquisition and retention also complicates workforce planning and scheduling. There is no question that retail banking as an industry struggles with acquiring and retaining top talent. High employee turnover increases hiring and training costs. Increased performance variability will adversely impact service quality and branch productivity. And slow adoption of analytics in HR contributes to high turnover and performance variability.

Advanced Analytics for Optimizing the Workforce

As the pace of branch transformation accelerates, bank managers need to make better workforce decisions, faster. Predictive and prescriptive analytics bring a higher value to a business – but are harder to implement. They require banks to be highly data-oriented, have advanced analytics tools in place and make widespread use of them.

In the face of these challenges, optimizing the branch workforce starts with accurate forecasting of customer arrivals and work content, for customer-facing as well as non-customer-facing activities.

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FTE. Rather than deploy universal bankers with a one-size-fits-all approach, bank managers should assess the optimal position mix for each branch, utilizing insights from their data and advanced analytics.

What’s more, the use of predictive analytics in talent acquisition has been proven to produce higher quality candidates in a shorter amount of time – with at least a 15 percent decrease in turnover. Banks should use predictive models for scoring and ranking the most qualified candidates for the position, and who are most likely to stay on the job.

All this points to an important insight: Data and advanced analytics, treated as a priority and applied with precision to workforce management, will yield positive results. It’s not just about fraud detection or portfolio growth anymore. New, innovative workforce optimization solutions provide the ability to continually align staffing roles and resource capacity with market opportunity. And what bolsters the bottom line also preserves excellent service – enabling bank managers to put the right bankers in front of their customers, at the right time and place.

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Bankers have heard it hundreds of times, or been sold it, if you will: If branches are to survive, they must shift from transaction-oriented institutions to sales centers. Yet what about the surprising notion of a bank branch becoming more like… an Apple Store?

That’s the view of David Peterson, chief strategic officer for i7strategies, a planning consulting firm based in Hahira, GA. “Most Apple products can be purchased online and Apple really doesn’t care where people buy its product,” he points out. “The Apple Store, then, is a place of engagement where customers can touch and see the products and ask questions. It’s the same with bank branches. They are where customers become engaged with the bank.”

But to borrow from Apple’s famous tagline, bankers rolling with the changes will have to “think different.” The paradigm shift, Peterson notes, “requires employees who do more than handle customer requests, but who also actually talk to their customers.”

As more consumers take to PCs, phones and ATMs to conduct basic cash withdrawals and make deposits, branches end up being the place customers go when they need help. As a result, branch employees must transform from traditional tellers to “universal bankers” who help customers plan their financial futures – and direct them to bank products that fit their individual needs.

Employees “need to really listen to what customers are saying about themselves,” says Shirley Inscoe, senior analyst of Boston-based consulting firm Aite Group. “If a customer is talking about repairs they’re making on their home, then a home equity loan might be recommended.”

And that requires a level of proactivity tellers may not be used to, or previously empowered to assume. “They are not just order takers, but people with the personality and confidence to talk to customers and make recommendations,” Inscoe says. The hoped-for result? Customers who take on more products with the bank, without the hard sell.

“We don’t like to use the word ‘sales,’” says James Geeslin, vice chairman for Extraco Banks.
Most tellers were brought on to handle transactions. But once they step behind the counter, they may not be skilled or trained properly to sell products or engage customers in conversations about their finances.

Owen Davis, managing director of Training Folks

opportunities to recommend products. But that skill set won’t come lickety-split, experts say it may take several weeks to complete the program.

Part of the reason stems from the shifted focus banks must engrain in staff. Though it may appear tellers already know a lot about bank products, most are limited to dealing with basic deposit and savings accounts. Many do not have a thorough knowledge of all the investment and credit products available throughout a bank, Davis says.

This will also change how banks handle performance reviews. “In the past, tellers were evaluated by the number of transactions they could complete in an hour,” says Bob Meara, senior analyst for the banking group in the Atlanta office of Celent LLC. “While accuracy was also important, it was all about efficiency and moving customers through the lines. Now we want branch employees to spend time to get to know customers.

The measurement is more about customer satisfaction as well as the average number of products a customer has per branch.”

Hiring policies must also change. “We use hiring teams that can drill down on personalities. We’re not necessarily looking for people with banking experience, but the ability to think and speak to people,” says Extraco’s Geeslin. “Then during our interviews, we give them problems and ask how they would solve these problems to test their skills.”

Now comes the hard part: Dismissing employees who may have filled the traditional roles without issue. Before that happens, banks need to give them time – at least a month, and perhaps more than a year – to adopt and hone the new routines once they’ve learned them.

“Getting fired is a harsh message,” Peterson says. “Most employees are not going to get with the new program in 30 days. It might take 18 months. But if you give them every opportunity and they don’t transform, they won’t survive – and neither will the branches.”

In Geeslin’s experience, few branch employees had to be fired outright. And many who lacked the people skills were transferred to other areas in the bank, such as accounting, operations, compliance or call centers, where their banking knowledge and dedication is a better fit than the front line. Banks must also make sure their staff has the right technical support to assist them with their new responsibilities.

“Branch employees need the right systems that can give them good customer information,” Insoc says.

“You can’t cross-sell effectively if you don’t know what products customers already have and don’t have.”

This is particularly vexing for banks that still have “information silos” where account information for various divisions – lending or investments, for example – gets squirreled away in separate files.

All this change means many balls in the air, to be sure. The key to juggling them is dealing with employee issues right from the start. Many banks put much thought into designing new branches that emphasize layout and technology. They assume their employees will simply fit into the new model. But...

“When most banks design their branches of the future and start pilots, they don’t think about personnel until last,” Meara says. “They need to think about the human resource issues as they are designing the new branches.”

In other words, think of an Apple Store more focused on its gadgets than its staff. Now, turn that balance on its head – and watch your loyal customers stay while new ones flock in.

“IT and technology get a lot of attention,” he says. “But the ability to think and speak to people,” says Extraco’s Geeslin. “Then during our interviews, we give them problems and ask how they would solve these problems to test their skills.”
By now it’s a fact of financial life, or perhaps even life immortal: Like a cat with nine lives, or mythical money-green beast, bank branches simply won’t die. In fact, the most technologically nimble retail banks have embraced their branches more than ever, despite the long-held assumption that in-person banking was on the outs.

But if branches are to survive and thrive, how will they change to meet the needs of customers in the future? The assumption that financial institutions can simply graft on the latest high-tech wrinkle is too simplistic, especially given the assets and customer loyalty at stake. Nor, of course, is gazing into a crystal ball – though some forward-thinking institutions are fashioning portals to the future. Far from the realm of the white paper or demographic survey, these “smart branches” operate with real customers in real time, collecting real-world feedback as to what works.

Take for example BMO Financial Group, which recently opened three experimental new branches in the Midwest. The Toronto-based banking company, which operates in the United States as BMO Harris Bank, opened its first true smart branch in Chicago’s Rogers Park neighborhood in March 2015, after testing concepts in Madison, WI and elsewhere in Chicago. The smart branch features a two-way video service, where customers can talk to bankers at the contact center after basic branch hours, or meet with specialized bank product experts in a conference room. And that’s just the start. Customers can also withdraw “mobile cash” using a cell phone instead of a debit card; access roaming bank staffers who use wireless laptops and tablets to interact with customers; obtain issued debit and ATM cards; and use public Wi-Fi and digital displays.

BMO has opened similar smart branches in Chicago’s Pilsen neighborhood and the western suburb of Naperville. “With the evolution in customers’ banking behavior, new services and products must become available to customers in ways that suit their preferences,” says Fabio Fichera, senior manager for physical channel strategy and execution for BMO Financial Group. He adds that bank customers today “are looking for a more personalized experience coupled with the use of technology.”

Though traditional branches hold their own, it’s no secret branch traffic has declined with the rapid uptake of online and mobile banking. According to FMSI’s 2015 Teller Line Study, branch-based transactions have dropped more than 45 percent since 1992. But that downward slide seems to be leveling off, with teller transactions dipping only an average 19 percent total within the last five years. Despite the popular prognostication by Javelin Strategy & Research that eight out of 10 U.S. consumers will bank by mobile device in four years, it’s far from a mobile-only world. Banks and thrifts still run more than 94,000 U.S. branches.

Recently embattled for questionable sales tactics, Wells Fargo & Co. is still seen as an early adopter and purveyor of high-tech banking options that include virtual reality. Now, it has piloted the “Digital Express” concept in its home base of San Francisco. It features tablets where customers can pre-book their branch visits or share and sign documents digitally to speed account-opening later on. In fact, Wells Fargo (with its $18 trillion in assets) still conducts more than 800 million teller transactions and 15 billion customer
interactions yearly at its 6,000-plus branches. Though it has a digitally adept client base, three-quarters of Wells Fargo’s deposit customers see a branch banker or teller at least once every six months.

Jonathan Velline, a Wells Fargo executive vice president and head of ATM and store strategy, doesn’t disparage or underplay the role of the branch in this increasingly mobile and online-dependent world. “Our customers use all of our channels, and they appreciate the personal connection they share with our bankers,” he says.

As such, and at more of the bank’s branches, customers can begin their transaction at an ATM – but move to an employee in the branch, alerted on a wireless tablet to provide assistance in completing a transaction. “This innovative option allows us to deliver the best digital experience without compromising on personal service,” he adds.

But it’s not just the mega-banks with huge existing installed bases of branches that are seeking to find a new approach for their real-world channels. Known more for its specialty credit cards and its funny marketing campaigns than its physical footprint, Capital One Financial Corp. projects it will more than triple its spending – from $50 million in 2015 to more than $160 million in 2016 – on updating its 840 U.S. branches.

Similarly, smaller and mid-sized banks are also taking a more thoughtful tack when it comes to renovating their physical spaces. Wilmington, DE-based WSFS Financial Corp. just last month opened the doors on its inventive new branch in West Goshen, PA. Rather than follow the prevailing winds of simply shrinking this new outlet and installing video kiosks and tablets, executive vice president and chief retail banking officer Rick Wright says the new concept is focused on creating specialized spaces.

At the West Goshen branch, universal bankers – who can handle most tasks, rather than specializing – can sit with customers in a den-style “pod” to conduct transactions or discuss a service issue, while back office areas allow staff members to use a phone or computer in private. For the $5.8 billion bank, this is also the first branch that has no teller queue.

But more importantly, it caters to a new focus of branch-based communication. “The reason the branch is evolving is that people, even Millennials, are still coming in for advice and to resolve problems,” rather than to deposit checks or transfer funds, says Wright. Hence, “Flexibility is a big deal.” As such, Wright says the new branches do not contain safe deposit boxes or cash drawers (using cash recyclers instead).

As for where his bank's cash goes, it's a classic example of forward thinking meeting prudent spending. After all, the form and function of tomorrow's bank branch remains in a constant state of flux unlike anything the industry has seen before.

Says Wright: “I don’t want to dump a lot of money into a set, permanent structure,” he notes, “since whatever we do, we’re probably going to be wrong three years from now.”

Karen Epper Hoffman has written about banking and technology issues for nearly a quarter century for trade and mainstream business publications including American Banker, Bloomberg Businessweek, Bank Director, Bank Technology News, Independent Banker, Financial Times’ The Banker, Mobile PC, SC Magazine, U.S. Banker, and Washington CEO. She lives in Olympia, WA.
3D avatars. Machines armed with artificial intelligence. Robots, even. All of these, forecasters predict, will take over bank branches in the future. But it won’t be a hostile takeover, let alone one where humans are relegated to second-class status.

In fact, bank employees will see their roles expand, allowing increased flexibility to take services to customers in a host of revolutionary new ways. And if the question is “When?”, then the answer is this: Sooner than you might think. You can even mark your calendars from sometime around 2026.

Here bankers, industry experts and solution providers offer their informed glimpses and predictions regarding branch banking in the next decade.

Goodbye teller, hello universal banker

“My prediction is that the U.S. will have 30 to 50 percent fewer branches in 10 years than today. There will likely be no teller stations, but rather a more open environment with voice-enabled and touch-enabled machines. … More complex transactions and advice will be handled through video conferencing, as banks don't need a specialist in every branch, whereas the universal banker in the branch will be more of a generalist. Moreover, customers will also be able to access these technologies at home or elsewhere on their devices, including video conferencing and wearables.”

Aravind Immaneni, head of retail distribution at TD Bank in Mount Laurel, NJ

Customer assignments

“The platform will consist of even more specialists, and platform banks may be assigned a portfolio of customers when issues need to be resolved – think of the olden days when you could go see 'your banker.'

Customers may be able to communicate with branch personnel via Skype and more banks will also have private soundproof rooms in which customers can have face-to-face conversations with offsite bank specialists via video conferencing.”

Jon Voorhees, a consultant with Peak Performance Consulting Group in Austin, TX

Personal tellers via convenient machines

“Banks will extend their reach to just about everywhere. For example, banks might place personal teller machines on college campuses inside a vestibule right on the campus, instead of building a traditional branch nearby. … We foresee financial institutions offering pre-staging capability through personal teller machines becoming more prevalent. Customers will be able to open an app on their phone, request transactions and when they get to the self-service kiosk, the NFC reader will authenticate them through their phone and expedite the transaction.”

Suzi McNicholas, vice president of marketing at Source Technologies in Charlotte, NC

Smarter branches that feel the heat

“Banks will incorporate heat map technologies in their branches to see which areas bank customers go to most, and layouts per branch can then be adjusted accordingly. Banks might also add interactive tabletops in which customers can sit down and interact with all types of banking applications. Also, using customer information in real time will be the key to creating a personalized and seamless experience. For example, a customer reports his debit card lost using his mobile banking app, which then notifies him that his replacement card can be picked up in a nearby branch.

Branch Banking 2026:
From Robots in the Lobby to Personal Tellers on Campus

Staring 10 years down the road, seven experts offer their visions of what bank branches will look like.

By Katie Kuehner-Hebert
The in-branch Bluetooth beacon technology sends an access code to his mobile phone. He goes to the self-service kiosk, enters the code to authenticate himself and is instantly issued his replacement card. While the card is being issued, targeted cross-sell messages appear on the screen and direct him to “an available banker.”

Alyssa Arredondo, director of financial vertical marketing at Entrust Datacard in Minneapolis, MN

Step up to the robot

“I foresee branches really having a smaller footprint and virtual reality could play a huge part of that. Customers will be able to have conversations – via a virtual reality branch – with bankers at home, working on accounts or asking about issues, or collaborating with bankers in a more virtual world. Banks will likely use artificial intelligence in the branches. A customer could walk into a branch and walk to a robot with AI that will greet the customer and capture information from beacon technology and biometrics, to begin to put the information together as the customer gets ready to speak to an actual bank employee.”

Jaimie Dominguez, director of strategy for retail banking and channels, Bank Solutions at Fiserv in Chicago, IL

Branch staff, customers and consultative conversations

“What consumers really need help with is not so much whether they should open a savings account, or asking about issues, or collaborating with bankers in a more virtual world. Banks will likely use artificial intelligence in the branches. A customer could walk into a branch and walk to a robot with AI that will greet the customer and capture information from beacon technology and biometrics, to begin to put the information together as the customer gets ready to speak to an actual bank employee.”

Jaimie Dominguez, director of strategy for retail banking and channels, Bank Solutions at Fiserv in Chicago, IL

Branch Banking 2026: From Robots in the Lobby to Personal Tellers on Campus

Gary Ambrosino, president and CEO at TimeTrade in Boston, MA

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1. Three Strategies to Transform Bank Branches
How should banks re-design the branch for the 21st Century? By focusing on functionality and integrating digital technology that improves the customer experience.

2. Six Core Competencies for a New Retail Bank
With the onset of competitors seeking to carve out market share in virtually every line of business within retail banking, traditional banks need to consider both long-term strategies and short-term adaptations.

3. The Transformation of the Retail Branch with Workforce Management
How will retail banking’s changing service model define the branch of the future? With adoption of online and mobile banking on the rise, customers are visiting branches less frequently.

4. A Few Words From BAI’s New Managing Editor
Can there be any doubt that we in the financial services industry live in exciting times? Perhaps that’s too tame a way to put it—for truly, these are times of historic proportions.

5. Five Must-do Initiatives for Banks in 2016
Even as overall customer satisfaction with banks continues to rise, banking today is faced with a number of serious challenges; including the rise of non-bank competitors and the commoditization of core services in the digital age, both fueled by rapid advances in technology-enabled platforms.

6. Small Business Lending: Can You Compete?
Banks must understand what they must do to better serve the small business community, while upholding prudent best practices on the way to long-term success.

7. Fighting the Talent Battle in Bank Marketing
Chief marketing officers tell us they have two huge challenges today: shifting their existing staff to the digital world, and finding enough analytical talent to inform and measure successful campaigns.

8. Challenge and Opportunity for Community Banks
Competitive, economic and regulatory pressures are driving community bankers around the country to make strategic decisions about the future of retail banking.

9. Banking on the Future with Prepaid Mobile Apps
The combination of mobile and prepaid offers a foundation for long-term profitable relationships with Millennials as that generation matures, building and inheriting wealth.

10. How Committing to Content Connects with Customers
Why is it more essential than ever for banks to develop a content marketing program? Content marketing programs build long-term relationships with your current customers—and connects you with prospective ones.
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