

FMSI Case Study Library

The Teller Management System™ - “It’s Not Science Fiction”

A Closer Look at a Credit Union’s Productivity and Scheduling Efficiency Improvements



“It’s Not Science Fiction,” is the latest marketing campaign for the United States Air Force (USAF) highlighting its futuristic technologies, such as remotely piloted aircrafts and their space command network. Much like the USAF, [Tyndall Federal Credit Union](#) (TFCU) – which had its first office established on a Florida USAF base in 1956 – has been winning battles of their own with technological solutions from Financial Management Solutions, Inc. (FMSI). TFCU and its 9 locations, has benefited greatly from utilizing FMSI’s [Teller Management System™](#) (TMS). They reduced turnover of their best tellers and enhanced their scheduling process, which led to an improvement in productivity and an optimization of their staffing.

Retaining and Rewarding Top Performing Tellers

Mario Luppino – Branch Operations Executive at TFCU – was aware of some staffing issues in his branch network. He was losing his best tellers due to an inequality in wages.

Specifically, his top performers were not being rewarded for their exceptional service and they were leaving the organization. Mario needed a solution that would help him resolve his costly turnover problem.

Mario found FMSI and was excited to learn that the “technological” TMS solution was exactly what he was looking for. The monthly TMS report in essence collects and reports trends in critical areas of the teller area at the institution, branch and individual performer levels.

Having this information allowed Mario to determine exactly who his top talent was and he established a comprehensive incentive program that rewarded them based on key TMS performance indicators – such as transactions per hour (TPH). Mario described this experience by stating, “The implementation of The Teller Management System™ and specifically its incentive program was a huge success. I was able to retain my best tellers and we saw a favorable boost in our productivity numbers as a direct result.”

The following is a TFCU incentive plan related excerpt from [“Talented Team Is Behind Tyndall FCU’s Growth and Success, Says CEO”](#) – Credit Union Time April 14th, 2010 Edition.

“One unexpected spinoff from the (incentive) plan has been enhanced communication among participants, HR and senior executives. Employees ask, “How can I get from a level 3 to a level 4?” That opens conversations offering performance feedback and new ideas.”

“The implementation of The Teller Management System™ and specifically its incentive program was a huge success.”

-Mario Luppino
Branch Operations Executive at TFCU

An Enhanced Scheduling Process

TFCU historically scheduled their tellers the best that they could. Without the “technological” TMS solution, they did not have a monthly report quantifying historic traffic patterns for each branch and they had to manually fill out the branch schedule, which was an arduous process. The TMS automated branch scheduling tool called the Online Scheduling™ (OLS) system significantly improved their scheduling process. OLS utilizes monthly transaction data to create an optimal full-time or part-time staff mix that best meets transaction volume forecast and productivity goals.

Along with expediting the arduous schedule creation process the OLS solution significantly improved account holder service. For example, longer wait times would sometimes result during peak lunch periods, due to many of the tellers being on their breaks. The automated scheduling tool immediately corrected this situation by scheduling the proper amount of tellers based on historic transaction volumes.

Best Practices from the Branch Operations Executive at TFCU

- Incorporate comparative benchmarking (where they rank in their peer groups) as part of your incentive program. Our top 5 get payouts based on placement. We have had all but 2 of our tellers achieve this goal over the past year!
- Hold regular meeting with Teller Supervisors to review TMS reports.
- Once a year hold a refresher class on TMS for your staff.
- Include managers and supervisors in the TMS incentive program. Have them receive a certain percent age based on their teller’s monthly performance.

Just like the USAF remotely piloted aircrafts and space command network, improving member service levels and optimizing staffing levels with TMS “Is Not Science Fiction.” Equipped with FMSI’s Teller Management System™, Tyndall Federal Credit Union was able to retain and reward their best tellers and substantially enhance their scheduling process.

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