
Teller Transaction Monitoring

Understanding CU*BASE Teller Analysis Reports

INTRODUCTION

With the increasing cost of manning a teller line, credit unions are now looking more carefully at ways to schedule their front-line staff more efficiently and cost-effectively. The importance of carefully managing the performance and workload of front-line staff becomes a top priority for today's credit union leadership.

How many deposits do your tellers handle each day? What would be the impact on your operational costs if these members could be encouraged to sign up for Direct Deposit or use ATM services?

CU*BASE teller transaction reports are designed to make this task easier. The reports let you get into the details needed for balancing and monitoring cash drawers, while also helping you to watch for trends and find opportunities to increase productivity and make the most of valuable resources.

As described below, there are many different ways to analyze teller activity, and each will give slightly different results based on which data is used.

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For an updated copy of this booklet, check out the Reference Materials page of our website:
http://www.cuanswers.com/client_reference.php
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HOW TELLER ACTIVITY IS ANALYZED

CU*BASE offers several ways to help you track teller transaction volume. How you use the reports and inquiries, and which ones you will rely on, will depend on how you wish to track your teller activity. First, it is helpful to remember that there are three different “classes” of transactions that are posted through the teller system:

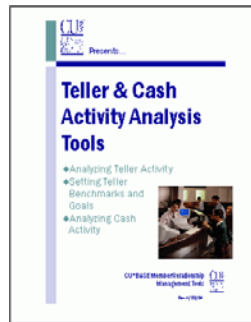
Transactions that hit a teller drawer but do NOT cause a member transaction ¹	<i>Example:</i> Cashed checks
Transactions that hit a teller drawer AND cause a member transaction	<i>Example:</i> Deposits, withdrawals
Transactions that cause a member transaction only but do NOT affect the teller drawer	<i>Example:</i> Transfers ² using Proc Code “T”; corporate check/money order withdrawals

¹Cash-for-cash transactions are not considered part of this group. These are, however, included in the CSHCHK file, which is analyzed by **Cash Activity Analysis Inquiry** on the Teller & Cash Analysis Tools (MNHTLA) menu. (Refer to the Teller & Cash Activity Analysis Tools” booklet for details.)

²If funds are “transferred” by simply entering a deposit amount on one account and the same amount as a withdrawal on another account on the Teller Deposits/Withdrawals screen, the withdrawal is actually considered a drawer transaction because CU*BASE takes cash from the drawer then turns right around and deposits it into the other account. Using the Proc Code flags the transaction as a true transfer.

The way in which you approach your analysis of teller transactions can give different results. What is the appropriate volume analysis? Which one is right for you? Maybe all of them . . . but you must keep in mind what data is being represented by each method.

Learn About Other Teller Analysis Tools



In addition to the reports described here, be sure to read about additional teller analysis inquiry tools in the Teller & Cash Activity Analysis booklet.

This booklet describes the tools available on the Teller & Cash Analysis Tools (MNHTLA) menu, including teller activity by time of day, day of the week, day of the month, and transaction type.

TELLER CLOSING TRANSACTION AUDIT REPORT (LTLAU2)

This report is created automatically during end-of-day processing and is used primarily to assist with teller drawer balancing questions. The report counts **audit key** transactions—transactions that hit the teller drawer. This report does not show any transactions that do not affect the teller drawer (such as transfers using Proc Code “T” or corporate check/money order withdrawals).

There are six sections for each teller (although a section will print only if there have been transactions of that type during the day):

1. Deposits / Payments
2. Miscellaneous Receipts
3. Miscellaneous Advances
4. Outside Checks
5. In-house Drafts
6. Cash Withdrawals / Disbursements

Each section of the report shows each individual transaction record, then a total representing the number of items in that section. At the end of the five sections is a grand total of all audit key records, followed by a summary from teller drawer control records.

The following sample report shows just a few lines from each of the sections of the report:

4/26/04	36.07	CU*BASE TEST CREDIT UNION				LTLAU2	PAGE	54
		Teller Closing Transaction Audit Report						
		For 4/26/04						
TELLER ID - 40 FRED TELLER								
----- Tran Category - VOUCHERS - DEPOSITS / PAYMENTS								
Audit Key	Amount	Intrst Paid	Principal	Time	Transaction Type	CI	VA	MB Account Name
536	481.00			9.03AM	/11/	01	01	01 5990306-001 MEMBERSMA
540	100.00			9.16AM	/11/	01	01	01 8867708-041 DEMEMBER
***** Total amt for - VOUCHERS - DEPOSITS / PAYMENTS COUNT -						43	47,725.56	47,725.56
----- Tran Category - VOUCHERS - MISCELLANEOUS RECPT								
Audit Key	Amount	Time	Transaction Type	Utility Acct	Utility Payee	CI	VA	Accou
582	6810.37	11.14AM	ATM MACHINE DEPOSITS		ATM 199 4/26/04	01	01	9999999
***** Total amt for - VOUCHERS - MISCELLANEOUS RECPT COUNT -						1	6,810.37	6,810.37
----- Tran Category - ADVANCES								
Audit Key	Amount	Time	Transaction Type	Utility Acct	Utility Payee	CI	VA	Account
635	150.00	2.39PM	VISA ADVANCE	040211691606	040211691606 PERSON A	01	01	87110123
***** Total amt for - ADVANCES						COUNT -	1	150.00 150.00

----- Tran Category - OUTSIDE CHECKS									
Audit Key	Amount	Time	Account	Name			CI	VA	MB
535	475.00	9.03AM	5990306	MEMBERSMA	LINDA	M	01	01	01
537	33.75	9.10AM	4217	ANYBODN	MARY		01	01	01
538	498.00	9.16AM	8867708	DEMEMBER	LARRY	E	01	01	01

*****	Total amt for - OUTSIDE CHECKS	COUNT -	84	53,708.74	53,708.74
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----- Tran Category - IN-HOUSE DRAFTS									
Audit Key	Amount	Time	Draft Number	Account #	Name		CI	VA	MB
592	465.00	11.25AM	1671	6969-002	MEMBER	PETER	01	01	01
607	60.00	11.44AM	2135	11371-001	MEMBERSMA	HARRY	01	01	01
619	40.00	1.14PM	4789	3287-001	ANYBODY	SARAH	01	01	01

*****	Total amt for - IN-HOUSE DRAFTS	COUNT -	3	565.00	565.00
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----- Tran Category - CASH WITHDRAWAL / DISBURSEMENT									
Audit Key	Amount	Time	Transaction Type	Account	Name		CI	VA	
594	900.00	11.26AM	/31/SHARE WITHDRAWALS	16137-000	SOMEONE	ANDY	L	01	01
613	300.00	11.58AM	/31/SHARE WITHDRAWALS	6698-000	SOMEBODY	DONALD	L	01	01
614	2500.00	12.02PM	/31/SHARE DRAFT WITHDRAWALS	8045902-001	ANOTHERMEMBER	JOHN	A	01	01

*****	Total amt for - CASH WITHDRAWAL / DISBURSEMENT	COUNT -	11	4,960.00	4,960.00
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Teller Closing Proof Sheet									

Work Cash Balance Calculation		*	Column 1	*	Column 2				
Cash /Beg.Day/	15,214.77	*	Work Cash Balance	19,074.77	*	Outside Checks			53,708.74
+ Cash /From Vaults/	4,010.00	*	Vouchers		*	Cash Disbursement			
- Cash /To Vaults/	150.00	*	Member Accounts	47,725.56	*	From Accounts			4,960.00
+ TCD Disb to Mbrs	.00	*	Miscellaneous Receipts	6,810.37	*	In-House Drafts			565.00
Work Cash Balance	19,074.77	*	Miscellaneous Advances	150.00	*	Cash in Drawer			14,226.96
		*	Cash Over	.00	*	Cash Short			.00
		*			*				
		*	* TOTAL COLUMN 1	73,460.70	*	* TOTAL COLUMN 2			73,460.70

Key files used:

- ◆ TEAUDT1 and TEAUDT2 (audit key transaction detail)
- ◆ TELACT (teller drawer control records for the summary proof sheet)

TELLER ACTIVITY ANALYSIS (LTEACTAP1)

This report can be pulled at any time to analyze teller activity for a certain period of time. Like the daily report, this report counts audit key transactions—transactions that hit the teller drawer. This report does not show any transactions that do not affect the teller drawer (such as transfers using Proc Code “T” or corporate check/money order withdrawals).


“Teller Activity Analysis Report” on the Reports D (MNRPTD) menu

The screenshot shows the 'Teller Activity Analysis' configuration window in CU*BASE GOLD Edition. The window title is 'Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION'. The menu bar includes 'File', 'Edit', 'Tools', and 'Help'. The main title is 'Teller Activity Analysis'. Below the title, there are two tabs: 'Report Options' and 'Response'. The 'Report Options' tab is active and contains the following fields:

- Date range: From [MMDDYY] To [MMDDYY]
- Report type: Summary Detail
- Location/branch #: Optional
- Teller ID: Optional
- Transaction code: Optional
- Transaction type: Optional
- Transaction ID: Optional
- Starting time: [HHMM]
- Ending time: [HHMM]
- Time block increments: One hour Half hour Fifteen minutes

On the right side, there is a 'Job queue' section with a checked box, 'Copies' set to 1, and a 'Printer' dropdown set to P1. At the bottom, there is a navigation bar with icons for back, forward, up, down, print, search, help, and refresh. The bottom right corner shows the version number 'FR (904) 6/28/13'.

The report is very flexible and can be pulled in a detail or summary format. Use this screen to specify exactly which time blocks should be reported on the analysis, as well as select specific transaction types for detailed analysis.

*For details on completing the fields on this screen, please refer to CU*BASE Online Help by clicking  while working on this screen.*

Below are sample pages from both the Detail and Summary Teller Activity Analysis Reports. Both reports were run in half-hour increments, starting at 9:30 a.m. and ending at 5:30 p.m. On the Detail report, each Branch/Location begins on a separate page.

Notice that the rows marked "T" represent the number of actual transactions processed, and rows marked "M" show the number of actual members represented by those transactions.

Detail

4/28/04 12:27:01		CU*BASE TEST CREDIT UNION TELLER ACTIVITY ANALYSIS - DETAIL 3/01/04 TO 3/31/04															LTEACTAP1	PAGE 37
BRANCH: 05 WEST BRANCH		T = # OF TRANSACTIONS PROCESSED, M = # OF MEMBERS SERVED																
DATE: Monday, March 01, 2004																		
Teller ID	9:30 to 9:59	10:00 to 10:29	10:30 to 10:59	11:00 to 11:29	11:30 to 11:59	12:00 to 12:29	12:30 to 12:59	13:00 to 13:29	13:30 to 13:59	14:00 to 14:29	14:30 to 14:59	15:00 to 15:29	15:30 to 15:59	16:00 to 16:29	16:30 to 16:59	17:00 to 17:30	Totals	
K4 T	00	00	00	00	00	00	00	00	02	22	32	25	33	10	24	30	178	
M	00	00	00	00	00	00	00	00	01	12	16	13	19	07	16	17	101	
M5 T	00	00	00	12	13	13	08	00	00	08	05	03	00	00	05	12	79	
M	00	00	00	06	05	05	04	00	00	04	03	02	00	00	04	06	39	
Totals	28	34	23	36	45	63	54	51	48	61	69	59	63	58	68	66	826	
Members	15	21	15	21	21	31	30	26	23	32	37	28	33	30	39	34	436	
Trx/Mbr	1.9	1.6	1.5	1.7	2.1	2.0	1.8	2.0	2.1	1.9	1.9	2.1	1.9	1.9	1.7	1.9	1.9	

Summary

4/28/04 12:35:11		CU*BASE TEST CREDIT UNION TELLER ACTIVITY ANALYSIS - SUMMARY 3/01/04 TO 3/31/04															LTEACTAP2	PAGE 7
BRANCH: 05 WEST BRANCH																		
Date	9:30 to 9:59	10:00 to 10:29	10:30 to 10:59	11:00 to 11:29	11:30 to 11:59	12:00 to 12:29	12:30 to 12:59	13:00 to 13:29	13:30 to 13:59	14:00 to 14:29	14:30 to 14:59	15:00 to 15:29	15:30 to 15:59	16:00 to 16:29	16:30 to 16:59	17:00 to 17:30	Totals	
3/01/04	28	34	23	36	45	63	54	51	48	61	69	59	63	58	68	66	826	
Members	15	21	15	21	21	31	30	26	23	32	36	28	33	30	39	34	435	
3/02/04	11	21	16	37	17	39	30	64	58	37	15	39	41	59	72	51	607	
Members	05	14	09	24	11	23	17	28	27	19	10	19	17	27	41	25	316	
3/03/04	20	17	26	22	41	26	31	67	24	37	30	46	40	63	35	59	584	
Members	12	08	14	12	24	17	22	37	14	21	17	28	22	29	20	27	324	
3/04/04	14	21	44	36	39	56	50	45	56	53	23	44	70	57	106	104	818	
Members	07	10	20	19	20	27	29	24	27	26	15	23	38	30	44	45	404	
3/05/04	28	43	37	73	104	74	75	78	82	92	62	101	125	111	138	145	1368	
Members	14	24	17	34	48	41	41	37	42	47	32	42	53	63	71	66	672	
Totals	646	711	803	1117	1090	1421	1344	1581	1443	1312	1263	1432	1563	1450	1785	1636	20597	
Members	317	372	428	592	555	733	746	810	757	680	647	709	785	740	909	806	10586	
Trx/Mbr	2.0	1.9	1.9	1.9	2.0	1.9	1.8	2.0	1.9	1.9	2.0	2.0	2.0	2.0	2.0	2.0	1.9	
GRAND TOTALS	1534	1828	1891	3093	3229	3378	3134	3304	2811	2816	2431	2783	3266	3143	3703	3459	45803	
Members	775	946	993	1540	1574	1707	1616	1691	1491	1417	1272	1410	1652	1600	1866	1732	23282	
Trx/Mbr	2.0	1.9	1.9	2.0	2.1	2.0	1.9	2.0	1.9	2.0	1.9	2.0	2.0	2.0	2.0	2.0	2.0	

Key file used:


- ◆ TEACTR

NOTE: This file is simply a cumulative file that contains the detail records from TEAUDT1 and TEAUDT2. This file stores the records for long-term analysis, since the TEAUDTx files are refreshed daily.

TELLER ACTIVITY REPORT (LTLACT)

This report can be pulled at any time to analyze all transactions processed via the teller system. This report is unique in that in addition to a summary of teller drawer control totals, it also provides a total count of audit key transactions that hit the teller drawer, as well as cash transactions that are in the daily temporary teller work files.

"Teller Activity Report" on the Vault Control (MNHTEL) menu

For details on completing the fields on this screen, please refer to CU*BASE Online Help. Click  while working on this screen.

Transactions are summarized for each teller by day, for a specified time period. The samples below are for a single teller.

Activity Date	Beg-of-Day Drawer Amt	CASH TRANSFER		Total Receipt	Total Disburse	Cash Adjustments		End-of-Day Drawer Amt	# Err	# of Trans	Actv Time
		From/HD	To/HD			Over	Short				
4/28/04	12:43.20										
CU*BASE TEST CREDIT UNION TELLER ACTIVITY REPORT FROM 3/01/04 TO 3/08/04											
TELLER -- /H1/ MARY TELLER											
3/02/04	3,350.87	4,250.00	.00	26,065.92	28,372.11	.00	.00	5,294.68	0	139	3.12
3/03/04	5,294.68	.00	.00	5,562.92	7,175.04	.00	.00	3,682.56	0	43	3.08
3/04/04	3,682.56	5,500.00	.00	17,372.95	22,650.03	.00	.00	3,905.48	0	147	2.93
3/05/04	3,905.48	6,425.00	51.68	10,847.95	17,356.66	.00	.00	3,770.09	3	91	5.15
3/08/04	3,770.09	45.00	.00	13,237.37	13,802.83	.00	.00	3,249.63	0	47	3.12

4/28/04 12:43.20	CU*BASE TEST CREDIT UNION TELLER ACTIVITY REPORT FROM 3/01/04 TO 3/08/04	LTLACT	Page 2 DAWNM
TELLER -- /H1/ MARY TELLER			
** CUMULATIVE SUMMARY **			
NUMBER OF ACTIVITY DAYS	5		
TOTAL AMOUNT OF CASH OVER	\$.00		
TOTAL COUNT OF CASH OVER	0		
AVERAGE CASH OVER AMOUNT	\$.00		
TOTAL AMOUNT OF CASH SHORT	\$.00		
TOTAL COUNT OF CASH SHORT	0		
AVERAGE CASH SHORT AMOUNT	\$.00		
AVERAGE DAILY TOTAL RECEIPTS	\$14,617.42		
AVERAGE DAILY TOTAL DISBURSEMENTS	\$17,871.33		
AVERAGE DAILY DRAWER AMOUNT	\$3,980.49		
TOTAL NUMBER OF ERRORS	3		
AVERAGE NUMBER OF ERRORS	0		
TOTAL NUMBER OF TRANSACTIONS	467		
AVERAGE NUMBER OF TRANSACTIONS	93		
TOTAL TIME AT WORK	17.40		
AVERAGE TIME AT WORK	3.48		
PERCENT ERRORS/TRANSACTIONS64		
RATE OF TRANSACTIONS PER HOUR	26.84		

This count represents the number of audit keys deleted during this period (either by the combined "Reverse Transaction/Adjust Teller Drawer" feature, or by manually deleting the audit key record via the "Adjust Teller Drawer /Audit Keys" feature).

This is a count of individual transactions from the temporary teller work file that records teller transactions throughout the day. **This includes cash in transactions performed by the teller that don't create an audit key record.**

4/28/04 12:43.20	CU*BASE TEST CREDIT UNION TELLER ACTIVITY REPORT FROM 3/01/04 TO 3/08/04	LTLACT	Page 3 DAWNM
ALL TELLERS			
** GRAND TOTAL CUMULATIVE SUMMARY **			
NUMBER OF ACTIVITY DAYS	5		
TOTAL AMOUNT OF CASH OVER	\$.00		
TOTAL COUNT OF CASH OVER	0		
AVERAGE CASH OVER AMOUNT	\$.00		
TOTAL AMOUNT OF CASH SHORT	\$.00		
TOTAL COUNT OF CASH SHORT	0		
AVERAGE CASH SHORT AMOUNT	\$.00		
AVERAGE DAILY TOTAL OF ALL RECEIPTS	\$14,617.42		
AVERAGE DAILY TOTAL OF ALL DISBURSEMENTS ..	\$17,871.33		
AVERAGE DAILY DRAWER AMOUNT	\$3,980.49		
TOTAL NUMBER OF ERRORS	3		
AVERAGE NUMBER OF ERRORS	0		
TOTAL NUMBER OF TRANSACTIONS	467		
AVERAGE NUMBER OF TRANSACTIONS	93		
TOTAL TIME AT WORK	17.40		
AVERAGE TIME AT WORK	3.48		
PERCENT ERRORS/TRANSACTIONS64		
RATE OF TRANSACTIONS PER HOUR	26.84		
** This is the last page **			

Key files used:

- ◆ TEAUDT1 - contains current-day teller transactions
- ◆ TEAUTR - contains prior-day teller transactions

MEMBER TRANSACTION ANALYSIS (CU*BASE REPORT BUILDER)

If you would like to know the number of members a teller waited on during any given day, you can create a custom report or inquiry using the **member transaction files**, searching for all transactions with an Origin Code of 01 (Teller Processing). Specifications to use in your custom report:


Files:

- ◆ TRANS1 (current-month savings and checking transaction history)
- ◆ TRANS2 (current-month loan transaction history)
- ◆ TRANS3 (current-month certificate transaction history)

Selection Criteria:

Select Records			Report Builder
Combine (And/Or)	Field Name	Comparison	Criteria (Field, #, 'Text', etc.)
	TRORIG	Equal To	01

Using Report Builder features you can sort by time, gather member numbers and totals, look at specific transaction descriptions, and more.

*For details on completing the fields on this screen, please refer to CU*BASE Online Help. Click  while working on this screen.*