

# Teller & Cash Activity Analysis Tools

## CU\*BASE Relationship Management Tools

### INTRODUCTION

#### **Take a look at the numbers...what do you see?**

Let's talk about the teller line. What do we need to know in order to have a conversation about how we are serving our members?

#### ***From the member's point of view...***

*"Is my credit union convenient? Is it open when I need it to be?"*

What numbers represent the member's response to credit union services? How many members really do use teller services on a daily basis? On an hourly basis? On what day of the month? And how many transactions do they do per visit? This software will track your members as they use your teller line services.



#### ***From the CEO's point of view...***

*"What is the most effective way to meet our members' expectations?"*

It's more than saying the lines are short and members don't have to wait. Members expect convenient and reasonably priced services. How can a credit union CEO use the numbers to match member demand with the credit union's goals for providing service?

What if you added one more person? What is the formula to equate the expenses of one more teller and the number of members who will

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be served during the teller's day? How many members per hour?  
How many transactions?

***From the branch leader's point of view...***

*"I'm in the middle! How can I communicate to senior management that our branch is on goal?"*

Here, CU\*BASE tools give a quick view of member activity correlated to your resource plan. They let everyone see member activity and how your team plans to meet member needs.

***From the accountant's point of view...***

*"What are the specifics? Were policies met? Were drawer balances within the limits set by management?"*

How exactly do you define a teller transaction? What is the difference between understanding how many teller checks were cut to members and the flow of cash into our branches? Do you understand the number of errors being made on a daily basis?

When it is all added together it can be a little confusing. Are these numbers just for the sake of numbers? No. If you are trying to improve how you serve your members, how you build your organization, and how you can ensure that both members and staff prosper from your efforts, you must be constantly diligent in understanding the process. This starts with understanding the numbers.

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# INTRODUCTION

## WHAT CU\*BASE ACTIVITY ANALYSIS TOOLS ARE...

It's always a good idea to start with the big picture before you jump down into the details. CU\*BASE Activity Analysis Tools are designed in that way: you begin by looking at the *trends* related to the member before you look for the details hidden in the numbers a teller uses every day to balance a cash drawer.

These tools are designed to be used by teams for brainstorming, planning meetings, and quick graphical displays of how members are being matched with our capabilities to serve.

## WHAT CU\*BASE ACTIVITY ANALYSIS TOOLS ARE NOT...

Although these tools will point to areas where your teams might want to look at things like resource scheduling and branch hours, they are not designed to be a strict guide for deciding when tellers should show up for work in the morning. There are many more factors to consider than just the number of teller transactions performed in CU\*BASE.

The purpose of these tools is to help you see trends and significant changes over time—to give you data that will prompt new ideas and new ways of thinking.

*The tools outlined in this booklet are just the beginning. What will you do with them? From reviewing the numbers for yourself, to motivating your teams by sharing the numbers, to strategic planning with your Board of Directors... **you must act.***

## WHERE THE DATA COMES FROM

All of the teller activity analysis tools described in this booklet count audit key transactions—transactions that hit the teller drawer. They do not show any transactions that do not affect the teller drawer, such as transfers using Proc Code “T” or corporate check/money order withdrawals, nor do they include strictly cash transactions (cash-for-cash).

If you wish to perform your own analysis of this data, the following files are used by the analysis tools:

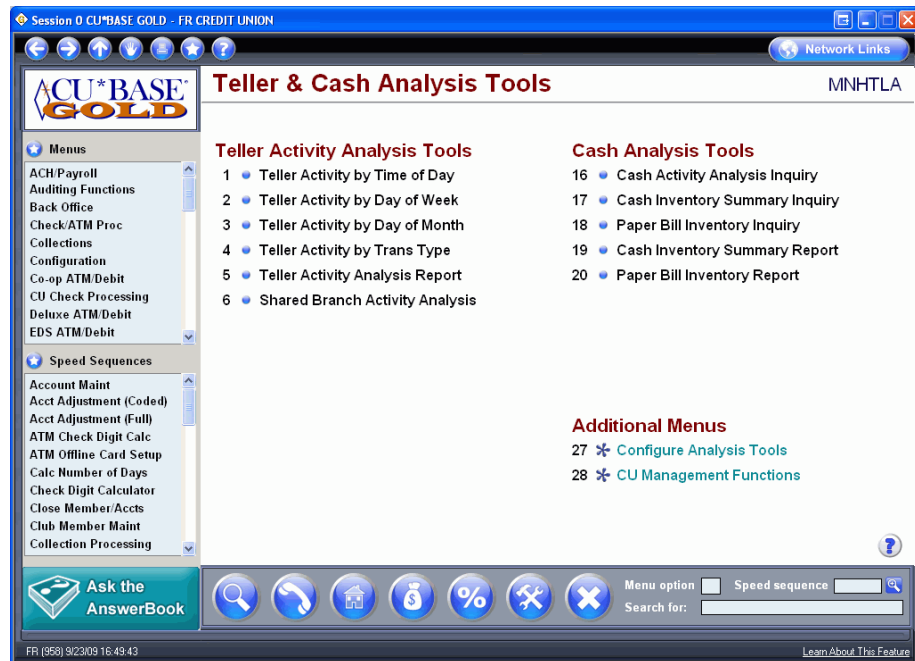
- ♦ **MATLRDOD** - Stores data for the Teller Activity by Time of Day tool (see Page 5)
- ♦ **MATLRDOWK** - Stores data for the Teller Activity by Day of Week tool (see Page 8)
- ♦ **MATLRDOMN** - Stores data for the Teller Activity by Day of Month tool (see Page 11)
- ♦ **MATLRTRR** - Stores data for the Teller Activity by Transaction Type tool (see Page 15)

Data is available starting with April 2004 (teller counts will be available starting with April 2006 data). Files are retained long term (no need to load a tape).

*The data stored in these files originally comes from file **TEACTR**, which is simply a cumulative file that contains the detail records from TEAUDT1 and TEAUDT2 teller audit files. The TEAUDTx files are refreshed daily, and the TEACTR file retains data for a rolling 90 days.*

For the Cash Activity analysis tool (see Page 18), transaction data comes from the **CSHCHK** file, which includes activity from the previous month only.

All of the tools described in this booklet can be accessed via the **MNHTLA** “Teller & Cash Analysis Tools” menu.



# TELLER ACTIVITY ANALYSIS TOOLS

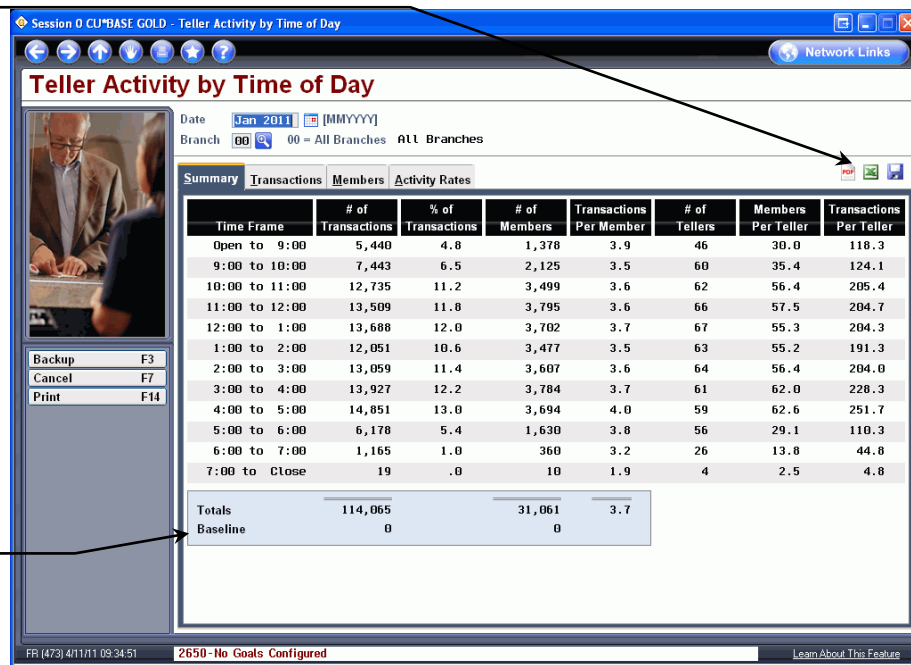
## ANALYZING TELLER ACTIVITY BY TIME OF DAY

This tool gives you a quick visual of when the bulk of your teller activity occurs during a typical day. Again, this is not so much an employee scheduling tool as a “big picture” view of member behavior patterns that might prompt some new ideas and creative thinking as to how you could meet your member needs even more effectively.

Use these icons (available on many of the inquiry tools on the following pages) to recreate the summary and all graphs in PDF (requires iText Sharp install), MS Excel (requires Excel 2003 or 2007), or to produce a comma-delimited file (\*.CSV) you can use in another program for further analysis.

See Page 18 for details about setting up baseline figures to use for comparing actual activity to your credit union's goals.

MNHTLA #1 “Teller Activity by Time of Day”



### The Mechanics

The summary screen shows transaction counts starting with the first transaction of the day (“Open”) to 9:00 a.m. and continuing in one hour time increments until the block from 7:00 p.m. until the last transaction of the day (“Close”). (Remember that only transactions that hit the teller drawer are included in these counts.)

*NOTE: All times are taken from the transaction record. If your branch time zone is configured properly in the Teller Benchmarks/Goal Configuration (see Page **Error! Bookmark not defined.**), CU\*BASE will automatically translate the time from the record to match local time for the branch where the transaction was done (the same way as receipts work).*



Use the *Month/year* field at the top of the screen to display data from a different time period. Data is available starting with April, 2004, activity (teller counts from April 2006).

To view transactions for a single branch only, enter the number into the *Branch* field at the top of the screen (press Enter to refresh the screen). Use 00 to combine all branches together. This

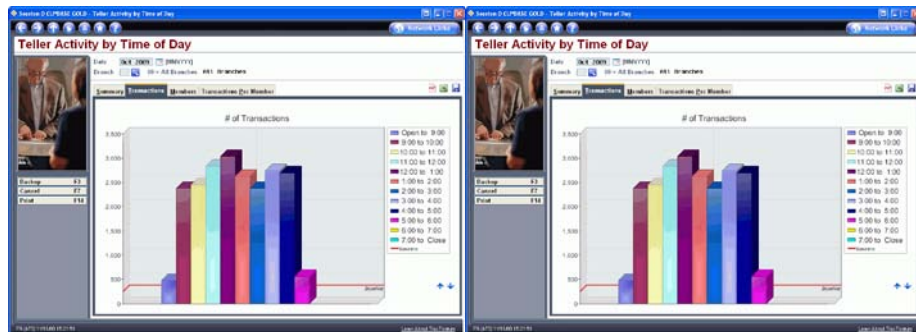
system uses the branch as recorded on the transaction record, meaning the teller branch where the transaction was posted.

The *# of Transactions* is the number of actual transactions processed, and *# of Members* is the number of actual members represented by those transactions. (Obviously if a member does transactions at different times during the day, or at different branches, the same member would be included in more than one of the counts. The idea here to see the number of members that were served, regardless of who they were.)

The *# of Tellers* column shows the total number of employees that were involved in posting teller transactions during the times listed. *The system looks at the number of unique employee IDs in the teller statistical file (see Page 3); counts are available starting with April 2006 data.*

## Graphical Analysis

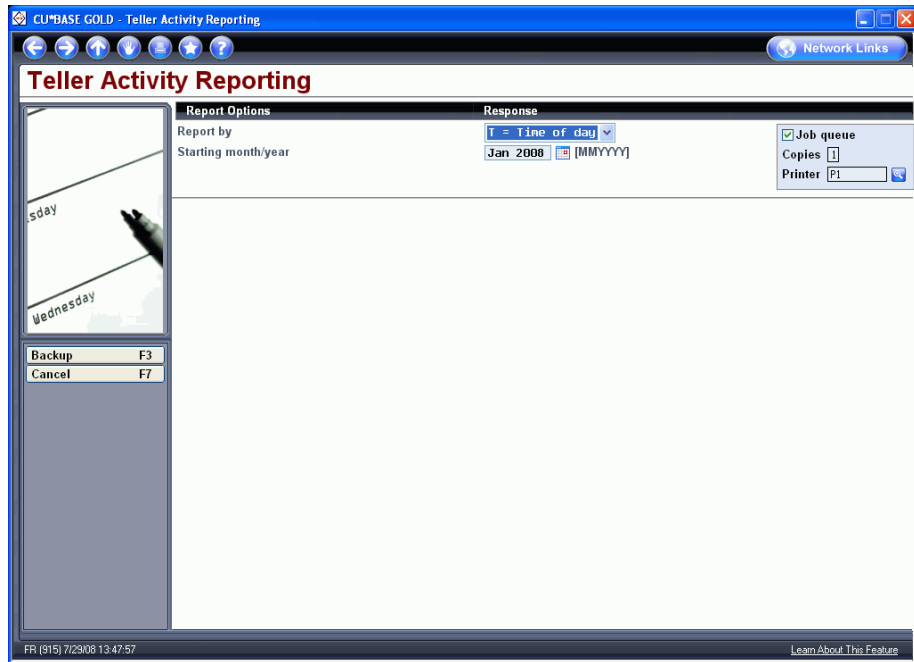
Use the remaining tabs to view the data on the summary screen in a graphical format:



See Page 18 for information about configuring the baseline that appears in green across these graphs.

## Printing an Analysis Report

Use F14-Print to produce a printed report of teller activity by time of day. The following screen will appear:



Because you were working on the Time of Day inquiry, the report will default to printing data by time of day. Enter the desired starting month and year (the report will include 12 months of data starting with the date specified), then use Enter to produce the report.

### Report Sample

5/31/06 10:31:28		CU*BASE TEXT CREDIT UNION								LTFLRDT	PAGE 1
		TELLER ACTIVITY - TIME OF DAY REPORT									USER DAWNM
BRANCH 00 ALL BRANCHES											
TIME OF DAY	TOTAL TRX'S	AVG TRX MONTH	RANK	APR-2005	MAY-2005	JUN-2005	JUL-2005	AUG-2005	SEP-2005		
Open to 9:00	30,746	2,562	3% 9	2,844	3,243	2,719	2,912	3,099	2,509		
9:00 to 10:00	105,542	8,795	11% 5	9,341	9,490	9,602	9,384	9,616	8,812		
10:00 to 11:00	113,745	9,479	12% 3	9,953	10,384	9,960	10,223	9,982	9,281		
11:00 to 12:00	123,809	10,317	13% 1	10,751	10,389	10,212	10,676	10,345	10,070		
12:00 to 1:00	114,658	9,555	12% 2	9,640	10,092	9,754	9,532	9,995	10,102		
1:00 to 2:00	100,504	8,375	11% 7	8,931	8,517	8,822	8,662	9,160	8,638		
2:00 to 3:00	99,616	8,301	11% 8	9,145	8,876	8,589	8,684	8,993	8,623		
3:00 to 4:00	105,490	8,791	11% 6	9,340	9,508	8,929	8,939	8,557	9,326		
4:00 to 5:00	113,166	9,431	12% 4	10,293	10,095	9,930	9,614	9,805	10,292		
5:00 to 6:00	27,924	2,327	3% 10	3,242	2,271	2,220	2,718	2,094	2,896		
6:00 to 7:00	508	42	% 11	56	48	34	42	55	54		
7:00 to Close	2	0	% 12	2	0	0	0	0	0		
TOTAL	935,710	77,976		83,538	82,913	80,771	81,386	81,701	80,603		
RANK				1	2	5	4	3	6		
PERCENTAGE				9%	9%	9%	9%	9%	9%		
				OCT-2005	NOV-2005	DEC-2005	JAN-2006	FEB-2006	MAR-2006		
7:00 to Close				2,573	2,379	2,335	2,161	1,690	2,282		
9:00 to 10:00				8,689	8,222	8,326	7,610	7,199	9,251		
10:00 to 11:00				9,424	9,154	9,455	8,292	8,258	9,379		
11:00 to 12:00				10,578	10,137	10,708	9,976	9,292	10,675		
12:00 to 1:00				9,356	9,089	10,250	8,618	8,696	9,534		
1:00 to 2:00				7,887	7,578	8,958	7,739	7,060	8,552		
2:00 to 3:00				7,694	7,977	8,565	7,464	7,161	7,845		
3:00 to 4:00				8,772	8,108	9,334	8,063	7,463	9,151		
4:00 to 5:00				8,949	8,230	9,625	8,721	8,155	9,457		
5:00 to 6:00				2,398	1,568	2,162	1,972	1,848	2,535		
6:00 to 7:00				106	30	17	21	20	25		
7:00 to Close				0	0	0	0	0	0		
TOTAL				76,426	72,472	79,735	70,637	66,842	78,686		
RANK				9	10	7	11	12	8		
PERCENTAGE				8%	8%	9%	8%	7%	8%		

## ANALYZING TELLER ACTIVITY BY DAY OF WEEK

This is simply another look and another perspective.

What is the effect of having five Fridays in one month versus a month that has only four? Do rules of thumb for Mondays in February hold for Mondays in October? This is just one more view of how teller activity can be searched for trends, for how it matches your plans during scheduling, and how things might be altered by something as simple as the Friday before a holiday weekend.

What does *your* team see?

MNHTLA #2 "Teller Activity by Day of Week"

Refer to Page 18 for information about setting up figures to show your credit union's goals for the number of members and transactions handled by each teller, compared to the actual teller line activity.

See Page 18 for details about setting up baseline figures to use for comparing actual activity to your credit union's goals.

Day of Week	Freq	%	Actual	Goal	Avg Daily Trx	# of Members	Trx / Mbr	# of Tlrs	Mbr / Tlr	Trnx / Tlr		
Mon	4	21.0	23,944	0	5,986	0	5,823	0	4.1	54	107.8	443.4
Tue	4	15.7	17,924	0	4,481	0	4,630	0	3.9	50	92.6	358.5
Wed	4	14.1	16,033	0	4,008	0	4,325	0	3.7	47	92.0	341.1
Thu	4	15.3	17,449	0	4,362	0	4,466	0	3.9	45	99.2	387.8
Fri	4	25.8	29,437	0	7,359	0	6,331	0	4.6	52	121.8	566.1
Sat	4	7.0	8,013	0	2,003	0	2,409	0	3.3	36	66.9	222.6
Sun	5	1.1	1,265	0	253	0	415	0	3.0	6	69.2	210.8
<b>Totals</b>			<b>114,065</b>	<b>28,452</b>	<b>28,399</b>	<b>4.0</b>						
<b>Baseline</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>						

### The Mechanics

The summary screen displays transaction counts by day of the week, for the entire month and year selected at the top of the screen. (Remember that only transactions that hit the teller drawer are included in these counts.) Notice the *Freq.* column showing how many times each day was repeated during that particular month.

*Use the Month/year field at the top of the screen to display data from a different time period. Data is available starting with April 2004 activity (teller counts from April 2006).*

To view transactions for a single branch only, enter the number into the *Branch* field at the top of the screen (press Enter to refresh the screen). Use 00 to combine all branches together. This system uses the branch as recorded on the transaction record, meaning the teller branch where the transaction was posted.

The % of Transactions is calculated by dividing each day's transaction count by the total transactions for the entire month. (Percentages are rounded up to the nearest whole number.)

The *Actual* column under *Total Trx* is the number of actual transactions processed, and the *Actual* column under *# of Members* is the number of actual members represented by those transactions. (Obviously if a member does transactions at different times during the day, or at different branches, the same member would be included in more than one of the counts. The idea here to see the number of members that were served, regardless of who they were.) *Avg. Daily Trx* are calculated by dividing the total transactions by the number of times that day was repeated during the month (*Freq.*)

The # of Trs column shows the total number of employees that were involved in posting teller transactions on the days listed. The system looks at the number of unique employee IDs in the teller statistical file (see Page 3); counts are available starting with April 2006 data.

## Graphical Analysis

Use the remaining tabs to view the data on the summary screen in a graphical format. You can use the *Graph* option at the top of the screen to include baseline and goal information on the graph if you have configured it.



See Page 18 for information about configuring the baseline (green) and goals (yellow) lines that appear on these graphs.



## Printing an Analysis Report

Use F14-Print to produce a printed report of teller activity by day of the week. The following screen will appear:



Because you were working on the Day of Week inquiry, the report will default to printing data by day of the week. Enter the desired starting month and year (the report will include 12 months of data starting with the date specified), then use Enter to produce the report.

### Report Sample

Notice that the report has two sections for each branch: Total Transactions and Total Members.

5/31/06 10:31:28		CU*BASE TEXT CREDIT UNION								LTLRDW	PAGE 1
		TELLER ACTIVITY - DAY OF WEEK REPORT									USER DAWNM
BRANCH 00 ALL BRANCHES											
DAY OF WEEK	TOTAL TRX'S	AVG TRX MONTH	RANK	APR-2005	MAY-2005	JUN-2005	JUL-2005	AUG-2005	SEP-2005		
Monday	171,861	14,322	18% 2	16,354	16,902	14,428	11,687	18,148	11,172		
Tuesday	142,833	11,903	15% 4	10,512	15,889	9,699	12,605	13,392	11,962		
Wednesday	137,466	11,456	15% 5	10,401	11,113	14,623	11,032	13,237	10,197		
Thursday	162,093	13,508	17% 3	12,916	13,514	16,931	13,303	12,953	16,334		
Friday	279,025	23,252	30% 1	28,515	22,751	21,243	28,282	20,669	28,202		
Saturday	42,432	3,536	5% 6	4,840	2,744	3,847	4,477	3,302	2,736		
Sunday	0	0	% 7	0	0	0	0	0	0		
TOTAL	935,710	77,976		83,538	82,913	80,771	81,386	81,701	80,603		
RANK				1	2	5	4	3	6		
PERCENTAGE				9%	9%	9%	9%	9%	9%		
				OCT-2005	NOV-2005	DEC-2005	JAN-2006	FEB-2006	MAR-2006		
Monday				18,442	14,902	11,871	12,023	12,527	13,405		
Tuesday				10,223	12,396	12,217	14,315	10,252	9,371		
Wednesday				9,467	14,330	10,519	9,823	10,462	12,262		
Thursday				12,562	9,774	16,548	11,684	11,293	14,281		
Friday				21,101	17,777	25,637	19,734	19,172	25,942		
Saturday				4,631	3,293	2,943	3,058	3,136	3,425		
Sunday				0	0	0	0	0	0		
TOTAL				76,426	72,472	79,735	70,637	66,842	78,686		
RANK				9	10	7	11	12	8		
PERCENTAGE				8%	8%	9%	8%	7%	8%		
-----											
DAY OF WEEK	TOTAL MEMBERS	AVG TRX MONTH	RANK	APR-2005	MAY-2005	JUN-2005	JUL-2005	AUG-2005	SEP-2005		
Monday	59,887	4,991	19% 2	5,513	5,453	4,985	4,364	5,929	4,217		
Tuesday	53,685	4,474	17% 4	4,034	5,404	3,738	4,733	4,900	4,528		
Wednesday	51,297	4,275	16% 5	3,944	4,182	5,026	4,167	4,815	3,928		
Thursday	54,929	4,577	18% 3	4,410	4,607	5,319	4,635	4,514	5,269		
Friday	75,510	6,293	24% 1	6,963	6,123	6,049	7,175	5,883	7,062		
Saturday	18,384	1,532	6% 6	1,940	1,291	1,621	1,869	1,481	1,245		
Sunday	0	0	% 7	0	0	0	0	0	0		
TOTAL	313,692	26,141		26,804	27,060	26,738	26,943	27,522	26,249		
RANK				4	2	5	3	1	7		
PERCENTAGE				9%	9%	9%	9%	9%	8%		
				OCT-2005	NOV-2005	DEC-2005	JAN-2006	FEB-2006	MAR-2006		
Monday				5,918	5,184	4,477	4,470	4,568	4,809		
Tuesday				4,009	4,708	4,656	5,092	4,184	3,699		
Wednesday				3,755	5,064	4,073	3,810	4,016	4,517		
Thursday				4,240	3,770	5,318	4,165	4,019	4,663		
Friday				5,917	5,535	6,753	5,651	5,737	6,662		
Saturday				1,863	1,505	1,353	1,362	1,370	1,484		
Sunday				0	0	0	0	0	0		
TOTAL				25,702	25,766	26,630	24,550	23,894	25,834		
RANK				10	9	6	11	12	8		
PERCENTAGE				8%	8%	8%	8%	8%	8%		

## ANALYZING TELLER ACTIVITY BY DAY OF MONTH

Same old, same old. Another view.

What's different about this is that you can analyze your best day of the month. Was it because it was a Monday or a Friday? Or because it was the 1st, the 15th or the 30th? What effect does the calendar have on your lobbies and how members need your services? Does it change from month to month? What would you like your team to understand about what happened last month?

The point of trends is whether or not you can avoid negative situations or recreate positive ones. With a little insight, can you figure out your tactics for next month? And the month after that?

MNHTLA #3 "Teller Activity by Day of Month"

Session 0 CU\*BASE GOLD - Teller Activity by Day of Month

### Teller Activity by Day of Month

Date: Jan 2011 [MMYYYY]  
Branch: 01 00 = All Branches FRANKENMUTH C U - MAIN OFFICE

Summary Transactions Members Members Per Teller Transactions Per Teller

Day of Month	Weekday	# of Transactions	% of Transactions	# of Members	Transactions Per Member	# of Tellers	Members Per Teller	Transactions Per Teller
01/04/2011	Monday	2,616	7.2	874	3.0	10	87.4	261.6
01/04/2011	Tuesday	1,403	3.8	509	2.8	12	42.4	116.9
01/05/2011	Wednesday	1,418	3.9	531	2.7	12	44.3	118.2
01/06/2011	Thursday	1,569	4.3	601	2.6	11	54.6	142.6
01/07/2011	Friday	2,282	6.3	793	2.9	11	72.1	207.5
01/08/2011	Saturday	670	1.8	246	2.7	8	30.8	83.8
01/10/2011	Monday	1,836	5.0	629	2.9	14	44.9	131.1
01/11/2011	Tuesday	1,102	3.0	407	2.7	10	40.7	110.2
01/12/2011	Wednesday	1,310	3.6	485	2.7	12	40.4	109.2
01/13/2011	Thursday	1,249	3.4	470	2.7	10	47.0	124.9
01/14/2011	Friday	2,109	6.0	792	2.8	12	66.0	182.4
01/15/2011	Saturday	710	1.9	274	2.6	8	34.3	88.8
01/18/2011	Tuesday	1,908	5.2	672	2.8	12	56.0	159.0
01/19/2011	Wednesday	1,411	3.9	524	2.7	12	43.7	117.6
01/20/2011	Thursday	1,716	4.7	607	2.8	11	55.2	156.0
01/21/2011	Friday	2,186	6.0	772	2.8	12	64.3	182.2
Totals		36,450		13,114	2.8			
Baseline		0		0				

FR (3372) 3/18/11 11:05:20 2650-No Goals Configured Learn About This Feature

### The Mechanics

The summary screen displays transaction counts for each day within the month/year selected at the top of the screen. Twelve days are displayed at a time; use PageDown to display additional days. (Remember that only transactions that hit the teller drawer are included in these counts.)

*Use the Month/year field at the top of the screen to display data from a different time period. Data is available starting with April 2004 activity (teller counts from April 2006).*

To view transactions for a single branch only, enter the number into the Branch field at the top of the screen (press Enter to refresh the screen). Use 00 to combine all branches together. This system uses the branch as recorded on the transaction record, meaning the teller branch where the transaction was posted.

The # of Transactions is the number of actual transactions processed, and # of Members is the number of actual members represented by those transactions. (Obviously if a member does transactions at different times during the day, or at different branches, the same member would be included in more than one of the counts. The idea here to see the number of members that were served, regardless of who they were.)

The # of Tellers column shows the total number of employees that were involved in posting teller transactions on the dates listed. The system looks at the number of unique employee IDs in the teller statistical file (see Page 3); counts are available starting with April 2006 data.

## Graphical Views

Use the remaining tabs to view the data on the summary screen in a graphical format:



See Page 18 for information about configuring the baseline that appears in red across these graphs.

## Printing an Ranking/Analysis Report

Use F14-Print to produce a printed report of teller activity by day of the month. This report will rank dates according to the most and least amount of activity (number of teller transactions posted). The following screen will appear:

F14-Print

Enter the number of days for the ranking (for example, you can see the top 10 busiest days and the bottom 10, least busy days). You can enter a minimum number of members to exclude days where only a few members were served (for example, to exclude very slow Saturdays or days when the credit union was not open a full day).

Finally, enter the date range to specify which data should be analyzed (for example, you could analyze the most and least busy days within a calendar quarter). Use Enter to produce the report.

### Report Sample

5/31/06 10:46:32		CU*BASE TEST CREDIT UNION (AL)					LTLDOM		PAGE 1	
Top 010		TELLER ACTIVITY - DAY OF MONTH REPORT							USER DAWNM	
		January 01, 2006 - March 31, 2006								
BRANCH 00 ALL BRANCHES										
Date	Day of Week	Rank	Transactions	%	Members	%	Trx/ Mbr	Teller Count	Mbr/ Teller	Trx/ Teller
March 03, 2006	Friday	1	5,999	2.8	2,735	2.6	2.2	30	91.2	200.0
February 03, 2006	Friday	2	5,689	2.6	2,663	2.5	2.1	30	88.8	189.6
March 31, 2006	Friday	3	5,356	2.5	2,493	2.3	2.1	27	92.3	198.4
January 03, 2006	Tuesday	4	5,312	2.5	2,414	2.3	2.2	0	.0	.0
January 20, 2006	Friday	5	5,204	2.4	2,381	2.2	2.2	0	.0	.0
March 10, 2006	Friday	6	5,081	2.4	2,397	2.3	2.1	27	88.8	188.2
January 06, 2006	Friday	7	5,044	2.3	2,332	2.2	2.2	0	.0	.0
March 17, 2006	Friday	8	4,939	2.3	2,334	2.2	2.1	27	86.4	182.9
February 10, 2006	Friday	9	4,856	2.2	2,330	2.2	2.1	28	83.2	173.4
February 24, 2006	Friday	10	4,854	2.2	2,302	2.2	2.1	26	88.5	186.7
TOTAL FOR DATE RANGE			216,165		106,473		2.0			

Bottom 010

BRANCH 00 ALL BRANCHES

Date	Day of Week	Rank	Transactions	%	Members	%	Trx/ Mbr	Teller Count	Mbr/ Teller	Trx/ Teller
February 25, 2006	Saturday	1	670	.3	358	.3	1.9	9	39.8	74.4
January 21, 2006	Saturday	2	710	.3	386	.4	1.8	0	.0	.0
January 14, 2006	Saturday	3	754	.3	420	.4	1.8	0	.0	.0
January 28, 2006	Saturday	4	773	.4	439	.4	1.8	9	48.8	85.9
March 25, 2006	Saturday	5	786	.4	431	.4	1.8	9	47.9	87.3
February 11, 2006	Saturday	6	798	.4	459	.4	1.7	9	51.0	88.7
February 18, 2006	Saturday	7	810	.4	421	.4	1.9	9	46.8	90.0
January 07, 2006	Saturday	8	821	.4	409	.4	2.0	0	.0	.0
March 11, 2006	Saturday	9	828	.4	473	.4	1.8	9	52.6	92.0
March 18, 2006	Saturday	10	837	.4	431	.4	1.9	9	47.9	93.0
TOTAL FOR DATE RANGE			216,165		106,473		2.0			

## Summary Totals

Use F16-Summary to view highest and lowest figures of teller activity by day of the month. Included in the summary is data on # of transactions, # of members, Transaction per member, Members per teller, and Transactions per teller. The date and associated day of week are also included.

### F16-Summary

	Highest			Lowest		
	#	Date	Weekday	#	Date	Weekday
# of transactions	7,867	Jan 03, 2011	Monday	188	Jan 09, 2011	Sunday
# of members	2,584	Jan 03, 2011	Monday	77	Jan 09, 2011	Sunday
Transactions per member	3.0	Jan 03, 2011	Monday	2.4	Jan 09, 2011	Sunday
Members per teller	73.8	Jan 03, 2011	Monday	19.3	Jan 09, 2011	Sunday
Transactions per teller	224.8	Jan 03, 2011	Monday	47.0	Jan 09, 2011	Sunday

## HOW ARE THE “TOTALS” CALCULATED ON EACH TELLER ACTIVITY DASHBOARD?

The Teller Activity by Day, Week or Month dashboards are designed to evaluate *trends* of your branch; they are not designed to be used for exact reconciliation. The “Totals” figure at the bottom of the screen calculates the unique members who made visits *for that dashboard’s time period*. Refer to the examples below for further explanation of how this affects calculation.

- Remember: All of the teller activity that is analyzed comes from transactions that hit the teller drawer. The data 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, nor do they include strictly cash transactions (cash-for-cash).

### **Example 1: Comparing Teller Activity Time of Day Totals with Teller Activity Day of Week Totals**

Let’s say Sally visited credit union branch 01 twice Monday (9am and 3pm). Sally appears twice in the Branch 01 Monday Total on the “Teller Activity by Day” dashboard. (She came twice during that day). Sally is, however, only counted once (as one unique member) in the Branch 01 “Totals” for the associated “Teller Activity Day of Week” Total.

### **Example 2: Comparing Teller Activity Day of Week Total Figures Between Different Branches**

Let’s look at this from another angle as to how this might affect the Totals of three different Teller Activity by Week dashboards. Let’s say two members (Sally and John) visited Branch 01 on the Monday and only Sally visited Branch 02 on Tuesday of the same week. The Total of the Teller Activity by Day of Week for Branch 01 includes 2 counts (Sally and John). For Branch 02 only one member (Sally) is counted in the Total. You cannot, however, add the totals of these two branches, to calculate the Total for the Activity by Day of Week for Branch 00. For the Branch 00 Total, two unique members are counted (Sally and John).

## ANALYZING TELLER ACTIVITY BY TRANSACTION TYPE

What teller transactions are included in all of these analysis tools?

As you start tracking and talking with your teams about the throughput of your teller lines, one of the common discussions will be, “but tellers do more than what is being counted here!” This tool is designed to show what is being counted and the breakdown of how these activities are being processed by your tellers.

For organizations that use tellers for many tasks throughout the day, it’s not as quick and dirty as this screen might imply. How many new accounts did the teller open? Did the teller have any back office responsibilities? Did the teller work with the Phone Operator software while answering the phone? It’s a difficult task for CU\*BASE to analyze these cross-departmental activities. But maybe there is something that should be added to this analysis to make it a more well-rounded view of your lobby activity.

Or maybe not. As credit unions grow, there is a greater degree of specialization by employees. Many credit unions have separated their call centers from lobby activity, and now focus more of their member service sales activity on Member Service or Financial Service Representatives. What is your plan? How can this tool help you understand the teller activity that CU\*BASE is tracking as part of its general servicing of member accounts and the accounting of your teller drawers and vault activity?

### MNHTLA #4 “Teller Activity by Trans Type”

Session 0 CU\*BASE GOLD - Teller Activity by Trx Type

**Teller Activity by Trx Type**

Date: Oct 2008 [MMYY]  
Branch: 00 - All Branches ALL Branches

Summary Transactions Activity Distribution

Activity	# of Transactions	Percent
Outside Checks Cashed	33,538	27
Deposits	31,085	25
Cash Back	24,855	20
In-House Checks Cashed	10,945	9
Withdrawals	9,874	8
Cash In	8,505	7
Misc. Cash Advance	946	1
Funds Forwarded	895	1
Funds Carried Over	894	1
Misc. Receipts	861	1
Money Order	811	1
Money Order/Corp Check	779	1
<b>Totals</b>	<b>125,763</b>	

Backup F3  
Cancel F7

(474) 11/13/08 13:55:05 [Learn About This Feature](#)

## The Mechanics

The summary screen shows transaction counts by audit key type, similar to the daily Teller Closing Transaction Audit Report (LTLAU2), except that this summarizes an entire month's activity for all tellers. (Remember that only transactions that hit the teller drawer are included in these counts.)

*Use the Month/year field at the top of the screen to display data from a different time period. Data is available starting with April, 2004, activity.*

## Graphical View

Use the remaining tabs to view the data on the summary screen in a graphical format:



# CASH ACTIVITY ANALYSIS TOOLS

## CASH ACTIVITY ANALYSIS INQUIRY

Take a look at this screen. What do you see?

In most cases, branch managers and credit union leaders have some sense of how money is flowing through a branch. They might be able to tell you within a few dollars what is the average amount of the checks being cashed over the teller line. But seldom have they found any real need for hardcore analysis.

This tool simply verifies the activity of cash flowing in and out of branches, and the types of checks coming across your counters. But you might find it interesting. What is the difference between individuals and organizations? What time of day should you be most conscious of teller drawers being too heavily laden with cash? What branches might have the heaviest load of outside checks when considering new Check 21 expenditures? Of all the outside checks coming in, what percentage of the checks have a related check cashing fee? How are the checks being brought in by organizations being feed?

Your team might see something here that spurs you to activity in changing any number of policies, procedures, or income-related features. It's a simple tool, but it might make you think.

MNHTLA #16 "Cash Activity Analysis Inquiry"

Time Frame	Cash In	Cash Out	Outside Checks	Avg Chk Amt Cashed
Open to 9:00	1,875.70	100.00	1,600.00	400
9:00 to 10:00	105,362.44	5,100.00	512,006.44	73,144
10:00 to 11:00	33,534.84	10,250.00	2,214.47	369
11:00 to 12:00	45,717.04	283.33	43,994.65	3,666
12:00 to 1:00	74,186.22	800.00	59,256.88	3,950
1:00 to 2:00	3,692.26	1,050.00	3,208.79	802
2:00 to 3:00	5,591.22	10,800.00	2,231.44	446
3:00 to 4:00	29,098.46	992.16	18,997.22	2,111
4:00 to 5:00	2,500.00	1,000.00	700.00	175
5:00 to 6:00				
6:00 to 7:00				
7:00 to Close				
<b>Totals</b>	<b>301,914.50</b>	<b>30,375.49</b>	<b>644,209.89</b>	

The *Account type* flag lets you separate activity for individuals and organization accounts for a better picture of how cash is used by different types of memberships.

## The Mechanics

The summary screen shows cash activity starting with the first transaction of the day ("Open") to 9:00 a.m. and continuing in one hour time increments until the block from 7:00 p.m. until the last transaction of the day ("Close").

*NOTE: All times are taken from the transaction record. If your branch time zone is configured properly in the Teller Benchmarks/ Goal Configuration (see Page **Error! Bookmark not defined.**), CU\*BASE will automatically translate the time from the record to match local time for the branch where the transaction was done (the same way as receipts work).*

Transactions come from the CSHCHK file and include activity from the previous month only. This file records cash deposits, cash withdrawals, and cash-for-cash transactions. It also counts all incoming outside checks and in-house drafts, regardless of whether the check was cashed or deposited. (If an outside check was partially deposited with the rest in cash, the cash back portion is not counted, however.)

***Hint Regarding Teller Transfers:** If 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. This withdrawal would therefore be counted in the CSHCHK file. If a transfer is made using Proc Code T, the transaction is considered a true transfer and does not affect this file.*

To view data for a single branch only, enter the number into the *Branch* field at the top of the screen (press Enter to refresh the screen). Use 00 to combine all branches together. This system uses the branch as recorded on the transaction record, meaning the teller branch where the transaction was posted.

## Graphical Views

Use the remaining tabs to view the summary data in a graphical format:

