

# Collaborating with Bankers to Design the Post-COVID Branch

By Mark Charette, CEO, Solidus

There is no question that we are entering a new and relatively unknown era in branch banking. The coronavirus pandemic has possibly disrupted the past decade’s trends in branch design, and right now the future is uncertain to say the least. We have seen some bold predictions about the subject via blog posts, social media and webinars, but whether these viewpoints are objective or just wishful thinking is difficult to say. We at Solidus believe the best way to anticipate and deliver on future branch trends is by the banks themselves collaborating with us to develop custom, workable solutions on a branch-by-branch basis.

## The post-COVID branch poses questions for designers, but common-sense should prevail

For the past three months, banking executives have been inundated with issues ranging from new security policies and procedures, to individual branch strategies and marketing, as they strive to best deal with unprecedented circumstances. OSHA has

mandated employee safety and security measures specifically for COVID-19. Social distancing protocols are being drilled into bankers’ minds lest they grow complacent around in-branch activities. Financial institutions have been ordered to keep records for each employee trained in this regard. Banks and credit unions are obliged to produce separate employee and customer security and safety procedures. Employees are required to know what is expected of them, what the policy and procedure is, and how to enforce it in branches. Customers will require some training on novel in-branch conventions which will further tap into resources and distract from ongoing projects in transformed branches on how to use video teller machines and other new technology.

## Will new branch modifications affect sociability and interaction?

Branch modifications to prevent the spread of COVID-19 are already being universally applied across the industry to protect

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and reassure customers and staff. Most of these modifications have been positioned for immediate short-term use, but larger questions are surfacing.

Plastic barriers are short-term solutions for a short-term problem, but longer-term solutions are becoming a focus. Going forward, pods may need to be completely redesigned with permanent transparent barriers that separate clients and bankers. If financial institutions are to invest their money in these solutions, they will need to carefully consider what those solutions are going to be.

It is easy for a firm such as Solidus to make standalone predictions, but ultimately the insights and decisions will be more effective when made collaboratively with our client financial institutions. We have always prided ourselves on our ability to listen carefully to what our clients and their customers need and we can always be counted on to join forces with them to consult and develop plans for modified branch designs and technology.

### **We're all in this together, and together we can overcome anything**

One of the chief design concerns we're faced with is customer privacy (e.g., ATMs positioned where people waiting in line for tellers can hear everything that is said between customer and banker). Social distancing will further complicate this, as increased space between people in line may cause encroachment into transaction areas that were previously located far enough away from lines to ensure privacy.

*"We're all in this together,  
and together we can overcome anything."*

### **Branches will be made as "COVID-proof" as possible, while scientists develop a vaccine**

In addition to the number of customers permitted inside the branch, limiting customer time in the branch may also be necessary to reduce virus transmission. In addition, masks will make it more difficult to obtain positive identification of people coming into the branch to withdraw cash.

Possible needs may include a checking station close to the branch entrance where an employee can monitor foot traffic and determine that people are who they say they are. Some customers may be fearful of entering the branch, so some staff retraining will be directed at how to deal with this. Situational awareness will be a high priority going forward.

It is also possible that some financial institutions may decide to use private security companies who are trained in some of these regards. This presents new design considerations.

### **Pods may incorporate glass barriers, or become larger for social distancing purposes**


The past few years have seen coffee bars and beverage centers implemented in branches, but is it still desirable for people to be offered beverages that they must remove their mask to consume? Capital One Financial, famous for its café style branches, has closed all its café locations indefinitely, and it is likely that financial institutions will suspend the availability of beverages for the foreseeable future due to the situation.

Employee use of smartphones and tablets will also have to be closely regulated to avoid contamination of devices and workstations. Employee knowledge of products and services will probably have to be increased due to staff reductions. This would catalyze the transition to the universal banker model, where one person has been cross-trained to deal with multiple customer needs. In some branches, staff meetings may need to take place in the main platform where there is more space.

### **New branch trends have been geared toward casual yet engaging experiences**

Most importantly, financial institutions' marketing departments should be informing and educating their customers continuously on processes and procedures. This way, people are included in the changes in real-time and won't be confronted by unexpected situations, such as someone asking them to remove their mask for identification purposes, or having to use a pen inside the branch that another customer has recently handled. Marketing and branding will probably take on new significance, as customers will prefer to spend minimal time in branches while being simultaneously reassured that branches are safe and organized. Frequent email updates to customers will be heavily branded; the more effective and current the communications, the greater brand awareness will be, and branch visits and brand loyalty will reflect this.

### **The coronavirus pandemic has been further agitated by confusion and misinformation**

The pandemic has been fraught with contradictions, misinformation and confusion from the policies of the largest corporations to those of mom and pop corner stores. Financial institutions need to be prepared for any eventuality by taking all the above into account and much more. Branch safety products, new branch modifications and layouts, staff retraining, security and customer needs all rate as high priorities, with marketing being the means of communicating the most important information to customers so they don't feel left out. Banking executives have spent the past several months planning and executing on the pain points, anxious to protect their staff and their valued customers. We have been doing the same, while remaining in contact with many of our clients to answer questions and ensure we are sensitive to their needs. Together, we can return to doing business as safely and efficiently as possible and we extend an invitation to all financial institutions to reach out to us. We are here and we are ready to collaborate with you and share our mutual expertise as we head into the "new normal." 

*For more information on post-COVID branch design, modification and construction, please contact Solidus CEO, Mark Charette at 860-838-3888 or [mcharette@gosolidus.com](mailto:mcharette@gosolidus.com).*