

DACUM Research Chart for Bank Teller

DACUM Panel

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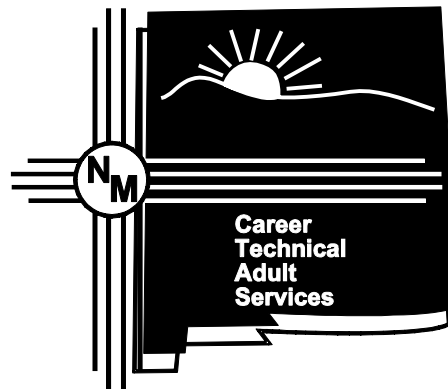
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Duties		← Tasks				
A	Provide Customer Service	A-1 Green bank customer	A-2 Determine customer needs	A-3 Answer customer questions	A-4 Escalate customer need to higher authority	A-5 Identify customer cues
	B	Process Customer Transactions	B-1 Verify customer identity	B-2 Process bank payments	B-3 Order foreign currency	B-4 Cash foreign currency
C		Sell Bank Products and Services	B-13 Initiate wire transfers	B-14 Convert negotiable instruments (e.g., money orders, cashiers checks)		B-15 Process cash advances
	D	Conduct Internal Transactions	C-1 Evaluate customer profile	C-2 Suggest products to customer	C-3 Inform customer of product's benefits	C-4 Complete direct deposit authorization
E		Manage Individual Teller Tasks	D-1 Perform opening procedures	D-2 Review bank alerts	D-3 Exchange money with another teller	D-4 Exchange money with vault
	F	Participate In Training	D-12 Perform closing procedures			
			E-1 Review purchase check log	E-2 Balance travelers check log	E-3 Close out cash advances	E-4 Enter customer referrals
		E-13 Track personal sales progress	E-14 Secure workstation	E-15 Report accidents to supervisor	E-16 Report suspicious activity to supervisor	E-17 Secure customer information
		F-1 Practice using teller software	F-2 Role-play customer scenarios	F-3 Practice process customer transactions	F-4 Develop customer relations skills	F-5 Practice identifying banking resources

A-6 Resolve customer problems	A-7 Conclude customer interaction					
B-6 Cash savings bonds	B-7 cash customer checks	B-8 Process customer deposits	B-9 Investigate transaction warnings	B-10 Fill out currency transaction report	B-11 Fill out monetary instrument report	B-12 Process account withdrawals
B-17 Transfer money between accounts	B-18 Prepare change orders	B-19 Admit customer to safe deposit box				
C-6 Order ATM and check cards	C-7 Follow up with prior sales attempts	C-8 Perform new business outreach				
D-6 Balance branch vault	D-7 Service ATM bank	D-8 Prepare work for shipment (e.g., transaction, mail, documents)		D-9 Verify cash from mail vault	D-10 Ship cash to main vault	D-11 Complete end-of-day reports
E-6 Secure discarded information	E-7 Secure negotiable instruments	E-8 Stock teller station	E-9 Prepare sales promotions	E-10 Order branch supplies	E-11 Order branch cash	E-12 Cut over to next days business
F-6 Practice identifying sales cues	F-7 Identify new banking techniques	F-8 Participate in federal regulatory certification	F-9 Participate in security certification	F-10 Participate in company policy training and/or certification		

General Knowledge and Skills

Keyboarding skills	Know where to find information in binders & on-line
10 key skills	Know governmental and store policies
Customer service skills	Know safety procedures
Cash handling skills	Know work schedule (opening/closing)
Organizational skills	Dual control
Telephone etiquette	Listening skills
Sales and marketing skills	Balance guidelines (cash limits)
Common sense	Know products and services
Math skills	Computer skills
Know federal regulations	Time management
Know security guidelines	Profiling customers
Know robbery procedures	Greeting skills (SHINE)
Writing skills	
Question & answer skills	

Worker Behaviors

Confident	Honest
Empathetic	Knowledgeable
Focus on customer	Open-minded
Friendly	Understanding
Outgoing	Driven
Patient	Caring
Trustworthy	Motivating
Multitasking	Smile
Team Player	Eye contact
Efficient	Professional
Dependable	Detail oriented
Loyal	Punctual
Motivated	Organized
Independent/self-starter	Committed

Tools, Equipment, Supplies and Materials

Computer	FAX Machine
Phone	Printer
Calculator	Validator
Help Desk	Security Binder
Scanner	Security Equipment
MICR (check reader)	Camera/VCR
Currency counter	Alarm
Coin counter	Dye Packs
TAU (Teller Assistant Unit)	Fraud
Copier	

Future Trends and Concerns

Less walk-in traffic in branches may lead to fewer/smaller branches
More on-line & phone banking
Less paper trail – more electronic transactions
More certifications required (more accountability)
Increased fraud (may lead to increased/stricter teller training)

Acronyms

SHINE – Smile, Handshake, Introduce, Name, Eye contact
CBT – Computer-Based Training
ATM – Automatic Teller Machine
MICR – Magnetic Ink Coding Reader
TAU – Teller Assisted Unit