



Case study:

Take Your Drive-Up Lanes Into Overdrive with Convergent

convergent®

Bank drive-ups have been a branch service option for over 70 years; delivering convenience for customers on the run nationwide. That said, the emergence of online banking took the proverbial air out of its tires, for a while that is.

When 2020 prompted lobbies across the country to close down, the drive-up lane became a lifeline for many financial institutions, reshaping the retail banking landscape in ways that few could have imagined. Ultimately, banks and credit unions that were able to make the necessary shift came out on the other side of the pandemic all the better for it, and in the process, breathed new life into an old school convenience.

Convergent has witnessed a dramatic acceleration in drive-up equipment and service demands over the course of the last 12 months, noting that institutional agility and customized solutions have been essential to channel optimization. Sandy Spring Bank, Carter Bank and BankNewport are all very unique examples of how to successfully navigate changes in drive-up demand and adjust associated business practices to support ongoing operations. And all three institutions worked collaboratively with Convergent to achieve results that arguably re-energized their drive-up and prepared them for a brighter banking future.



SANDY SPRING BANK

Background

Based in Maryland with dozens of branch locations throughout the National Capital Region, Sandy Spring Bank provides comprehensive consumer and commercial banking services.

Recently cited as one of America's Top 100 Banks by Forbes, Sandy Spring has a reputation for customer advocacy. As such, its continued success hinges on its ability to maintain strong relationships with consistency across all channels.

The Challenge

Like so many other financial institutions in its geography, Sandy Spring Bank offered drive-up lanes throughout its branch network, including its headquarters in Olney, prior to the pandemic. That said, the drive-up wasn't deemed a 'priority channel' and those transactions were de-emphasized in favor of deeper in-branch transactions and/or via online banking tools. But when the pandemic struck, drive-up suddenly became mission-critical to bank operations — almost overnight.

Fortunately, Sandy Spring Bank Vice President Thomas Gemmell — who oversees facilities management — identified potential performance gaps in drive-up equipment early on and acted quickly to remedy them in order to more fully prepare for the anticipated surge in traffic. His timeliness and his strong partnership with Convergent were to the bank's benefit.



Lessons Learned

Staying ahead of the curve is critical according to Gemmell who advised others to “Take a good hard look across your portfolio and evaluate the drive-up systems you have in place. If they are averaging 5 years old, you are probably in a good place, but if they are closer to 10-20 years old, I would recommend upgrading. If possible, it is also a good idea to keep one or two kiosks on hand as back-up in case of an issue.” Convergent can help.

CARTER BANK & TRUST:

Background

Headquartered in Martinsville, Virginia, and with an expansive network of nearly 100 branches spread throughout the surrounding region, Carter Bank & Trust specializes in personal, business and investment banking. According to its mission statement, the financial institution “strives to be the preferred lifetime partner for our customers and shareholders.”

The Challenge

Drive-up had been an ongoing challenge for Carter Bank & Trust in the years before the pandemic struck. In 2017 there were more than 85 drive-up lanes that were out of service. Other lanes were handicapped by equipment that was antiquated and required updating. Management had been extremely careful with spending, but this had ultimately impacted equipment performance and customer experience as a result. Fortunately, leadership changes prompted a major refresh both inside and out of branches.

Fast forward to 2020, when Carter Bank & Trust decided it would close lobbies and lean on the drive-up. Not every drive-up had been refreshed, and it didn’t take long for customer demand to stretch some of the outdoor equipment beyond its capacity to function — creating delays, tie-ups and frustration for drive-up customers.



The Solution

Fortunately, Convergent had worked in collaboration with Carter to create and implement a standard drive-up design that leveraged a deal drawer in Lane 1 and overhead pneumatics in 2 adjacent lanes. This simplified the process of upgrades and repairs as did the bank's decision to walk away from old Tellerveyor equipment should it break, and warehouse new pneumatics to use as spares at Convergent's suggestion. Like Sandy Spring, Carter Bank was ahead of the curve in its decision making and subsequently better prepared for quick drive-up repairs and replacements, as executed by the Convergent service team.

The Results

Convergent came through for Carter Bank in its time of need and continues to deliver at the drive-up in terms of both equipment and service. "Convergent has been phenomenal," said Mark L. Davis, senior vice president and director of safety and security at Carter Bank & Trust. "Any time we've had an issue, they're on it — often on the same day. The customer service is second to none."

Lessons Learned

Davis noted that he has learned to count on Convergent, as have his branch personnel. As a result he is clear that Convergent deserves the bank's business, stating **"Convergent always achieves what we need them to, usually with the first branch visit, and I would never second guess their capabilities."**



SANDY SPRING BANK:

BANKNEWPORT:

Background

Serving Rhode Island since 1819, BankNewport is a cornerstone of the Ocean State banking community and a leader in personal and business banking. With 17 branch locations, BankNewport is one of Rhode Island's fastest-growing companies and focused on leveraging the most progressive technologies to support the retail banking experience for its customers.

The Challenge

From universal teller functionality to enhanced efficiency, Interactive Teller Machines or ITMs have been gaining traction in an increasing number of community banks and credit unions. BankNewport was on the leading edge of this trend; transitioning to the technology for a number of its drive-up lanes prior to the pandemic, and when it was forced to close several of its locations, executives expected a surge in use. The question was, how would the bank fare against the competition?

The Solution

ITMs did indeed put BankNewport ahead of the field in terms of their ability to manage the uptick in drive-up demand. The institution did not, like so many others, battle with equipment in need of repair. On the contrary, new core-integrated terminals from Convergent and Hyosung supported a self-service first model with ITMs pushing performance even beyond expectations. Video was available for support but call centers were not overtaxed by demanding consumers given the ease of unassisted



transactions. Furthermore, the integration allowed BankNewport to accommodate both its customers and others in the community; offering a real service in Rhode Island's time of need. All efforts were supported by Convergent's Professional Services Division — at the ready to upgrade software and provide other support with expedience.

The Results

Nelson Teixeira, Vice President of Digital Banking at BankNewport, noted that the ITMs' performance supported the bank's ability to survive the pandemic, and more over allowed it to thrive.

"Our ITMs distinguished us from our competition and enabled us to continue serving our customers without major disruption. We were one of the only banks locally providing ITM and video banking drive-up service. Most of the banks in New England closed their lobbies ... but we were able to communicate to our customers that we were still open for business. **They were able to complete 85% of their transactions from our ITMs.**"

And ongoing performance hinged on the equipment support received from Convergent. According to Teixeira, "Convergent did a great job and they really went to bat for us during the pandemic when machines needed servicing or software upgrades. When we had machines that went down, they would be there within less than two hours. Industry-standard is up to four hours. I am very impressed with the professionalism and the work that Convergent performs for us on a daily basis."

Lessons Learned

Teixeira strongly encourages other financial institutions to consider ITMs, specifically from Convergent, for their drive-ups, saying "We knew ITM banking was the future but when the pandemic hit, It was one of the great successes for our bank during the pandemic. We were able to provide consistent banking services to our customers. We now have 12 ITM drive-up units and we are planning 8-10 more in the next 18 months."



THE COMMON DENOMINATOR

Aside from receiving the quality of design, installation and repair service they've come to expect from Convergent, all three banks interviewed anticipate that the growth in drive-up customer volume will continue for the foreseeable future and plan to more assiduously maintain their lanes with Convergent's help. With drive-ups being up to twice as efficient as lobby transactions, this makes good business sense. And count that double given that the drive-up now plays a role in most business continuity plans. If your drive-up lanes need a tune-up or have to be overhauled entirely, whether you prefer old school technology or the latest in automation, **Convergent delivers value by offering a comprehensive, fully-customized drive-up solution for your branches.** We stand apart in our ability to design with your specific needs in mind, bringing both expertise and experience to the table. This is complemented by a tenured team that will install your new system seamlessly, and respond both expediently and professionally to any repair needs. The Convergent team also manages preventive maintenance so your drive-up lane can avoid turning into the breakdown lane, no matter how challenging the circumstances.

**From equipment to installation and design to ongoing service,
Convergent brings the total package to drive-up.**

Contact us today and get your lanes back up to speed.

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