

Portfolio sample Mobile-first Interactive Microlearning

Portfolio Sample: Mobile First Interactive Microlearning

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The New Universal Banker Role

Learn about the transition from
Concierge to Universal Banker at
UrbanBank.

5 minutes - UrbanBank Training



Evolution of the Role

The Concierge role is evolving into the Universal Banker (UB). While the Concierge focused on greeting customers and lobby management, the Universal Banker is a versatile 'rover' trained to assist across the entire branch floor.



The Rover Concept

As a 'rover,' the Universal Banker moves dynamically between the lobby, teller line, and personal banking desks. This mobility ensures help is always where the customer volume is highest.



Lobby Greeting & Direction

The Universal Banker remains the first point of contact. They greet customers, identify their needs, and use their expertise to direct them to the right resource or handle simple tasks on the spot.



Teller Line Assistance

When teller wait times exceed management targets, the Universal Banker steps in. They jump behind the line to process transactions, ensuring we meet our service standards during peak hours.

Slides 1-6

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Service Targets

Management sets specific service metrics based on the time of day. The Universal Banker monitors these targets closely, intervening the moment wait times begin to trend toward the limit.



Simple Banking Tasks

Universal Bankers may also handle routine Personal Banker (PB) tasks like debit card resets or basic account opening or inquiries. By managing these 'quick wins,' they prevent the Personal Banker queue from becoming congested.



Empowering Personal Bankers

By handling simpler tasks, the Universal Banker frees up Personal Banker availability. This allows PBs to focus on complex financial planning and high-dollar outreach that grows our branch's portfolio.



Mobile Tablet Service

Equipped with tablets, Universal Bankers provide untethered service. They can handle most inquiries or solve problems anywhere in the branch, removing the need to wait for a desk.



Streamlining Branch Traffic

The goal is a seamless flow. By acting as a pressure valve for both Tellers and PBs, the Universal Banker reduces overall wait times and creates a more premium experience for every client.



Working with Tellers

Communication is key. Tellers should alert the Universal Banker if they see a surge coming. Together, they manage the line to ensure no customer waits longer than the service standard.

Slides 7-12

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Supporting Personal Bankers

Universal Bankers act as a filter. They identify complex needs and prepare the customer for the PB, ensuring the PB has all the necessary info before the high-value meeting begins.

UBs in Action

Let's look at some examples →

Scenario 1

The teller line has four people waiting and the average wait time is approaching the 5-minute limit. What should the Universal Banker do?

✔ Correct answer: Transition from the lobby to the teller line to assist with transactions.

Scenario 2

A customer enters wanting to reset their PIN while all Personal Bankers are in scheduled meetings. How can the Universal Banker help?

✔ Correct answer: Use their mobile tablet to assist the customer immediately in the lobby.

Scenario 3

A high-net-worth client arrives for a complex commercial loan discussion. How should the Universal Banker handle this?

✔ Correct answer: Greet the client and escort them to a Personal Banker for specialized assistance.

What is the Universal Banker's primary role?

Greeting and Lobby management only

Mobile 'rover'

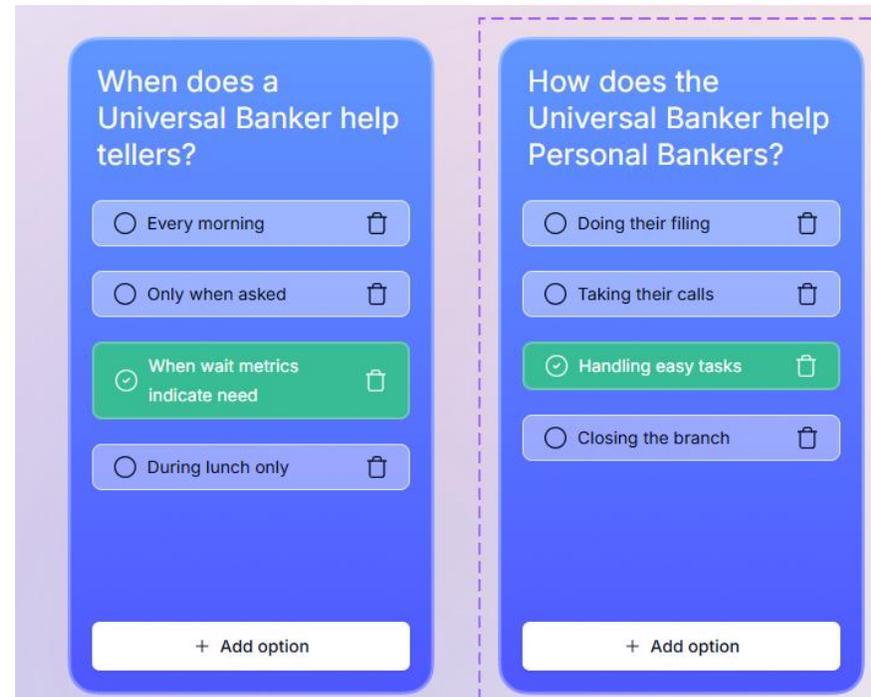
Branch security

Back-office admin

+ Add option

Slides 13-18

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Slides 19-20