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Better Branches' New Account Opening Process - Connects to any Host System

SAN FRANCISCO, California - Credit unions seeking to improve front line sales and service now have a Deposit Account solution that works with any Host System. Better Branches' new New Account Process enables staff to focus more time on member consultation and less time entering data on the computer.

The solution consists of four Better Branches applications that integrate with any host system, and each other, to guide service representatives through an account opening experience that is sure to delight even the most demanding members. Because it's host agnostic, the Better Branches New Account Process provides an unchanged user interface in the event of a core transaction processor change.

The Better Branches New Account Process incorporates four phases, including member identification, consultation, fulfillment, and follow up. Supporting these phases are four browser-based Better Branches applications, called Better Lobby, Better Identity, Better Consultation, and Better Fulfillment. When the four applications are used together, member information and product choices are entered once and then passed to the next phase until they reach Better Fulfillment. Better Fulfillment communicates both data and commands to a credit union's host through middleware to quickly configure the account and provide collateral items such as ATM cards. After service is complete, a follow-up call is scheduled in either Better Lobby or the credit union's customer relationship management system. If the credit union does not have a CRM system, a reminder can be sent from Better Lobby to a service representative via email.

Working directly with SAFE Credit Union in North Highlands, California, Better Branches developed the New Account Process to help front line staff meet high member expectations, requirements of loss prevention and regulatory compliance, systems limitations, and even product knowledge limitations. Best practice standards were built into the process first, and the technology was later created or adapted to support the process. Errors are reduced and work duplication eliminated because member service representatives enter information only once. Credit and other bureau information is similarly leveraged.

The process helps service reps establish trust with the member, because both member and rep view the entire transaction on-screen. When complete, a consultation summary can be printed and given to the member as a written reminder of products purchased, products declined, and products still under consideration. The combination of technology, process, and trained staff creates a member-focused, consultative sales experience that is very effective at selling deposit products and encouraging members to return for more.



According to Rick Poulton, President of Better Branches, "The New Account Process delivers a very high standard of member service. We think it will emerge as a benchmark against which other solutions will be compared." The solution also delivers great value by combining best work flow practices with flexible technical solutions at a price most credit unions can afford.

For more information, contact Rick Poulton, President of Better Branches, at (925) 261-1266 direct, or (866) 444-8344 toll free, or email rick.poulton@betterbranches.com. You can learn more about Better Branches on the web at www.betterbranches.com.

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