

# CEDARSTONE BANK

Using Teller Capture to Create Efficiency, Enhance Service

Now, with CSI's Teller Capture, we have practically eliminated the cost of buying and storing paper tickets, and research is much faster, too.

Tina Winfree,  
SVP/Operations Manager



With a motto of “simple banking, simply better,” CedarStone Bank in Lebanon, Tennessee, strives to implement technology that benefits both the bank and its customers. Tina Winfree, CedarStone’s senior vice president and operations manager, notes that the bank sits in a very competitive market, so it must set itself apart with effective technology and efficient service. And one significant strategy that CedarStone uses is a heavy emphasis on Teller Capture, which allows the bank to create more efficiencies, reduce costs and better serve its customers.

“We previously used ‘bag and drag,’ and we considered branch capture; however, we didn’t see any time savings between the two, so we moved exclusively to Teller Capture,” Winfree says. “Teller Capture offers us a much stronger option, both operationally and financially.”

## CHALLENGE

CedarStone Bank wanted to streamline operations by going “ticketless” for its retail/deposit operations. However, its previous teller capture solution still required as many as 12 individual tickets.

## SOLUTION

The bank selected CSI’s Teller Capture solution, which includes a signature pad that creates virtual tickets and an electronic journal that helps improve research efforts. The solution allows tellers to process transactions when customers present them, improving efficiencies.

## RESULT

Teller Capture has eliminated practically all ticketing costs, as well as reduced overtime expenses. It also allows CedarStone to match its posting times with its actual business hours, which is a benefit to customers.

## GOING “TICKETLESS”

With teller capture, employees process items at the time of the transaction, rather than processing them at day’s end as with branch capture. When CedarStone migrated to CSI’s core processing platform in 2015, teller capture was a requirement in order to achieve the bank’s goal of going ticketless. While the bank did use a teller capture solution on its previous system, it still required the use of approximately 12 different tickets; CSI’s Teller Capture eliminated all but one paper ticket that’s used in CedarStone’s drive-through windows.

“CSI’s solution includes a signature pad that creates virtual tickets and an electronic journal, which is why I was so excited,” Winfree says. “Tickets are expensive, and they take up storage space. Now, with CSI’s Teller Capture,

we have practically eliminated the cost of buying and storing paper tickets, and research is much faster, too.” She notes that there are expenses associated with Teller Capture equipment; however, those costs can be depreciated, while overtime costs cannot.

## IMPROVING BRANCH OPERATIONS

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Teller Capture also offers other efficiencies. Since transactions are processed in “real time,” as customers present them, the tellers’ work of imaging and processing is already complete at the end of the day. Before CedarStone moved to Teller Capture, tellers might have to stay up to an hour after close in order to complete their work.

“We were paying overtime costs for employees having to stay late, just to finish their work,” Winfree says. “Now, our tellers make sure their drawer is in balance, and they are usually out the door in 10 minutes.”

CedarStone sees this as an advantage over branch capture as well, since that option’s day-end processing includes the branch’s collective transactions. Aside from reducing overtime, Winfree believes Teller Capture offers additional time savings by not having to address any “errors in the group during branch capture.”

## ENHANCING CUSTOMER SERVICE

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Perhaps the financial and operational benefits of Teller Capture are reason enough to use the solution, but for CedarStone, the solution’s ability to improve customer service drives home its real value. With transactions being processed in near real time, the bank has extended cut-over times so that it can post transactions up until closing. And that can make all the difference for customers.

“Teller Capture has improved cut-over times, and now our business hours are our business hours—and for customers that’s huge,” Winfree says. “If someone walks in at 4:55 p.m. to make a loan payment that’s due the next day, we can post that transaction. And that makes a difference for them and for our loan officers.”

Winfree sees Teller Capture as the most cost-efficient and operationally sound strategy for managing branch operations. What’s more, she understands the value it brings in enhancing customer support: “Our tellers want to provide great customer service, and with Teller Capture, they have the tools at their fingertips to do so.”

## ABOUT CSI

Computer Services, Inc. (CSI) delivers core processing, managed services, mobile and Internet solutions, payments processing, print and electronic distribution, and regulatory compliance solutions to financial institutions and corporate customers across the nation. Exceptional service, dynamic solutions and superior results are the foundation of CSI’s reputation and have resulted in the company’s inclusion in such top industry-wide rankings as the FinTech 100, Talkin’ Cloud 100 and MSPmentor Top 501 Global Managed Service Providers List. CSI’s stock is traded on OTCQX under the symbol CSVI. For more information about CSI, visit [www.csiweb.com](http://www.csiweb.com).

## BANK PROFILE



**Tina Winfree, SVP/Operations Manager**  
**Assets: \$168M**  
**Customer since 2015**