This April, your peers met in Birmingham to discuss:

**Resurgence of Fraud in the Branch**
- Fraudsters are often well acquainted with internal policies and procedures.
- A Special Agent from Homeland Security spoke with the group about the connection between branch fraud and human trafficking, as well as approaches for blue light and biometric identity verification.
- Group discussed potential for PIN verification when card not present.

**Branch Process and Activity Optimization**
- The group continued to examine best practices for streamlining or eliminating processes that clutter up the customer experience and branch banker time.
- One peer discussed the use of video for engaging employees around such initiatives.
- There was a presentation on the use of bots to provide improved P&P help desk support.
- The group discussed rationalized cash handling through TCRs and “cash hub” branches.
- A live branch visit was conducted to observe ITMs and new universal banker work stations.

**Balancing Human Delivery with Digital**
- There was a conversation about “humanizing” the digital experience and aligning better with the customer journey.
- Peers shared in-branch iPad strategies and reflections on branch reconfiguration for improved interactions.
- There was a discussion about a digitized approach to off-site (workplace) account opening.

**Managing Change and Optimizing Branch Staff Roles**
- There was a presentation about digitally-enabled coaching, which allows for real-time feedback.
- The group discussed how to take advantage of stranded capacity by remotely deploying staff to call centers during traffic down-times.

**Break-Out Sessions**
- FDIC 370, training, complaint management, and communications to focus staff on priorities.