

## **Establishing a Response Center to be activated in the event of another Pandemic or other Disastrous event that impacts the access, use, and maintenance of the Automatic and Interactive Teller Machines (ATM/ITM)**

### **Background:**

Retail Banks and their cash dispensing ATM/ITM machines are a necessity to our everyday life. Our dependency on them is such that they must always be available especially in the event of a catastrophic disaster such as our recent Pandemic of 2020. When they occur, they have a major impact to our daily life therefore, we should be prepared and ready to provide information and guidance to all.

The ATMIA Hygiene Committee would like to propose that a Response Center (RC) be established to notify the public of an incident and provide a communications center that can be easily accessed to aid people during the crisis. The key component is timely, accurate and accessible communications!

The objective of this paper is to outline a recommendation to build a RC that will address this need and provide the information that individual clients require to safely access their cash and manage their monetary portfolio during a crisis. In addition, the ATM/ITM systems must be available during the crisis, therefore the service staffs that maintain these devices are an integral part of this RC.

### **Goal and Associated Components of a "Response Center Program":**

The goal of a Response Center Program (RCP) is to help a bank build a Response Center that will communicate Timely, Accurate Information to all who use or work with ATM/ITMs. This will require:

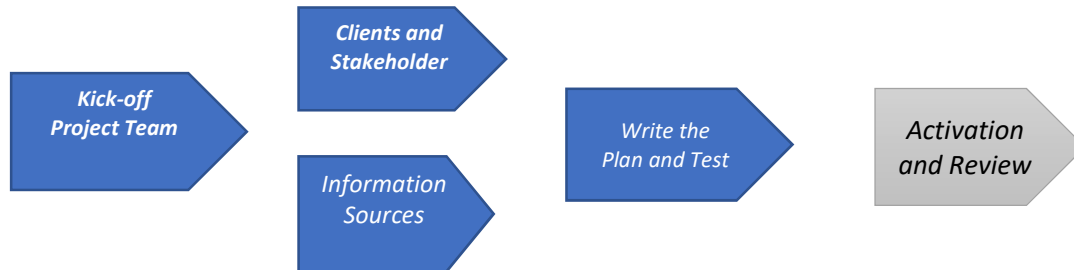
- Notifying clients, service technicians, bank employees and the public that the RC is available to support all inquires through by;
  - Issuing an electronic media message
  - Updating the Bank's Website
- A bi-directional 24x7 communications center that supports and records both voice and on-line digital inquires:
  - is easily accessible to the Bank's clients, service personnel and others as appointed by the Bank,
  - is staffed by a well trained, informed team, who will receive the calls, answer questions where the exact information is available. For questions that cannot be answered immediately create an issues log, often referred to as "opening a ticket". The questions in this log:
    - will be passed to the proper individual/group to resolve. This is often referred to as an escalation process. Once resolved, the information will then be given to the caller and the issue resolved ("closing the ticket"),
    - is an ideal recording of Frequently Asked Questions (FAQ), and facilitates answering many inquires.

### **Proposed Approach to launching a program to build a "Response Center":**

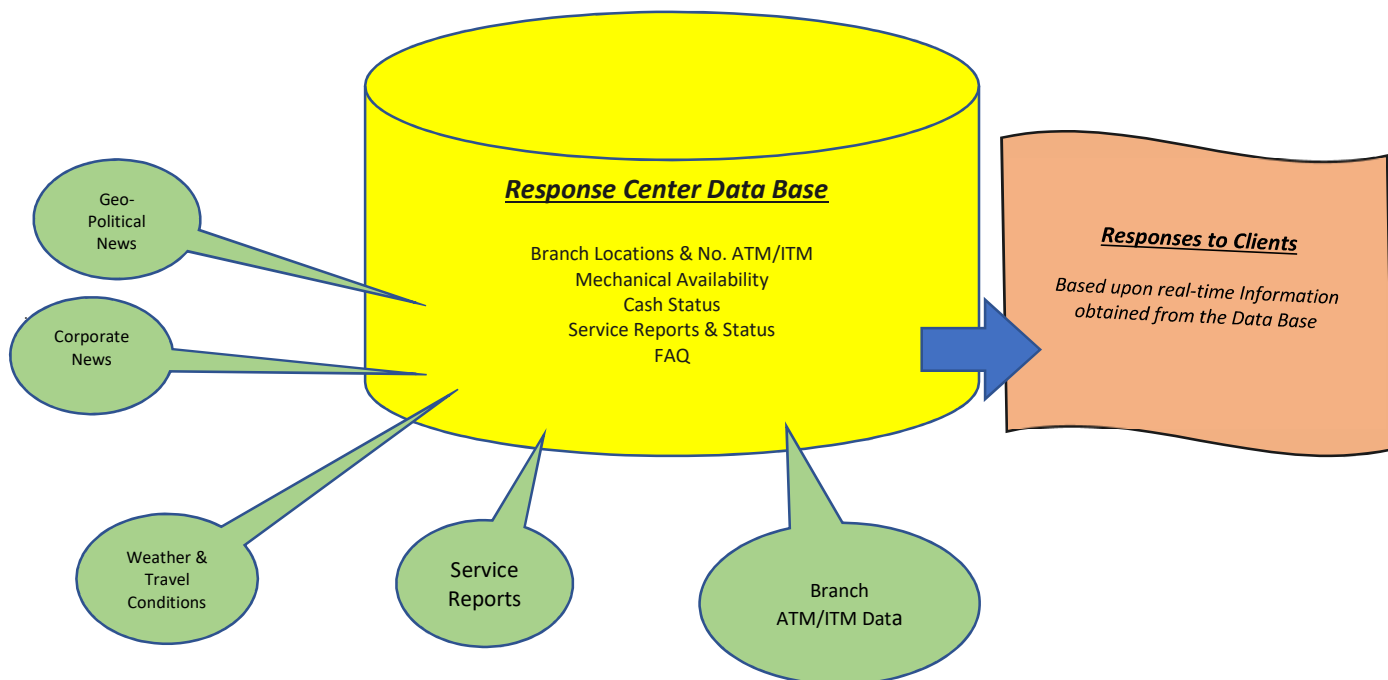
All Banks have detailed Business Continuity Plans (BCP) that navigate them through a catastrophic event. These plans are detail in nature, contain instructions to guide their organization through the process of activation including at a minimum; operational processes, work-arounds, remote site activation, IT redundancy procedures, and immediate notification and continuous communications to all responsible staff members.

To launch a successful Response Center Program (RCP), we suggest that we use the methodologies that the BCP have successfully incorporated. Furthermore, by leveraging the Bank's call center, the RC will have a reliable and well staffed call center structure that can be ready to receive inquiries as soon as a crisis occurs. The BCP include the assurance of the operability of the call centers and by adding the RC, the associated testing programs will provide the continued readiness of a RC. In addition, the RC will receive the full backing of the respective Banks and assure their cooperation.

Our proposed approach is a 5 Phase Program consisting of the following:



1. Kick-off the Program by:
  - Clearly publishing the objectives and obtain corporate approval
  - Appoint a Program Director and assemble a team or hire a consultant
  - Establish, design and publish the Project Plan
  
2. Identify all Stakeholder:
  - The Client base to be kept informed
  - The Service techs and their organization
  - Corporate DR/CP group
  - Corporate IT or outsourcer
  - Executive Management
  
3. Identify the information needed, their source, it's storage and accessibility:
  - Response Center Data Base and Information Storage
  - Data Base Access by the RC/Call Center Staff on a Permission Bases



4. Write the Plan, Train staff and Test:

- Write the plan including detailing all participants involvement,
- Establish Collaboration among all corporate stakeholders,
- Secure all information sources and coordinate with IT Data Base Group,
- Write the call center personnel dialog scripts,
- Produce a training Video that will be used on the day of activation,
- Test the program.

5. Day of Activation:

- Follow the procedures as written and practiced during the tests
- Through out the RC activation – constantly monitor and review status including client complaints, service staff issues and call center frustrations. Adjust immediately as needed.
- Once the crisis is deemed over, review for lessons learned and adjust accordingly.

This paper has been presented as a single Bank centric program, however a more effective solution would be a collaborative Multi-Bank RC which would monitor and present the status for all ATM/ITMs in a specific area. A similar collaborative program known as the Street-Wide Testing Project was successfully conducted during the Y2K certification process. This paper is presented by Albert J. Mellina, Strategic Advisor to Auriga, SpA. The features and facets discussed herein are currently successfully implemented in the Auriga suite of Banking software, albeit in production systems not as a RC, but easily adaptable. In addition, the author can suggest some consultants who have the experience to help a firm design, build and launch a RC.

**Albert J. Mellina**  
**CEO Mellina Associates, LLC**  
**Senior Strategic Advisors to Auriga SpA**  
**451 Terracina Way, Naples, Florida**  
**Email: [ajm@l4scorp.com](mailto:ajm@l4scorp.com)**  
**(M): +1-516-637-3321**

---