



# Traditional Branch Sales & Service Audit Checklist

FSI recommends that the financial institution's senior management periodically review their in-store facilities and services. Use the list below as a starting point to see how your branch rates.

## Getting to/calling the store/branch...

- Q. Is current directional and phone # information correct...have exit numbers, phone numbers or area codes changed...have you checked:
- Telephone directory
  - Websites
  - Social Media
  - Local publications
  - 411
  - GPS

## Arriving at the store/branch...external first impression...

- Q. Is it easy to see signage and find the branch within the store...are things in working order...have you checked:
- Parking lot conditions
  - Lighting
  - Shrubs
  - Doors and entry ways
  - Roof and overhangs
  - ATM's, Night depository
  - Security

## Walking into the branch first impression...

- Q. What does your branch "say" when someone approaches the entrance...have you checked:
- Lighting
  - Smells
  - "Dust"
  - Internal directional signage
  - Branch hours
  - Colors/décor
  - Merchandising
  - Flooring/furnishings
  - Layout
  - Atmosphere/aesthetics

## Personal friendly greeting and first impression...

- Q. What are the first words a member/customer/prospect hears...what verbal and nonverbal message greets the member/customer/prospect...have you checked:
- Time it takes to get noticed
  - How the welcome sounds and looks
  - Overall impression ("Ritz" or Roadside Motel)
  - Sales staff "out in front" or behind the counter

## Amenities...

- Q. Does the member/customer/prospect feel like a guest...have you attended to the little things and creature comforts:
- |                               |                                     |
|-------------------------------|-------------------------------------|
| - Seating condition/comfort   | - Gifts and promotions              |
| - Queue lines                 | - Restrooms                         |
| - Transaction supplies        | - Umbrellas on rainy days           |
| - Reading materials/brochures | - Escorts and assistance to the car |
| - Refreshments                |                                     |

### Staff image and impression...

- Q. What is the overall skill level of the staff...have you checked:
- Customer service basics:
    - o Product/service knowledge and salesmanship
    - o Business development skills
    - o Interpersonal skills
    - o Telephone etiquette
    - o Email etiquette
    - o Communication skills (verbal, nonverbal)
    - o Professional image

### Before the sale...

- Q. What happens after the initial request for a product or service...have you evaluated:
- Information gathering process
  - Interrogation vs. conversation
  - "Make a Friend...Make a Customer®"

### During the sale...

- Q. What happens during the sale...is it about the "financial institutions" or the "customer/member/prospect"...have you evaluated:
- Salesperson reading from a brochure vs. listening and recommending
  - Whose doing most of the talking
  - Sales materials easy to read and understand
  - Minimal operational "stuff"
  - Comfort, ease and confidentiality while discussing private information
  - Asking for the business...*really* asking for the business

### After the sale...

- Q. What happens after the papers are signed and the sale is complete...have you considered:
- New customer/member introductions to branch/store staff
  - Thank you gifts
  - First check order/personal follow up
  - First statement/personal follow up
  - "The 2-2-2 Rule"
  - Cross-sell follow up
  - Customer/member satisfaction survey
  - Mobile Banking
  - Online Banking
  - Bill pay
  - Direct deposit
  - Automatic deductions

### Overall branch impression...

- Q. How would someone describe your branch after the first visit...*cold...outdated...inflexible...warm...inviting...high quality*...have you considered:
- Overall building design and store layout and/or condition
  - Interior design and functionality
  - Overall merchandising and sales process
  - Staff competence and attitude
  - Internal/external communications and media