

BRANCH INNOVATIONS

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Branch innovations – Overview

- Consumers are increasingly adopting new technologies at a rapid pace – evident by ATM deposits and mobile banking adoption rates
- We are testing a number of new technology innovations in our branches to improve the customer experience and reduce costs
 - Redesigning the **teller line experience** via Self-Serve Teller and Paperless Teller
 - Improving **card convenience and activation** rates via Instant Issue Card
 - Offering **specialized service and face-to-face sales** through ExpertLink (Telepresence)
 - Testing several other innovations to improve sales and transaction capabilities in branches and ATMs
- While it is still early, we believe these innovations could meaningfully change how we serve our customers and staff our branches
 - **More self-serve options** to improve convenience and hours of operation while lowering costs per transaction
 - **Paperless branches** – Leveraging technology to reduce costs, eliminate errors, and improve sales and service
 - **More capabilities in more places** – Greater access to service and sales specialists across all branches via Telepresence, combined with ATMs that offer increased functionality

To integrate self-service, we are redesigning our overall teller line

Teller line redesign



- Experimenting with best mix of Self-Service Teller machines and full-service teller stations
- Designing flexible architecture to increase Self-Service Teller lines over time
- Testing whether customers prefer assistance from behind the line, side by side, or both
- Designing new Self-Service technologies for drive-up lanes
- Beginning to integrate Teller and ATM user interface and systems

Self-Service Teller

Self-Service Teller



Check cashing at traditional teller line dropped 40% after Self-Serve Teller capability was introduced

Purpose

- Automated platform allows customers to perform 90%+ of current teller transactions via self-service
- Can support extended hours access (24-hour access in many locations)
- Make it easier for customers to get in and out quickly
- Allows more efficient staffing, lowering average costs per transaction

Functions

- Performs all typical ATM functions, plus additional functions such as check cashing
- Customer can choose multiple denominations (not just \$20 bills)

Piloting in 6 locations

- Some lessons learned
 - Customers find the large touch screens very attractive and user friendly
 - Supporting tellers easily handle two lines at once, even during peak periods
 - Enables employees to focus on higher impact interactions

Paperless Teller

Paperless Teller



Positive customer reactions in branch tests

“I liked how simple it was.”

“Makes my transactions easier.”

“I’m satisfied, especially with the savings on trees.”

Purpose

- Significantly reduce teller transaction slips and receipts (currently almost one billion per year)
- Increase accuracy and reduce disputes

Functions

- Brings customer into session more quickly
- Customer does not have to complete a paper slip
- Provides enhanced authentication; customer uses card swipe and PIN to authenticate

Piloting in 5 locations

- Some lessons learned
 - Some learning curve for customers to use electronic teller versus paper slips
 - Ensure angle and screen protection provide maximum privacy

Instant Issue Cards

Instant Issue Cards



Nearly 85,000 cards issued during pilots since 2008

Purpose

- 20mm+ Chase credit and debit cards are issued annually for new customers and replacements
- Improves experience and reduces costs via same day pickup at a branch instead of mailing a card
- More convenient account opening process and higher activation rates
- Opportunity to improve credit card cross-sell at the branch in the future

Functions

- New and existing customers can have debit card issued instantly at the branch
- Debit card immediately active for PIN and signature based transactions
- Future functionality will include credit cards

Piloting in 58 locations

- Some lessons learned
 - Customers love “on the spot” solution instead of waiting for the mail
 - Instant issue increases sales and customer engagement
 - Servicing model is being refined, as we scale

ExpertLink (Telepresence)

ExpertLink (Telepresence)



Purpose

- Increase sales in branches by connecting customers with sales and service specialists
- Improve customer experience by offering multi-lingual support and specialized services

Functions

- ExpertLink provides a face to face interaction with specialists via telepresence
- Functions tested in different locations
 - Sales: Mortgage, Investments, and Business Banking
 - Service: Spanish language banking, debit claims, fraud, and banker support

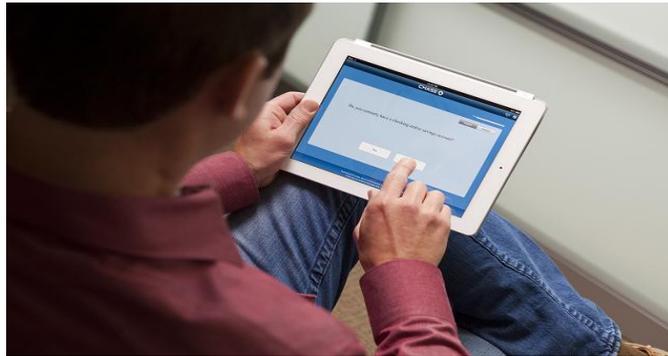
Piloting in 13 locations

- Some lessons learned
 - Experience is superior to phone
 - Customers very willing to open accounts via ExpertLink

Other innovations we are developing and testing

Self-Profiler on an iPad

- Customers fill out their own profile information prior to banker meeting. Customers prefer to share more information via this experience



Next Gen ATM

- Increase functionality and customer experience



Paperless sales

- Touchscreen sales process with paperless account opening and eSignature. Documents are sent to email or online document vault



Mobile Demonstration Zone

- Help customers set up their mobile banking in the branch immediately after account opening

