



## Safely Reopening Your Branches

business customers employees pandemic

**Summary:** Returning back to the office after the pandemic might not be far off. We share several tips to consider in reopening your branches.

As of May 10th, Gallup reports that 72% of Americans were happy compared to 67% as of April 5th. This improved emotional health leads to higher consumer confidence and will help businesses (including financial institutions) as they start to reopen.

According to a survey from the American Bankers Association, 42% of bankers believe they will have employees back in branches and resume regular business operations within 30 days. An additional 31% of bankers predict this will occur within 60 days and 10% of bankers think it will be more like 90+ days before this happens. But while returning back to the office may not be far off, it will likely look quite different than prepandemic banking did.

First of all, even though you are reopening, that may not necessarily mean all employees will be going back into the office. An April survey from PwC found that 49% of executives from all industries are considering **making remote work a permanent thing** within their organizations. That number climbs to 60% when it comes to the financial services industry.

While working from home could be a permanent option for some banking roles, it won't be for others. For those roles, there are multiple approaches being considered to keep employees safe.

One approach being examined by businesses is a **staggered schedule**. This option involves splitting the days that employees would physically work in the office and the days they would continue to work remotely. The thinking behind this plan is that, until there is a vaccine available for COVID-19, businesses would be well served to proactively limit the number of employees who could potentially be exposed to the virus. Since it takes three days on average for someone who has been infected to infect another person, the scientists who modeled this work schedule found that allowing people to work with others for four days, followed by 10 days working remotely on lockdown, resulted in a much lower virus reproduction rate than with a schedule without such controls.

Besides this staggered schedule, we have heard of other **precaution practices** that businesses are utilizing. Some of these include the obvious such as wearing masks, maintaining a 6-foot distance from colleagues and customers, enhanced ventilation within branches and offices, and having a clear barrier (such as plexiglass) when needed, such as at the teller window.

**Automation** is also being implemented wherever possible, both in operations and customer experience. This will help prevent unnecessary touchpoints for the virus as well. Continuing to encourage digital banking for simple transactions even after you reopen your branch will help mitigate some contamination risks and allow your employees to address more complex issues.

Regardless of your specific reopening practices, be sure to have a clear COVID-19 reopening strategy along with concise policies and procedures for all to follow and feel safe.

For more tips on reopening, feel free to reread our article, Post-COVID-19 Office Design And Practices.

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