



The Challenges Of Pandemic Protocols & Branch Security

security branch strategies business customers

Summary: In 1934, robbing a national or state bank of the Federal Reserve became a federal crime. While the rise of digital banking and cyber thievery has led to fewer in-branch robberies, branch security is still important. It can be challenging today with pandemic protocols such as social distancing and masks. Yet, these five security operations help you firm up your branch security.

Since today is National Dog Day, we thought we owed it to all of the canines out there to highlight the benefits that dogs provide to their families. According to the American Kennel Club, the top five science-based benefits are: 1) companionship; 2) helping you live longer; 3) lowering stress; 4) making you exercise, and 5) helping you cope with crises like PTSD. They are not only man's best friend, but everyone's best friend!

While not in the top five, another benefit some dogs provide is protection and security. While this may not be practical for bank branches, branch security has sure become more challenging with pandemic-related social distancing measures and masks. These new customer behaviors necessitate reevaluating many aspects of your branch, when conducting physical security assessments. In order to stay on top of the latest ways to keep your customers and staff safe in your branch, we review **five important security operations**.

1. Adjust your video surveillance

Video surveillance has long been a standard part of every community financial institution's (CFI) safety plan. It's currently difficult to get the same amount of information that institutions got from video before the pandemic, because now customers often wear masks, in addition to hats and sunglasses. A prompt to momentarily lower a face mask can be helpful with video. So can asking vendors to send only workers who wear company uniforms, carry company ID, and inform you of their arrival time before they get there.

Also, remember that lines are now longer because customers are standing further apart. A video surveillance field that once easily encompassed a typical queue will probably need to be expanded. This is reinforced by John Friedlander, associate managing director of security risk management at Austin, TX-based Kroll, "*Make sure that video surveillance coverage is modified to accommodate distancing and the potential sprawl or increased scope of customer lines.*"

2. Consider changing teller windows

Masks help keep people safe, but they can also make it difficult for us to hear each other. Hole-and-backer designs are secure, but they too muffle sound. An arch or baffle window is still secure, but allows much clearer voice transmission. It may be worth considering a change if you are finding that this is an issue.

3. Update ATMs

The most recent automatic teller machines (ATMs) and interactive teller machines (ITMs) have three individual cameras. That allows security footage of the user, the keyboard, and the cash dispenser — good "belt plus

suspenders” protection in a situation where users may routinely wear masks over the bottom halves of their faces. If you can update your ATMs to accommodate this enhanced security, it may be worthwhile. This higher level of security will be helpful with or without masks.

4. Add protections at drive-up windows

Drive-up windows are seeing an unprecedented amount of banking business. Around half of transactions happened at drive-up windows pre-COVID. Now the number is close to 95%. Two-way video allowing customers and bank employees to see each other clearly is one way to boost security.

Unfortunately, drive-up windows are also a common location for ATM and Interactive Teller Machine (ITM) crimes, which have become far more common during the pandemic. One example is the “hook and chain” robbery, where criminals show up after dark and use a pickup truck to break into a financial institution’s ATM. Walk around the drive-ups and make sure that cameras are most optimally placed. Those cameras will definitely help when at least some of them are trained on license plates.

5. Review branch design

Branches have continued to shrink in volume and size, as we mentioned in our article, [Is It Time to Review Your Branch Strategy?](#) If you have a smaller footprint, you may want to consider putting tellers at the back of the space. This would make it more difficult for criminals. They would need to go all the way into the building and then all the way back out, which eliminates the possibility of a fast getaway.

If your institution is close to a highway, that increases thieves’ chance of a speedy escape. Make sure to secure entry portals, in which two sets of doors can trap criminals between them and make the building more secure. Bulletproof glass should also be used in these doors to ensure maximum protection.

While there are many ways to firm up your branch security due to new pandemic protocols, assessing these five operations provides you with a good start. Stay safe out there!

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ECONOMY & RATES

Rates As Of: 08/26/2021 05:15AM (GMT-0700)

Treasury	Yields	MTD Chg	YTD Chg
3M	0.06	0.00	-0.03
6M	0.06	0.01	-0.03
1Y	0.07	0.00	-0.04
2Y	0.24	0.06	0.12
5Y	0.84	0.15	0.48
10Y	1.36	0.13	0.44
30Y	1.96	0.07	0.32
FF Market		FF Disc	IORB

0.09	0.25	0.15
SOFR	Prime	QBER
0.05	3.25	0.08

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