USAA | LABS

Bank Implements Employee Idea Submission to Automate Safe Deposit Boxes

In September, USAA Bank implemented an idea submitted by lobby MSRs to provide automation to manual processes and address compliance risks around safe deposit boxes. The goal of the submission was to create a more efficient process in safe deposit by merging multiple systems into portal, providing a more streamlined and automated process when logging in, opening, closing, and accessing boxes. There are nearly 7,000 safe deposit boxes in total, and about 10% of members who come to the Bank are there to make changes to their safe deposit contract. The agile team also invited these MSRs to help out with this work and engage the voice of the employee in a meaningful way. This is a great example of an innovative employee idea submission that makes the business more compliant and efficient. POC: Amanda Dobbs

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Jennifer Kartchner Takes 1st Place in Keepin' It Fresh

Jennifer Kartchner's idea "Let's Take It Mobile!" won first place in the Keepin' It Fresh competition. Her winning idea was to revamp the settings page in the USAA mobile app, where personal profile information on file would be surfaced, giving the member a quick and easy way to see what information USAA has in their personal profile.

- **2nd place (PHX): Team Jupiter** - Leverage existing systems to create an intelligent automated agent.
- **3rd place (SAT & PHX): Team Refresh (F5)** - Create a streamlined, proactive update flow that is simple, surfaced to the member, data driven, and relevant in the update options provided.
- **WOW! Award (SAT & OK): Team Mentos** - Invert the membership join process by having members vouch for relationships on the second and third tiers.

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USAA and Google Cloud Work Together to Improve Claims Experience

Fender benders. Bumper scrapes. Door dings. Parking lot taps. These scenarios can happen to the best of us. And most people know that after a fender bender, the claims process can sometimes be emotionally trying because it includes adjusters, appraisers, rental cars and body shop visits. In order to make the claims experience faster and more efficient, USAA and Google Cloud have developed machine learning models that will allow for nearly instant vehicle damage estimates from digital images.