

# Branch Sales & Service Audit Checklist

## Retail Branches



FSI recommends that financial institution management periodically review branch facilities, services, and the overall member and customer experience. Use this checklist as a starting point to evaluate how your retail branch is performing and to identify opportunities for improvement.

### **Getting to and calling the branch**

Question: Is directional and phone number information current and accurate. Have exit numbers, phone numbers, or area codes changed. Have you verified information in the following places.

- Telephone directories
- Websites
- Social media platforms
- Local publications
- 411 and directory assistance

### **Arriving at the branch and first impressions**

Question: Is the branch easy to see and locate. Are exterior elements clean, visible, and in good working order. Have you reviewed the following.

- Parking lot condition
- Lighting
- Landscaping and shrubs
- Doors and entryways
- Roofs and overhangs
- ATMs and night depository
- Overall security

### **Walking into the branch and first impressions**

Question: What does the branch communicate to someone approaching or entering the building. Have you evaluated the following.

- Lighting
- Smells and overall cleanliness
- Dust and general upkeep
- Internal directional signage
- Clearly posted branch hours
- Colors and decor
- Merchandising and visual displays
- Flooring and furnishings
- Layout and traffic flow
- Overall atmosphere and aesthetics

### **Personal friendly greeting and first impressions**

Question: What are the first words a member, customer, or prospect hears. What verbal and nonverbal message is conveyed. Have you evaluated the following.

- Time it takes to be acknowledged
- How the welcome sounds and looks
- Overall impression, such as high quality versus transactional

- Sales staff positioned out in front versus behind the counter

### **Amenities and comfort**

Question: Does the member, customer, or prospect feel like a guest. Have you addressed the details and comforts that enhance the experience.

- Seating condition and comfort
- Queue lines and wait management
- Availability of transaction supplies
- Reading materials and brochures
- Refreshments
- Gifts and promotional items
- Restroom access and condition
- Umbrellas on rainy days
- Escorts or assistance to the car when appropriate

### **Staff image and first impressions**

Question: What is the overall skill level and professionalism of the staff. Have you reviewed the following.

- Customer service basics
- Product and service knowledge and sales confidence
- Business development skills
- Interpersonal and relationship building skills
- Telephone etiquette
- Verbal and nonverbal communication skills
- Professional appearance, including name tags, business cards, and logo wear

### **Before the sale**

Question: What happens after the initial request for a product or service. Have you evaluated the following.

- Information gathering and discovery process
- Operational procedures and requirements
- Interrogation versus conversational approach
- Alignment with the Make a Friend, Make a Customer®, Make a Friend, Make a Member® philosophy

### **During the sale**

Question: What happens during the sales interaction. Is the focus on the institution or on the member, customer, or prospect. Have you evaluated the following.

- Use of brochures versus personalized profiling and recommendations
- Who is doing most of the talking
- Clarity and readability of sales materials
- Minimizing unnecessary operational steps
- Comfort, ease, and confidentiality when discussing private information
- Clearly asking for the business

### **After the sale**

Question: What happens once documents are signed and the sale is complete. Have you considered the following.

- New member or customer introductions to branch staff
- Thank you gifts or acknowledgments
- Personal follow up on the first check order
- Personal follow up after the first statement
- Use of the 2 2 2 Rule
- Ongoing electronic communication

- Cross sell follow up opportunities
- Member or customer satisfaction surveys

### **Overall branch impression**

Question: How would someone describe the branch after their first visit. For example cold, outdated, inflexible, warm, inviting, or high quality. Have you evaluated the following.

- Overall building condition and layout
- Interior design and functionality
- Merchandising and sales process effectiveness
- Staff competence and attitude
- Internal and external communications and media presence

**This audit is intended to support continuous improvement, not to assign fault. Use the observations and insights gathered to identify strengths, address gaps, and prioritize actions that enhance the member and customer experience. Small improvements made consistently can significantly impact relationships, trust, and long term growth.**