



# West Bromwich Building Society

## Customer Auto Replenishment Case Study

West Bromwich Building Society is the 7th largest building society in the UK with assets of more than 9.6 billion. It has 45 branches and issues over a quarter of a million cheques each year. Originally, like many societies, cheques were held centrally and issued to branches when they advised head office that stocks were running low. Inevitably, on occasion, this system led to problems, most notably if a branch manager didn't give adequate notice of low stock. In addition, managing the cheque flow for all the branches was a labour intensive job for the financial department at the society.

### Solution

Via Barclays, the Society was alerted to the Tall Group's Customer Auto Replenishment Service (CARS). Essentially CARS is a multi-location cheque or credit stock control system that automatically manages stock supply across a number of locations. A cheques/credits issued file that identifies usage is securely transmitted to the Tall Group at an agreed interval. This information is cross referenced to a location serial or ID number. The CARS system automatically recalculates stock levels for each location, compares this to the predetermined reorder level and issues the necessary stock replenishments.

Installed at West Bromwich Building Society in October 2007, financial controller Jeff Ball described how they saw immediate benefits, "It has made a huge difference to the efficiency of our cheque replenishment operation and means that head office doesn't have to be concerned with issuing cheques to branches. In addition to freeing up valuable time, I also like the fact that the system is clever enough to recognise if a cheque is used out of sequence, so even if a member of staff inadvertently uses a cheque half way through a series, CARS will know that the preceding cheques in that book haven't been issued and therefore it won't make the mistake of putting in a reorder."

### Other specific features of the system:

- Comprehensive management information enables Jeff and his team to see cheque usage patterns, outstanding order confirmations and despatched orders. This is broken down by branch to show regional differences and is made available weekly, monthly and at agreed intervals.
- Eliminates the need for the financial department to securely store stocks of cheques on site, which improves security and frees up storage space at head office.

### Outcome

Branches have a steady and reliable supply of cheque stock. The manual burden of managing the cheque flows has moved to the TALL Group, where the CARS system has automated the replenishment process.



### *The TALL Group of Companies*

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