



Pneumatic Tubes Are Hot Banking Tech --- Customers jam drive-through lanes again..... 2

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Pneumatic Tubes Are Hot Banking Tech --- Customers jam drive-through lanes again

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Corrections & Amplifications

The name of Javier Rodriguez Soler, chief executive of BBVA USA, was misspelled as Javier Rodriguez Solar in a Page One article Tuesday about bank drive-through lanes.

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(END)

Even Brody, a Labrador retriever, is a new fan of the customer drive-through at the local Fifth Third Bancorp branch just north of Cincinnati.

After the bank closed its lobbies during the pandemic, Brody's owner, Julie Phillippi-Whitney, switched to the drive-through lane for her public-relations business, putting checks into cylinders that travel via pneumatic tube from the driver's side of her car to a teller inside.

The cylinders return with dog treats. "He thinks the drive-through at Fifth Third is a giant Milk-Bone dispensary," said Ms. Phillippi-Whitney, who kept to her car-lane habit even after the bank reopened branch lobbies in June.

Long before ATMs and online banking, drive-through lanes were a popular customer convenience by the 1950s. The digital age threatened survival of the mechanical systems, built on 19th-century **technology**, but Covid-19 has started to reverse their declining fortunes. Banks are reopening decommissioned and unused lanes. Some are installing new ones.

The increased traffic has strained operations, prompting a wave of calls to Jay Hamvas, a 51-year-old service specialist in Asheville, N.C.

Mr. Hamvas has been reconnecting closed-down pneumatic systems and repairing ones still in operation. As more bank customers pull up to the drive-through, getting the lanes up and running has become a priority.

Since the pandemic, he said, the job is "to really try and fix it the first time because banks are so busy."

Motors powering the air that pushes containers back and forth can die unexpectedly. Cylinders ferrying cash, checks or IDs can get stuck in the tubes that connect teller and customer. Some are run over by careless drivers who drop them.

Mr. Hamvas works for Convergent Technologies, which services many of the largest U.S. banks. Calls to service drive-through equipment jumped 42% in April and May compared with the average of the previous 12 months, the company said. Cylinder sales are up 300% over the same period.

Tiffany Ross, a manager for Fifth Third, estimated that her Cincinnati branch went through 15 such containers in 2 1/2 months in the spring, a surprising number. While waiting for replacements, one of the branch's private bankers took busted containers home to glue back together.

The systems were once common at big newspapers, connecting copydesks to composing rooms, where articles were laid out on pages. On Wall Street, tubes used to deliver tickets from trading desks to the floor of the New York Stock Exchange.

Hospitals still use pneumatic tubes to move samples to and from laboratories. Some manufacturers transport parts by tube across sprawling factories. Cannabis sellers are using the systems where drive-through sales are legal, according to Hamilton Security, which manufactures such equipment.

Banks, though, have been closing their drive-through lanes for at least a decade, said Andrew Hovet, director at Novantas, a financial-services research firm.

Like much of the U.S. economy, that started to change in March, when banks began curbing branch service to limit the risk of the new coronavirus spreading to customers and employees. Banks temporarily closed some locations and required appointments at others.

BBVA USA closed most of its lobbies, even to appointments. The bank, though, has expanded the range of transactions in the drive-through, including opening an account, Chief Executive Officer Javier Rodriguez Solar said.

U.S. Bancorp, the country's largest regional bank, expanded drive-through service at about a quarter of its branches in the Portland, Ore., area after closing its lobbies in March. The bank put unused lanes back into the rotation and moved tellers from branch lobbies to drive-through duty.

Citigroup Inc. reactivated about 30 drive-up teller windows after city and state authorities started telling people to stay home. JPMorgan Chase & Co., Wells Fargo & Co. and Fifth Third also have added drive-through capacity.

Mrs. Ross, of Fifth Third in Cincinnati, said closing the bank lobby was tough on customers who prefer to do business with a teller. "We have 50 regulars that just come in every day and chat with us," she said.

Mr. Hovet, of the financial-services firm Novantas, said, "There is still this segment of branch-centric customers who want to go to a teller. And the only one available is at the drive-through."

Skye Hirsch, who prefers the gender-neutral pronoun they, is one of the customers accustomed to walking into bank branches and conducting transactions in person. Like many customers, they switched to the drive-through, which at least has a person at the other end of the tube.

They learned the pneumatic systems don't guard against every mishap.

In May, the customer was in line for 40 minutes at the drive-through of a Michigan credit union when the car started to die.

"I just sat there until eventually all of my car's functions started to turn off," they said.

A man in a pickup truck offered to jump-start the black Saturn Outlook XR, but Skye Hirsch didn't think the problem was a dead battery.

With the Saturn immobile, they called a tow truck and had their grandmother drive them back later that day to cash their \$1,200 stimulus check.

"I spent half the stimulus check on a new alternator," they said.

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