



Financial Services & Banking

Industry Guide

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Financial Services & Banking Office Furniture — What You Actually Need

Financial services has one of the widest furniture ranges of any industry — from a high-density trading floor built for pure function to a private banking suite built entirely around the client experience. Getting the right furniture in each zone means understanding what those zones are actually trying to accomplish.

The Must-Have Pieces by Zone

Trading Floors & Operations Centers

Trading desks are built for density and multi-monitor configurations. Expect 4–8 monitors per trader position; desk surfaces need to be 60–84" wide with 30–36" depth to support the monitor array, keyboard, secondary screens, and documents simultaneously. Cable management is critical — trading floors have enormous wire runs and exposed cables are both hazardous and sloppy. Look for desks with integrated cable raceways, grommet ports, and under-desk management channels. Task seating rated for 24-hour continuous use (operator chairs) if you have overnight or round-the-clock shift operations.

Teller Stations & Service Counters

Teller stations need bullet-resistant or transaction window configurations for security — this is specialty furniture, not standard commercial product. For community banks and credit unions without full security glass, service counters at standard 36" counter height with integrated transaction rail and secure cash drawer storage. ADA requires at least one accessible service position per counter run (36" max transaction counter height, 36–60" knee clearance). Counter seating for tellers: anti-fatigue matting and 24-hour-rated stools with adjustable height (18–26" range).

Private Banking & Advisor Offices

This is the most client-relationship-focused zone and the furniture needs to convey trust and quality. A proper executive desk (72–84", quality wood laminate or veneer), two upholstered client guest chairs, and a credenza. The meeting table in the advisor's office (a round 42–48" table works well for 2–4 people) creates a collaborative atmosphere rather than an across-the-desk power dynamic. Finishes matter: dark cherry, walnut, or mahogany rather than light or plastic-looking laminates.

Conference & Boardrooms

Premium conference tables in 14–20 foot lengths for institutional-grade boardrooms. Leather executive conference chairs. Built-in power and AV integration. The boardroom is the stage for major client pitches and board meetings — this isn't where you cut corners. Budget \$15,000–\$40,000+ for a boardroom that reads as institutional-grade.

Compliance & Audit Areas

Compliance teams need heavy-duty storage (lateral files with locking bar) and workstations configured for document-intensive work — dual monitors, deep surfaces (30"+), and privacy panels to limit screen sightlines.

Consider lockable overhead storage for sensitive regulatory documents.

The Rules You Can't Ignore

- **Screen privacy in open advisor areas.** FINRA and SEC guidelines around client data privacy create similar design requirements as HIPAA — workstations in open areas need privacy panels or screen filters rated to reduce viewing angle.
- **ADA at all public service counters.** Teller lines, customer service desks, and new account stations all require ADA-accessible positions.
- **Security in cash-handling areas.** Teller stations in full-service branches need to meet security standards — consult with your security consultant on bullet-resistant panel specifications before ordering furniture.
- **Fire ratings for document storage.** Compliance and records departments holding regulatory documents often need UL-rated fire-resistant filing cabinets.

The Look and Feel Equation

More than almost any industry, financial services furniture communicates brand credibility. Clients walking into a private banking office or investment advisory firm are making a subconscious assessment of whether they trust the firm with their money — and the furniture is part of that assessment.

- Dark, rich laminate or real wood veneer finishes project stability and permanence
- Leather upholstery in client-facing areas signals quality investment
- Consistent finish language across the floor — mix of wood tones looks undecided
- Metal accents in brushed nickel or satin chrome rather than brass or chrome (dates the space)

What Most Buyers Get Wrong

- **Treating the trading floor like a standard open office.** Standard benching at 48" per seat can't accommodate the monitor array and cable density of a trading environment. Trading desks are specialty products.
- **Under-investing in client-facing areas.** Private banking clients notice and judge furniture quality instantly. A \$400 advisor desk in an office where clients are placing \$500,000 investments creates cognitive dissonance.
- **Missing ADA on teller lines.** At minimum one accessible counter position per branch — this is a compliance requirement, not a nicety.
- **No cable management plan for trading floors.** Retrofitting cable management after installation is expensive and disruptive. Plan it from day one.
- **Skipping fire-rated filing for compliance documents.** Regulatory documents that are destroyed in a fire or flood are an existential compliance problem.

How to Stretch Your Budget

Zone	Worth Spending On	Where to Save
Trading floor	Cable management, power density, 24-hr rated seating	Desk aesthetics — function beats looks here
Private banking offices	Executive desk and client seating quality	Back-office storage can be standard grade
Conference/boardroom	Table quality and leather seating — clients are here	Avoid over-specifying AV (not furniture budget)
Teller stations	Security configuration and ergonomic teller seating	Visual finish — clients are at the counter briefly
Compliance area	Locking storage and fire-rated filing	Workstation aesthetics — function over form

Your Quick Shopping List

- Trading desks 60–84" wide with integrated cable management and grommet ports
- Operator chairs rated for 24-hour use (if applicable) with adjustable lumbar and arms
- Executive advisor desks 72–84" in dark walnut or cherry laminate with credenza
- Round 42–48" meeting tables for advisor offices (collaborative feel)
- Premium leather conference chairs for boardroom and conference rooms
- Lateral file cabinets with locking bar — UL-rated fire resistant for compliance areas
- ADA-compliant accessible position at every public service counter
- Height-adjustable teller stools 18–26" for service counter staff

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