



Office Furniture for Financial Services & Banking — Buying Guide

Industry Guide

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Trading floors, private banking offices, teller stations, and compliance

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Financial services and banking represent one of the most demanding office environments in terms of both compliance and physical performance expectations. A trading floor with 200 simultaneous users running four monitors each imposes infrastructure and cable management requirements that exceed any standard office specification, while a private banking client suite must project discretion, trust, and sophistication through materials and finishes that match the firm's brand positioning. Regulatory environments — from FINRA supervision requirements that affect open-plan visibility to bank-branch ADA accessibility mandates — add a compliance layer that makes furniture selection a cross-functional decision involving facilities, compliance, and risk management.

Trading Floor Workstations

Trading desks are purpose-built multi-monitor platforms. Standard configurations: 60"–72" wide, 30"–36" deep, with integrated above-surface monitor risers or monitor wall brackets supporting 3–6 screens. Frame systems must support 200–400 lb total distributed load (BIFMA X5.5 or X5.6 trading desk equivalent). Cable management is a mission-critical specification: under-surface cable trays, above-surface cable spines, and floor-level PDU integration.

Private Banking & Advisory Offices

Client-facing banking offices require executive furniture that communicates stability and trustworthiness — wood veneer or quality HPL in traditional dark tones (mahogany, espresso, walnut), substantial executive desk suites (72"×36" minimum), and leather or leather-match guest seating. Privacy is paramount: desks should face the door, not windows; guest chairs should not have sightlines to screen content.

Teller Stations & Branch Counters

Bank teller stations must meet ADA: at least one accessible teller position at 36" maximum height with 36"–60" width, 27" clear knee space. Teller counters typically run at 42"–44" height for standing tellers. Transaction drawers, cash drawers, and computer monitor placement are coordinated with FF&E; at the design stage. Bullet-resistant construction is specified based on branch risk assessment.

Compliance & Operations Workrooms

Back-office compliance, operations, and risk teams need panel workstations or benching with full visual supervision capability — low panels (42" or below) or open benching enable supervisory oversight mandated in regulated environments. Dual-monitor workstations are standard; some compliance roles use three monitors.

Conference & Client Meeting Rooms

Client meeting rooms in banking require executive-quality conference tables and chairs — leather conference chairs, solid veneer tables, with AV integration built into the table. Compliance meeting rooms for regulatory examinations need formal but functional setups with document-staging credenzas.

2. Industry-Specific Requirements

FINRA Rule 3110 (Supervision) creates an indirect furniture specification requirement: supervisors must be able to visually supervise registered representatives. Low-panel or open-plan furniture that maintains visual access between supervisors and the trading/operations floor is the compliant choice. High cubicle panels and private offices for non-management registered reps create supervision documentation challenges.

Requirement	Application
ADA / ABA	Teller counters: 1 accessible position minimum; 36" max height; 27" knee clearance; 36" accessible approach path
FINRA / SEC supervision	Open-plan trading and operations areas must allow supervisory visual oversight — furniture height and placement must not obstruct supervisor sightlines
BIFMA X5.5 / X5.6	Trading desks and conference tables must meet structural performance standards for heavy multi-monitor loads
Privacy / Confidentiality	Client meeting room furniture must be oriented to prevent passerby sightlines to client financial documents and screens
PCI DSS (physical)	Teller and cashier station furniture must support physical access controls — locking drawers, cable security, and clear desk policy compliance

3. Space Planning Considerations

- Trading floor density: Trading floors typically target 50–80 sq ft per trader, including circulation — highly compact by commercial office standards. Each trader's footprint includes a 60"–72" desk, chair, and a share of the structural and cable infrastructure.
- Monitor wall clearances: Above-surface monitor arrays extending 18"–24" above the desk surface require clear airspace — no overhead bins or shelving that would interfere. Allow minimum 30"–36" between back-of-monitor and the next row's front edge.

- Branch layout — ADA flow: The path from branch entry to all service areas must be 36" minimum clear width; primary aisles 44". Queuing barriers must allow 36" passage to accessible teller position.
- Private banking suites: 150–200 sq ft per meeting room. Ensure the desk and guest chairs can be oriented so client screens face away from the door and windows.
- Compliance team visibility: Supervisor workstations should be elevated (raised platform) or positioned with clear sightlines across the entire compliance floor — not in private offices or behind high panels.

4. Common Mistakes to Avoid

- Under-specifying cable management on trading floors. A 6-monitor trading station generates 12–18 cables. Without integrated cable management, the floor becomes a fire hazard and cable pulls degrade hardware performance. Specify every cable path from monitor to PDU.
- Installing high cubicle panels in trading or operations areas. Panels above 48" block supervisory visibility required under FINRA Rule 3110. Compliance and legal must sign off on any partition system before specification.
- Using light wood tones or casual aesthetics in private banking suites. Blonde wood and modern minimalism signal innovation; banking clients expect the psychological reassurance of traditional, substantive materials. Misjudging this alienates the client demographic.
- Non-ADA teller stations. The ADA requirement for accessible teller positions is a legal mandate, not a preference. Non-compliant branch builds result in enforcement complaints and retrofitting costs significantly higher than original compliance would have cost.
- No clear desk policy support. Teller and cashier desks without locking storage for cash and sensitive documents violate PCI DSS physical security requirements. Every teller station needs locking under-counter storage.

5. Budget Planning

Cost control: Trading floor infrastructure — cable management, power distribution, monitor support — represents 30–40% of total workstation cost. Specifying generic desks and then retrofitting cable infrastructure costs 50–80% more than buying integrated trading furniture systems from the outset.

Category	Budget Range	Notes
Trading workstation (per station)	\$1,500–\$4,500	Includes surface, frame, monitor infrastructure, cable management
Executive banking desk suite	\$3,000–\$9,000	Wood veneer; credenza; matching guest chairs
Compliance/operations workstation	\$600–\$1,500	Benching or low-panel system; dual-monitor ready
Client meeting room (12-person)	\$5,000–\$15,000	Conference table + chairs + AV integration
ADA teller station	\$1,200–\$3,500	Custom counter typically; accessible lowered section

6. Recommended Products

- Trading desk systems with integrated above-surface monitor risers, under-surface cable trays, and power distribution unit (PDU) integration
- Executive veneer desk suites in mahogany or walnut for private banking offices — 72"×36" primary surface with matching credenza
- Low-panel benching systems (42" max panel height) for compliance and operations floors
- Leather executive conference chairs with pneumatic height, swivel, and matching arm caps for client meeting rooms
- ADA-compliant teller station counters with 36" lowered section, locking under-counter storage, and cable routing
- Dual-motor electric sit-stand desks for compliance team ergonomic accommodation workstations
- Document credenzas with locking doors for client meeting rooms and private banking offices

7. Maintenance & Lifecycle

- Trading furniture lifecycle: Trading desks in continuous 16-hour use (two-shift operations) experience accelerated wear. Plan 8–10 year replacement cycles versus 12–15 for standard office furniture.
- Cable management: Audit all cable routing annually. Tightly bundled cables in raceways generate heat — especially in under-desk PDU locations. Replace cable management components showing heat discoloration immediately.
- Teller counter surfaces: Commercial laminate teller counters withstand daily use if cleaned with mild cleaner. Avoid abrasive cleaners. Re-edge banding when separation appears — do not allow exposed particleboard in client-facing surfaces.
- Leather in private banking: Clean quarterly with leather conditioner. Client-facing leather seating in banking sees very different use than operational seating — typically lower frequency but high expectation of quality. Inspect for cracking at stitching lines annually.
- Locking mechanisms: Teller station and compliance storage lock cylinders should be re-keyed when personnel change. Test lock operation quarterly — failed locks in regulated environments create compliance documentation requirements.

8. Buyer's Checklist

- ■ Trading desks include integrated cable management and monitor support infrastructure
- ■ Trading/compliance panel heights do not exceed 48" (FINRA supervision)
- ■ Teller stations include ADA-accessible position (36" H, 27" knee clearance, 36"–60" W)
- ■ Teller and cashier stations include locking under-counter storage (PCI DSS)
- ■ Client meeting room furniture oriented for screen privacy from door/windows
- ■ Private banking finishes convey gravitas: veneer or quality HPL, traditional tones
- ■ All tables and trading desks BIFMA X5.5 certified for structural performance
- ■ Compliance team supervisor workstations have unobstructed sightlines to all stations
- ■ ADA path: 36" minimum to all accessible teller positions from branch entry

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