



On-line banking terminals as “Un-staffed Branch Offices”

The Customer

Police and Nurses Credit Society

The Need

Secure current customer base and attract new customers by emphasising a key difference from banks – Achieve “fee free banking”

The Solution

Reduce in-branch costs by encouraging customers to use on-line services in preference to over-the-counter transactions.

Extend the society’s customer services by providing access at workplaces.

Develop a new “infrastructure-free” branch office network in another state using branded terminals in place of a branch office network.

pieNETWORKS developed a branded terminal in consultation with the customer and deployed terminals in branches and in hospitals.

Terminals in hospitals are configured as free-to-use for society members and pay-to-use for the general public.

Following the original roll-out in Western Australia, the society has begun developing a new “brand” in Victoria using a new graphical design.

Ongoing network monitoring and support is provided by pieNETWORKS.

The Results

Kiosk deployment is now a standard part of branch refurbishment. Branch design has been modified to suit kiosk use. Branch footprint has been reduced by 25% and branch staffing by 30%.

Provision of kiosks at workplaces provides all hours access to society members. Some branches have been modified to allow members to use kiosks out of hours at branch locations.

The kiosk network is now approximately 15 units and will grow as the society refurbishes branches and extends its reach.

Client Feedback

Police and Nurses Credit Society has adopted a policy of kiosk use as expressed in the attached letter.

17th September 2003

Mr Bryan Paul
Product Manager
Pie Networks
75 Collingwood Street
Osborne Park WA 6017

Dear Bryan,

I am sure that you are aware that this afternoon, we launched our third "Police and Nurses" kiosk at the Royal Perth Hospital – Shenton Park Campus.

I have already passed on my thanks to Rambo, however I wanted to also make you aware of the fantastic work that he has done to get this kiosk operational for us.

Rambo has gone over and above what Police and Nurses would have expected. Just one example is the production of the Custom Graphics for the terminal, when our Marketing Department were encountering problems obtaining the correct file format from our suppliers.

The feedback and regular updates that I received were very welcome and gave me great confidence that the kiosk would be operational on time. The above example is just one of many things that have helped to make this launch successful.

With Rambo's assistance and guidance, through ideas and providing statistics and support, he has made my job easier in promoting the Web Kiosk "idea" to Senior Management of Police & Nurses. From this we are now implementing a strategy that will see a Pie Kiosk being introduced to every Police & Nurses location over the next 3 years.

This roll-out is due to commence in November with two of our locations under going a re-vamp. This also means that our original plans to introduce two kiosks a year in WA and one a year in Victoria (for the next three years), has "blown out" to around 15 kiosks in WA in the next three years, in branches alone, in addition to the original plan of two per year at Hospital sites and other selected locations.

I can only see the Police & Nurses and Pie Networks relationship building further in future years and look forward to dealing with both yourself and Rambo during this time.

Yours Sincerely



Michael Butcher
Electronic Distribution Coordinator