

Our Bank

LOOKING AT PEOPLE AND EVENTS IN THE STATE BANK OF VICTORIA

FEBRUARY 1987

King size move

The move of Bank Cards and Electronic Banking Services to South Melbourne coincides with the appointment of a chief manager,



Ray Shelton, and new directions for both departments.

Kit Rae reports on important developments in two key departments.



The new attractive setting for Bank Cards and Electronic Banking Services.

Bank Cards, under senior manager Jim Greed, is being developed into an autonomous operation to streamline customer service and internal processing and introduce new card products while electronic banking, under Alf Reside, is becoming the Bank's cutting edge in developing the high-tech arena of customer electronic banking services. "Initially we are aiming for a speeding up of our operations and better customer service," says Jim.

"By September, all our processing, previously handled by Charge Cards Limited in Sydney will be done in-house, including the production and distribution of all our credit and debit cards, preparation and mailing of statements and processing of all our merchant paper.

"Also, new card products will emerge during the next 12 months."

Bank Cards currently handles all aspects of Easy Bank Cards, State Banking System cards, Visa and Bank Card.

The department is now bedding down its operations after its successful relocation from State Bank Centre. Jim Greed is most impressed with the new building, at 99 Coventry Street, which is part of the Kings Garden Complex.



Senior manager Bank Cards Jim Greed and Kit Rae of corporate communications outside the new Kings Garden Building.

'Absolutely fabulous'

Four levels of building B are currently being used and the nine-floor complex next door will be leased by our Bank next year for other departments currently at head office.

The South Melbourne complex is surrounded by an attractive garden area, which will be ideal for staff barbeques after hours, and lunch time relaxation.

"We have 6,000 square metres of floor space, and plenty of room for expansion," says Jim.

"At the moment, we have 215 people in Bank Cards, with ample space for more than 300 people."

Ground floor contains customer service, merchant services, marketing, staff training and internal planning. Customer service will soon have the benefits of new machines for processing statements and state of the art visual display units which will be able to access additional customer information. The ultimate aim is to have some of this information available to branches, to cut down on the number of phone calls to the department and to speed up answers to inquiries from customers.

John Whitehead, supervisor of customer services section, is pleased about these advances.

"Later this year branches will be linked to Bank Cards Database for card-



holder information and balance quotes which will make life easier for everyone," he says.

With the appointment of additional staff, staff training has been increased to 40 training sessions a week for department staff. Training takes place on the ground floor and video equipment, an overhead projector and training kits are available.

First floor incorporates credit, collections, security and Easy Bank.

"When cards are lost or stolen, in-house processing will make their replacement much faster," says **Peter Woods**, manager of security section.

Processing section on level two will soon be involved in processing accounts by computer, sending statements to merchants, preparation and mailing of cards and statements and developing computer software. By February next year they will be able to authorise card transactions and make data entries.

Ian Hall, processing project manager, looks forward to the benefits of new equipment which is about to be installed.

"We will have a computerised mailing system, which will sort mail into post code regions, and two machines for embossing and encoding cards," he says.

Manager, accounting, **Alan Pitts**, is keen to get these operations underway and says it's a "great building with plenty of room."

Margaret Zapadlo, planning manager, is more than pleased with the new building.

"I think the conditions here are absolutely fabulous. Not only does it look better, but it's also more comfortable for everybody," she says.



The customer service section.

Credit control manager **Graeme Finn** feels State Bank has an advantage over other banks in becoming centralised, and says:

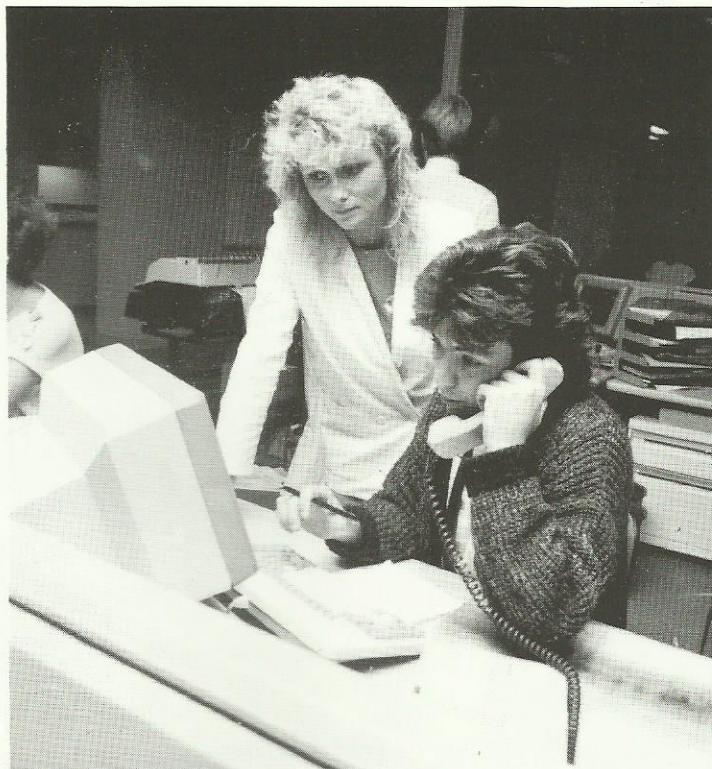
"Because we are a State operation, the whole thing can go under one roof. Everything we need is at hand."

Other features of the building include a tea room on each floor, a shower room for all-night staff and a cafeteria on level two, which includes two ATMs and a television.

The general staff are glad of their new surroundings. **Robin Walsh**, senior clerk in the merchant area, is most enthusiastic.

"We have much more room, and it's a nice environment. Once we have settled in, it will be wonderful," she says.

Some new recruits have been taken straight into the building, including **Laura Benedetto**. She has been with our Bank since December '86, and works in the word processing section of administration.



Chris Kennedy, in charge of training in customer service and recruit Bill Tsatoumas.

"It's a nice building. Comfortable, quiet, and good for concentration. I really enjoyed my training, and working here is great for the morale. Wherever you walk there's a smile on people's faces," she says.

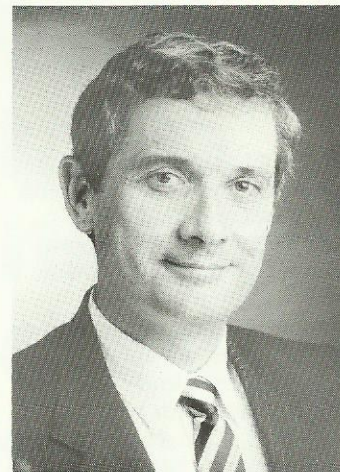
Electronic Banking Services occupies level three. They changed their name from branch mechanisation

when Mornington branch was the last to go on-line with an NCR machine last June. They now have a whole new set of functions, ranging from ATM installation to the promotion of Farm Point.

"By January, we had installed 186 ATMs," says David Long, manager automated services.

"Maintenance of the machines and training staff how to use them has also become part of our operations. Three hundred and fifty EFTPOS terminals have also been installed throughout the State, which we also maintain," he says.

"The new office gives us more space. What's more, it's quieter to work in, as we no longer have the inconvenience of working next to noisy equipment."



Ray Shelton

Ray, 48, began his banking career with the ANZ 1968. He started in the international area, working in London in 1969. He came to Melbourne in 1970, where he was chief manager, delivery systems, prior to joining our Bank.

"My aim is to bring Bank Cards and electronic banking together in an effort to co-ordinate their direction and implementation," says Ray.

"These departments are essentially part of the one service. Bank Cards provides the product, electronic banking provides access. Co-ordination will mean maximum convenience to customers, who will be able to access their accounts any time, any place.

"Our long term goal will be to allow people to do their banking anywhere... whether shopping, working or at home.

"Retail banking is a people business. Some customers prefer to do their banking in a branch, others prefer automatic banking. To please all our customers, electronic banking must complement branch activity," he says.



Receptionists Anne Cauchi, Leesa Tong, Karin Heidemann, Laura Benedetto, Jann Ewart.

To the Point...

Among the changes to take place in Electronic Banking Services recently is the transfer of Pay Point from Bank Cards department, and the creation of a separate testing room for different styles of ATM, teller screens and programmes for new services, such as one which will produce bank cheques through a printer.

Perhaps the most dramatic recent development in electronic banking is the advent of Office Point – a screen-based remote banking service which allows people to do their banking from their home or office.

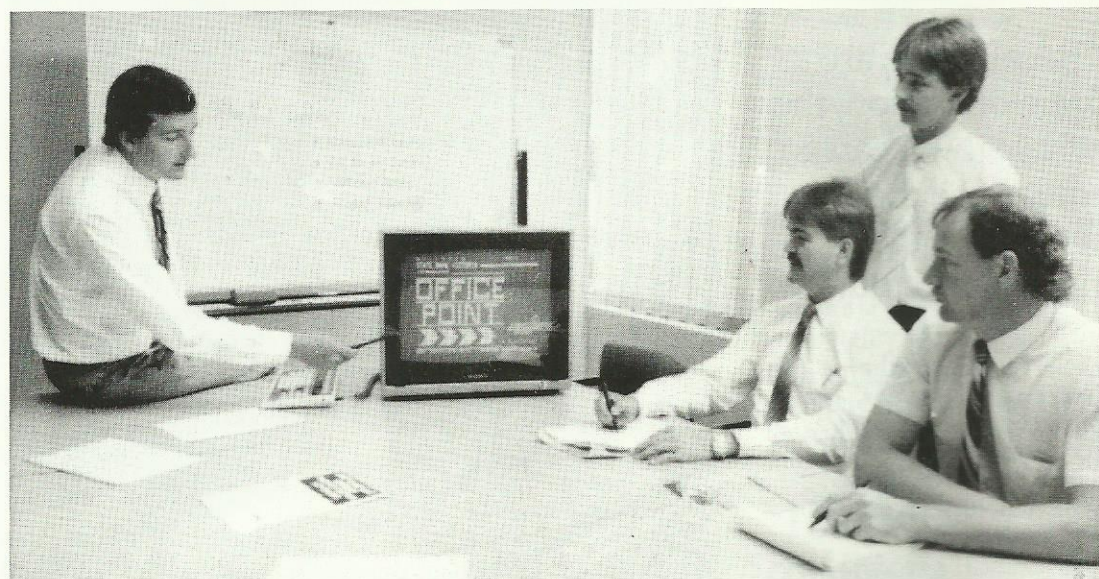
Terry Hogan, project leader of Office Point, says a nine-month pilot programme began on January 28, in conjunction with the Housing Industry Association.

"A similar system of office/home banking has been a great success in other countries, including New Zealand," says Terry.

Users simply dial the Office Point service on their Videotex equipment.

It provides them with constantly updated data about State Bank's services, on-screen statements illustrating the last 40 transactions, statement and cheque book ordering, bill paying for accounts normally accepted at branches, money transfer between State Bank accounts, automatic regular payments of set amounts to State Bank merchants, and future-dated automatic payments up to 45 days ahead.

It also provides for account balance inquiries, a



Terry Hogan, Mal Tyrrell, Peter Bolger and Paul Jukes.

message service for sending information and questions on screen to State Bank, a report on local, state and overseas economies, and a user's guide to Office Point.

Electronic Banking Services are also in charge of Farm Point – a software package available to the whole rural sector.

"It's an accounting package and a financial manager. It estimates profits from a whole farming operation and individual parts of it

and helps farmers decide whether to increase things like stock and irrigation. It provides printed records for taxation purposes and is a data base for notes and transaction records," says Steve Burns, Farm Point co-ordinator.

"We have been the initial contact for obtaining this service since April last year and we have people on the road giving demonstrations to individuals or groups nearly all the time. We also provide a back-up service,

and are continuously upgrading the programme.

"Use of Farm Point has spread almost entirely by word of mouth. Already we have given thousands of demonstrations and are well ahead of our estimated sales figure.

"It's a great promotion exercise for the whole Bank. We can act as a foot in the door for country branches."

For the future, Electronic Banking Services has set up a research and development section which is investigating many developments in electronic banking which could be used to improve office efficiency as well as customer services. Some of these are electronic mail links, central data bases, improved ATM and EFTPOS systems and electronic banking centres.

Here are some handy phone numbers for branches:

Balance quotes 695 5000.

Security 695 5060.

Easy Bank 695 5954.

Electronic banking (for after hours service on equipment) 695 5889.



Anne, Christina and Leonie.

'We have never done this before'

Our fingers are crossed for three State Bankers from Moonee Ponds who have entered the Essendon Popular Girl Quest to be judged in March.

Anne Marino started the ball rolling and is being given moral support by Leonie Brown and Christina Faraday who thought it would be fun to give it a go.

The contest, which has a 12-year history, is organised by the Lions Club of Essendon and includes a charity section. Judging will take place on March 15 at Queens Park, Moonee Ponds.

"I've never done anything like this before", says Anne.

"A friend entered my name, so I thought I'd do the right thing by everyone and take part".

Actor Reg Gorman will compere the quest, which will be judged by Essendon Mayoress Mary Gardner, and TV personality Greg Evans. The winner will receive a 15-day Ansett Aussie Pass.

Fountain for St. Arnaud

A hundred years ago our Bank opened for business in St Arnaud, about 250 kilometres north-west of Melbourne, and next month the branch celebrates its centenary by giving a fountain to the town.

The fountain, outside a new \$600,000 library-administration complex in Napier Street, will be unveiled on March 2 when it is dedicated to the town by north-central senior regional manager Peter Shepard.

St Arnaud town clerk David Broad says St Arnaud Council believes the fountain will be a great attraction.

He says that State Bank's efforts in helping the council and many of the town's population of 3000 could not be recognised any better or more prominently. The fountain is expected to cost about \$2500.

St Arnaud branch manager Jim May says: "The fountain will be a major feature of the branch's centenary celebrations.

"We're all looking forward to the big day."

St Arnaud branch, now with a staff of six, started in 1887 at "an unknown location".

In 1889, land was bought at 27 Napier Street for 348 pounds. The building cost 615 pounds.

The branch moved temporarily to the Mechanics' Institute in Inkerman Street in 1908 for additions - which cost 1534 pounds - to the Napier Street building.

Mario plays the Banking Game



Mario Benci

Mario Benci, an economist who looks at the international financial sphere in our Bank's economics department, has reached the finals of The Banking Game. He is one of two players to represent Australia against England.

The Banking Game is computerised, and each entrant acts as the head of a bank. They must allocate time, boost lending, make policy decisions, and run the administration and allocation of staff. Whoever makes the largest profit by the end of the game is the winner.

Mario originally took part in the Australian competitions in 1984 which are sponsored by the Australian Institute of Bankers, after he saw an advertisement in The Australian Banker magazine. He reached the finals and entered again in 1985, when he became Australian champion after beating 100 players from 34 teams. This qualified him to take part in the current competition against England.

"I have to fill in decision forms which are then fed into a computer by the Institute of Bankers in London," says Mario.

"It's a time-consuming game. It takes three hours to complete each period, and there are six periods in each round. It looks complicated - and it is! However, as you keep playing, you build up background knowledge. I'm really enjoying the competition. It's a great honour to be representing Australia."

Mario's suspense will end when the final results are posted on February 17.

Mark kicks on

Anyone with Kennedy for a surname should find no lack of friends, and perhaps relatives, in Ireland.

Mark Kennedy, of Pascoe Vale Cumberland Road branch, will find out the strength of his Irish heritage when he goes to Ireland in April with a 23-member All-Australian football team to play an Irish under-19 team in a three-week series of Gaelic football games.

Mark, 18, a rover, played with Essendon's under-19s and reserves last season,

after joining the Bombers from Coburg.

Mark made the Australian squad after playing for Victoria in the under-17 Teal Cup competition. Victoria defeated West Australia to win the cup.

He is also eagerly looking forward to the 87 season because he has made Essendon's senior list.

Will he become a regular senior player for the Bombers this year?

Says Mark: "I'd love to."

Footscray and Reservoir New Overseas Service

As part of our Bank's decentralisation, importers and exporters in Footscray and Reservoir will from now on be able to take advantage of our new overseas trade services through branches.

Gordon Andrews has been appointed manager of the Overseas Trade Section at 177 Barkly Street branch in Footscray. Roland Johnston holds the same position at the 16-18 Edwardes Street branch in Reservoir.

Gordon has had 16 years' banking experience, the last 12 of which he spent in the international area. Roland has been a banker for 22 years, involved in overseas trade.

Since our operations were divided into regions a year ago, it has been possible for business people to use our services without going to head office.

Footscray and Reservoir branches are now able to provide a full service for importers and exporters, and assist with documentation requirements, trade finance and foreign exchange.



Gordon Andrews, Footscray



Roland Johnston, Reservoir

Ian checks the trends

Ian James has joined our Bank as senior economist, industry studies. He will join our 10 other economists in analysing trends and identifying growth potential in the manufacturing industry, which will aid corporate banking department and portfolio management services.

In 1973, Ian began his career at the Chisholm Institute of Technology as a lecturer in economics.

He became involved in industry analysis with the Prices Surveillance Authority in 1984, and joined the Automotive Industry in 1985, where he was responsible for administering a scheme to encourage Australian design in the motor industry.

Ian, 37, has a Master of Economics degree from Monash University.



Ian James

feedback...

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Kit Rae, Editorial Assistant

Peter's taken for a ride

Volunteer members of the Country Fire Authority were recently given the opportunity to fly in the State Bank sponsored, fire-fighting helicopter, Firebird.

Peter Jennings, accountant at our Bank's Mount Evelyn branch, was chosen from his group and took off on December 19, a few days before chief executive Bill Moyle handed over a \$40,000 cheque to keep the chopper in the air during the fire season for the fourth year running.

Peter, the Upper Yarra Brigade's group secretary and Communications Officer for the Gladysdale Fire Brigade, was flown over the Yarra Valley by a pilot from Jayrow, the company which owns the helicopter.



Peter Jennings boards Firebird.

"I had never been in a helicopter before, and I enjoyed the ride. I was a bit nervous, though - I didn't know what to expect," says Peter.

"Firebird is an invaluable tool for fire fighters. It enables us to get a good overview of a fire's progress, and to cover distances in a short time."

Peter decided to join the CFA out of a sense of community spirit.

"It's a worthwhile volunteer group. They're a good bunch of people to work with, and we help each other to help ourselves in an emergency. It's also a great way to meet the locals," he says.



Mr Moyle hands the \$40,000 to Mr Race Mathews, Police and Emergency Services Minister.

Dear Sir,

I am writing this to state that I could possibly be one of State Bank's oldest clients.

In the early 1930s when the Bank was known as the State Savings Bank of Victoria, as a school boy I would bank my nine pence or one shilling a week. My number was 154. It was during the Depression and money was very scarce.

When I commenced working I received a new bank book and a new number which is 3739.

I have seen this Bank undergo an unbelievable and dramatic change from a manager and one lad in the 30s, to a bustling finance centre with a manager and staff of seven or so today.

I wish to commend the manager, Mr Barry Coghlan, and his staff at Bright State Bank for the efficient, friendly and courteous manner in which they conduct their business transactions.

Trusting this may be of interest to you,
William E. Spinks Jr.,
Ireland Street, Bright