

CASE STUDY

INTERNET BANKING - CENTRAL TO CUSTOMER SATISFACTION

Australian Central Credit Union provided its members with tailored services long before the concept of banking anywhere, anytime via the internet was imagined.

Based in Adelaide, the credit union was formed in 1960 to serve the local community. Since then it has expanded and diversified to serve more than 200,000 members in regional and metropolitan locations over half of Australia.

'Making sure you feel really good about being a valued member is central to everything we do,' says David Hombsch, Senior Manager, Technology Services. 'It is not just our slogan, it's the charter we live by, and service is central to that commitment.'

Building an electronic channel

In 1997 Australian Central was replacing its core banking systems with more robust and scaleable applications that would position it for future strategies, and knew that an electronic channel was pivotal. I

n considering various options, Australian Central conducted a high level assessment including functional capacity, fit with business needs, ease of use by members, ease of implementation, and value for money.

Internet Banking from Swift Call, a Rubik company, met all these requirements and more.



'When it came to the short list, we looked at the people behind the offering,' says Hombsch. 'We wanted a working partnership with individuals who had rapport, comprehensive service agreements and commitment to deliver on them, and Swift Call came up trumps.'

Beyond implementation

Since then, internet banking has undergone a number of cycles of evolution and has become an increased service expectation for Australian Central members.

According to Hombsch, the decision to choose Swift Call has been re-validated many times by its ability to respond to market and technology changes.

'We needed a partner who knew that the system must have continual functional upgrades and refreshed look and feel, who sought our input and who made the upgrades happen seamlessly. Swift Call continues to do this.'

Since the initial implementation, Internet Banking has undergone numerous upgrades at Australian Central and Swift Call has recently added new functionality in Factor 2 Internet Security and BPayView.

In 2002 Internet Banking assisted Australian Central in the integration of technologies as a result of the merger with Northern Territory Credit Union, by supporting more than one core banking system, and enabling differentiated regionally-based branding during the transition.

Australian Central is continuing to change its business model to focus more on providing advice to members and clients. This will include further development of its electronic channel to integrate the advice and banking models. Swift Call's Internet Banking system will play an important role in that process by providing a suitable platform.





Supporting growth

About 55,000 of Australian Central's 200,000 members now use Internet Banking, resulting in 15,000 accesses each day, and Australian Central still sees internet banking as an important part of its development.

'Electronic channels are vital to our growth,' says Hombsch, 'by proving a tool to assist in the acquisition of new members, with new profiles and expectations of Australian Central.'

A flexible platform backed by pro-active partners is an important combination, which we have well in place with Internet Banking and Swift Call.'

Contact us today to find out more

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