

COMMUNICATIONS SOLUTIONS FOR THE REAL WORLD

# Innovations

Issue four, Summer 2009-2010

# ING



## CALL CENTRE INTELLIGENCE

MAKING IT WORK FOR  
CLIENTS AND CUSTOMERS

**CUSTOMER ENGAGEMENT**  
CREATING THE ADVANTAGE

**E-STATEMENTS**  
TOUCHING BASE





I am pleased to present, for the first time, this summer issue of Salmat's *Innovations* magazine.

Traditionally a business process outsourcing publication, *Innovations* will now present the broader Salmat offering, highlighting the ways in which our clients have engaged multiple Salmat divisions to create a customised communication solution to fit their precise business needs.

The main thread linking the Salmat business divisions is that they are all engaged in one-to-one communication solutions, providing business and government clients the opportunity to consolidate their marketing communication needs into a single partnership, significantly increasing the return on their communication investment. In this issue of *Innovations* our special focus is the customer.

For instance, we find that financial services company ING was looking at ways to better engage its customers and win more sales. Salmat was selected with its propensity-based technology, which intelligently routes outbound calls to customer service agents based on the agent's ability to successfully relate to particular customer profiles or demographics. This gave ING the opportunity to lower its customer service costs whilst increasing customer service performance

In our second case study, we see how credit union members are enjoying the convenience of secure, efficient e-statement technology due to a partnership between Data Action and Salmat.

Our Issues Forum special feature expands on the idea of the growth and importance of customer engagement in today's marketplace. Companies across all sectors are going beyond traditional customer satisfaction or relationship programs to ensure customers are engaged in all of their interactions with the company.

We expect that in the near future customer engagement will move beyond simply measuring returns, complaints and order cancellations. The customer relationship is about to change...

Grant Harrod,  
Chief Executive Officer



## Lasoo app

Salmat has just launched the Lasoo.com.au app, so anyone using the popular iPhone, or the iPod Touch, can download the app for free and search catalogues, products and offers from Australia's leading retailers while they're out and about. The app brings the full search and browse functionality of the Lasoo.com.au website directly to the handset, and is the first fully-featured iPhone app of its kind in Australia.

Once the app is installed, potential customers can search for retail offers or browse catalogues from nearby shops. When they find something they want to buy, the app's store locator directs them to the nearest shop, complete with a map, contact details and opening hours.

If you have an iPhone or iPod Touch 3.0 (or want to reach potential customers with these devices), visit [www.lasoo.com.au/lasoo-iphone-app.html](http://www.lasoo.com.au/lasoo-iphone-app.html) for more information. ☞

## Social media influences buys

Just a quarter of women say they are influenced by social media when it comes to making purchases, according to a survey conducted by leading US generation and marketing firm, Q Interactive.

While 75 per cent of women are more active at social media sites now than a year before, only 25 per cent of the participants said the sites influenced them 'greatly' or "somewhat" when it came to purchasing.

"What the survey shows is that the tools and methodologies to advertise to consumers in the social environment are different," says Matt Wise, CEO at Q Interactive, who believes the discrepancy reveals that brands are not effectively communicating with women via social media.

"Brands are missing that point. They are deferring to what they've used in the past, which are banners, display ads, or static newsletters," he says. (Clickz) ☞



## Cheap space

A group of US science students have upstaged NASA by sending a camera into near-space to take pictures of Earth using off-the-shelf items costing just \$170.

Displaying stunning ingenuity reminiscent of MacGyver, the MIT students filled a weather balloon with helium and strapped it to a styrofoam beer cooler containing a cheap Canon A470 camera that was programmed to take photos every five seconds.

The students – Oliver Yeh, Justin Lee and Eric Newton – placed hand warmers inside the beer cooler to ensure the camera and battery did not freeze in the zero degree temperatures.

The balloon popped after about four hours once it was about 28 kilometres high, causing it to spiral back to the ground under a parachute. A prepaid mobile phone equipped with GPS, which was placed inside the cooler, allowed the students to keep track of the rig's location and retrieve it once it landed – about 32 kilometres from the launch site.

Using a “balloon trajectory forecast” tool on the University of Wyoming's website, the group were able to estimate with a high degree of accuracy where the cooler would land. Others have sent balloons into space to take pictures but none have managed to make the process nearly as cheap and simple as the MIT project. (SMH)



## Gadget helps the blind to see

Neuroscientists at US-based Wicab, Inc. have developed a device that can help blind people, or those with extremely low vision, to see... using their tongue. The Wicab BrainPort collects information gathered by a small digital camera mounted on a pair of glasses and then transmits it to a “lollipop” electrode array which the user attaches to their tongue.

The device's digital camera sends the light information to a base unit that has the size of a usual mobile phone.

Afterwards the small base unit translates the light information into electrical impulses, thus substituting retina's function. Then the base unit transmits that information to a set of 400 microelectrodes that are positioned on the paddle placed on the user's tongue.

The article in *Scientific American* explains that the microelectrodes excite the nerves on the surface on a person's tongue. Those who have already tested the latest invention enjoyed the feeling of Pop Rocks candies on their tongue.

The device's base unit includes such functions as zoom control, light settings control, and intensity. With their help users can identify doorways and elevator buttons.

This latest invention can help users read letters and numbers and to see cups and forks on the table. This latest invention is expected to hit the market by the end of 2009 with an initial price of about \$11,000 per device. (infoNIAC)



photo Patrick Giltoly

## ROBOFISH MK2

Researchers at MIT managed to create small robotic fish by using just a few parts and a blend of polymers. Their latest invention can swim in the water like trout or tuna, and could be used to spot oil spills and a number of other contaminants in the water with the help of special built-in sensors.

“The interesting aspect of this research is that we are the first group to tailor different polymers in different parts of the body with different dampening and stiffness properties,” explains Kamal Youcef-Toumi, a researcher at MIT who is working on the creation of robotic fish together with Pablo Valdivia Y Alvarado. In contrast to the robofish constructed in 1994, the new model can not only wiggle

its tail, but also move its entire body, which leads to increased speed. The robofish are covered with special mix of moulded polymers. Their body represents one whole piece of material, but each of the body sections has different rigidity, which makes it possible for the motion of one actuator to move across the whole body of the robofish, pushing it forward. The power cable is attached to the robofish to provide energy but it is possible to install batteries to help the robofish remotely swim in streams and bays. (MIT)

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cover photo Kristian Gehradte

# SMARTER CALL CENTRES

ING is at the forefront of intelligent call centre technology – technology that is increasing sales, raising ING’s profile with customers and building staff morale.

In the age of the Do Not Call Register and resistance towards call centre operations, ING is relying on cutting-edge technology to drive positive customer engagement and increase sales.

ING makes more than 30,000 outbound calls each week to prospective customers to sell life and credit card insurance products. To optimise telesales performance, ING went out to tender in search of a call centre partner with advanced technology that could build and drive a better customer experience.

ING was also looking for a solution that recognised that whenever a customer fails to engage with a call centre, there is potential for that call to have a negative impact on the customer’s perception of the company.

Salmat won the tender and has applied technology that intelligently routes outbound calls to call centre agents, based on the agent’s ability to successfully relate to each particular customer profile or demographic.

Instead of outbound calls being randomly

delivered to the next available agent, Salmat’s rapport-based-routing ensures an agent is matched with the customers with whom they will most probably build rapport.

“The nature of direct response marketing is to produce a relevant offer to targeted segments of our prospective customer base,” says Jay Tutt, Head of Operations and Customer Service, Direct Insurance, ING Australia Ltd.

“This technology takes the model a step further by aligning the sales agent demographics and those of the customer, resulting in a better customer experience and improved call centre performance.”

The technology uses a range of IP including Genesys computer integration, Marketfind – a demographic profiling tool, and Salmat’s SAS software that builds statistical models based on customer data.

The Salmat-ING call centre is the first to fully deploy the Salmat technology and it is already producing results. Product sales

## SALMAT PERSPECTIVE

Keith Royston, General Manager of Salmat’s Business Intelligence Group, says it is rewarding to see the rapport-based-routing technology in action for ING.

“When we talk to customers on behalf of ING, we want to represent their brand appropriately and we want to help ING build a quality and productive relationship with that customer. We may not make a sale in the first instance, but the next time a customer sees the ING brand, or the next time they talk to someone from ING, we want them to recall the good experience they enjoyed during a phone conversation with an ING agent. We want to be sure we created the right impression,” says Royston.

“People usually buy products from people they like and trust, and that’s why Salmat developed this technology. We wanted to create a market differentiator and a high value service.”

Royston acknowledges that the current call centre environment is difficult due to the practices of rogue and non-compliant call centre operators. “They give all telemarketers a bad name,” he says.

“We want to move out of that space and offer people products and services that add value to their life, which have features and benefits for them and work in a way that reflects the organisation’s brand and values.”

As ING is a new customer for Salmat, much of the three-month period to tailor the technology for ING was spent understanding ING’s processes, policies and procedures with each side learning how the other worked.

According to Royston, it was also important to gain ING’s confidence that all customer data would be treated securely and appropriately. He describes the journey so far with ING as a ‘partnership’ and says it is important to recognise that ING was willing to allow Salmat to develop this technology’s potential with them.

“ING were willing to share in that journey with us,” he says.



Keith Royston, General Manager Business Intelligence Group, Salmat (left) with Jay Tutt, Head of Operations and Customer Service, Direct Insurance, ING.

have increased by up to 15 per cent and average call handling times have risen by 40 per cent.

Longer handling times suggest better customer engagement and, potentially, greater likelihood of a sale. However, ING says the technology is not solely about increasing sales, it is also about building a superior ongoing relationship with its customers.

“The major benefit of the technology for a customer is that they are now more likely to talk to someone who they intuitively like and trust. That produces an excellent basis to ensure the customer receives and understands all the information they need to make an informed decision about purchasing our products,” says Tutt.

The technology is also having a positive impact on staff morale as a result of improved sales. ING believes there will be greater staff retention as their job is made more rewarding by dealing with customers with whom they have a rapport.

“As a consequence they have better, more persuasive and more satisfying conversations

and this means less stress, higher confidence and improved sales results,” says Tutt.

Rapport-based routing also lends itself to training programs customised for individual call centre agents. It can highlight customer demographics that ING is not servicing as effectively. Armed with this information, training can be targeted to the call centre agents who best relate to those customers.

Tutt says now the challenge for the call centre is to retrain staff to capitalise on the Salmat technology and to recruit and develop call centre agents to match the prospective customer base.

“Both ING and Salmat have a passion for continuous improvement and achieving best practice in telesales,” says Tutt.

“We’ve had our challenges in establishing the business, but we have a shared ambition that has kept the relationship focused and productive.”

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## KEY POINTS

- ☞ Rapport-based-routing matches outbound calls to call centre agents based on an agent’s ability to engage better with customers in specific demographics or profile groups.
- ☞ The technology has resulted in an increase in sales of up to 15 per cent for ING insurance products by call centre agents.
- ☞ Average call handling times have risen by 40 per cent – a sign of improved customer engagement.
- ☞ Royston says outside organisations recognise Salmat’s call centre technology being at the forefront of the future direction of call centres.

# THE RISE AND RISE OF CUSTOMER ENGAGEMENT

In a competitive economic climate and with customers becoming increasingly discerning, customer engagement is becoming a higher priority for business.



Illustration Alastair Taylor

It was a three-month countrywide search that mobilised men, women and children to find a name for a new version of an iconic Australian product. When Kraft announced it had created a milder variant of the popular Vegemite spread, the company saw the launch of the new product as an opportunity to strengthen its relationship with its loyal customers.

A raft of initiatives was developed to engage with Australians, including a website, a Facebook presence, a national road show, an extensive advertising campaign and a national competition to name the product.

The winning name – iSnack2.0 – was chosen by Kraft out of 48,000 entries. But within hours, Kraft began another customer engagement campaign to withdraw the iSnack2.0 name; to ask for customer help to choose a more palatable name, and to salvage the company’s reputation.

“We have been overwhelmed by the passion for Vegemite and the new product,” said Kraft’s Simon Talbot.

“The new name has simply not resonated with Australians. We are proud custodians of Vegemite and have always been aware that it is the people’s brand and a national icon.”

The defunct iSnack2.0 jars are now a

collector’s item on eBay, sales of the new Vegemite, re-named Cheesybite, are steady, and Vegemite’s reputation has survived.

## CUSTOMER POWER

Jeff Falkoff, Director of Wispa Customer Engagement Agency in Sydney, says Kraft’s experience showcases the growing importance of companies harnessing customer engagement.

“Kraft’s initial objective to engage with existing customers and to engage with potential new customers was fantastic,” says Falkoff.

“But, from the beginning, they should have taken that customer engagement further and allowed the public to choose the name. Having customers help shape your brand is what customer engagement is all about.”

Falkoff says Australian companies and organisations will have to do better as customer engagement becomes an increasing influence in business success.

“I think a lot of companies in Australia are still product-focused or internally-focused. They’re not focused on providing the best levels of customer service, of knowing their customer and of giving them a great customer experience,” he says.

“Marketing people recognise how



Jeff Falkoff, Wispa Customer Engagement.



Angela Ursem, Backbase, The Netherlands.

important customer engagement is, but it’s getting the board of directors and people running the company to see it as part of the culture and as a core focus. Customer engagement has to be a way of building your whole business. It’s not simply another marketing initiative.

“However, I think there is growing recognition here of the importance of delivering to customers, putting their needs at the core of everything you do, of listening to them and using what they have to say to develop strategies. We’re seeing a gradual awakening.”

## DEFINING CUSTOMER ENGAGEMENT

The Economist Intelligence Unit authored a detailed two-part report on customer engagement in 2007. The report found companies – from financial and professional services to IT, technology, healthcare, manufacturing, telecommunications and energy and natural resources – are now ‘going beyond traditional customer satisfaction or relationship programs to develop new ways to ensure that customers are engaged in all of their interactions with the company’.

‘Engagement refers to the creation of a deeper, more meaningful connection between the company and the customer, and one that endures over time,’ reads the report. ‘Engagement is also seen as a way to create customer interaction and participation.’

Supporting The Economist report, a 2009 survey by The Chartered Institute of Marketing in the UK found customer engagement – or Customer Relationship Management (CRM) – is seen as delivering

## CUSTOMER RESPONSE – IN A TWITTER

Unhappy with the standard of service on his journey with Virgin Trains, a disgruntled British passenger decided to let off steam by ‘tweeting’ about his experience.

A short time later a steward approached the passenger and asked what Virgin Trains could do to improve its service.

Someone at Virgin Trains’ HQ had seen the passenger’s ‘tweet’ and swiftly directed staff on board to rectify the situation. By the end of his journey the passenger had added a new tweet that sang the company’s praises.

This recent incident is a prime example of good customer engagement, says Ray

Jones, from The Chartered Institute of Marketing, UK.

“This story also shows the power of the digital revolution,” says Jones. “Word of mouth has gone electric. There is passive customer engagement where a company looks at what it is selling and what people are buying, but there is also a reverse engagement where customers tell other customers about poor service, shoddy products, and bad experiences.

“If a customer has a bad experience they can tell their friends about it on Twitter in seconds. This is just one reason why good customer engagement is so important today.”



the best return on investment by the financial services industry, service businesses, and in the technology and telecommunications industries.

Falkoff says the mantra for companies that want to engage with customers is: "Treat me as an individual, know me, listen to me and cater to my needs. Don't treat me as part of the mass market. And respond to my request as quickly as possible".

"Customer engagement is about making sure you listen to your customers and knowing what they are saying every single day," he says.

"It's not about me as a product or service marketer addressing an audience on a mass basis and waiting for them to respond. Now your customers are talking about you, they're sharing the experiences they have with you with their family and peers, and you need to listen and deliver something pertinent to that customer. When you deliver that level of engagement you have a 'wow' factor."

#### THE AMAZON EXPERIENCE

Falkoff cites Amazon as clinching that 'wow' factor via the company's ability to get to know and understand its customers from the moment a purchase is made on the company's website. He says businesses can learn from Amazon's customer engagement approach.

"They follow up with messaging that lets you know the path and delivery of your product and don't leave you wanting to know anything. They provide the information before you've even asked the question," he says.

"They gather information from your purchase to recommend related products and deliver against the knowledge they gain about you as a customer. They use their database to the nth degree and create a continual dialogue. That ongoing dialogue is the epitome of customer engagement."

#### CREATING A PARTNERSHIP

Customer engagement experts globally agree that building an effective and accessible online presence is one way to achieve greater customer intimacy and engagement.

Contemporary customer engagement is also becoming a partnership with the traditional one-way, top-down B2C interaction giving way to a dialogue and partnership between customer and business.

Beagle Research Group, a CRM analyst firm in the US, says the Internet creates opportunities for 'product co-innovation and dynamic and rapid validation of branding ideas, messages and even offers'. Online customer communities become an effective mechanism for discovering if customers feel an organisation is providing services and/or products that meet their expectations.

Falkoff agrees that a comprehensive and user-friendly website is one of the most powerful customer engagement tools available today. But he believes the combination of a website with an effective call centre facility is an even more potent multi-channel marketing approach.

"Call centres are an integral part of customer engagement. I think inbound customer call centres can provide a great customer experience and play a great part in customer engagement by allowing customers to talk to real people," says Falkoff.

"We live in a world where there is an expectancy of having questions answered 24/7 and the younger your consumer the higher their expectancy of getting their questions answered quickly and correctly.

"I think a company's website sits at the core of business and marketing activities and you enhance the value of that website from a customer engagement perspective by giving consumers an opportunity to call a number and speak to a real person who can help them efficiently and be part of a great customer experience."

#### THE TECHNOLOGY FACTOR

Market research, telephone surveys, online applications, direct mail and focus groups have been steadfast methods of building customer engagement. In the near future surveys of major global companies and industries share Falkoff's view and see technology becoming a significant player in customer engagement activities.

Being available to customers 24 hours a



Ray Jones, The Chartered Institute of Marketing, UK.

day, seven days a week so they can glean information they want when it suits them whether via a 24-hour call centre operation, or an online presence with a capability to respond to customer emails is critical agrees Angela Ursem, Marketing Manager of Backbase – Customer Experience Solutions in Amsterdam.

“The arena of call centre technology is pretty advanced, but what definitely needs to be improved is the link from online to call centre,” says Ursem,

“When people are online looking for answers and can’t find them, they don’t necessarily want to pick up the telephone. They want to be helped online instead. This will save a lot of time and costs, the customer will be happier which means better engagement, and the company has a higher conversion rate with lower costs.”

### AAMI EXAMPLE

Falkoff cites AAMI as an example of an Australian organisation that utilises a combination of its website and call centre to create a positive customer experience.

“The insurance industry often over-complicates the way they communicate with the public. Often documents are hard to understand and it’s difficult to compare one company’s products with another company’s,” he says.

“But I think AAMI get their messages and information out to customers easily and clearly. Their website is easy to navigate, content is clear and they have a call centre that treats you like an individual. There’s a level of TLC. When I phone some call centres I am number 37562. When I call AAMI I feel I am an individual with specific requirements and that is

encouraging and helps retain business.”

Ray Jones, Head of Communications and External Affairs at The Chartered Institute of Marketing in the UK, adds that even basic details such as getting a customer’s name right is important to build customer trust and engagement.

“Database management has become important and technology can avoid duplication these days so customers only get one letter or one catalogue,” says Jones.

“If you duplicate customers could think you are disorganised.”

### FINDING THE TARGET

Multi-channel communications, where affordable, build a strong customer engagement platform that access a wider customer demographic. However Falkoff believes traditional marketing tools need to move away from a mass approach and become more selective and targeted.

“Catalogues, for example, still adopt a mass approach and in the future they will have to be delivered on a much more segmented basis, with a better understanding of their readers,” he says.

“In the future I predict there will be huge growth in the online delivery of catalogues tailored to individual readers, with the opportunity to get more immediate information and also the opportunity to click through and buy online.”

Paramount in the face of the move towards online technology preferences is the assurance of privacy and security. This is a sensitive and challenging area with companies having to tread a fine line between designing a system that offers security and peace of mind to customers, but avoids a complicated, time-consuming process to interact with the company or organisation.

“The security and privacy issue is a loaded question. It’s important that customers feel safe when transacting with your business, but there is a limit to when processes and systems become cumbersome. Companies face a conundrum that is an ongoing problem,” says Ray Jones.

Looking ahead, Jeff Falkoff believes customer engagement is gaining

momentum and in the near future, companies that wish to succeed will have no option but to look at how they can engage more effectively, clearly and meaningfully with their customers.

“Customers are getting more savvy and empowered every day and companies and products will have to be more transparent to their potential or current customers,” Falkoff says.

“Consumers will have more and more tools to help them understand and compare companies, services and products. They are also starting to control brand perceptions in the marketplace – and companies will have to reach out and engage them through social media.

“Put your customer at the centre of what you do, don’t be scared to listen to them and embrace them. Australian consumers are waiting for this to happen. Let’s deliver to those expectations.”

### KEY POINTS

- Customer engagement is an increasingly important factor in the successful growth and innovation of business.
- Traditional methods of customer engagement need to become more segmented and targeted to engage increasingly time-poor and discerning customers.
- Call centres are responding to the need for more meaningful customer engagement with technology that helps build rapport between a company and its customers.
- An efficient, easy to navigate website is an important customer engagement tool
- Accuracy, transparency, speed and relevance to the individual customer are key touch points for effective customer engagement.

# E-STATEMENTS GATHER PACE

Credit union members are enjoying the convenience of e-statement technology due to a successful association established between Data Action and Salmat.

The use of electronic statements, or e-statements, have been discussed in the finance industry for years. But it is only recently that a secure, efficient and cost-effective e-statement solution has become a reality.

For nearly two years credit unions utilising the services of Data Action have been able to provide an e-statement facility as a result of a partnership with Salmat. Data Action has been delivering IT systems and core banking services to financial institutions since 1981 and actively pursues a continuous improvement model.

“Our clients look to us to provide their entire core banking solution,” says Nick Barratt, Senior Manager, Business Development at Data Action.

“But we certainly don’t profess to be the experts at everything. If there is a best of breed solution we can innovate with our system, we will do that.”

Barratt says Data Action researched

potential solutions in the market and because of Salmat’s expertise in the area, initiated a partnership that sees Salmat’s secure model provided to credit unions through Data Action – irrespective of which print mail house is used.

The process is seamless to Data Action’s customers and is integrated with Data Action Phoenix Core Banking and Matrix Internet Banking systems.

Salmat receives the necessary statement information from Data Action and that information is then formatted and placed in a repository. When the e-statement is ready, an (optional) email is sent to the credit union member alerting them that their e-statement is ready to view. They then simply log on to their credit union banking website and retrieve their statement – either the most recent statement or any archived statement.

Statements and other stored documents such as loan applications and contracts

## SALMAT PERSPECTIVE

Building customer confidence in the security of Salmat’s electronic presentment, or e-statement solution, was key to the success of the Data Action project says Trevor Hall, General Manager Sales, South Australia. Salmat was already working on its e-statement offering when the opportunity to work with Data Action came along.

“We were looking to sell this niche service to credit unions in general and realised Data Action was looking to supply a similar product. We decided it would be more effective to on-sell our product to credit unions through Data Action and Data Action decided it was more cost-effective to outsource this particular

solution to us,” says Hall.

“Security was paramount and Salmat’s secure model was the model everyone settled on as a means of managing this process.”

Hall says Data Action and Salmat work together to ensure the e-statement offering for credit union members is straightforward.

“There is no Salmat or Data Action visibility or recognition when members visit their credit union’s website. As far as the member is concerned they are just visiting their credit union website,” he says.

The technology was trialled with credit union staff for a few months to ensure it worked smoothly before becoming more widely available to credit union members. Hall says the archive component of the technology is useful. A large credit union

can have over 100,000 members, and that can equate to about 30 million pages of statements each year that can now be stored in a digital archive. And staff can more easily access statements to handle member enquiries using the digital archive.

“Electronic statements were talked about for such a long time and took a while to come to fruition,” says Hall.

“But once we got cracking on this solution, it came together very well and was perhaps a lot more straightforward than people thought it would be. This has been a very successful initiative and I think there are opportunities to develop more solutions with Data Action going forward.”



Nick Barratt, Senior Manager, Business Development Data Action (left) with Ken Robinson, IT Manager Powerstate Credit Union and Trevor Hall, Salmat General Manager, Sales, SA (right).

can also be retrieved by credit union staff to assist with member enquiries.

Barratt says key requirements from Data Action's perspective were security, speed to market and seamlessness. "Once our clients decided to adopt e-statement technology they wanted it yesterday," he says.

"Rather than re-inventing the wheel, we believed Salmat's product was stable, reliable and could get to market quickly."

Ken Robinson, IT Manager at Powerstate Credit Union in South Australia, began using the e-statement solution on 1 July 2008. He agrees the seamlessness of the process is vital for his credit union's 30,000 members.

"We wanted to provide more services for our members. If they need to find a statement from three months ago they shouldn't have to rummage through a shoebox," says Robinson.

"When Data Action and Salmat came together with this solution, we jumped at it."

Robinson says benefits for his organisation also include cost-savings and reducing Powerstate's carbon footprint. Robinson uses Salmat's BPO printing service to handle statements of members who prefer a paper statement to a digital one.

About 10 per cent of Powerstate members receive e-statements.

"Salmat looks after paper statements and, through Data Action, handles our electronic statements so if issues arise we know exactly where to go," says Robinson.

"I think the solution from Data Action and Salmat has allowed a lot of credit unions to offer e-statements – rather than trying to build services themselves and perhaps never being able to offer this kind of solution because of the costs involved."

With the technology running smoothly, Barratt says encouraging more members to use e-statements presents the biggest challenge.

"If 50 per cent of a credit union's membership receives statements electronically, there will be significant cost savings for those credit unions," he says.

"The challenge is to convert people from a paper-based solution to an electronic solution – it's now about changing mindsets." ☞

**For more information contact Trevor Hall, General Manager Sales SA (08) 8408 1417 or 0402 349 020 or [trevor.hall@salmat.com.au](mailto:trevor.hall@salmat.com.au) or visit [www.salmat.com.au](http://www.salmat.com.au).**

## KEY POINTS

- ☞ Data Action uses Salmat's secure model to offer credit unions an e-statement solution. This model is recognised within the finance industry as one of the most secure e-statement solutions.
- ☞ Seven credit unions across Australia are currently using the e-statement technology through Data Action.
- ☞ Credit union members who prefer printed statements still receive printed statements. But members can opt online to receive an e-statement instead.
- ☞ Changing the mindset of members so they swap to e-statements is the biggest challenge to growing the e-statement initiative.



**TIM SMITH**  
SALES DIRECTOR, BUSINESS PROCESS OUTSOURCING

“Increasingly, customers want to choose how they engage with their service providers.

“Working together with Salmat, our clients can offer customers choice – in the way they shop, the way they pay and the way they communicate.”

## BRANCHES

### AUSTRALIA

AUSTRALIAN CAPITAL  
TERRITORY  
NEW SOUTH WALES  
NORTHERN TERRITORY  
QUEENSLAND  
SOUTH AUSTRALIA  
TASMANIA  
VICTORIA  
WESTERN AUSTRALIA

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This material is printed on Novatech Satin from UPM's Nordland paper mill, which is an EMAS accredited mill. The pulp for this paper is sourced from



well managed environmentally sustainable plantation forests. EMAS is the European Union's regulated environmental management scheme.