

## Challenges

- ID verification
  - 70% pass
  - Drop offs - equifax
  -
- Joint accounts - same person as primary and secondary

Digital ID links 289 - 155 no digital ID link, 49 passed , 35 restricted

FTE spend on this 25 hours a week

Biocache mule - product will be bought in May

Step 1

SEO offers , organic customers

800 accounts a month

Branch - April - 491 accounts , 137 txn, 127 savings products, 227 TD - 90% success

Ops - Last month 102 (TD), April 474

Online - first page 1.6 users - 40-50%

Tax

Source of income

Check your details

ID check - 10% drop off

Last step - 60%

Success rate of account opening 30%

New customers 60% mainland to Tasmania

Data capture

Audit spreadsheet

JOurny flow

Audit failed - 20%-30% - 10% go back to customer

Audit is done twice - peer then bank managers

45 mins per day

Balance enquiry - 5 mins - 2 systems

Fraud risk - 12-15 mins , 5-10 mins per transaction, 1 pax - 28 , 14 manning the phones

Internet password - 10 mins

Int support

Transfer

Complaint / feedback

New product