

Innovation Credit Union

“Mobile Advice Center” Hits the Road

InFocus

Saskatchewan-based Innovation Credit Union brings banking to the people with its new “Mobile Advice Center” – a bank on wheels – serving members at special events and in rural communities without access to a physical branch. Equipped with large interactive touch displays and video ATMs, this 40’ by 8’ van travels throughout Western Canada connecting members in a highly personal way to any banking and transaction service provided by the credit union.



“We want to empower our members to access banking any way they want, anywhere they want and any time they want. We believe that BigTouch, with its large interactive display & intuitive operation, enables this experience.”

-Dean Gagne, Chief Omni & Digital Officer, Innovation Credit Union

Challenge

Innovation Credit Union offers a full suite of personalized banking services for individuals and businesses. The credit union is one of Saskatchewan’s largest, with 22 branch locations serving 48,000 customers throughout the western part of the province.

Chief Omni and Digital Officer Dean Gagne explained that Innovation continually seeks to break traditional barriers for exceptional service and access to service. The new Mobile Advice Center, a “first ever” for Canada, is a great example.

“We want to connect members in rural or smaller communities, with financial service representatives from larger branches, offering the same direct and personal experience they would receive if they walked into a full service branch,” said Gagne.

“We also wanted to visually replicate a member’s at-home banking experience on an interactive screen so members could get help navigating and taking advantage of our full range of services.”



Solution

Focusing first on access, Gagne's team created a banking platform that leveraged the digital tools people use every day: instant messaging, email, social media, audio and video. This platform enables members—along with the credit union professionals assisting them—to gain instant access to consolidated banking information using the application they prefer, and then take any subsequent online banking actions needed.

The credit union selected Clear Concepts, a managed network and IT service provider out of Winnipeg, to implement a technology retrofit for the Mobile Advice Center van. The van was outfitted with 3G/4G LTE technology for wireless

connectivity, large display screens supporting the banking platform, video ATMs, an electrical generator and satellite GPS tracking. The team investigated using a different touchscreen or display-only screens, but decided on the InFocus BigTouch Interactive touchscreen, believing it offered the best experience for the price. The van was divided into a larger public office, where the video ATMs were installed, and a smaller private office outfitted with BigTouch to serve members requiring private conversations or more complex transactions.

BigTouch screens were also installed in smaller branch offices to offer a similar personalized and interactive experience.



Results

Innovation debuted the Mobile Advice Center to great acclaim at the Canadian credit union cooperative's annual conference, receiving a "wow" response from other credit unions throughout the region. Customer reaction has been equally positive, prompting the credit union to commission a second van. Gagne says that the touchscreens and video sharing have been particularly helpful in exposing people to more banking services. Because the touchscreen exactly replicates a member's at-home experience, a financial service representative can present the service and get people up and running on online banking within a short time.

Whether pulling up outside a coffee shop to offer patrons a free cup of coffee, or demonstrating how easy online banking is via a demonstration on the touchscreen, the mobile bank has proven itself as a high-touch, service-focused environment for signing up new members and directly connecting members in more locations to credit union services.

At a Glance

- *Great value, great experience for touchscreen display*
- *Robust hardware, well integrated software stands up to heavy, mobile use*
- *Touchscreen display enables highly interactive, highly personal experience*

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