

PostFinance

DIE POST 



Future Screening and Innovation at PostFinance

Thierry Kneissler, Head of Corporate Development

Lucerne, 22/11/2006

Innovation

Agenda

About us

Innovation at PostFinance

Driving Factors for Innovation

Future Screening

Discussion in Groups

About us



1906 Postal payment transaction service established

1996-2004 Becomes a retail financial institution

Organizational unit of Swiss Post

800 million transactions processed industrially

2.2 million customers

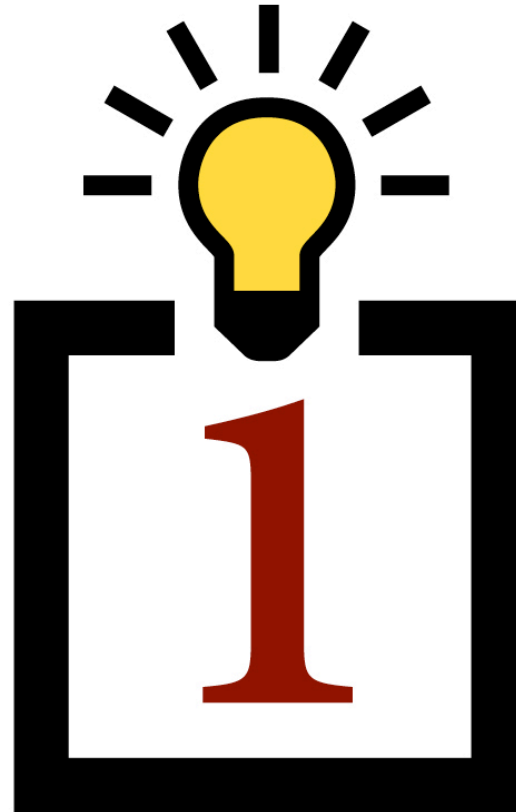
39.8 bn in customer deposit

New markets: loans and custody accounts

Headcount of 2,500 with head office in Berne

5th largest financial institution in Switzerland

Best Innovator 2006



by A.T. Kearney and BILANZ

BEST
INNOVATOR
2006

Agenda

About us

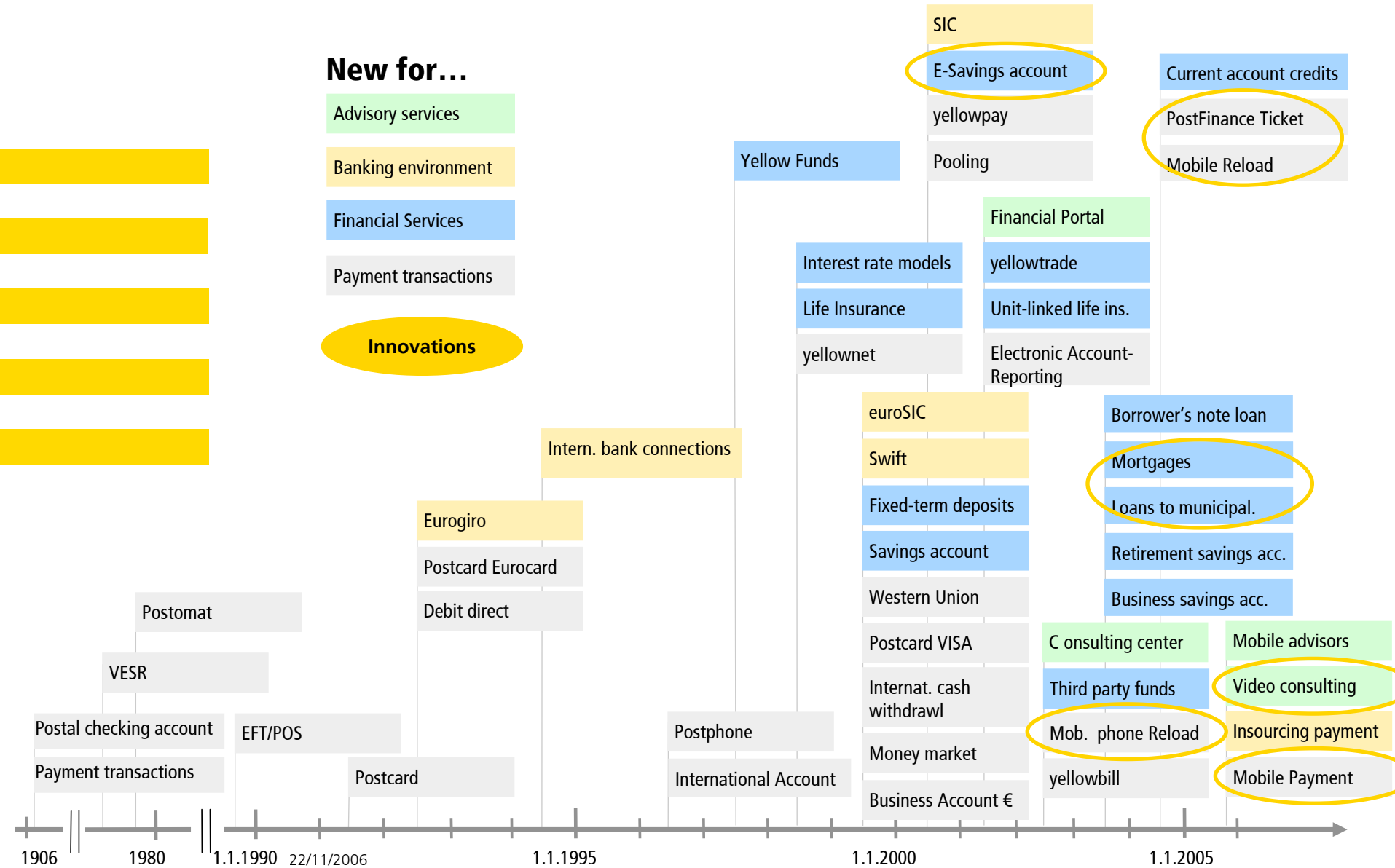
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Future Screening

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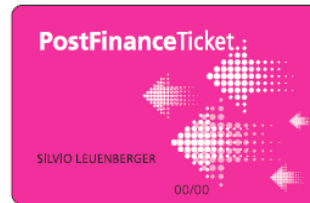
Product launches and innovations



Latest innovations



Mobile payment



PostFinance Ticket



Video consulting

Agenda



About us


Innovation at PostFinance

Driving Factors for Innovation

Future Screening

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Driving factors for innovation



High management attention

Innovation-friendly culture – „New is good“

Short routes (flat hierarchies, open management)

A feeling for the future

Agenda



About us

Innovation at PostFinance

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Future Screening

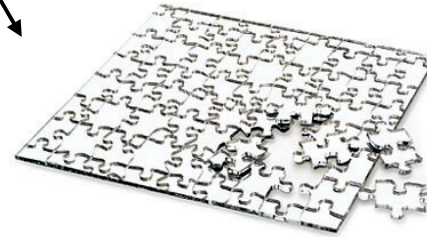
Discussion in Groups

Elements of the „future screening“ initiative

research projects



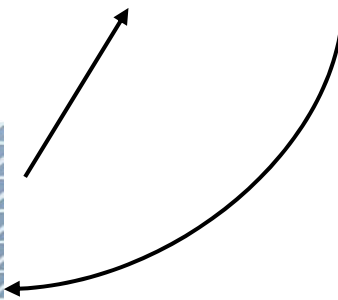
processing information



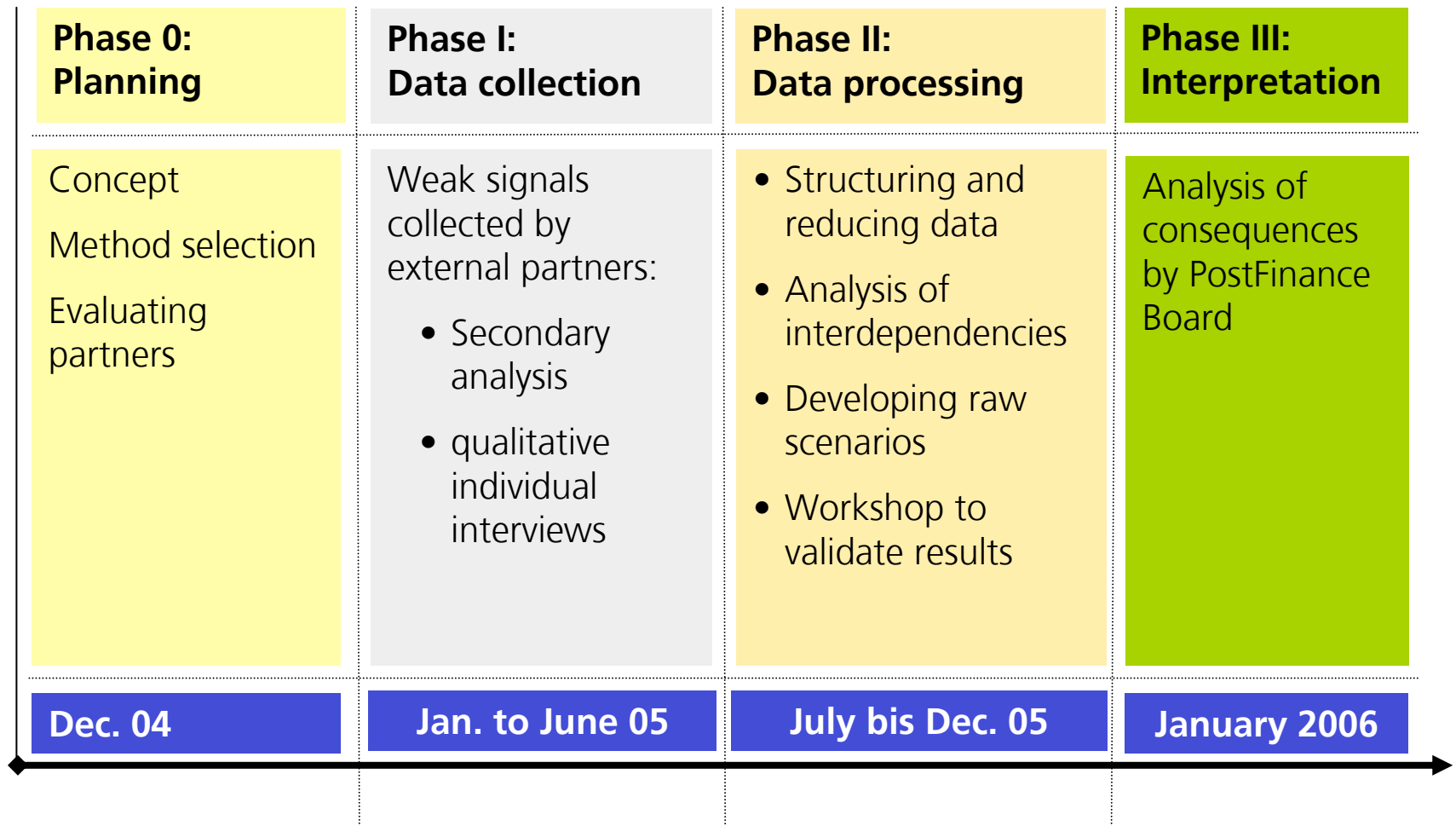
integration
into strategy
process



future agents
network



Research project: project phases



Sucess factors research project

Phase I:

Data collection

- Interdisciplinary research team (qualitative and quantitative researchers and generalists)
- Close cooperation between external partners and client

Phase II:

Data processing

- Data processed internally and not by partners
- Small interdisciplinary project team
- Early inclusion of key persons within the company
- Multimedial presentation of results

Future agents network

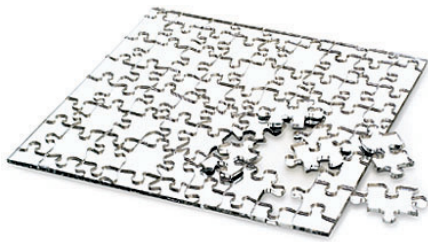


- Approx. 15 representatives from different departments
- Semi-annual meetings
- Coordinated by Corporate Development
- Promoting an exchange of information and opinions

Success factors:

- Voluntary participation
- Proximity to daily business
- Participation independent of hierarchies

Processing information

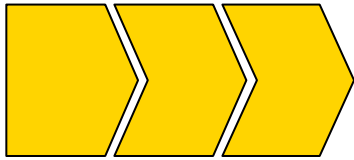


- Continous merging of results from research projects and network
- Report submitted to network
- Basis for input into strategy process

Sucess factors:

- Drastic reduction in scope
- Ensure that all members of the network are featured in the reports

Integration into strategy process



- Link with shorter-term strategic analysis
- Prepare content for Board
- Discussion in workshops with Boards

Sucess factors:

- Responsibility for future screening and strategic analysis to rest with one person
- Specific content for top management
- Creation and maintenance of a future spirit in workshops with top management

Result

Convenience World



Security World

Questions



Thank you for your attention!



Agenda



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