**AUTOMATION**

1892 the Bank had 152 branches; Head Office, 10 in Sydney, 127 in NSW country, 13 in Queensland and a London Office. By 1896 22 of the country branches had closed.

19330309 CBCofS Maitland was due to change over from manual to mechanised ledgers (19550701 Current Accounts page 16)

19390630 CBCofS Annual Report:-“Introduction of mechanised ledgers at Sydney Office 343 George St Sydney necessitated alterations to banking chamber & 1st floor.”

1951 David J Smith began 18 years in automation at Mellon Bank in Pittsburgh Pennsylvania culminating in Vice President of the Automation Division

19510601 Current Accounts page 49: *Fifty Years of Progress*

*In an industry as competitive as ours a bank must serve the public well to win and hold their support.*

*Should it fail in this duty, then free competition – that relentless protector of the public will surely inscribe its name on the scroll of the ‘missing banks’.*

*That [CBCofS] has not only survived but progressed is clear evidence of the wisdom of those who have guided its fortunes down through the years.*

*It is evidence, too, of service to the people of Australia.*

*A glance through the following list of executive officers and managers of 50 years ago will show that, in many instances, their sons and grandsons are with the bank to-day.*

*This fact is significant, and the bank is naturally proud of its record as an employer.*

*No doubt, it has made mistakes, but young men whose character and qualifications give them a fairly wide choice of occupations, would not follow in father’s footsteps unless his journey had been a happy one.*

*For the sake of the bank, for the sake of the staff and for the sake of Australia, let us hope that in the year 2001 someone will write ‘The Commercial Banking Company of Sydney Limited has continued to make steady progress during the last 50 years’.”*

It is felt that The Commercial Banking Company of Sydney Limited did continue to make good progress during the 50 years to the 19811001 merger with The National Bank of Australasia Limited to form National Commercial Banking Corporation of Australia Limited after 19830104 The National Bank of Australasia Ltd changed name to National Commercial Banking Corporation of Australia Limited and reopened CBC & NBA branches as National Australia Bank branches.19841004 National Commercial Banking Corporation of Australia Limited changed name to National Australia Bank Limited.

The newly merged Bank highlighted itself as ”The National” until $360m write offs in unauthorised foreign exchange dealings and major management problems after which the Bank promoted itself as ”nab”.

**Norm White** wrote:- “1956/1957 "Batch System of Proving Deposits" was introduced by Manager/Relieving Manager Bede Spargo in late 1956 or early 1957. “

“Whether he developed the system or copied it from some other organisation is not known.”

“The first Branch at which it was trialled was University of Sydney Branch, where it proved to be a success. “

“1957 Bede Spargo relieved Leichhardt Manager (Don Parker or Neville Nicholas ??) and introduced it to that Branch, where Norman White and Judith Yeomans were the juniors.”

“I presume the Bank then formally adopted the system for use in all Branches, possibly on a roll-out basis, 19590602 which is where Tamworth might have come into the picture in 1959.”

“Apart from many other advantages was the fact that tellers could have a figure to balance with immediately the last 'batch' was completed and balanced.”

19570701 Current Accounts # 13 page 31 “full time mechanisation officer for Victoria Mr N W Beilby the installationn of ledger and statement machines in Victorian branches is being speeded up. Working hours of staff in mechanised branches have been reduced.

19590602 John Beer joined CBCofS Tamworth branch where Miss Jill Hook was batch Clerk after John understood CBCofS had allocated Tamworth as a trial country branch of batch system of proving deposits where Tellers would place deposits in voucher box accessable to Batch Clerk who would then machine the vouchers onto batch sheet (with separate columns for CA credits/debits for CA / SB / GL & machined onto exchange slips used to exchange cheques with local banks / remittances to branches / HO. This proved deposits received by Tellers balanced. The batch system also showed “cash in” from the deposit slips which provided a running total of “cash in”. Totals of “Cash In” plus total of cheques / debits had to equal total credits. Anyone being a Teller was not allowed to process the batch system.

1956-1961 Don Scott was at Innisfail Q as Teller when Circular instructed branches to establish batch system of proving deposits

Automation Research Committee was set up by nine Australian Banks.

1962 MICR line on cheques etc. was adopted by nine Australian Banks.

CBC’s Automation planning involved searches world-wide on best procedures so that final decision could be made on selecting the best for implementation by CBC. “The best” was important and CBC resisted pressure from local adviser/s to adopt what other Australian Banks had adopted.

In mid 1964 Automation Research Department was set up with R G Taylor as Manager, G D Owens as Automation Research Officer and Betty Nelson as Secretary. All three were appointed simultaneously. (19640701 Current Accounts # 27 Page 3)

19640701 Current Accounts # 27 page 15 Graham D Owens B.Ec had been appointed assistant to R G Bob Taylor Automation Research Officer after recently completing IBM Ltd computer program courses after attending computer appreciation course at Burroughs Ltd.

Graham said all the time Bob was Graham’s boss that Bob resided at Woolooware (just north of Cronulla).

August/September 1966 all branches were canvassed for applications to join the department. Screening tests were carried out and Peter Dominish, Norman Peverell, Bill Green, Kerry O'Connor (from NSW branches) and Harold Ross and Frank Scurr (from Victorian branches) all joined the department at this time. The whole department was involved in the study to establish Clearings Branch.

1966 September Graham D Owens of Automation Research Department began a study of the tellers, proof and clearings functions in HO to achieve a quicker and more accurate way of clearing cheques.

19670921 HO ledger department moved to 6th floor looking out over Barrack St after moving from cramped area on 343 George Street ground floor adjacent to Tellers (19680101 Current Accounts # 34 pages 30-31).

1967 Clearings Branch (Don Bullivant Manager, and Bob Young as Assistant Manager) established at Martin Place end of 7th floor HO.

1967 NBA installed into NBA the IBM computer system / 360 Model 30. Its CPU had memory for just 32,768 alpha characters or 65,536 numeric digits. It was initially used for account keeping and cheque clearing.

NBA East Melbourne converted first to electronic processing and the last was NBA Belmont in 1971.

1968 IBM 360/30 IBM’s 4th biggest computer installed by NBA could store 7.25m characters

19680630:- GM was RHS Cavan when Net Profit was $3,494,228

19680701 Current Accounts page 42 R D M Cramsie OIC of Clearing Department HO Proof Department page 43 Inward Exchanges Country Cheques

19690630:- Roger H S Cavan (GM), G F Bowen (AGM), N H Blacket (AGM),   
David J Smith joined CBC as Administrative Officer Automation from Mellon Bank, USA so had probably taken over from Bob Taylor? Net Profit $3,546,256

19690701 Current Accounts Page 27 David J Smith appointed ADMINISTRATIVE OFFICER (AUTOMATION)

1970 March: Systems had been operating from the first floor of Royal Exchange branch for some time. On a Friday after the board meeting Graham Owens was called up to Norm Winckle's office to be told hewas now Manager Systems. When he got back to the office Bob Taylor was no longer there — he had been appointed Chief Auditor, to replace Ron Howard, and had left the Systems office permanently.

The staff of the department was then 12.

19700630:- Roger H S Cavan GM, G F Bowen, N H Blacket, N E M Winckle AGMs,   
David J Smith Administrative Officer Automation. Net Profit $ 4,349,790.

1970 July Current Accounts Page 1 & 2 by Administrative Officer - (Automation) :- Smith David J wrote on proof, clearings and current account ledger functions of four CBC Sydney city branches (Castlereagh & Hunter Streets, Pitt & Bathurst Streets, Haymarket & Double Bay) being centralised to Sydney CBC Proof Centre & Sydney CBC Posting Centre.

19710101 Current Accounts page 8-9 report by Assistant Chief Inspector V E Martin who wrote “CBC recently engaged W D Scott & Co Pty Ltd to assist in a survey of CBC’s systems & procedures.” “Our approach is different to that of other banks in that a survey is being done by our officers with technical advice from W D Scott & Co Pty Ltd.”

1971 NBA Belmont, Vic was the last NBA branch to be converted to electronic processing.

1971 CBC Bank’s Architects Kerr & Smith designed the ten-level St Leonards Computer Operations Centre building with 30 space car parking and four exterior towers containing passenger lift, freight lift, toilet blocks and air-conditioning ductwork.

Some referred to the building as “the wheat silos” in view of the four exterior towers. Others were reminded of the Elephant House at the Zoo.

1971-0101 Current Accounts Page 26:-David J Smith & Graham D Owens travelled to USA, GB, Sweden, France, Italy & HK in November/December 1970 to study mainframe computer systems in banks.

1971 February CBC’s second Clearings Branch began operating in Melbourne similar to Clearings Branch Sydney and has been successful (19720101 Current Accounts Page 50)

In early 1971 Graham Owens’ position was elevated to Chief Manager.  
It was said that CBC was one of the last of the Australian Banks to be computerised.

1971-0630 :- G F Bowen (GM), N E M Winckle, N H Blacket, A E Bamford, A F Thompson (AGMs). D J Smith (Administrative Officer Automation). Net Profit $4,323,000

19720630:- G F Bowen (GM), N E M Winckle (Deputy GM), AE Bamford (AGM Victoria), V E Martin (AGM Branch Banking), A F Thompson (AGM Corporate),   
D J Smith (Administrative Officer Automation). Net Profit $4,660,000

19720701 Current Accounts pg 17:- “Castlereagh & Hunter Street Branch building’s CWM’s 4 days inaugural Familiarisation Conference attended by 25 including

1. O & M Department’s Manager John H Culf,
2. Personnel’s George Carman,
3. D C Pirnie W D Scott’s Consultant,
4. CWM Analysts
5. C H Wulff, 5.
6. K C W McCracken,
7. D J Shaw,
8. D J Hadfield,
9. R G Nott,
10. B J Preston,
11. T W Schmidt,
12. J H Seymour, &
13. branch Accountants including G R Adnum Windsor, J T Bishop Marrickville, P C Fraser Balgowlah, P A Shea Epping, G E Brown Blacktown, G J Grace Chester Hill, R W Green Camden, B W Iverach Burwood, R J Manning Dee Why, M E J Vardy Eastwood, R P Young Hornsby, F G Harvison Bankstown, R J Turner Fairfield, M H T Walsh West Ryde,”

1972 John L Graetz joined CWM a few months after above conference.

John L Graetz joined Organisation & Methods (O & M) from Melbourne and after an initial W D Scott & Co Pty Ltd training course, John returned to Melbourne for further training. 1972 July John joined other staff in O & M Department, Head Office, Sydney.

1972-1001 On moving to St Leonards Centre Systems became Systems Division, including Systems, Procedures and MICR Printing, with staff being over 300. Graham D Owens B.Ec. was Manager of Systems Division of CBC’s St Leonards Computer Operations Centre

1972 November NSW Premier Sir Robert Askin officially opened CBC’s St Leonards Computer Operations Centre (19730101 Current Accounts page 4)

CBC’s automated Advanced Information Management System (AIMS) commenced.

19730101 Current Accounts # 44 Pages 8 to 13 contain Report by John Hadfield on WD Scott & Co Pty Ltd (Management Consultants) who advised CBC staff including John H Culf (who by then was Manager O&M Department), Jack H Seymour, Tony Schmidt, Charles Wulff, Richard G Nott and David Shaw on techniques & skills required to install CWM (Clerical Work Measurement). CWM Manual was produced.

1973 Peter J Dominish was appointed Chief Systems Analyst

19730630 G F Bowen (MD), N E M Winckle (GM Admin), A F Thompson (GM Operations). JE Alpen (AGM Victoria), TH Honeyman (AGM Corporate), VE Martin (AGM Branch Banking) D J Smith (Administrative Officer Automation) Net Profit $8,571,000

CUSTOMER ACCOUNTING:-UNPOSTABLE VOUCHERS:- RECONCILATIONS:

Received Not Listed (RNL) was OK because the voucher was available. There was a problem with the entries being made out and passed to balance the entries. When it came to reconcile, the vouchers were unavailable. Some Managers tended to wash their hands of it, stating it was a system fault. It seemed they were not following instructions which included a separate book had to list individually each outstanding matter for each of Unpostables (Assets) & Unpostables (Liabilities) Automation Procedure Manual CBC Systems Division Automation Procedure APL P -3R Branch Procedures – Regional Processing Centre Unpostable

Vouchers 18.

A. vouchers which cannot be posted will be treated as unpostable vouchers by the centre

B. The centre will sort unpostable vouchers into three categories

C. Unpostable vouchers are to be posted in detail to Suspense account in the General Ledger

D. Branch is responsible for clearing the items from Suspense account

19710311 is effective date of this APL. Regional Operations Centre branches there were 36 City branches processed by St Leonards Regional Processing Centre. 19720525 the 36 branches ranged from Eastern Suburbs Bondi, City including Sydney Uni, Newtown, and Northern suburbs to Chatswood. Don was trying to sort out unpostables for Crows Nest branch where officers from branch support were assisting. 1973/4 CBC Bank could not sort out Unpostables including trace numbers etc so it was said R G Bob Taylor Chief Auditor was instructed by GM Finance David M Cowper to cease investigations and write off net debit balance.

It was reiterated that responsibilities for Unpostables was with the branches to manage because Unpostables outstanding entries were in the branches’ General Ledger Suspense accounts.

At the time Mr. David Smith is said to have said something like ":...the amounts on both sides [i.e. the credits and the debits] were both very large, but nearly equal..." Perhaps, to him. $3m was an insignificant amount!

Examination of annual profits at the time of $8m - $10m indicates a net debit figure of, say, $300,000 write-off was the possible net debt amount written off. It seems that the write-off could have been the reason to appoint:-

1974 NSW Divisional Manager DJ (Jim) Sharpe Chief Manager of St Leonards Centre (1983 May NAB Group News # 5 Page 14)

It has been said an amount of $300k was written off so the $300k must have gone "somewhere". Over the years there have been many different amounts mentioned, ranging from "almost nothing" to $3m area (which is obviously an inflated figure due to profits at that time).

The conclusion that "...nobody had benefitted..."should have read "...we cannot determine who benefitted..."That could be extended to a conclusion that some person or persons unknown got away with a massive fraud! David M M Jobson (who had earlier worked in Centralised Proof) said “only God knows where the missing debit amount/s went to.”

19740630 G F Bowen (MD), NEM Winckle (GM Admin), VE Martin (GM Marketing & Planning), AF Thompson (Operations GM), D J Smith (Administrative Officer Automation) Net Profit $10,748,000

1974 David J Smith appointed Executive Chief Manager Automation

1975-0630 G F Bowen (MD), N E M Winckle (GM Administration), V E Martin (GM Marketing & Planning), A F Thompson (Operations GM). J E Alpen (AGM Victoria), R R Clark (AGM Personnel), T H Honeyman (AGM Corporate), E R Williams (AGM Branch Banking), David J Smith (Automation Research & Development Exec Chief Manager), J D Sharpe (CM Data Processing St Leonards Centre). Net Profit $8,744,000

1976-0630 MD V E Martin, N E M Winckle (GM Marketing & Planning),A F Thompson (GM Administration), T H Honeyman (GM Operations), E R Williams (AGM Victoria), R R Clark (AGM Personnel, R E Graham (AGM Corporate), E R Williams (AGM Branch Banking).David J Smith (Automation Research & Development Exec Chief Manager), J D Sharpe (CM Data Processing St Leonards Centre)   
Net Profit $10,518,000

19770101 Current Accounts # 52 pages 22-24 Report on CBC AIMS (Advanced Information Management System) by Branch Liaison’s Paul Knudson on CBC’s computer system designed specifically for CBC with one number for each customer prefixed with separate ID for each type of account for that customer. CBC then had more than 100 Sydney Metropolitan branches “0n-system” to be followed by Melbourne & Brisbane & then throughout each state.

1977 Bruce Wood was appointed OIC Personal Loans Accounting at 515 Pacific Highway St Leonards. Frank Lumley was Manager Instalment Loans Accounting involved team that converted Personal Loans Accounting to Computerised Honeywell system.

1977-0630:- VE Martin (MD), NEM Winckle (GM Marketing & Planning), AF Thompson (GM Administration), Tom H Honeyman (GM Operations),   
AGM Branch Banking M A Phillips, ER Williams (AGM Victoria),.   
ED Martin (AGM Corporate & International),   
Automation Research & Development Executive Chief Manager Smith, David J;   
Chief Manager, Systems Dominish Peter J ,   
Net Profit $619,000. (After $8.4m CAGA loss)

1977 Peter Dominish was appointed Chief Manager Systems & visited USA, UK & Europe studying banking systems resulting in NCR terminals selected for "Operation All-On"

19770704 MARS (Management and Accounting Reporting System) began in Barrack & York Streets’old Lottery Office building adjacent to 343 George Street building. It is thought that the property on which that building stood had been acquired by CBC to extend operations from the adjoining Barrack House part of HO 343 George St building. MARS produced “Purchases” and “Accounts Payable” as foundations to what MARS was building as a Management Tool.

1977 August Management Science America Inc. (MSA) introduced to CBC a computer software system called Financial Information and Control System (FICS).

19780215 CBC purchased FICS operating system.

19780331 NBA Managers Conference 12 months Savings Bank market share :-NBA +.04% ANZ +.01% Wales +.03% CBA +.06% CBCSB +.22%”better interest rate structure & aggressive advertising” CTB-.38% “NBA Avalon Beach closed Manager Ian Sattler to Turramurra branch”.

1978-0419-22 Assistant Chief Accountant HO & MARS Project Coordinator Jim Skinner, Chris Leader (Senior Analyst) and Graeme Blight (FinancialControl) attended “World of Big Business’s” CUFAM International Conference at Atlanta Georgia. (CUFAM is Current Users of Financial Information and Control System) (FICS) and MARS is Management Accounting and Reporting System.(19780501 CBC News # 03 page 5 )

1978-0612 NBA Managers Conference latest 6 months profits:-

BNSW 6 months to 19780331 $33.0m +22.1%

ANZ 6 months to 19780331 $26.6m + 22.1%

NBA 6 months to 19780331 $21.7m + 5.2%

CBA 6 months to 19771231 $11.6m + 7.7%

CBC 6 months to 19771231 $1.4m

Adelaide 6 months to 19780331 $3.5m -1.8%

1978-0615 & 16 FICS after operation was conceived CUFAM (Co-operative Users of FICS And MARS) Australian GL/FICS User Group Seminar met at Fernleigh Castle. These meetings were then held once or twice a year for 2 days at a time.

1978-0630 VE Martin (MD), NEM Winckle (GM & CEO of CAGA), ER Williams (GM Banking), H Lee (AGM Eastern), JD Sharpe (AGM Southern), D G Moffatt (Acting AGM Banking), ED Martin AGM Corporate & International), RR Clark (AGM Personnel), DM Cowper (AGM Finance), Net Profit $7,680,000

1978 July FICS commenced running live, creating a historical record & preparation of branch and capital city office budgets. Abstract was taken over by FICS. FICS provided up to date management information.

MARS was consumed into FICS.

1978 October Current Accounts pages 4 to 6 reported that people working in the MARS/FICS area included Jim L Skinner (MARS Project Co-ordination Manager), Peter Leece, Chris Leader, Suzanne Whiting, Graham Dare, Henry Foong, Steve Killelea, Col Skelton, Charles Wulff (Manager FICS Operations), John Warren, Graham Blight, Peter Shellshear, Alan Johnson & Mary Semper.

1978 December East Coast branches from Melbourne to Brisbane had been converted.

19790621 NBA Managers Conference Profits after tax latest 6 months:-

BNSW 6 months to 19790331 $53.7m + 62.6%

ANZ 6 months to 19790331 $49.7m + 51.5%

NBA 6 months to 19790331 $33.7m + 22.3%

CBA 6 months to 19781231 $18.5m +38.9%

CBC 6 months to 19781231 $11.5m +836.0%

Adelaide 6 months to 19790331 $2.8m -19.8%

1979-0630 VE Martin(MD), NEM Winckle(GM&CEO CAGA), ER Williams (GMBanking), H Lee (AGM Eastern), JD Sharpe (AGM Southern),PL Cornell (AGM Banking), JE Searle (AGM Personnel), ED Martin (AGM Corporate & International), RR Clark (AGM Personnel), DM Cowper (AGM Finance),  
Net Profit $25,175,000

1980-0613 NBA NSW Managers conference Profitability comparisons for latest 6 months:-

ANZ 6 months to 19800331 $65.9M + 32.4%

BNSW 6 months to 19800331 $61.5m + 14.5%

NBA 6 months to 19800331 $36.5m + 8.2%

CBA 6 months to 19791231 $20.0m + 8.2%

CBC 6 months to 19791231 $16.5m + 43.6%

1980-0630 VE Martin (MD), NEM Winckle (GM & CEO CAGA), ER Williams (GM Banking), H Lee (AGM Eastern), JD Sharpe (AGMSouthern), PL Cornell (AGM Banking), DM Cowper (AGM Finance), RR Clark (AGM Personnel), JE Searle (AGM Personnel),ED Martin (AGM Corporate & International),   
Net Profit $34,504,000

1980 September David J Smith was appointed to AGM Data Processing Operations (1980 December Current Accounts).

1980-1031 was target date of installation of Teleprocessing terminals in all NBA branches following completion of conversion of all NBA NSW branches.NBA will then be 1st bank in NSW to have all NSW branches on line.

1980-1231 is target date to have installed encoding machines in branches.

1980 & 1981 courses for re-education of Managers and Accountants on computer operations will continue.

1980-1107 17:50 AGM DP Operations David J Smith switched off the Honeywell H6048 Computer to make way for DPS8/70. (1980 December Current Accounts Page 2)

About 500 people were employed under David J Smith's administration:- 300 of whom worked at St Leonards Centre:- the remainder scattered around Australian Capital City Offices and branches.

1980-1201 CBC News # 33 page 1 “Operation All-Over” (commenced 1979 September) when “Operation All-On” will be over by 19801219 Friday. “Operation All-On” was the geographical extension of AIMS to all CBC branches in Australia. Last NSW CBC branch Wellington goes on-system

1981-05-21 CBC and NBA announced they would merge.

1981-0630:-V E Martin (MD), N E M Winckle (GM), ED Martin (GM Banking), D M Cowper (AGM Finance),H Lee (AGM Eastern),J D Sharpe (AGM Southern) ,B Buckley (AGM Personnel), JE Searle (AGM Personnel), KA Meyer (AGM Corp & International), P L Cornell (AGM), R R Clark (AGM Resources RetailMarketing), P J Dominish (AGM Systems), R J Howard (AGM Banking), David J Smith (AGM D P Operations) Net Profit $31,268,000

1981-1001 CBC merger with NBA completed after NBA had acquired CBC shares. CBC & NBA operations then began to merge e.g. NSW NBA’s Internal Audit operations were consumed into CBC Internal Audit Department Sydney under control of NCBCofA’s John H Cadet, Senior Manager Internal Audit NSW who replaced CBC’s Chief Auditor Bob (RG) Taylor who retired effective date 1981-11-11.

1980s Merger computer planning, claims:-

1. Honeywell would not be capable of running NCBCofA computer requirements,   
2. Computer should not be run from one central operation like Honeywell did.

And through to integrations with IBM. Isn't NAB Computer operations centralised in one location in Melbourne, same as Honeywell was? ---

1983 Chief Manager St Leonards Centre Dominish Peter J (Sep 30 Annual Report)

It was important to be careful when making computer decisions (e.g. encoding system) & ensure adequate systems were installed to highlight income not being collected.

CBC & NBA each went through a tremendous learning curve in a complicated system of computerising the internal bookkeeping of the banks which led to variations in approach. Each of CBC & NBA took a different approach that led to variations in the way we implemented our systems.

After the merger, both CBC and NBA systems staff were asked to estimate the cost of upgrading their computer systems to cope with merged needs.

Peter Dominish organised a comprehensive project to determine costs for the CBC system. His opposite number in the NBA, Gus Abbott arrived at a cost well below that of the CBC system and, as a result, the decision was made to head down that path. The decision was also made to base the NCBC system in Melbourne. Obviously the integration process was a complex issue. The decision to follow the direction of the NBA ultimately proved to be a very costly exercise with an ultimate price tag substantially in excess of $100 million. Whilst it did take at least 10 years to achieve, it was eventually able to approach the scope of the former CBC system, which importantly comprised a relational database which included full details of all customer relations with the bank, including current accounts, savings accounts, term deposits, insurance policies, safe custody, bond holdings, credit cards, etc.

Whereas the NBA held the view that their current account system had served them well over the years, their system did not include their Term Deposits. CBC did have a comprehensive Term Deposit system, designed by Graham Owens in his then role of Manager Deposit Systems. Part of the integration involved Graham specifying the Term Deposit system for NCBC and managing its development in Melbourne, whilst he was still based in Sydney. Graham’s direction also involved changing from what was then a comprehensive reporting process to appropriate exception reporting.

1984 February NAB Group News # 14 page 7 “recent luncheon in George St Cafeteria of NBA’s Retired Officers’ Club NSW was its last. It is to join CBC ROC”

1984-0326 “Last of CBC’s 542 Honeywell branches has been converted to NBA’s IBM computer system. Over 7 months by up to 160 staff with 1 ex-CBC officer & 1 ex-NBA officer at each conversion arriving Friday mornings converting over weekend & remained till Thursday.” Al Jamieson Coordinator NSW

1984 September NAB Group News # 21 page 3 Barry Hefron GM NSW & ACT “NAB changed from a good CBC Honeywell EDP system to one that does not have the same extent.”

1984 November NAB Group News # 23 page 3 “NAB is using 2 of the biggest computer IBM can provide with 1984 December the 3rd one to arrive” “NSW Q SA WA each have their own computer facilities.” “Knoxfield is planned”

“1985 January 1st phase of CIF should be available. “

It was claimed “Honeywell was not big enough so IBM was the only way to move quickly to a uniform system.”

“MIS are including the better Honeywell systems into the new bank’s operations as quickly as resources will allow”

“1987 Knoxfield & East Melbourne will be large operations centres”

Above from CBCBankcom.au 20150822 Saturday 10:10am then updated 20150822 Saturday 13:18 & 20151024 Saturday 11:39.

About 500 people were then employed under David J Smith's administration, 300 of whom worked at St Leonards Centre the remainder scattered around Australian Capital City Offices and branches.

1981-10-01 CBC merged with NBA

1983-09-30 NCBCofA Annual Report Chief Manager St Leonards Centre Dominish Peter J

2000-12-01 The Star page 3 NAB sold Michigan National (MN) due to huge investment required to realise full potential of MN.

20151024 Sa 1353 John Beer tried to locate when NCBCofA computer system was decided but could not locate it in NBA / NAB Group News magazines-later located c.20161010

20160928 Wednesday located on the Internet:-

NAB nears finish line in core banking overhaul. Seven years of effort starting to come to a head.

National Australia Bank has marked the completion of its core banking overhaul rollout with the deployment of the final foundation piece in the program, last week setting live its new originations platform for personal banking customers.

The deployment caps off seven years of work trying to modernise and streamline the way customers interact with the bank when applying for everything from loans to credit cards, insurance, and term deposits.

NAB originally intended to build a mortgage origination platform in-house, starting with its UBank subsidiary.

But it decided to dump the effort in favour of Oracle products after finding the homegrown platform would cost too much and not deliver the functionality it wanted. It ended up writing down $106 million from the development in late 2014.

The bank started deploying the personal banking originations platform instead this time last year as a replacement for its highly customised Siebel platform. The project formed part of its wider Oracle-based 'NextGen' core banking transformation, which has been running since 2009.

NAB core banking general manager Andrew Cresp revealed the platform had, as of last Friday, been deployed to the bank’s 900 branches, covering 800 employees and 8 million personal banking customers.

Cresp said the bank’s initial goal had been to “fundamentally change” the way its customers deal with the bank for mortgages.

But the nature of the bank's offerings - which often involve bundled products - meant the net had to be cast much wider.

“While the prize was mortgages, we also had to to do a lot of other stuff to get there - like transaction accounts, term deposits, credit cards, and personal loans - because we have so many customers who want to bundle a whole lot when they come to us,” Cresp told the Oracle OpenWorld conference in San Francisco this week.

**A rocky road**

The path to go-live has not been a smooth one. NAB started rolling out the platform in South Australia and the Northern Territory in August last year, but didn't reach its next destination of Western Australia until February this year.

"We did a big software deployment - 48 Oracle applications connected into our [suite of] 250, lots of changes into the ecosystem, lots of fun and intensity," Cresp said.

"Our simpler products were working well. But we had some challenges with mortgages."

His team discovered that despite "extensive testing" with an offshore team in Chennai - where they "got all of the bugs out of the 50-step process" - NAB's local bankers weren't using the system in the same manner.

"There was one function in the process called edit submission, we thought that would be used about 5 percent of the time," Cresp said.

"In SA we found it was being used about 95 percent of the time. Which was a bit of a challenge for us. The mortgage part was 55 percent of our build effort."

The bank also had some issues with training users in SA and NT on the new platform: Cresp's team didn't have the funds or resources to send out staff to physically train bankers, and were instead forced to resort to videos, which end users struggled with, compounding the issues.

So NAB’s technical team was told to do whatever it takes to solve the problem, with a directive of “think unconstrained”.

“Ignore money as an issue, ignore Oracle resourcing as an issue, ignore everything - what do we need to do to close that gap so we can get to WA when we need to?” Cresp told his staff at the time.

His team's response was that they needed to significantly speed up the rate at which they ship changes, to once a month rather than every three months or 12-to-18 months for big updates.

“So we went into SA and NT and cleaned up the mortgage problems and iterated every four to six weeks,” Cresp said.

Now that the system is live across the country, the bank claims it can approve a personal loan for an existing customer in four minutes, and in 11 minutes for new customers.

“It has had game-changing outcomes for us,” Cresp said.

“If you’re approving loans in four minutes, people aren’t shopping around, they’re getting that money in their account.”

End of the road - almost

The deployment of the originations platform ticks off the final item in the bank's wider 'NextGen' core banking transformation, with the program's two foundation pieces both now in production.

The other is NAB View, a customer master database that lets bankers see a customer’s entire relationship with the bank on a single screen. The system was deployed last last year for business banking customers.

It replaced a 40-year-old IMS database that Cresp said was "really efficient" but couldn't handle things like email addresses or gender.

However, the bank hasn't quite yet crossed the finish line in the NextGen program - it still has to tackle the migration of business customers to the originations platform, and the shift of personal banking customers to NAB View.

The bank has no specific timeline for the migrations, Cresp told iTnews. Rather, it has decided to take an incremental approach based on the areas of highest value to the bank.

NAB has previously said it expects the NextGen program to take 10 years to complete, which would bring it out to 2019.

**Digital driver**

Along with the customer migrations, NAB's focus will now also be on providing digital self-service add-ons for customers, and plugging in automated processes more widely across the business.

“Because we’ve done it end-to-end, we haven’t just done the CX [customer experience layer, we [can] provide customers [things like] SMS to say ‘you can upload your [credit] documents or authorise your contracts now,” Cresp said.

“There’s a far greater intimacy in the process, and it’s automated.

“[And] we’ve surprised some people in the business, which technology people in organisations don’t do very often.

"They say ‘we want to have that SMS thing as well’ and we can say ‘yeah we can just plug it in’ because we’ve done the hard yards.

"It’s time to take advantage of that.”

Allie Coyne travelled to OpenWorld as a guest of Oracle “As reported by Allie Coyne in ITnews 21/9/2016”.

Practical experience was an important asset for leaders to have had.

An example of reasons were obtained from the following on the Internet:-

Work experience is an essential element in determining whether or not an individual is acceptable for various positions.

The responsibility for providing the proper environment, opportunities, range and progression of activities necessary to meet the work experience requirements rests with the employer and the individuals who provide supervision.

Acceptable engineering work experience must include the application of theory and should provide exposure to, or experience in the following broad areas: practical experience, management, communication, the social implications of engineering and sustainability. Assessment of the acceptability of the work experience is based on the extent to which the applicant's experience includes these areas, each of which is outlined in the following sections.

**1) Application of Theory**

The skilful application of theory is the hallmark of quality engineering work, and an applicant's experience shall include meaningful participation in one or more of the following:

a) analysis for example:  
scope and operating conditions, feasibility assessment, safety and environmental issues, technology assessment, and economic assessment, etc.;

b) design and synthesis for example:  
functionality or product specification, component selection, integration of components and subsystems into larger systems, reliability and maintenance factors, human and environmental aspects, and the societal implications of the product or process, etc;

c) testing methods for example:  
devising testing methodology and techniques, functional specification verification,and new product or technology commissioning and assessment, etc.; and,

d) implementation methods for example:  
technology application, engineering cost studies, optimization techniques, process flow and time studies, quality assurance implementation, cost/benefit analysis, safety and environmental issues and recommendations, and maintenance and replacement evaluation, etc.

**2) Practical Experience**

Practical experience allows applicants to understand the practical limitations of real systems. Practical experience should include:

a) site visits to existing engineering works, with opportunities to see equipment and systems in both operational and maintenance circumstances;

b) application of equipment as part of the larger system, including, for example, the merits of reliability, the role of computer software, and understanding the end product or engineering work in relationship to the equipment;

c) opportunities to experience and understand the limitations of practical engineering and related human systems in achieving desired goals, including limitations of production methods, manufacturing tolerances, performance minima, maintenance philosophies, etc.; and,

d) opportunities to experience the significance of time in the engineering process, including workflow, scheduling, equipment wear-out and replacement scheduling, etc.

**3) Engineering Management**

Management of engineering works includes the supervision of staff, project management, general exposure to an engineering business environment, and the management of technology.

Engineering management includes:

1. planning, from conception through to implementation.   
   This includes: needs assessment, concept development, assessment of resources required, and assessment of impacts, including societal and project implementation;

b) scheduling, from establishing interactions and constraints, developing activity or task schedules, and allocation of resources, through to the assessment of delay impacts and beyond to broader aspects, such as interactions with other projects and the marketplace;

c) budgeting, including the development of preliminary and detailed budgets, identifying labour, materials and overhead, risk analysis, life-cycle analysis, and tracking;

d) supervision,including leadership, professional conduct, organization of human resources, team building, and management of technology;

e) project control, including co-ordination of work phases, tracking and monitoring costs and progress, and implementing changes to reflect actual progress and needs; and,

f) risk-analysis related to operating equipment and system performance, product performance evaluation, and evaluation of societal and environmental impacts.

**4) Communication Skills**

Developing and practising communication skills is an essential experience requirement. This applies to all areas of the work environment including communication with superiors, colleagues, regulators, clients, and the public.

Applicants should have regular and progressive opportunities to participate in:

a) preparation of written work, including day-to-day correspondence, record- keeping, and report writing;

b) making oral reports or presentations to colleagues, supervisors, senior management, and an exposure to, or participation in, reports to clients and regulators; and,

c) making public presentations.

**5) Social Implications of Engineering**

The overriding objective of the “social implications of engineering” requirement is to provide experience which increase awareness of an engineer's professional responsibility to guard against conditions dangerous or threatening to life, limb, property, or the environment, and to call any such conditions to the attention of those responsible.

The social implications of engineering are an important aspect of the practice of engineering.

The work environment should provide opportunities for applicants to heighten their awareness of the potential consequences of engineering work. This should include:

a) a recognition of the value and benefits of the engineering work to the public;

b) an understanding of the safeguards required to protect the public and methods of mitigating adverse impacts;

c) an understanding of the relationship between the engineering activity and the public;

d) a demonstrated interest and involvement in the broader social implications of engineering;

e) an appreciation of the role of regulatory bodies on the practice of engineering; and,

f) an understanding of the provincial health and safety of the workplace legislation.