

Idea Bank: It all starts with an idea!

Talking to **Małgorzata Szturmowicz**, Board Member, Idea Bank



Q: What is the mobile ATM service all about? And what makes it click among your customers?

A: The Mobile ATM service enables Idea Bank's clients, mostly SME owners, to summon an ATM-laden vehicle via a smartphone app and use it to deposit their daily income whenever and wherever they find it most convenient. According to our research, one-third of

services to SME owners. Since its inception in 2013 we have conducted over 200 micro-campaigns, promoting our clients' businesses in the mainstream media. Idea Cloud is another breakthrough initiative of ours – it is the first banking cloud in Europe and the world's first transactional platform combining both accounts and banking functionalities. Equipped with many business-

We decided to lift the burden of money transportation off entrepreneurs' shoulders and prove that cash-loving conservative clients are no excuse for the lack of innovative payments thinking.



Polish SME owners use only cash transactions, and 80% deliver their income to the bank in person, wasting even an hour daily as a result. We decided to lift the burden of money transportation off entrepreneurs' shoulders and prove that cash-loving conservative clients are no excuse for the lack of innovative payments thinking.

Q: The mobile ATM is such an innovative concept, what are the other innovations Idea Bank has introduced to its customers?

A: Delivering innovative business-management solutions lies at the roots of Idea Bank's corporate strategy. Only in the last couple of years we have managed to launch multiple different projects, all of them designed specifically to support entrepreneurs in their everyday duties. Be Proud, for instance, is an on-going program aimed at providing free marketing

management apps, it helps entrepreneurs cut red tape by half. And let's not forget Idea Hubs, our new experimental branches fitted with co-working space, bookable conference rooms and all the necessary office facilities. Their success proves that innovative bank branches may still attract customers and teem with life.



Q: What are the products you are planning to launch in the coming year?

A: We have a very special project awaiting its launch in 2016. The World Bank estimates that Polish companies spend a minimum of two months a year just tending to social security- and tax-related matters. In order to change that ratio, we are looking to integrate our corporate e-banking system with the



Idea Cloud is another breakthrough initiative of ours – it is the first banking cloud in Europe and the world’s first transactional platform combining both accounts and banking functionalities.

national administration system. When that happens, entrepreneurs will be able to carry out most of their administrative chores online – shortly after logging into their e-banking accounts. We will be the first bank ever to provide its clients with such a possibility.

Q: What is the vision of Idea Bank, and how do you see it shaping up in the future?

A: Idea Bank’s brand awareness is on the up, and our innovative SME-targeted solutions contribute largely to the bank’s increasing popularity. As a rising leader

in servicing Polish entrepreneurs, we also aim at becoming their bank of first choice. A strong and highly recognized brand, Idea Bank will attract employees who take great pleasure (and pride) in driving innovation. It already does.

We are looking to integrate our corporate e-banking system with the national administration system. When that happens, entrepreneurs will be able to carry out most of their administrative chores online – shortly after logging into their e-banking accounts.