

Welcome



CBA tech update
Matt Comyn.





CommSec launched - 1st phone trade

1995



Netbank

Full functionality 24-hour online banking service

1997



CommSee

Proprietary customer relationship system

2005

24/7

Core banking

Real-time banking and settlement

2009



CommBank app

#1 mobile banking app (Net Promoter Score)

2013



Customer Engagement Engine

Learns from customer interactions to drive personalised and relevant banking services

2014



CEBA

AI-powered chatbot to assist with 380 banking tasks

2018



New CommBank app

Personalised, customisable and accessible

2019

x15

Launch of X15 Ventures

Building a pipeline of new digital businesses

Klarna.

New integrated shopping and payment service.

2020



Strengthening capabilities and extending CBA's technology leadership in new areas

2021+

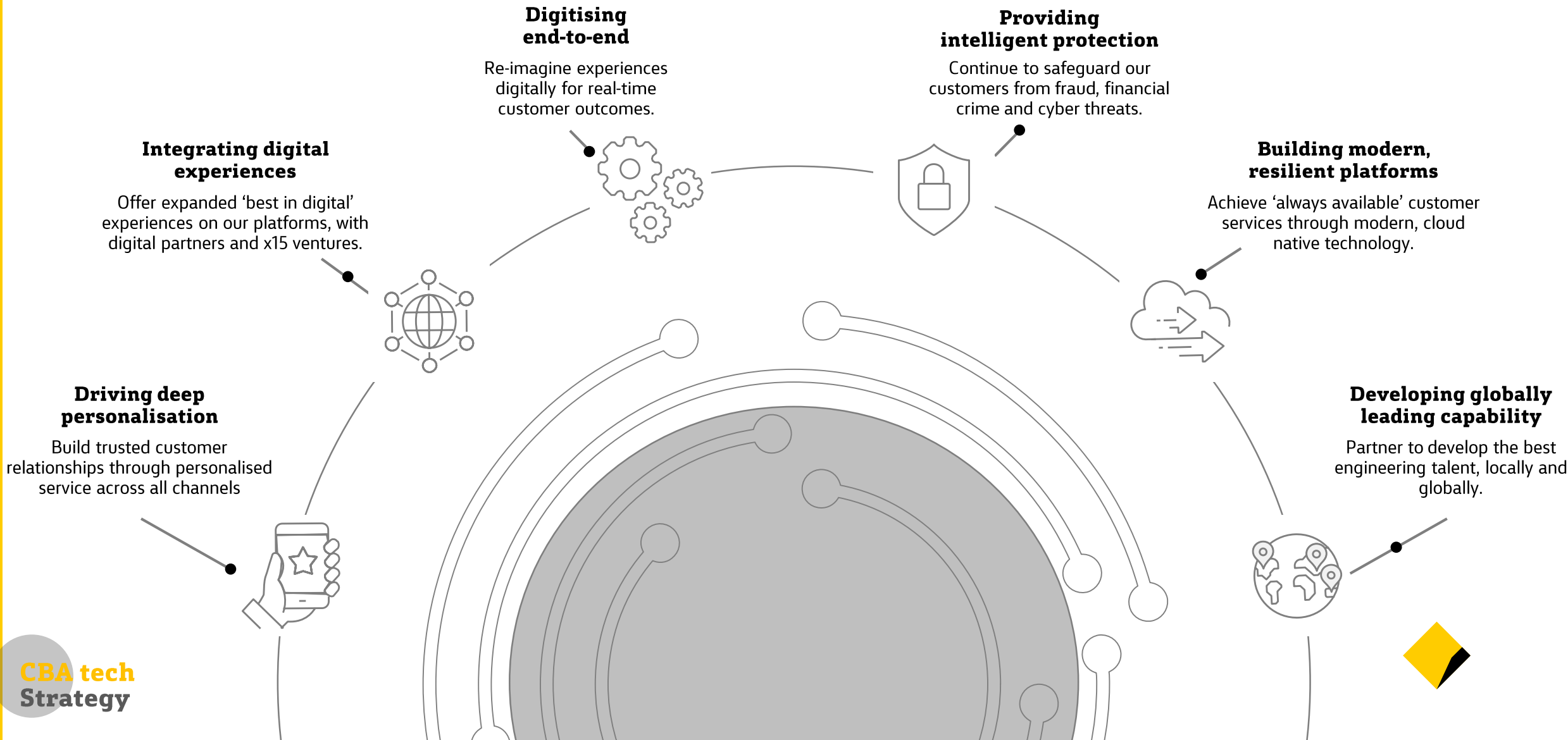
Foundations

Leadership

Extending leadership



Becoming the bank of tomorrow



App 4.0

6.1m

App Active Customers

7.4m

Digitally Active Customers

200

Machine Learning Models

6.3m

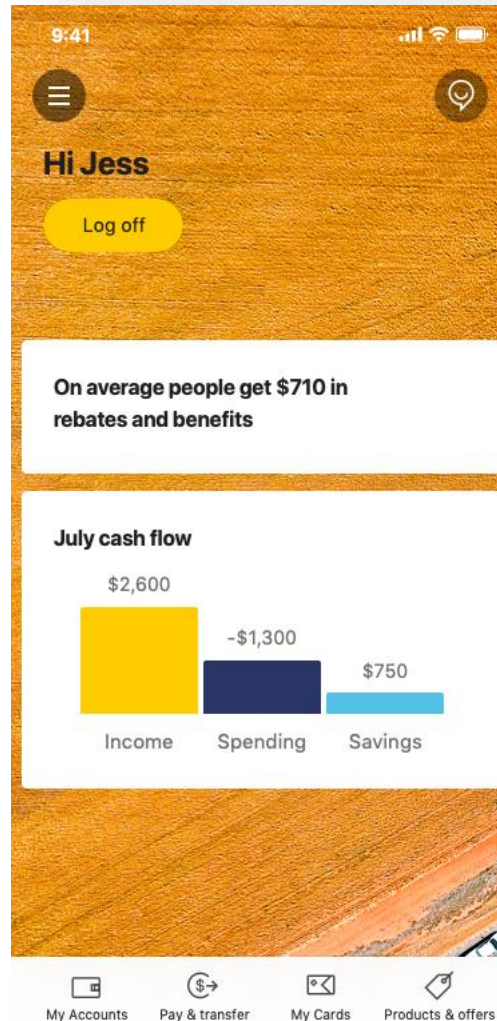
App logins Per day

157b

Data Points

\$1.2b

Transacted through the App per day



Behavioural science

User Experience

Technology

Data & AI

Your rebates and benefits

You may be eligible for up to \$960 in rebates and benefits

Netflix payment

We've noticed this payment has increased by \$2.00

You've received a tax refund

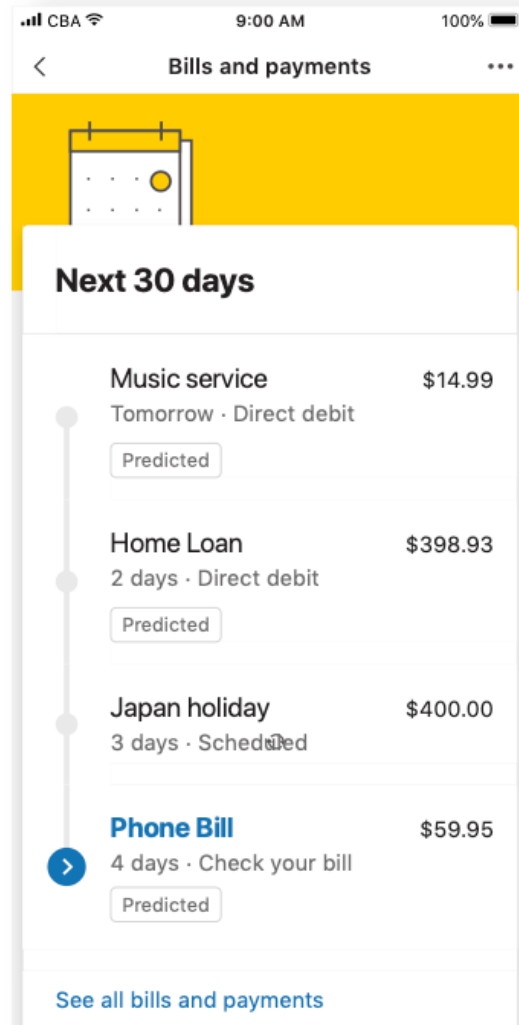
Pay off your debt and get ahead on your mortgage repayments

Security alert

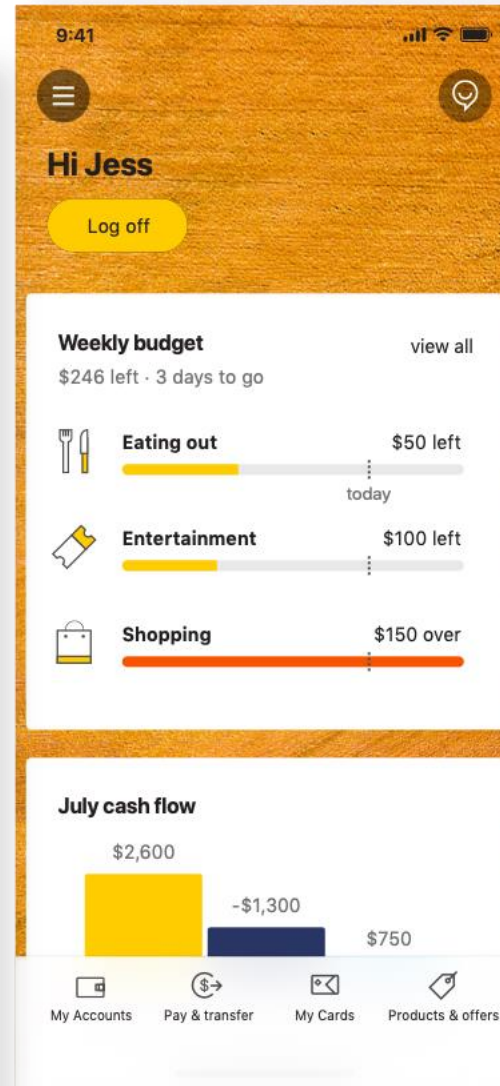
Did you make a transaction using your Debit Mastercard x12345

App 4.0

Bill predictions





Category Budget

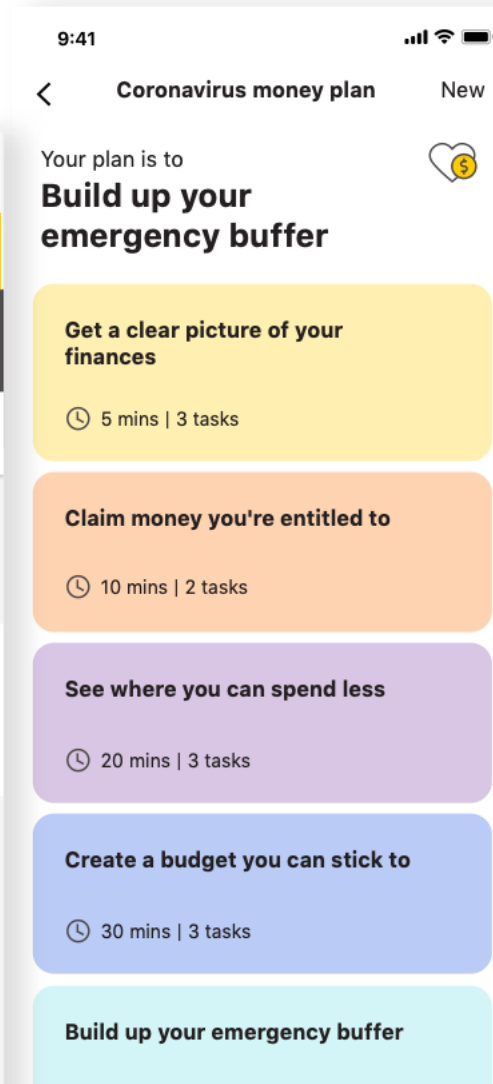
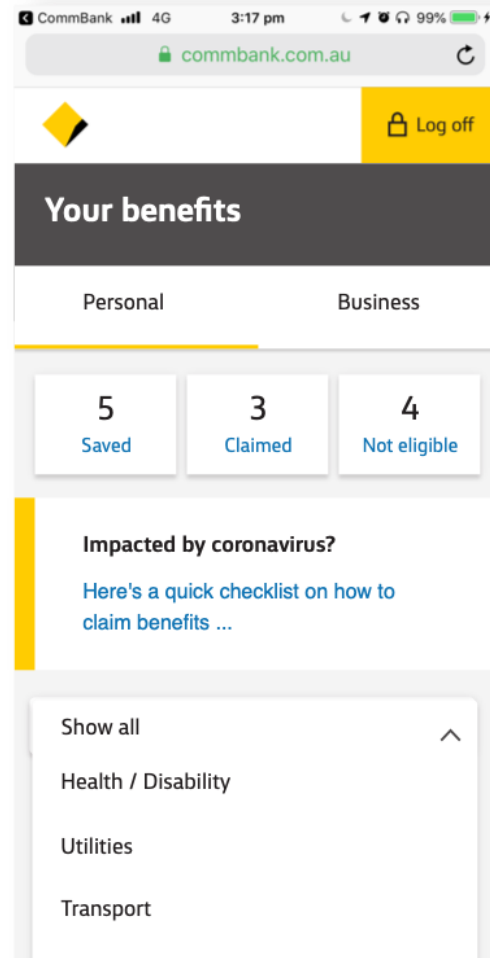


App 4.0

Benefits Finder

On average people get \$710 in rebates and benefits 

Coronavirus support for customers 
See how we can continue to support you through these times



Coronavirus Money Plan

Klarna®

Australia

270,000+

app downloads

80+

Live merchants, including:

 kogan.com

 ASOS

 appliancesonline
legendary service

 roses
only

Global

\$750m

revenue
H1 2020

14m

new customers
in H1 2020

US

350+%

growth YoY

UK

125+%

growth YoY





x15ventures

Bringing new solutions to 15 million customers, and beyond

Building the next generation of solutions for 15 million customers, by unlocking new value from CommBank's assets through partnership with the tech and innovation community

25+
ventures

4

3m+
customers

0.9m

2-3x
return

-



25+
ventures

3m+
customers

2-3x
return

25+
ventures

3m+
customers

2-3x
return

vonto

Curated, daily
insights about
your business

 **Home-in**

Personalised,
digital guidance to
buying a home

 **creditsavvy**

Free, instant
access to credit
scores

 **backr**

Digital platform
to set up your own
business

25+
ventures

3m+
customers

2-3x
return

150+
Inbound
opportunities

23
Qualified
opportunities

12
Under
development

4
Launched


Xccelerate2020

25+
ventures

3m+
customers

2-3x
return

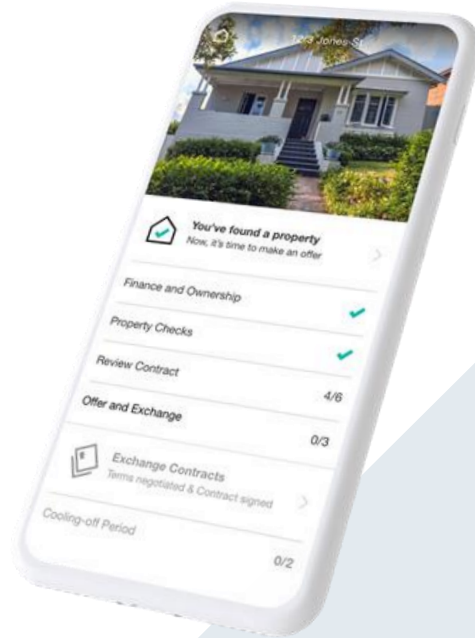
Lender impact



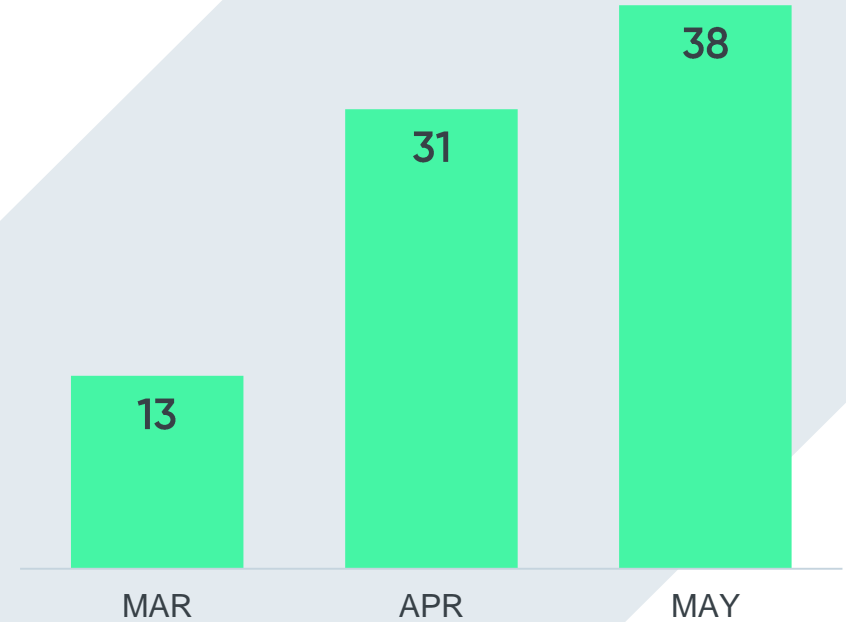
>5%
conversion increase



\$125m
settlements



Customer NPS (12 month average)



25+
ventures

3m+
customers

2-3x
return

Live

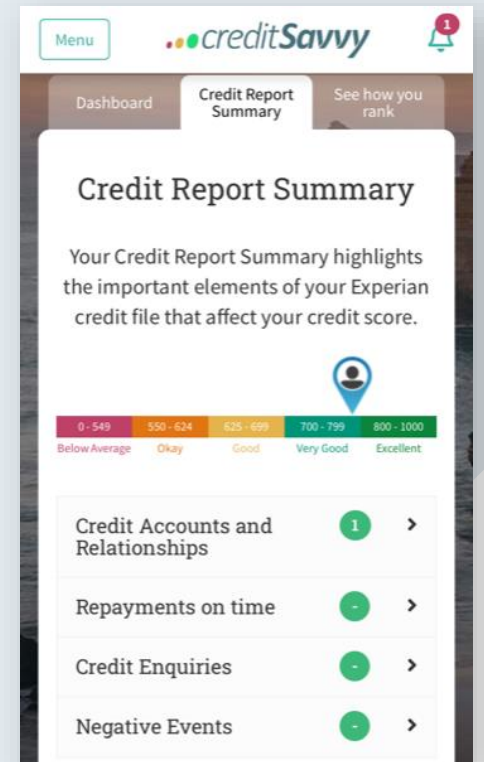
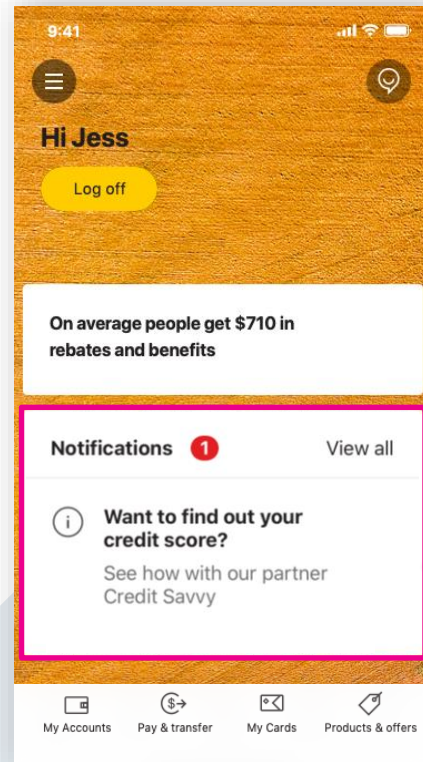
creditsavvy 6m+ customers

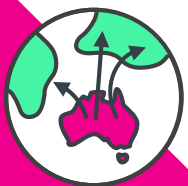
Next

Home-in Pre-approved home loan customers

vonto Digitally savvy small business owners

backr Potential new business founders





01

A valuable portfolio of Fintech & 'adjacent services' – some with global potential



Square Peg 

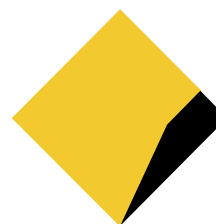
zetta
VENTURE PARTNERS

iINNOVAT!ON BAY



02

A best in class technology stack – fit for venturing, scalability & compliance



KPMG
High Growth
Ventures

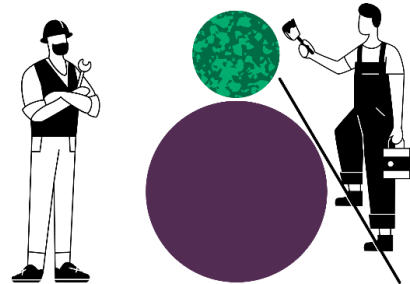


Microsoft





Ready, set, start your business



Challenges when starting a business

...in a new economy



Is my idea going to work?

Will it still work, with Covid here?



How do I get ready to trade?

How can I be contactless and online from day-one?



What do I have to do?

What new rules and benefits do I need to know about?

One source for every service

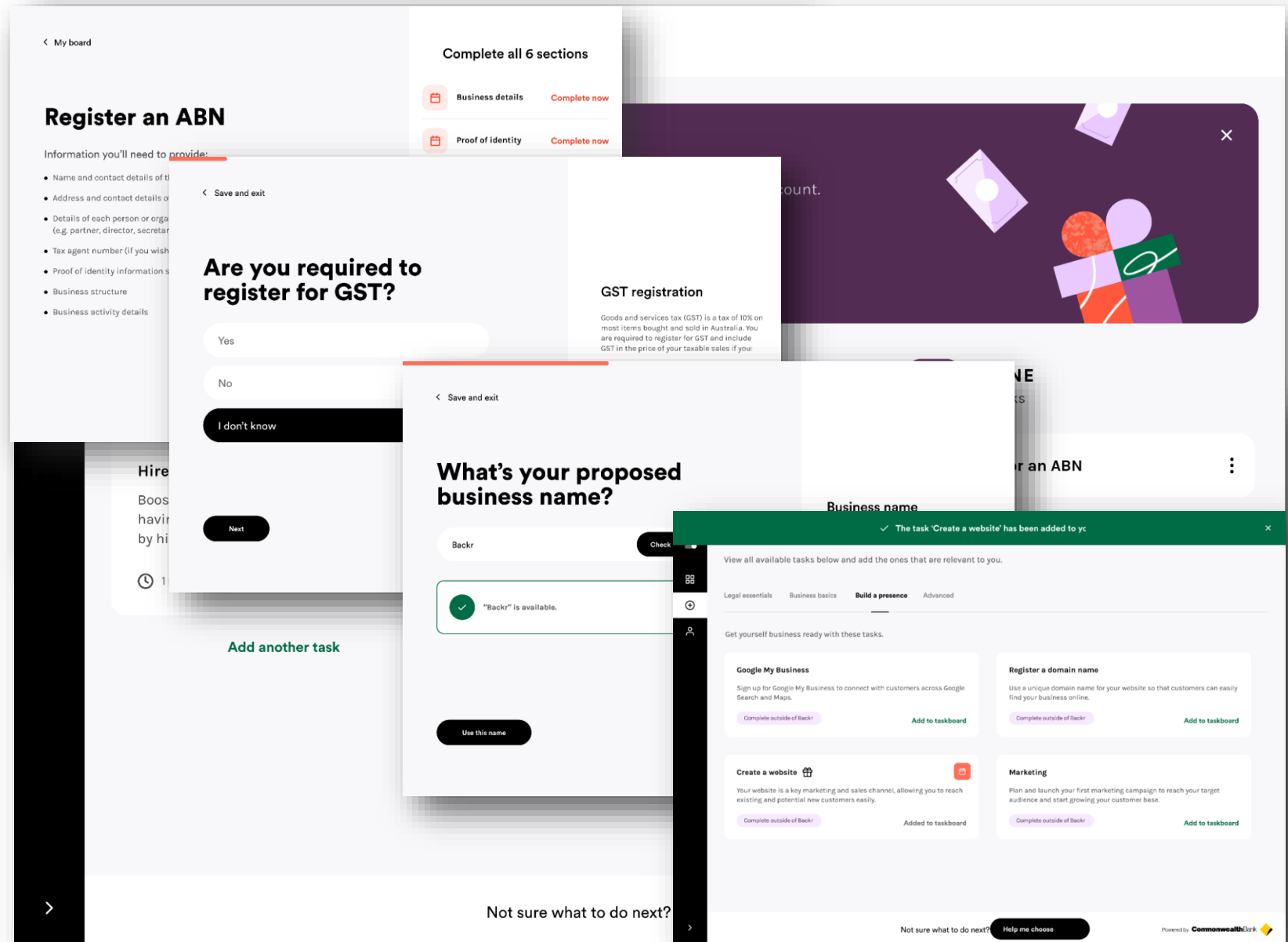
Access all the services you need to get started, from business registrations to invoicing, in just one quick click

Expert guidance

Receive personalised recommendations to help you make the right business decisions before you start trading

Seamless user experience

Navigate the complexities of starting up through a user-friendly and educational task-based experience



The early bird gets the \$

Sign up for Backr and complete 4 easy tasks to receive a \$500 boost!

The screenshot shows the Backr website landing page. At the top left is the Backr logo, followed by navigation links for 'BENEFITS' and 'WHO WE ARE'. A 'Register interest' link is located in the top right corner. The main heading reads 'Ready, set, start your business'. Below this, a sub-headline states: 'Backr helps you set up shop with easy steps and a tailored to-do list. We'll be launching soon; register your interest to stay up-to-date!'. A registration form includes a text input field labeled 'Your email...' and a 'Register interest' button. The page is decorated with colorful illustrations of people working, including one painting a globe, another using a power drill, and a third standing on a pedestal. The footer indicates the site is 'Powered by CommonwealthBank' with the bank's logo.

Square Peg 

zetta
VENTURE PARTNERS

CommSec



CommSec



The original disruptor
25 years of innovation



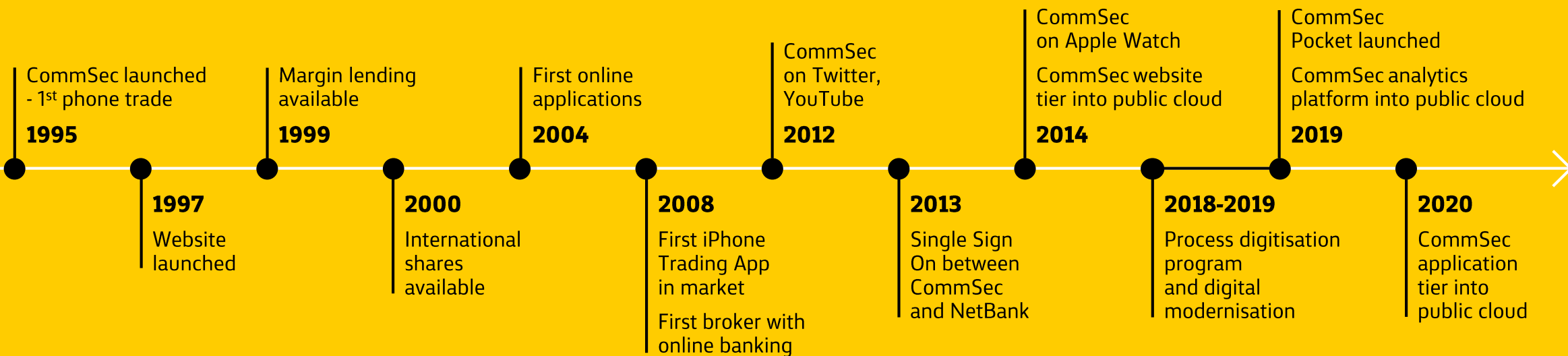
48.5%

CommSec market share



#1

Customer Satisfaction when
compared to major banks



Record retail investor activity in FY20



400k

new accounts
2.5x a usual year



400k

app downloads
2x with more than
half of all orders now
done on mobile



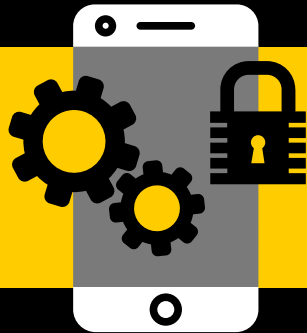
Mobile #1

Mobile overtaking web
as the predominant
channel of choice for
share investing



49

out of 50 biggest
trading days ever

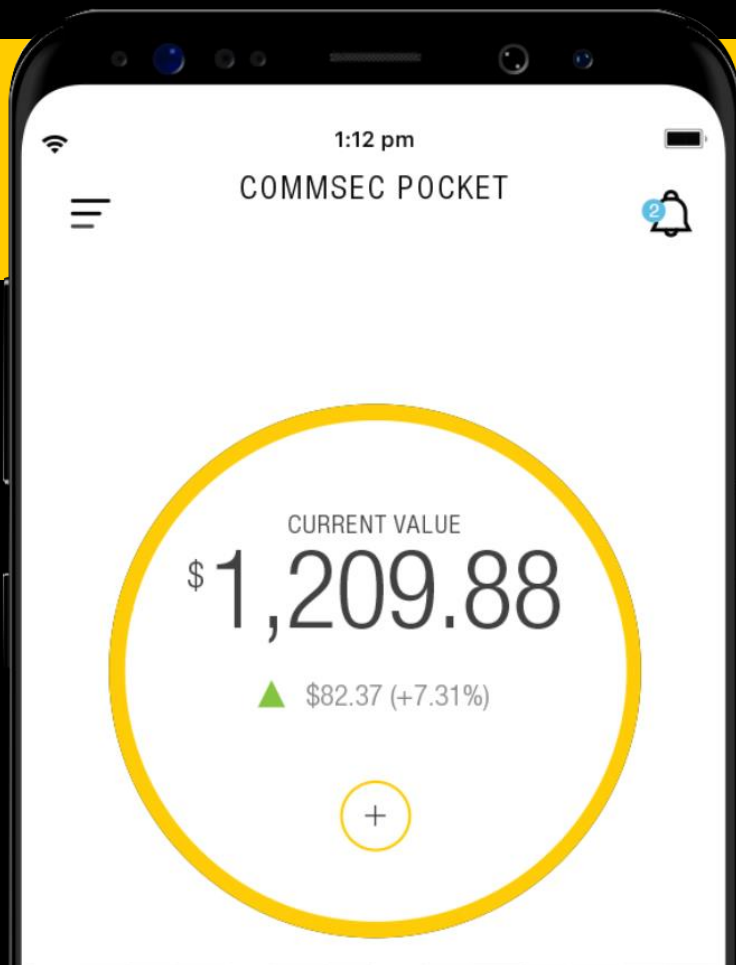


Underpinned by ongoing investment in our systems resiliency, process automation and digital assets

CommSec



CommSec Pocket Simplified Investing Anywhere, Anytime



Targeted at Savers wanting to take their first steps into the market

- Simple choices
- Low cost diversification
- Australian stockbroking firsts:
 - Start small with as little as \$50 (compared to typical \$500)
 - Automatic regular investing
- Low brokerage
- Learn as you go with tips and articles
- Real investor – buy and sell ETFs on the exchange

CommSec

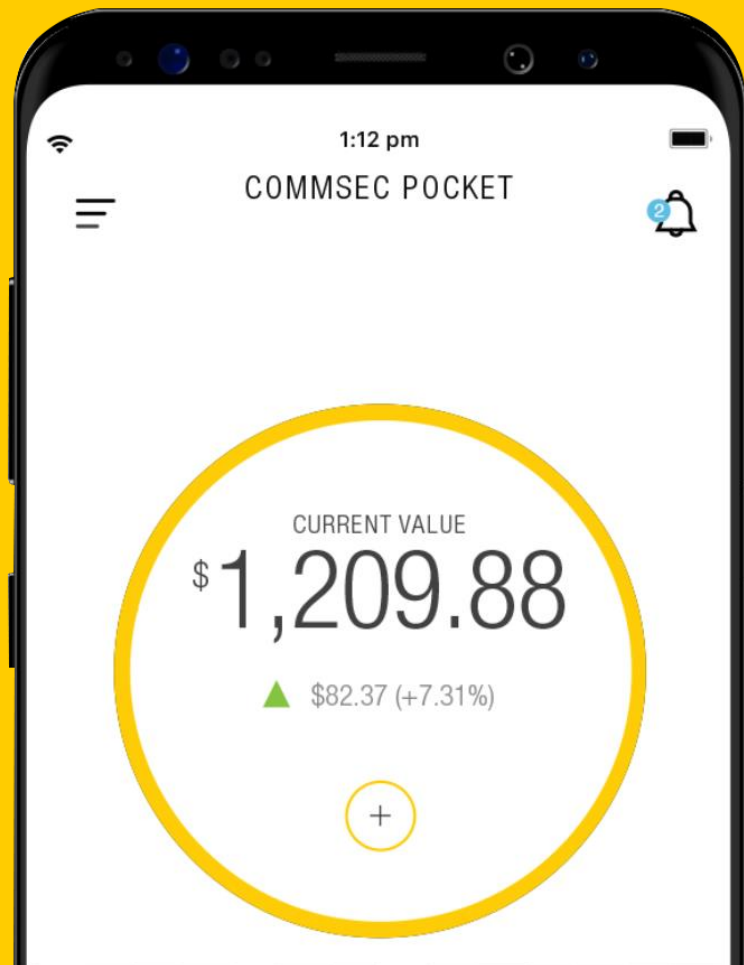




DEMO



CommSec Pocket's big first year



Helping new investors start small

- 100k accounts
- \$180m invested
- 80% are 18-40
- Average investment balance is \$2.8k
- Popular themes are Aussie Top 200 and Tech Savvy
- Canstar Innovation Excellence Award and 4.4/5 app rating

CommSec





Best in Digital

