



The Brazilian Post Bank

The Beginning

Finding a Partner

Bradesco
Largest Private Bank

2001

Developing a
HW and SW Solution

IBM

The Beginning

Finding a Partner

Bradesco
Largest Private Bank

5300 post offices
2 year deadline
Or
Proportional Refund

Developing a
HW and SW Solution

IBM

Authorization Site
Hardware and Software
1000 sites (post office)
hardware (kits) Front-end Software

The Bank Partner - Bradesco

- **5300 post offices**
- **On-line real-time transactions**
- **Transaction Fee**
- **Entrance Fee**

- **First Experience – Post and Bank**

The Hardware & Software Solution

- **The Authorization Site**
 - **Duplicated Equipment with balanced transactions**
 - **Control Room**
 - **Help Desk**

Control Room – Monitored 24 x 7



Desktops – Monitored On-line

Browser: http://sac0311/geao/tela_novo.html

Navigation: Mais visitados, Guia rápido, Últimas notícias, InfoMoney: Home, Terra Mail, ADVFN - Monitor, CORDF - O Maior Club..., Corredor de Rua - O P...

CORREIOX SALA DE MONITORAÇÃO - GEOT/CESEP

POSTAL - QTDE CONEXÕES

HTTP: 21, SAC0450: 24, SAC0941: 295, SAC0942: 347

WAS: SAC0452 C1 - 5, SAC0452 C2 - 5, SAC0452 C3 - 5, SAC0452 C4 - 5

Conex: Conex1 - 70, Conex2 - 73, Conex3 - 56; Conex1 - 73, Conex2 - 73, Conex3 - 64

SARA - QTDE CONEXÕES

HTTP: 21, SAC0450: 24, SAC0941: 295, SAC0942: 347

WAS: SAC0452 C1 - 5, SAC0452 C2 - 5, SAC0452 C3 - 5, SAC0452 C4 - 5

Conex: Conex1 - 70, Conex2 - 73, Conex3 - 56; Conex1 - 73, Conex2 - 73, Conex3 - 64

ALCANTABILIDADE DA REDE WAN

Rede Corporativa	Elementos Ativos Disponíveis	% Disponibilidade	Total Gerenciados
Satélite	27	98.76	2.174
Terrestre	48	98.00	4.777
Total	75	98.93	6.951

Vermelha: Acima de 300 elementos.
Amarela: Acima de 50 unidades satélites ou 100 terrestres.
Atualizado em 28/10/2009 18:23:09

UTILIZAÇÃO DE CPU

SAC0994 - 0%

SAC0995 - 3%

SAC0941 - 2.0%

SAC0942 - 2.3%

SAC0977 - 7%

MONITOR DE TRANSAÇÕES

Tempo médio (seg.)/Tm. Amostr. **-0.18/202**

Esforço médio (pendente/incluído) **0.7/43**

Conectividade: Correios (PING 25ms), Bradesco

BANCO POSTAL

21/10-Qua, 27/10-Ter, Hoje

Transações Confirmadas Acumulado no Mês -> **20.154.054**

789.506, 680.696, 872.422

Contas Abertas: 4.170, 3.180, 4.567

Agências Abertas: 1.447, 1.573, 1.472

Caixas Abertas: 1.592, 1.832, 1.742

MONITOR IST

Sac0461, Sac0462

6, 1, 2, 1, 2, 1

PERÍODO SEM INCIDENTES

Banco Postal: 27/10/2009 10:00
1 dia - 8 horas - 24 minutos

SARA: 27/10/2009 10:00
1 dia - 8 horas - 24 minutos

Site Institucional: 13/10/2009 14:31
15 dias - 2 horas - 53 minutos

SRO: 27/10/2009 16:40
1 dia - 1 hora - 44 minutos

Rede WAN: 16/10/2009 09:00
12 dias - 8 horas - 24 minutos

SARA

21/10-Qua, 27/10-Ter, Hoje

Atendimentos: 698.281, 658.761, 658.025

Agências Abertas: 1.560, 1.690, 1.591

Caixas Abertas: 1.988, 2.242, 2.146

Portas IST - SAC0461

00: 4644, 60: 4600, 30: 7776, 40: 4580, 50: 4520

oute00_c1: 5444, oute30_c5: 5436, oute40_c1: 5448, oute50_c1: 5441, oute60_c1: 5440

Portas IST - SAC0462

BpRoute00: 4654, BpRoute60: 4601, BpRoute30: 7777, BpRoute40: 4582, BpRoute50: 4521

TermRoute00_c4: 5447, TermRoute30_c5: 5434, TermRoute40_c1: 5448, TermRoute50_c1: 5441, TermRoute60_c1: 5440

ALERTA SAC0977 - BD SARA

ALERTA SAC0978 - BD BP

Current log# 7 seq# 8487 mem# 1: +AC05REDO/ao05

Job file log# rorp_7_263.701254303 Wed Oct 28 18:18:03 2009

Tl read 2 advanced to log seq# 8488 (LGWR switch)

Current log# 8 seq# 8488 mem# 0: +AC05RECO/ao05

The Hardware & Software Solution

- **The post office**
 - **The Computer**
 - **5 different components linked together**
 - **Check reader**
 - **Bar-code reader**
 - **Printer**
 - **Attendant card reader**
 - **Pin-Pad**

• **The Network – first time in use**

• **Fully Developed – No shelf solution**

Banking System

Post Office (sites)



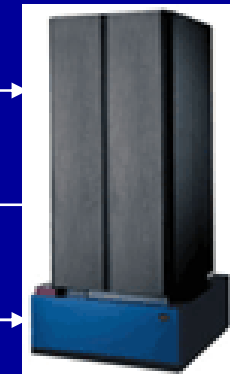
Control Room



Authorizing Site



Partner Bank

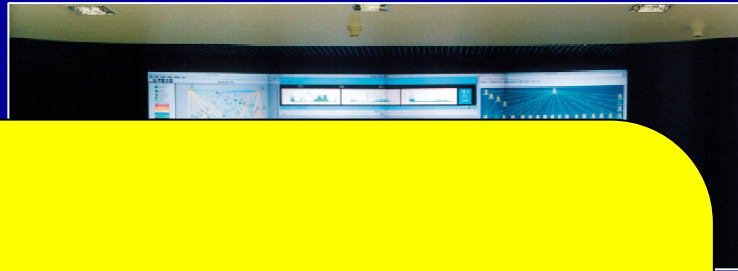


Banking System

Post Office (sites)



Control Room



**ON-LINE
REAL-TIME**

Partner Bank

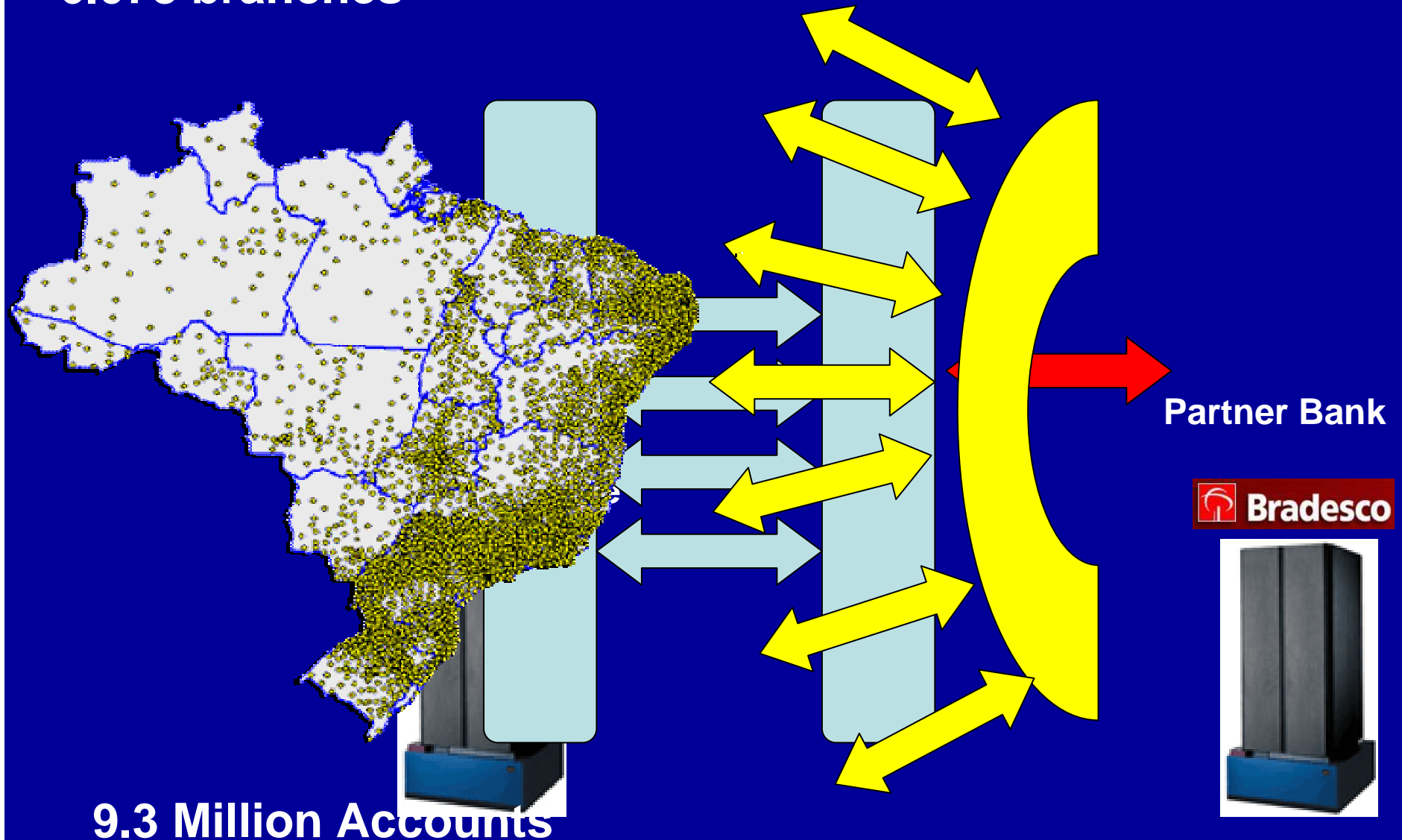


A



Banking System

6.078 branches



ROLL-OUT

- **First Part**
 - 1000 kits to 1000 post offices
- **Second Part**
 - 3000 post offices + 2nd or more kits for the first 1000 post offices
- **Third Part**
 - 1300 post offices
- **June 2004 roll-out finished**

PROJECTS RUNNING ASIDE

- **Post Network (IT)**
 - **Satellite Network**
 - **Cable Network**
- **Preparing the Post Office Infrastructure**
- **More Equipments – Full automation of the post offices**
- **Post On-line Centralized System**

Training

- 24 labs (3 big ones – 40 computers each)
- On site training for office managers
- Local training for clerks
- +15 thousand trainees

- Change in culture (mouse, on-line)

Building the Operation

- Operational Chapters – each transaction
- Control Room
- Risc Servers
- Front Desk Solution (SW & HW)
- iso8583ECT
- Cryptography x Pin Pad
- Red Transportation Bags – docs and checks

The Portfolio

- Accounts
- Deposits
- Withdrawals
- Account balance/statements
- Loans (on-line)
- Credit cards
- Bill/invoice/taxes payments
- Pay roll and social benefits



Serra Redonda - PB



Impact on the regions



Massaranduba - PB

Some Results

- >1 million accounts every year
- >93% of the partners accounts
- The mark of 10 million accounts (november 2010)
- Over 500 thousand people are assisted everyday
- Over 1000 small municipalities started to grow after the Post Bank arrived.



Breaking Barriers

In 75 small cities the only mean of transportation is by boat or by airplane.



**Autazes - AM
140 km da Agência Manaus AM
(14 hrs by boat)**



**Santa Rosa do Purus - AC
500 km da Agência Rio Branco AC
(airplane or 7 days by boat)**

Breaking Barriers

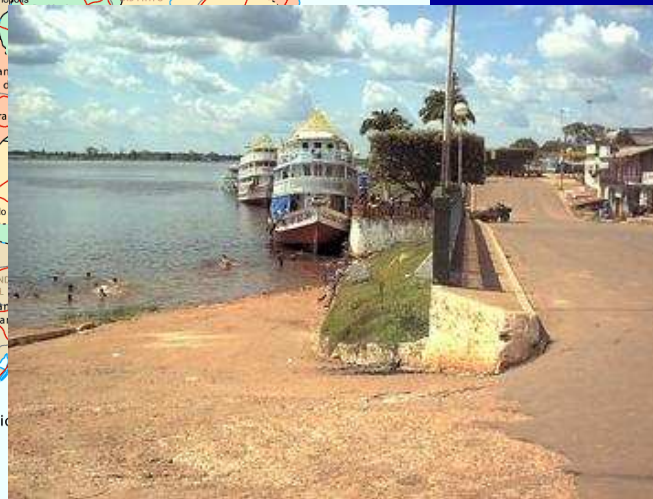
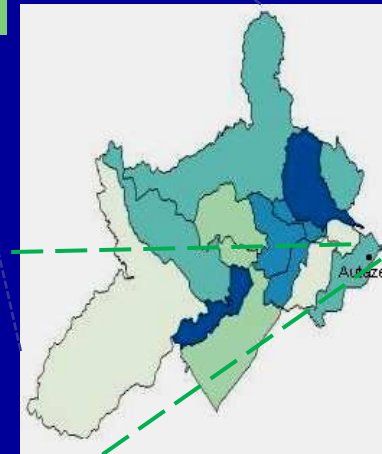
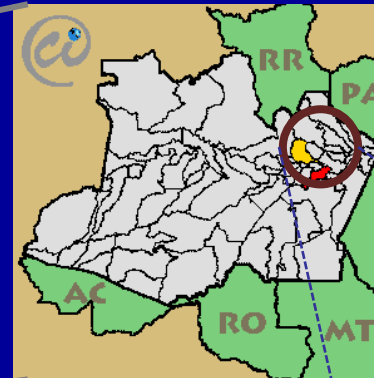
**405 small cities are located more than 100 Km from cities with banks.
Most of the roads have no pavement.**



Access to Salvaterra - PA

150 km from the Bank Office at Ananindeua PA

Autazes - AM



Source: Fundação Getúlio Vargas – FGV-SP

Autazes - AM



- Population – ~30.000
 - 3,2 inhab/km²
 - Urban – 41.7%
- Distance to Manaus – ~120 Km
 - In 2002, about 12 hours by boat
- Largest buffalo milk producer in Brazil
- About 40 communities

Autazes – year 2002

- PIB R\$ 82MM
 - Agriculture (48%)
 - Commerce and Services (41%)
 - Industry (5%)
- Governmental (social) Benefits (33%)
- 10 small businesses
- No Banks
 - Payments and allowances only in Manaus
 - +400 salaries of municipal workers



April 2002 – Banco Postal



Autazes – year 2004

- Postal Bank
 - 8,800 transactions/month
 - 3,000 accounts
 - 100 new loans/month
- 36 small businesses
 - Some accepting credit cards
 - 90% growth on local taxes



Autazes – year 2009



- 7,657 accounts
- 1 Banking Outlet - Bradesco
- 5 other corresponding Banks
 - Centered in the urban zone
 - Banco Postal,
 - Express Bradesco (3)
 - Lottery House (Caixa Econômica – with use by Banco do Brasil)
- Novo Céu (6 thousand inhab)
 - Largest community out of the urban zone
 - No banking service
 - 1 hour 20 min by boat (R\$20),
“Bolsa Família” (social benefit)(~R\$85)



Thank You

Post Bank and Finance Department

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