



CBA's Quicker gets tick from schools

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In a global first, Mastercard Labs and Commonwealth Bank launched the Quicker (QkR) app for schools yesterday.

Quicker incorporates QR (Quick Response) code capability and allows schools to upload their full range of goods and services and accept credit, debit and charge payments electronically through their merchant relationship with CBA.

Commonwealth Bank's managing director of transaction banking solutions, institutional banking and markets, Nick Aronson, said CBA wants to be seen as the number one bank in mobile and digital payments innovations.

"We've already rolled out Quicker in a couple of areas, to cinemas and entertainment mainly, and we are always talking to MasterCard about new things," Aronson said.

"When MasterCard came to us about a schools app, we said we have a lot of insight into schools, we have a number of different school banking programs and that was the point when we said how can we roll this out to schools in a practical way?"

That was just under one year ago and Aronson said one of the first major steps in the project was building-in integration to the CASES21 accounting system used by state schools in Victoria.

"That allows automation of reporting," Aronson said.

Martin Collings, vice president of MasterCard Labs, said school canteen transactions had proved more complex to integrate into the app than any other merchant transactions.

"We'd worked with CBA to do things with Quicker for Hoyts Cinemas, for Michael O'Brien Catering at the Gold Coast Suns at Carrara [Stadium] and that was where the conversation started about what we could do to take this to the next level.

"Ordering beers at the footy [with Quicker] is a massive gain for the

patrons but in reality you don't have twenty different combinations of how to have your beer," Collings said.

"In a school, on a certain day of the week you might have different menu items, you might want beetroot but no lettuce, someone else wants extra tomato.

"We have worked with the Australian Open and at stadiums and you don't get this level of complexity there."

Mentone was one of eight schools in Victoria to participate in the pilot project, underway since July 2013. Sixty-one per cent of Mentone parents have downloaded the app.

Eighty-five per cent of transactions were "general school payments" such as fees, while 11 per cent were uniform purchases averaging A\$60. Mentone doesn't have a school canteen but four per cent of Quicker transactions were for its Friday school lunch program.