

## Seafirst Relies on Macintosh Computers for Easy Acquisitions

Seafirst Bank, the largest bank in Washington State, is an \$11 billion financial institution headquartered in Seattle. Its 6500 employees—from the chairman on down—use 3500 Apple Macintosh computers to create reports, send electronic mail, set up new customer accounts, and check the latest rates.

In 1985, Seafirst recognized that to be the leader in a competitive banking environment, it would have to involve all of its banking professionals in using computers to access critical customer and business information quickly. One of the company's primary objectives in the conversion to computers was to collect data at its source and make the information available throughout the system. "We viewed data as a corporate resource, and our goal was to make it available across the entire bank rapidly and easily," says Bob Bowman, vice president and manager of PC Support. At the time, Seafirst had one major on-line application that supported the teller stations in the bank's branches. However, most of its operations were built around batch processing on the mainframe.

Seafirst analyzed a number of different platforms and ultimately selected Macintosh personal computers. "We felt that because of the Macintosh computer's ease of use, we would be more successful at making the change to computers," says Bowman. "The intuitive Macintosh interface allowed us to introduce terminal emulation to people who had no affinity for a keyboard or a CRT, and get them productively involved in the computing process."

### Faster Response To Business Needs

In 1989, when Seafirst acquired a competing bank in Washington, it wanted to make sure that the new customers wouldn't perceive any change in ownership. That meant ensuring that the acquired bank's products and services were incorporated into Seafirst's operating structure seamlessly.

One such product was a Certificate of Deposit (CD). The most important feature of the CD was that interest checks would be generated a few days before interest was due, so that the check would be in the customer's mailbox the day the interest was accrued.

Although Seafirst was in the process of developing a mainframe application to handle a similar product, it couldn't be implemented quickly enough. In order to issue the 5000 CD interest checks early, Seafirst would have needed at least two

*Making the acquisition of a new bank transparent to its customers led Seafirst to the Macintosh choice.*

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months for mainframe reprogramming. Seafirst's Customer Services group had to find an alternative.

After analyzing numerous options, the group decided to use Macintosh computers. Using a Macintosh SE/30 with an Avatar board to access the mainframe, they designed a HyperCard program that would allow them to pull down the appropriate data, manipulate it, and transfer it to a FileMaker database, and print the checks on an Apple LaserWriter printer—complete with address, tax withholdings, digitized signature, and interest payment amount. Though the group had never tried it before, they were up and running in three days.

“What would have taken 30 temporary employees two weeks to complete took only three days with the Macintosh,” says Cathy Murray, vice president and manager of the Operations Group's Customer Services division. “On interest payment day, the checks were in the mailbox.”

As Tim Tumpaugh, Vice Chairman of Operations, puts it, “The Macintosh is a flexible tool that gives the ability to go from ground zero to up and running in no time. This is where, with the Macintosh, you realize a competitive edge.”

#### **Access To IBM Mainframes Vital**

There are approximately 1000 Macintosh personal computers in Seafirst's 185 branches. With few exceptions, all of the Macintosh computers emulate IBM 3270 terminals on the bank's SNA network allowing them to access IBM host information. In the bank's 185 branches statewide, customer service representatives use Macintosh computers to access the mainframe's Customer Information System for checking, savings, and credit information; loan applications; and other customer account information.

In Seafirst's corporate offices, senior managers in the Finance group use Macintosh computers equipped with Avatar boards to access host data, used in sophisticated Microsoft Excel spreadsheets for reports and presentations to the board of directors, shareholders, and financial analysts.

“We have a large number of people whose jobs involve manipulating data produced by numerous applications that run on the host,” says Bill Anderson, senior vice president and manager of the Technology Services Division. “We need to be able to provide data to those people so that they can incorporate it into reports, complete pro forma analyses, or use it to create boardroom presentations. If we can transfer data electronically and download it directly to the Macintosh, we reduce our costs and increase productivity.

“We have a lot of IBM equipment there,” he continues. “We have a large IBM mainframe. We have a lot of IBM terminals, and we have a lot of Macintosh

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computers that act as IBM terminals. The IBM terminal is a closed environment. Macintosh adds an entire wealth of possibilities to the computing experience of the end user."

The company is currently looking at IBM's Systems Application Architecture (SAA) platform, for application development and network expansion. "Since so many of the applications we use run on IBM systems, we have to embrace it," explains Anderson. "What's great is that the Macintosh fits right into IBM's SAA future. Even if Seafirst chose to be strictly an SAA shop, we would still keep all of our Macintosh computers. We would use the Macintosh computers for what they excel at. For us, those functions are not going to be supplanted by another personal computer overnight. In fact, the more we use Macintosh, the more we like it."

### **DAL Will Permit Seamless Mainframe Access**

Seafirst is also using Apple's Data Access Language (DAL) to create prototype HyperCard applications that will allow end users to access information in multiple DB2 databases residing on the bank's IBM host mainframe. Says Mike Harburg, vice president of Advanced Research, "The beauty of DAL is that the user just opens up an application and logs on to the host, and DAL brings the data down to the Macintosh." In the future Seafirst expects to see a number of popular software products incorporate DAL capabilities into the application structure. "We're looking for ways to seamlessly integrate workstation productivity tools with data on the mainframe, in order to maximize the use of Macintosh systems as decision support tools."

### **Macintosh Network Supports Corporate Goals**

Seafirst estimates that since the Macintosh network became fully functional, productivity has increased, because multiple rekeying of documents has been largely eliminated. With the availability of better data and graphical presentation, the decision-making process has been improved. Internal communications convey more information faster.

Seafirst also estimates an 87 percent reduction in training costs with the Macintosh compared to MS-DOS machines. "Our people get paid to make loans and provide customer service," says Tumpagh. "They don't get paid to learn how to use computers."

An indication of the Macintosh computer's broad acceptance and wide usage throughout the bank is the fact that Seafirst has the highest per capita computer usage in the banking industry. For every two people in the corporation, there is one Macintosh computer. But as Tumpagh explains, "This is not technology for

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technology's sake, but rather the technology that make the bank a better place to work and more helpful to our customers."

Seafirst's avowed corporate mission is to provide high-quality customer service while achieving superior profitability, maintaining its dominant market share, and being the lowest-cost producer of banking products in the state. According to Harburg, the Macintosh computer is a vital component of the bank's ability to achieve those goals. "I can say without a doubt that the Macintosh has provided us with the ability to help more customers in more ways, more efficiently than any other computer system would have," says Harburg. "I think this is a reason that Seafirst has become a more profitable and successful corporation."