

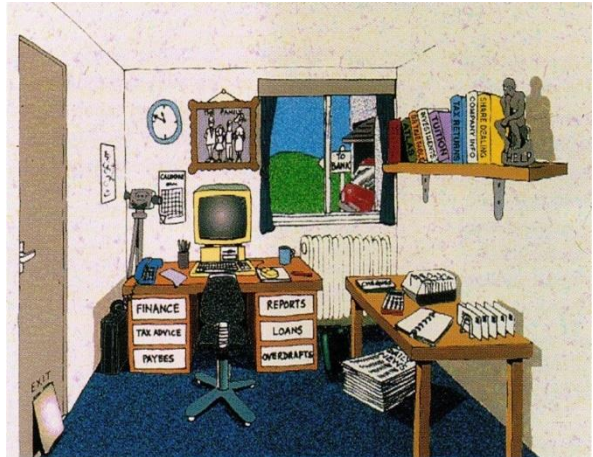
HomeView

A new way of banking

Just before Christmas 1995 our Multimedia Group Chairman rang me.

“Brian, I need you to bring your kiosk to Cambridge on the 3rd of January and give a demo to someone important. I’m afraid I can’t tell you who it is at the moment.”

This was the dawn of the multimedia age, and technology companies like ours were busy promoting interactive television, video-on-demand and a host of digital products that would deliver health, wealth and happiness to the on-line world.



Our *HomeView* demo was an impressive example of an interactive application. It offered a tour of a virtual home, with access to all aspects of your financial and personal life, through the touch-sensitive screen of a multimedia kiosk - a PC mounted in a custom-built cabinet. Even now, I think you would be impressed by a demonstration. But sadly it never became a product, a vision of the future overwhelmed by the then, less impressive but pervasive internet.

The best way to give the demo was to provide a brief introduction and then let people use their intuition to choose, by touch, their own tour around the house.

When we set up the kiosk in Cambridge, there was a big problem. The touch screen didn’t respond though we could still explore the house by using a mouse. We worked late into the night but without success and had to accept our important person wouldn’t be able to use the demo alone.

Next morning, we were almost ecstatic, and certainly relieved, that the kiosk worked as we had left it the night before. There was a tense briefing from our Director and the identity of the important visitor revealed. Several dogs gave us all a good sniffing before we were sent to wait in a room upstairs until called to perform our demo.

An hour passed and after a couple of coffees laced with apprehension I needed a comfort break. I didn’t know that the only toilets in the building were on our floor. As I pushed the door to enter I had to give way to someone coming out, someone I instantly recognised.

“Good morning,” said the grey haired man, making final adjustments to his dress.

There was no one else in the toilets when I went in so, as I was to tell my children later, I was only 30 seconds too late to have shared an intimate moment with the Prime Minister.

I met John Major again half an hour later for our *HomeView* demo. We needn't have worried about the touch screen. Senior managers and politicians don't like to do demos themselves in case they make a mistake and lose face. So I used the mouse and took the Prime Minister on a tour round our house, and under my control. I sold him a low-cost fixed-rate mortgage, probably quite useful to him, as, within a year, he had to move from his town house.

“Do the Japanese have anything like this?” was his only question.

“No,” I said, “we are well in advance of them in developments in this area.”

Of course we were; the Japanese were too hard-nosed to believe that Interactive Kiosks would have much future.

Our demo obviously made an impression on John Major because we were asked to give a *test drive* to the rest of his cabinet several weeks later. We convinced them our technology offered them opportunities. Alas, they didn't survive in power long enough to buy anything.