



Customer Success

Transforming to always-on customer engagement

Gordon Jackson - Head of Customer Decisioning,
Royal Bank of Scotland

MERKLE



UMSETZUNG DER PERSONALISIERUNG AUF BREITER BASIS: DAS PEGA-SYSTEM DER ENTSCHEIDUNGSFINDUNG BEI RBS

PEGA CES MUNICH:
NOVEMBER 2019

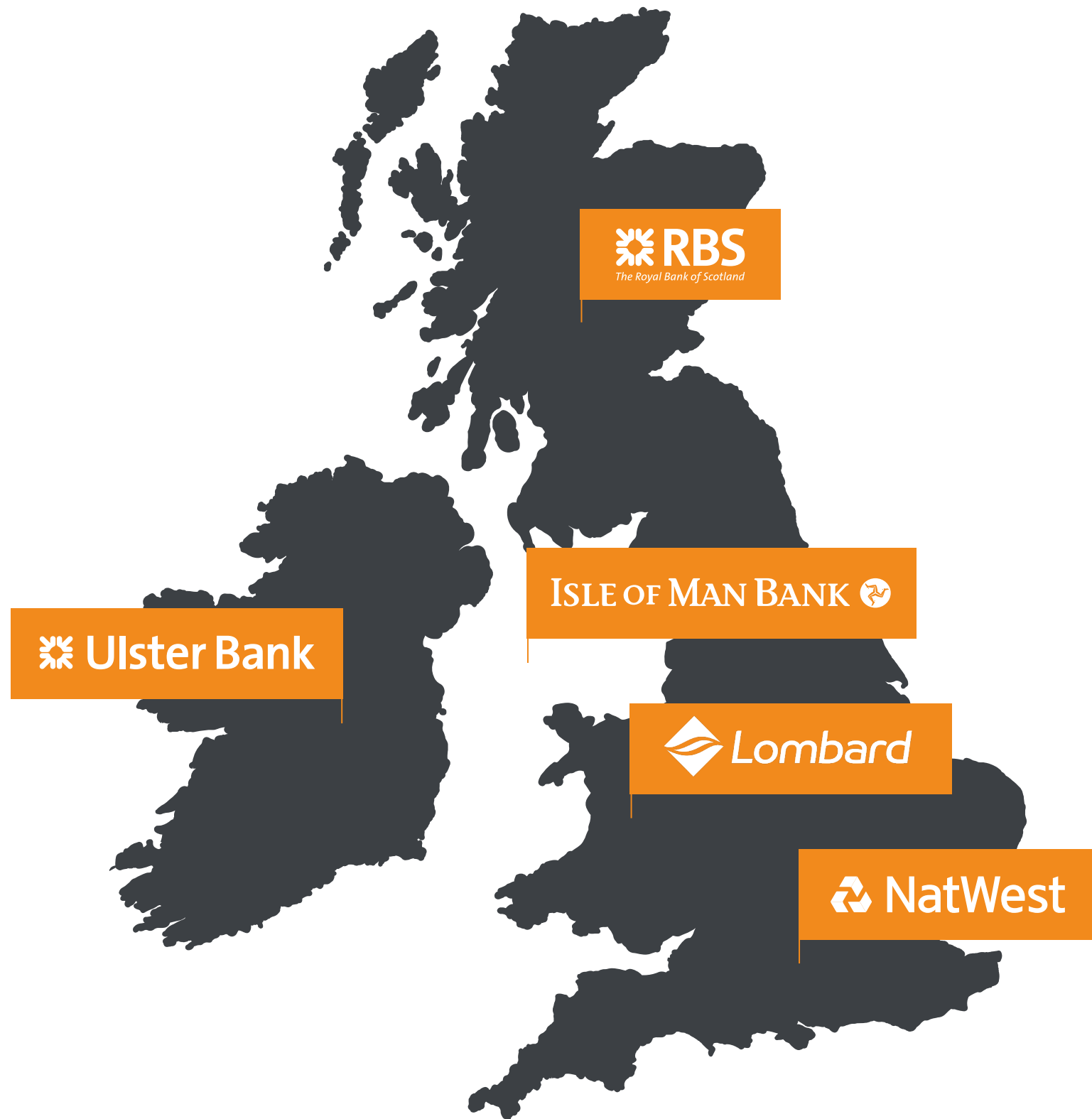


We can 'WOW' our customers

simply by wishing them a



ÜBER RBS



19 MILLION
CUSTOMERS

3 FRANCHISES
(PERSONAL, COMMERCIAL & PRIVATE, CAPITAL MARKETS)

MULTIPLE BRANDS
(RBS, NATWEST, ULSTER BANK, LOMBARD, COUTTS, + OTHERS)

MULTIPLE JURISDICTIONS
ENGLAND, WALES, SCOTLAND, IRELAND (NI & ROI)

BILLIONS
OF TRANSACTIONS EVERY MONTH

“OLYMPUS”

ÄNDERUNG DER KUNDENERFAHRUNG

“Our vision is to use data driven insight to be relevant, timely and personal with every customer during every interaction”



TYPICAL BANK 1970s

All financial needs were managed, coordinated and channelled through one person - the branch manager.



CUSTOMER EXPERIENCE

- ✓ My bank knows me, my family and what’s going on in my life
- ✓ My bank remembers what I’ve said before
- ✓ My bank makes personal recommendations based on my unique circumstances



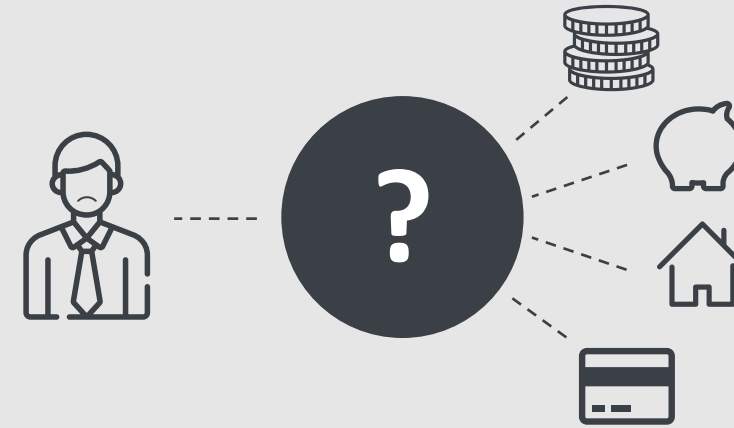
Bev and I have just had a baby boy

Congratulations! You might want to think about opening a savings account for him



TYPICAL BANK TODAY

Financial needs are not channelled through one person. Customers self serve and deal with many different interfaces and people in their bank.



CUSTOMER EXPERIENCE

- ✗ My bank doesn’t know me, my family or what’s going on in my life
- ✗ My bank doesn’t remembers what I’ve said or done before
- ✗ My bank sends me generic information that lack relevancy to me

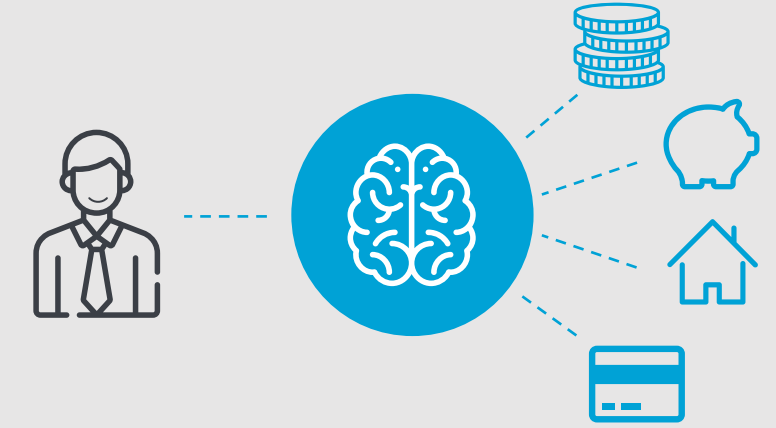


Yawn! My bank rarely talks to me about stuff I’m interested in – I’ll just put this straight in the bin without reading it



RBS TOMORROW

Financial needs are not channelled through one person. Customers self serve and deal with many different interfaces and people in their bank.

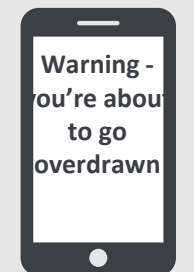


CUSTOMER EXPERIENCE

- ✓ RBS knows me through my interactions and account behaviour
- ✓ RBS remembers what I’ve said and done before by storing all my data in one place
- ✓ RBS makes banking personal using data. It knows the best things to talk to me about, how and when



Near overdraft limit
Not eBanking
Mortgage elsewhere
Loan maturing in 1yr
Mobile no. on record



Warning - ou’re about to go overdrawn



OLYMPUS ENABLES US TO MANAGE A LEVEL OF COMPLEXITY IN OUR CONTACT STRATEGIES THAT WOULD OTHERWISE BE IMPOSSIBLE

FLEXIBILITY

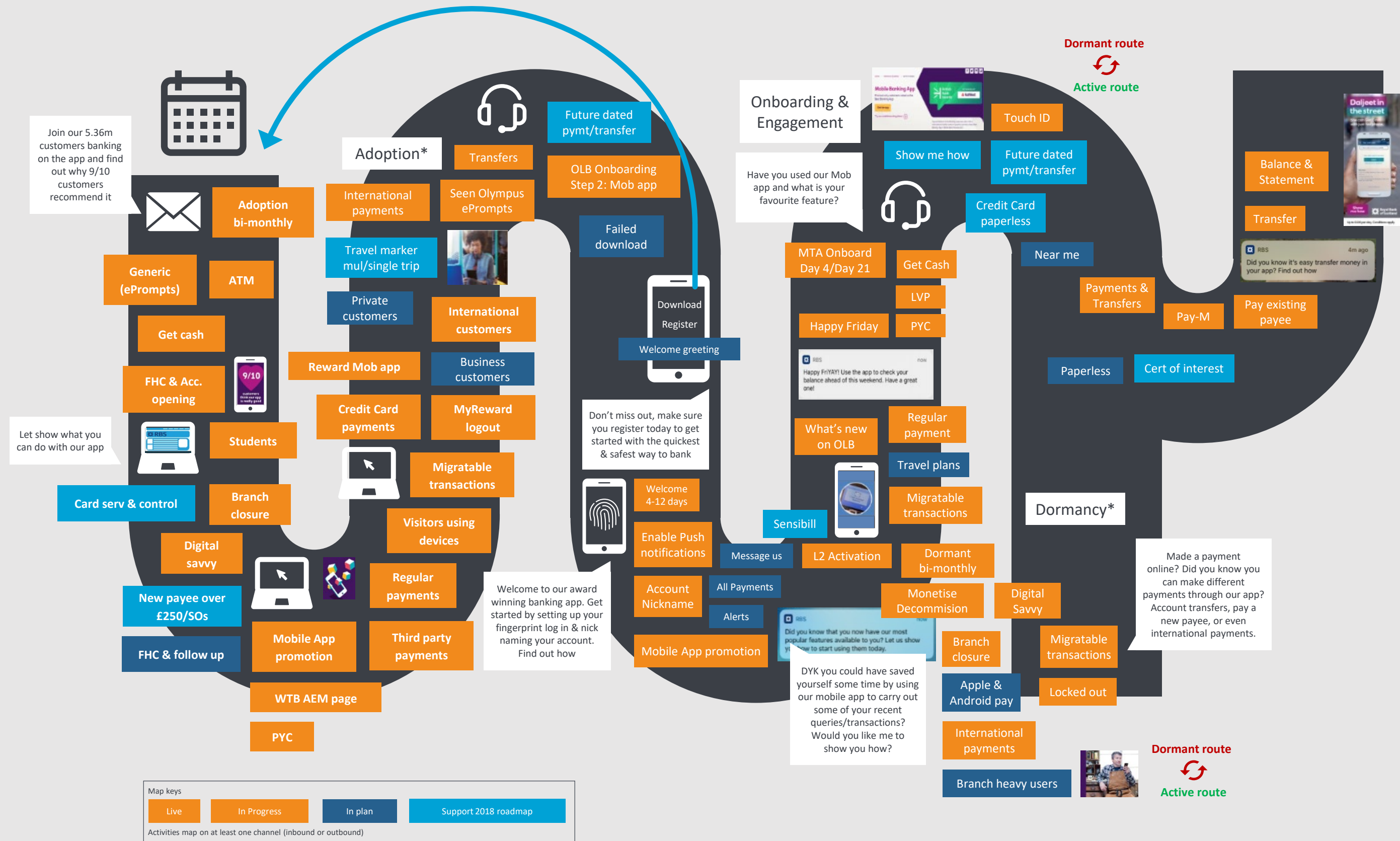
- Business proposition development & simulation

DATA

- Over 1k customer data points in batch and real time stream

CUSTOMER INTERACTIONS

- Responses and offers updated in real time



UNSER *OLYMPUS*-GEHIRN IST MIT ALLEN WESENTLICHEN KUNDEN-BERÜHRUNGSPUNKTEN VON RBS VERNETZT



INBOUND

OUTBOUND

INBOUND					OUTBOUND								
Telephone	Branch	Online	RM Tools	Mobile	Telephone	Branch	Email	Mail	SMS	RM Tools	Social	Mobile Push	Web Chat

CONNECTIVITY

- 27 channels live & growing

SCALE

- 4 franchises
- 16m customers
- +9.5m decisions daily

PERSONAL

✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Calendar	Calendar
---	---	---	---	---	---	---	---	---	---	---	---	----------	----------

PRIVATE

✓	✓	Calendar	✓	Calendar	Calendar	✓	Calendar	Calendar	Calendar	✓	Calendar	Calendar	Calendar
---	---	----------	---	----------	----------	---	----------	----------	----------	---	----------	----------	----------

COMMERCIAL

✓	✓	✓	✓	✓	✓	✓	✓	Calendar	✓	✓	Calendar	Calendar	Calendar
---	---	---	---	---	---	---	---	----------	---	---	----------	----------	----------

BUSINESS

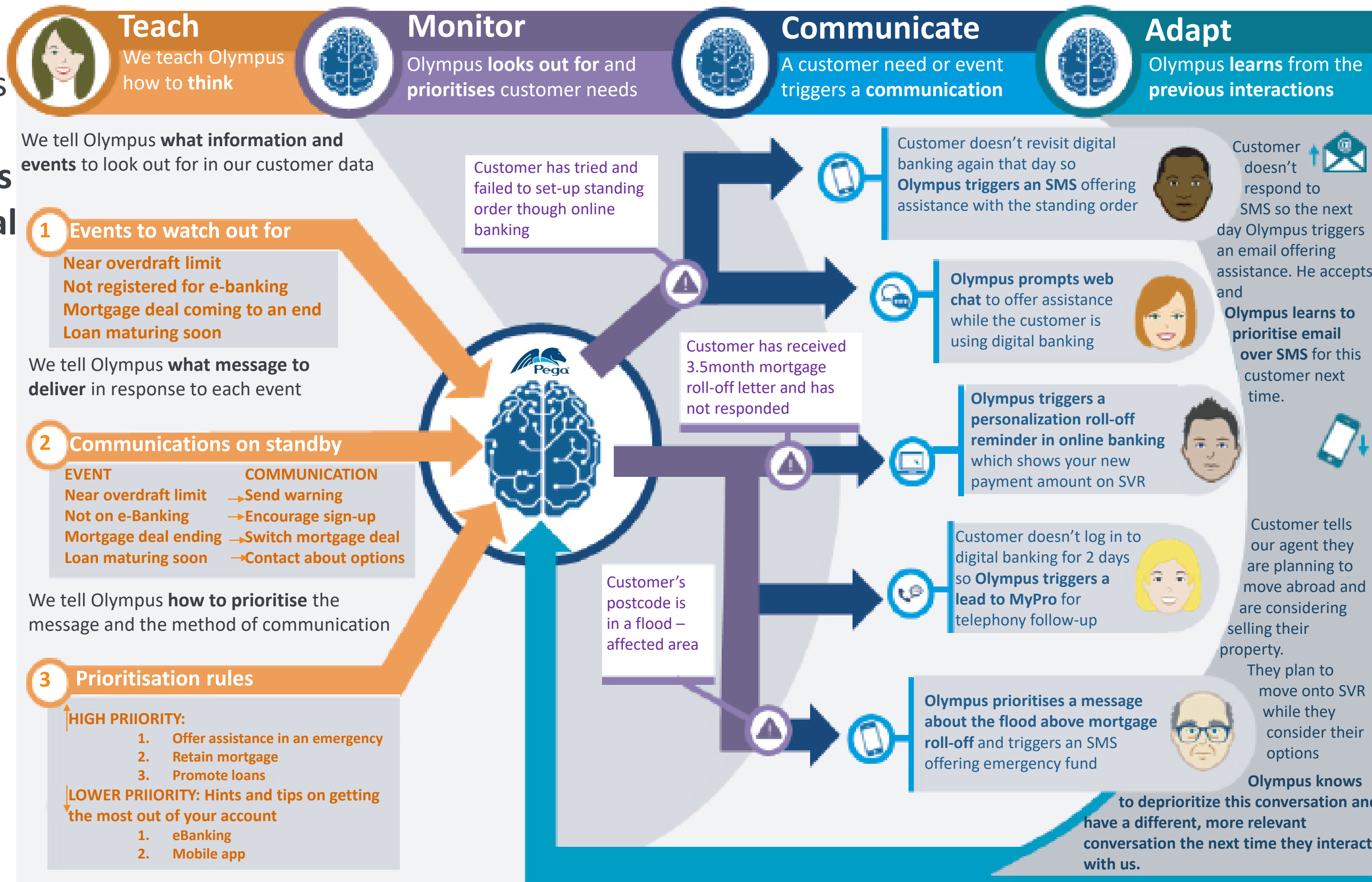
Calendar	Calendar	✓	Calendar	✓	Calendar	Calendar	Calendar	Calendar	Calendar	Calendar	Calendar	Calendar	Calendar
----------	----------	---	----------	---	----------	----------	----------	----------	----------	----------	----------	----------	----------



OLYMPUS ERKLÄRT

WIE DAS GEHIRN FUNKTIONIERT

A single brain that makes consistent, relevant and timely recommendations tailored for the individual customer, whilst balancing commercial goals.

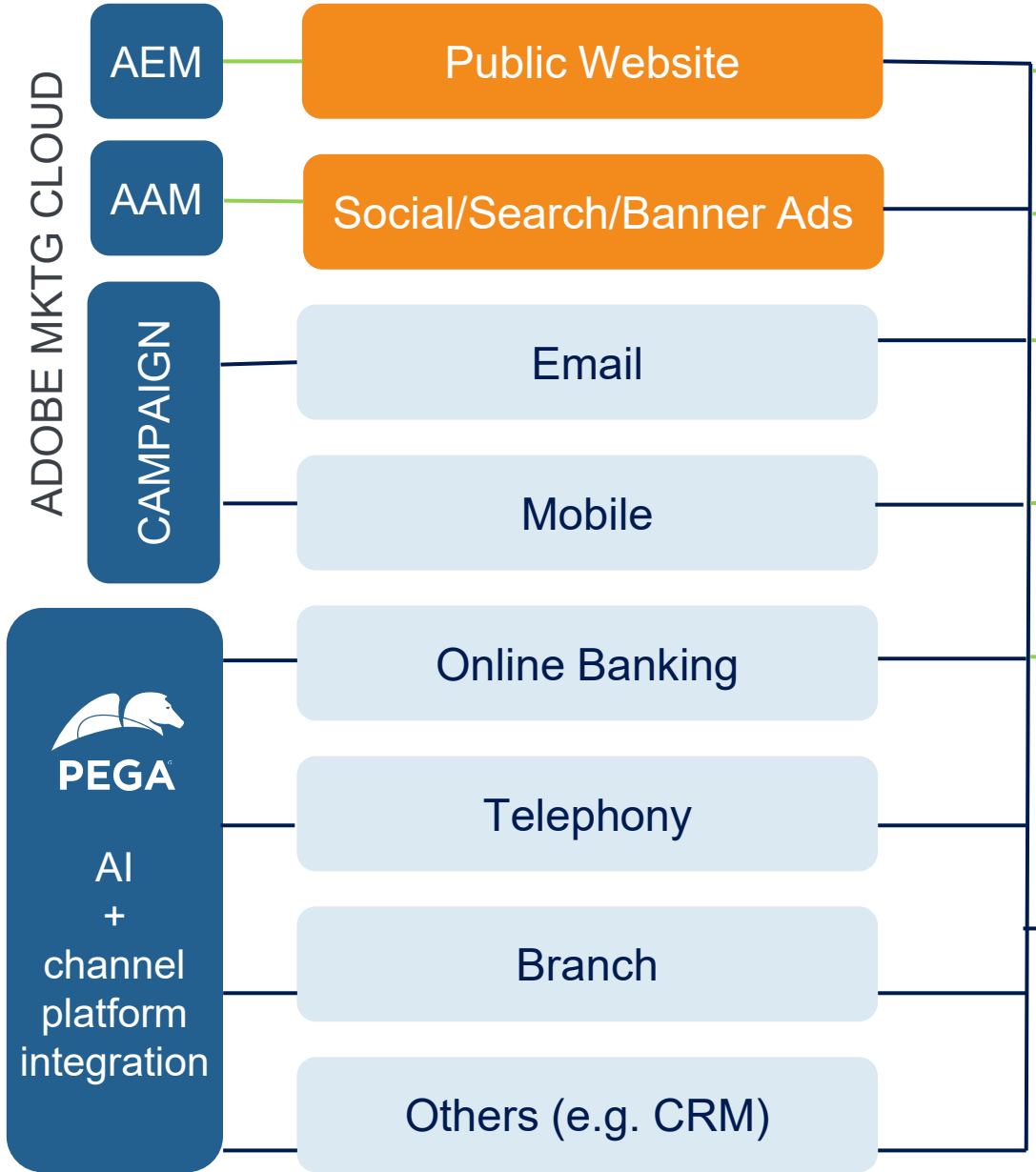
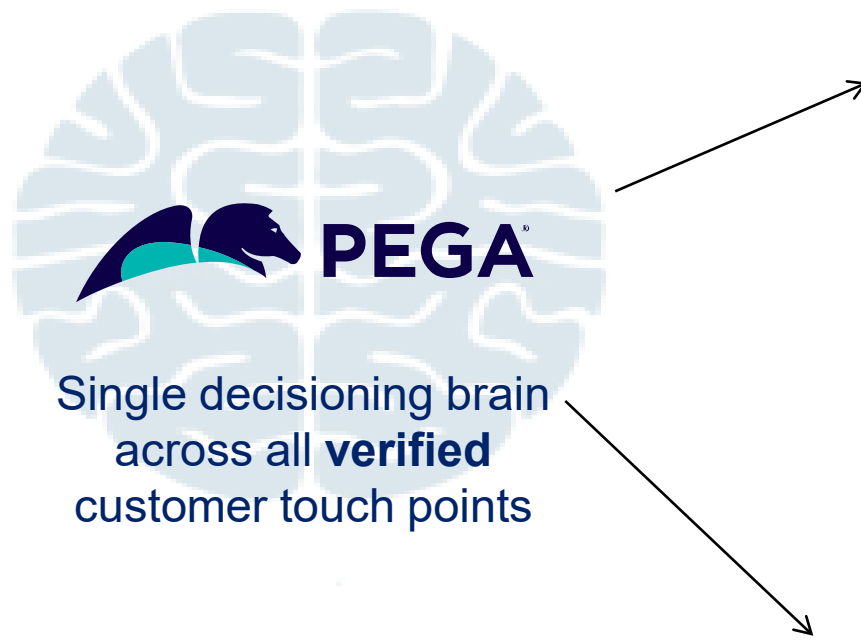


SO WIE NEUE KANÄLE ENTSTEHEN, ENTWICKELT SICH UNSER ÖKOSYSTEM

Decision

Delivery

Reporting



Real-time digital channels reporting

Genie

Holistic reporting of authenticated customer touch points

ZEITGERECHTE, RELEVANTE UND PERSONALISIERTE KOMMUNIKATION

Consistency

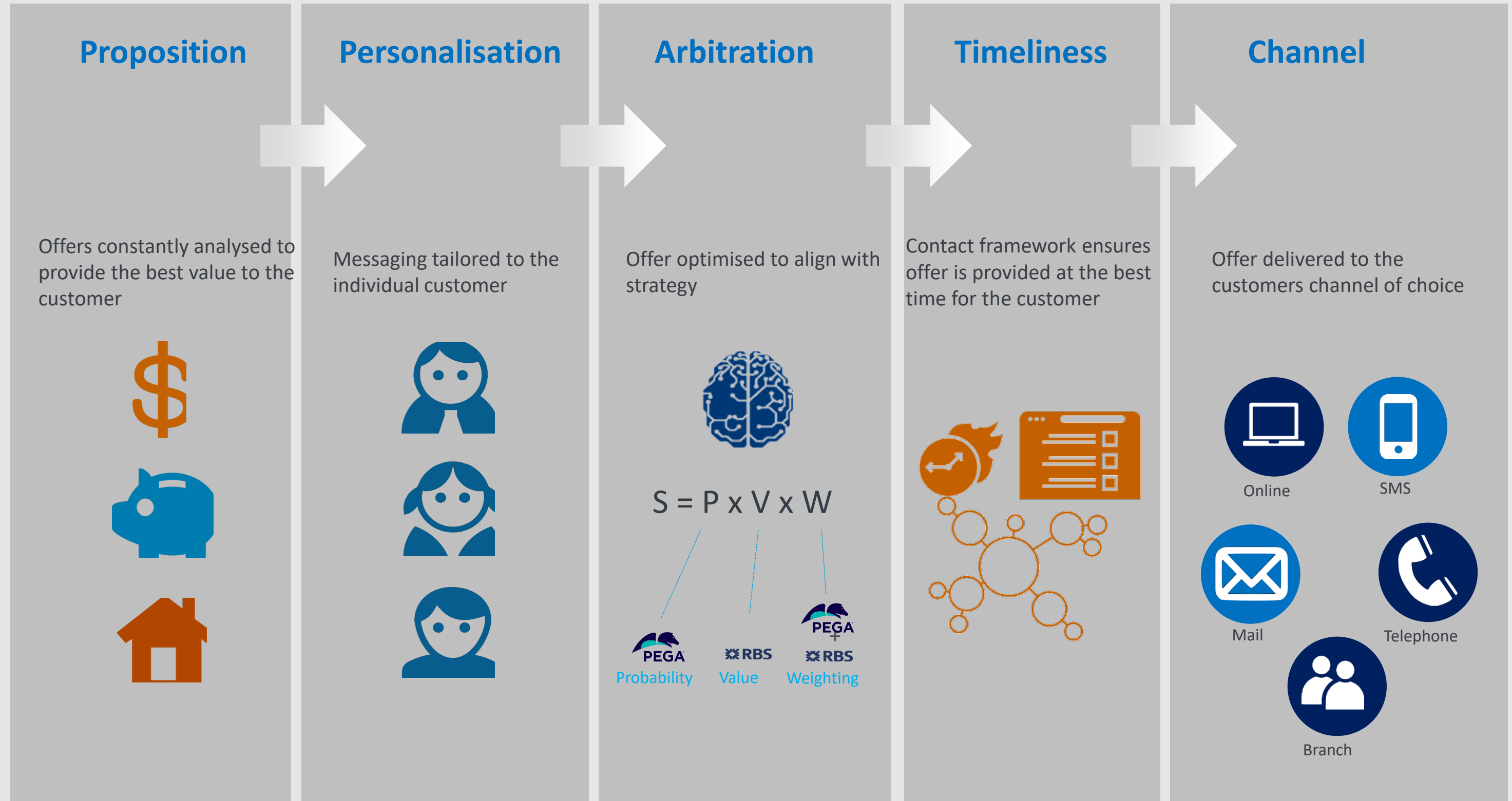
Same, single framework across the business (MI & IH separated)

Accountability

Measures value: Ensures no double-counting

Attribution

Closed loop: every offer and message traceable



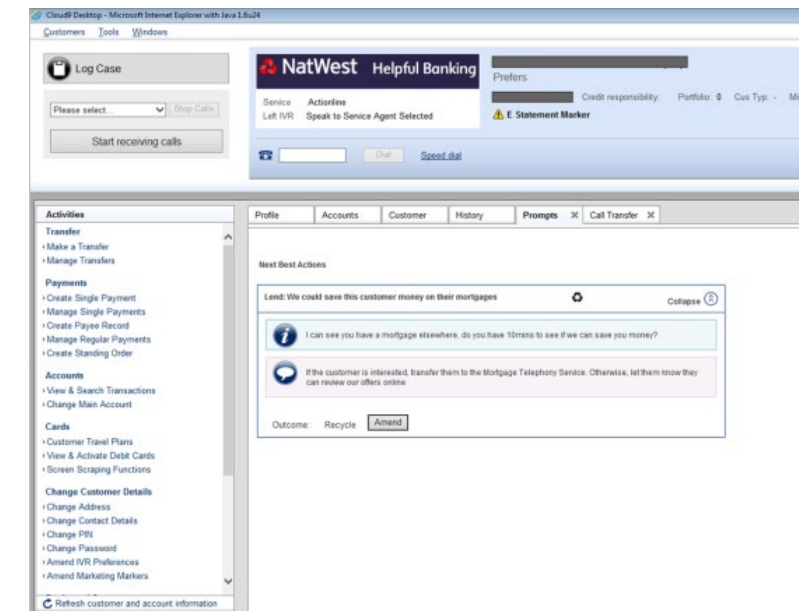
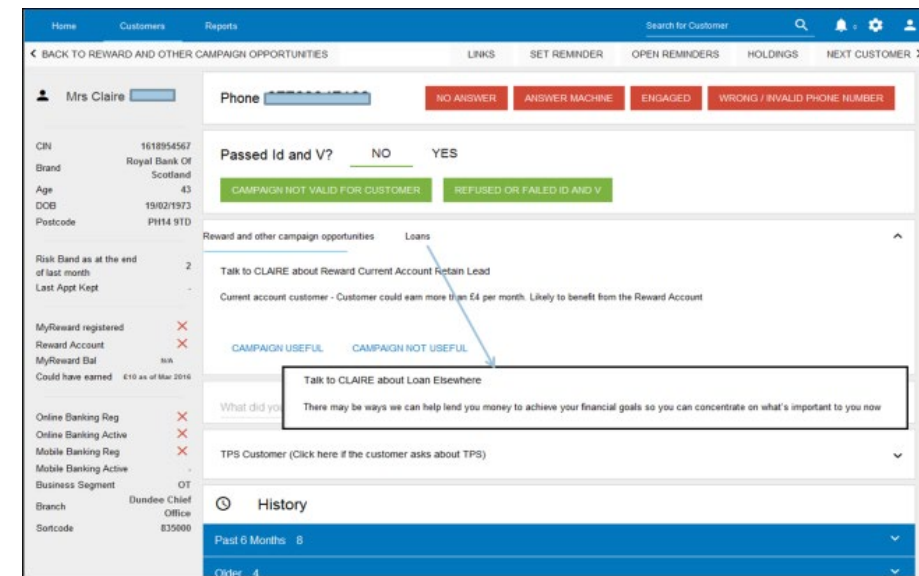
OPTIMIERTE KUNDENERFAHRUNG

IN EINEM UMFELD MIT VIELEN KANÄLEN FÜR UNSERE KUNDEN & MITARBEITER

CustomerCare

Branch 'Did You Knows'

Telephony 'Did You Knows'



Mobile

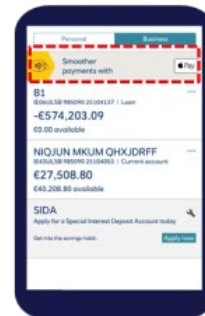
E-Banking:

Email, DM and SMS

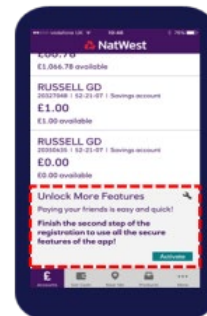
1. Post Login Pop-over



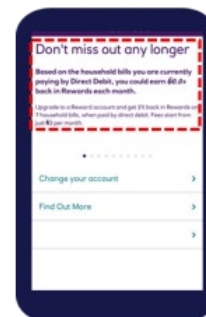
2. Account Header



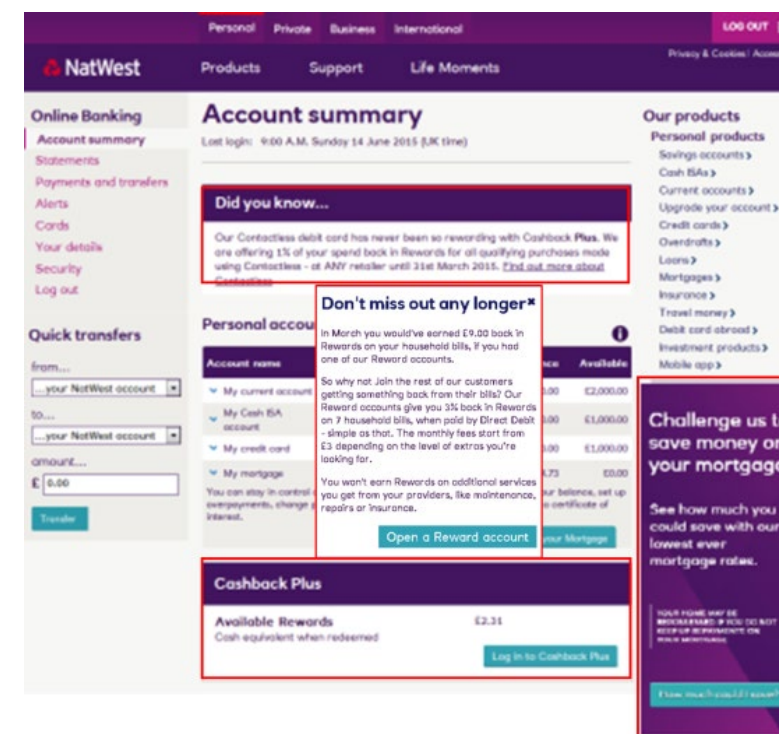
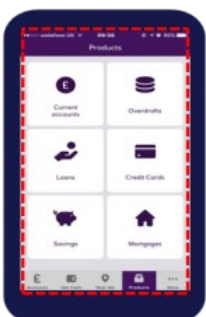
3. Account Footer



4. Account Carousel



5. Product Section



We'd like to help you avoid paying unarranged overdraft fees. Here's how:

Is this email not displaying correctly? [View in your browser](#) | Your partial preview: 42F
Please refer to the [Security](#) section in the footer of this email for information about this.

How you can avoid unarranged overdraft fees

Royal Bank of Scotland

In case you don't already know, we noticed you've recently gone over your overdraft limit into an unarranged overdraft on your Reward Platinum account. This could mean we'll charge you a fee. To help stop this happening again, you could increase your arranged overdraft limit.

Increase your arranged overdraft today

- It's easy to do and you're more than likely to be approved.
- You'll only pay when you use it.
- If you do use it, it's £6 a month plus interest - and only if you go overdraw by more than £50.
- It could be cheaper than unarranged overdraft usage fees of £6 a day (up to a maximum of £30 a month) as long as you don't go over your arranged limit.
- Can be arranged on more than one account.

Representative Example

Overdraft limit: **£1,200**

Monthly usage fee: **£6**

EAR% **19.89** %EAR (variable)

If you have a Reward Platinum account with an arranged overdraft limit of £1,200 and you use all of this you will be charged arranged overdraft interest at 19.89% EAR (variable), a monthly arranged overdraft usage fee of £6 and a monthly account fee of £16.

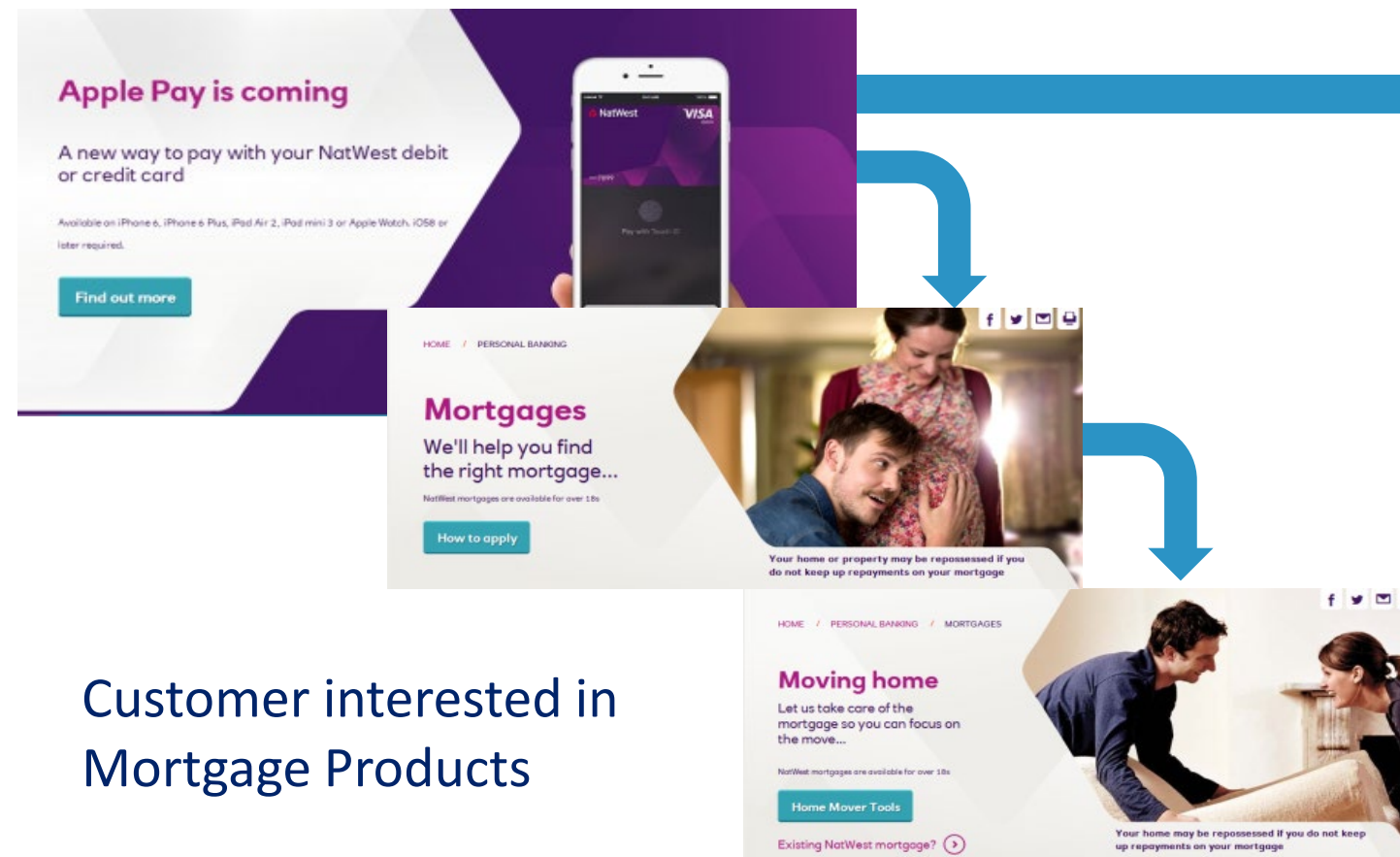
When you apply we'll carry out a credit search to make sure your circumstances haven't changed.

Other things that

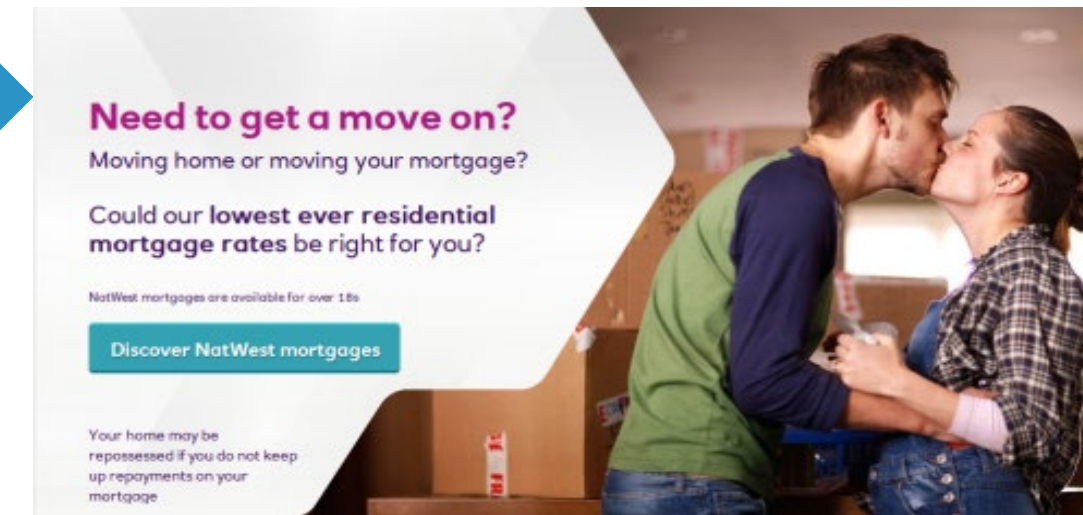
OPTIMIERTE KUNDENERFAHRUNG

IN EINEM UMFELD MIT VIELEN KANÄLEN FÜR UNSERE KUNDEN & MITARBEITER

Homepage Default Messaging



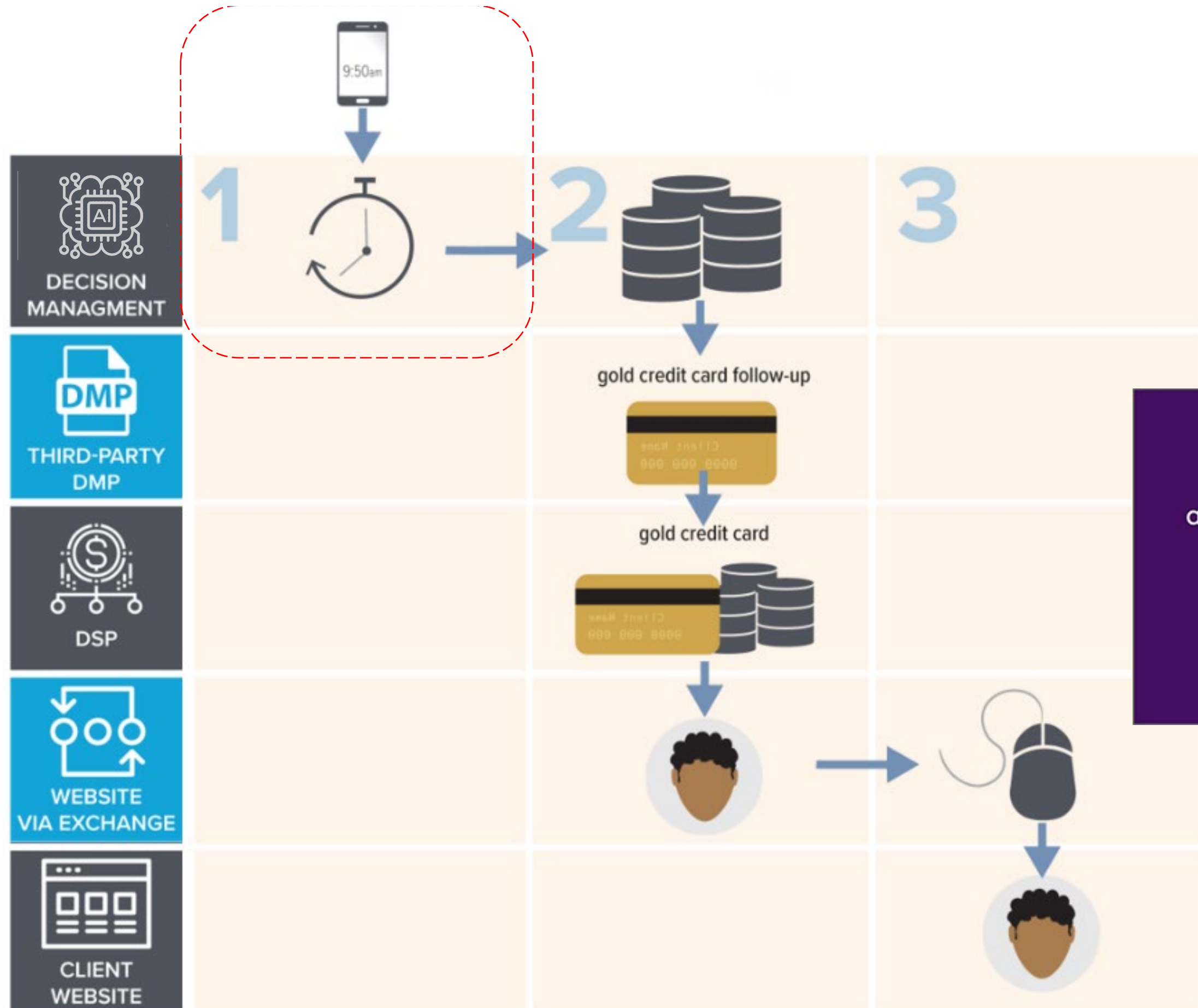
Homepage Targeted Messaging



When a customer returns to the home page, we show them their need

FOKUS: ADTECH

WEG DER KREDITKARTE ÜBER KANÄLE HINWEG



Get a quote
and see how much you
could borrow

NatWest
We are what we do

BUT.....

When we use **Data
& Decisioning**
to Make Banking
Personal...



WELCHER TEST HAT GEWONNEN?

OPTIMIERUNG & VORTEILHAFTE NUTZUNG DER ADOBE DMP MIT PEGA-ENTSCHEIDUNGSFINDUNG



Still interested in a personal loan?

We now offer loans between £1,000 and £50,000.

Representative 3.4% APR for loans between £7,500 - £19,950.

Other amounts available at alternative rates. Our rates depend on your circumstances and loan amount and may differ from the Representative APR.

Apply now



Over 18s and existing NatWest current account customers only.

Still interested in a personal loan?

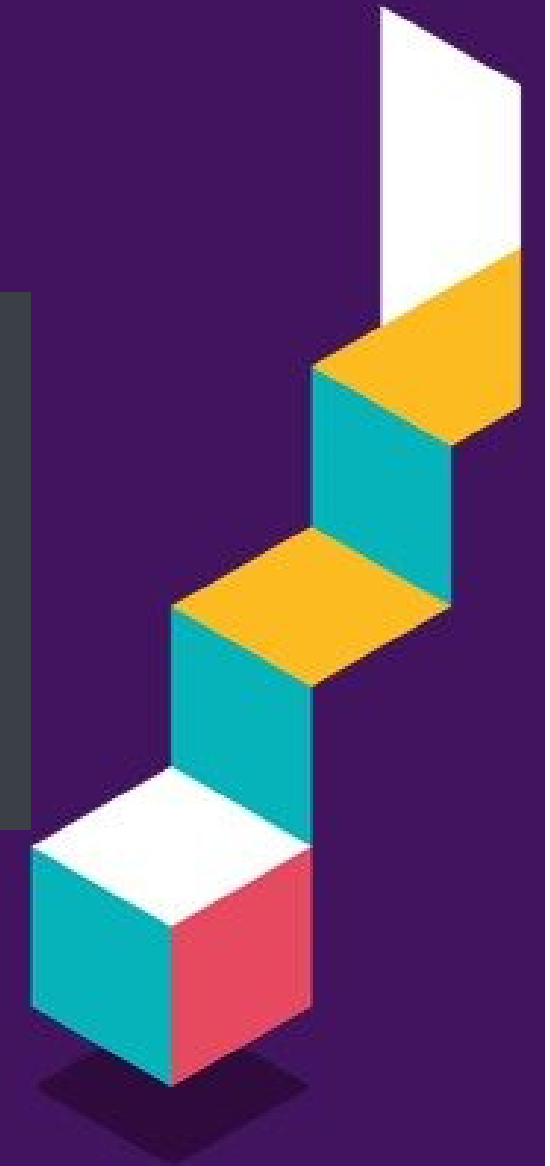
We now offer loans between £1,000 and £50,000.

Representative 3.4% APR for loans between £7,500 - £19,950.

Other amounts available at alternative rates. Our rates depend on your circumstances and loan amount and may differ from the Representative APR.

Apply now

37%



Over 18s and existing NatWest current account customers only.

A

B

WESENTLICHER VON ENTSCHEIDUNGEN ABGELEITETER KONTEXT



EINE BESSERE KUNDENERFAHRUNG IST NICHT SELBSTVERSTÄNDLICH

