



Commonwealth Bank

Matthew Malady, DDS Products, Assisted, Advice and Insurance,
Powering And Evolving CBA Customer Experience





Commonwealth Bank



Matthew Malady
DDS Products, Assisted, Advice and Insurance
Powering And Evolving CBA Customer Experience

MARKET SHARE



Main Financial Institution

Home Lending

Household Deposits

Customer Engagement Engine



Customer Relationship Banking

From back-office to Nationwide

The power of co-development with staff and customers

ROADMAP OF CHANNELS INTEGRATED

Assisted



Branch



Outbound telephone dialler



DB Skills display



Intelligent Routing

Desktop



NetBank



Online segment to CEE



Programmatic Buying



Programmatic Buying Enhancements
Commbank Site



Ceba

Mobile



CommBank App



CommBank App (National)



SMS



2-way SMS



Push Notifications



Webchat



Activity Feed

Other channels



Email



Direct Mail



ATM / IDM

2016

2017

2018

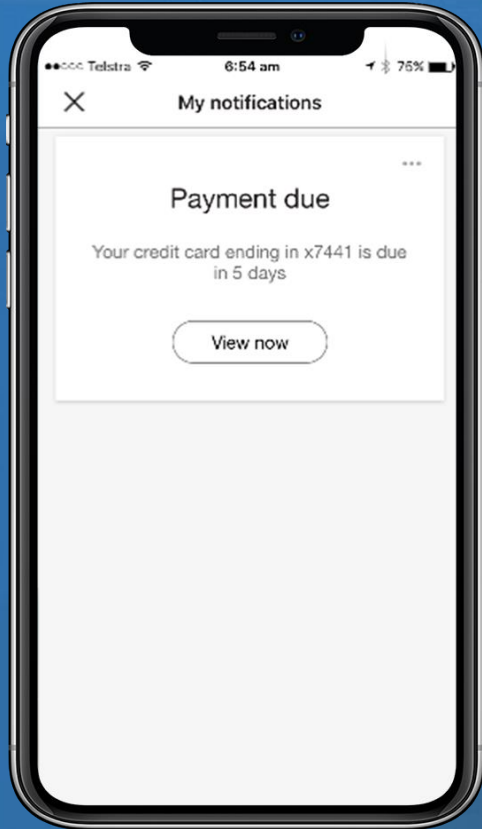
Customer Experience

Customer Value:

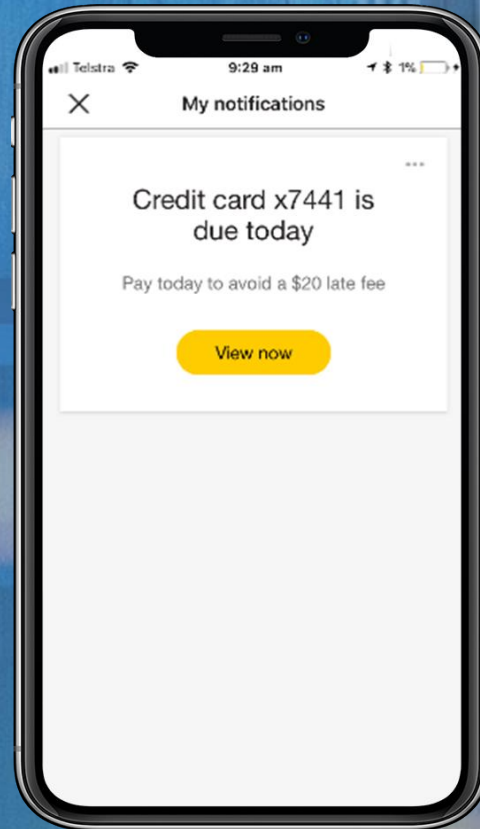
Moving the dial on 'traditional' Banking conversations



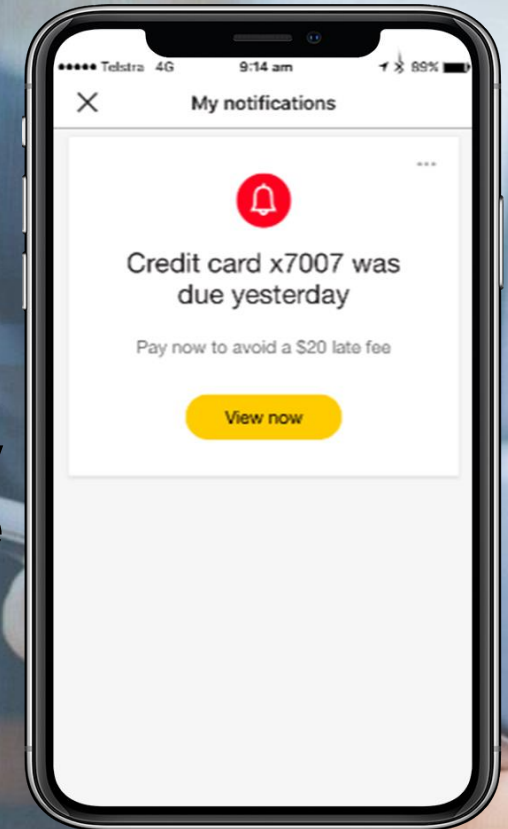
Never let a Customer miss a key moment: Payment Reminders



**5 - 1
Days**



**Due
Today**



**1 Day
Overdue**

Never let a Customer miss a key moment: Smart alerts



COMMBANK

1h ago

Your Smart Access is overdrawn by \$39.46 .
Bring your balance into credit by midnight 15
Feb (Syd/Melb time) to avoid fees and interest
that may apply.

Never let a Customer miss a key moment: Benefits Finder

9:41 [Signal] [Wi-Fi] [Battery]

Hi Kristel

Log off

Get on average \$710

You may be eligible for rebates and benefits

Transfers | Pay someone | BPAY

Accounts | Cards | Products & offers

Find rebates and benefits to help you save

Answer 5 simple questions and we'll find benefits that you may be eligible for

Get Started

1 of 5

Which concession cards do you have?

Select all that apply

Pensioner

DVA Gold

Health Care Card

State Seniors Card

State Seniors Card

I don't have one

Next

Your benefits (9)

You may be eligible for these rebates and benefits based on your answers

Utility Relief Grant Scheme

Get up to \$475

Save money on your electricity bill

Tell me more

Your benefits / Annual Electricity Concessio...

Claim the Annual Electricity Concession

up to \$475 Towards your electricity bill

Call & claim in a few mins

Save money on your bill

You could get 17.5% discount off your electricity usage and service costs.

Call now

AI Stack

Experimentation



Helping our customers feel
supported by us in a
time of **need**

Next Best Conversation

Assist: Natural Disaster Bushfire

It's important to us that we meet your needs in all the moments that matter. Your area has been impacted by a significant event, are you okay? Is there anything I can do to help?

Benefits

- Potentially eligible for special assistance
- For Emergency Assistance contact: 1300 720 814
- Refer to bulletins, if available

Murwillumbah
Grafton

Ulladulla
Nowra
Milton
Bega

Commonwealth Bank





PEGA[®]

Build for Change[®]