

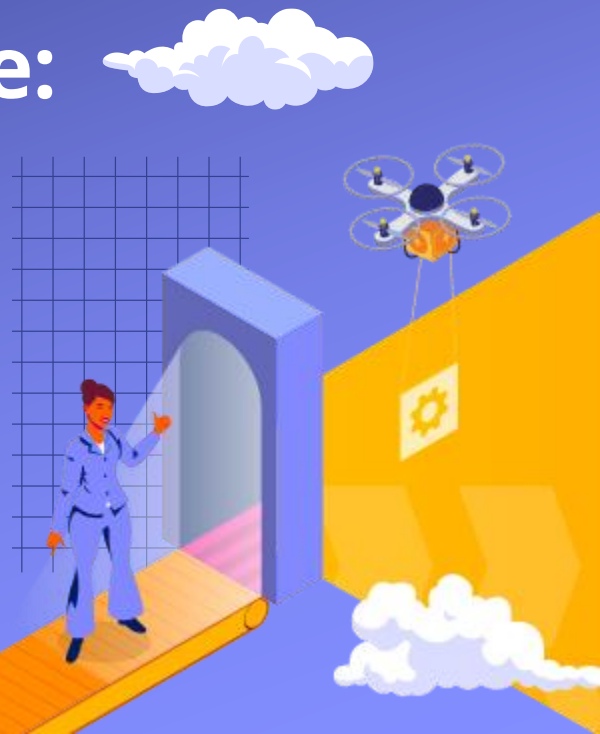


PegaWorld

JUNE 7-9 | LAS VEGAS

[PEGAWORLD.COM](https://pegaworld.com)

Legacy Modernization at Scale: Nationwide's 10-year old Mortgage System transformed in 10 months



Agenda

Nationwide Building Society – A short intro

Problem statement

Vision and solution

Implementation

Impact / results / learnings

Q&A



Who are Nationwide?







Nationwide is the **world's largest building society** serving over 24 million customers

A mutual organisation, owned by its members

Number one for growth in the UK

Number one for growth in PCA including balances

Market Leading Net mortgage lending

Number 1 for Buy to Let Lending and number 2 for residential mortgages

43% market share of student account opening



Value and Service excellence

Number one for customer satisfaction for 14 years

UK largest single-brand branch network

£1.8 bn of member value delivered

Named as the UK's best bank in the Forbes' World's Best Banks 2026 list

Transforming mortgages fulfilment with Pega

Problem Statement



Mortgage Sales Case Ownership (MSCO)

10 years of legacy...

MSCO is the core mortgage operations platform managing the full lifecycle — mortgages origination through completion.

Processing, decisioning, case management and operational workflows across the entire mortgage lifecycle.

Who uses

Back-office mortgage operations teams:

- Home Operations teams
- Credit Risk Units (CRU)
- Case management teams
- Quality assurance teams

Why it had to go

- No scalability as mortgage volumes grew
- No flexibility to adapt to market changes
- No long-term maintainability — 14 versions behind
- £1M+ per year just to keep the lights on

£1 million+ per year to stay still

For a decade, Nationwide's MSCO estate consumed over £1M annually in licensing and support — buying nothing new. Every pound was the price of standing still while the platform fell 14 versions behind.

Financial drain

£1M+ pa in licensing with zero innovation return

Technology risk

14 versions behind — no vendor support, live security gaps

Regulatory exposure

Manual processes, no automated audit trail

Innovation paralysis

Zero 'change' budget — all spend consumed by 'run'

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Vision and Solution



How do you transform a system no one fully understands?

You treat it as archaeology — not implementation

01

Production analysis

Manual walkthroughs of live system behaviour. Business rules inferred from observed outcomes, not documentation.

02

SME workshops

Iterative discovery cycles. Every assumption surfaced, challenged and validated in the next session.

03

Logic reconstruction

End-to-end process maps built from first principles. No templates, no shortcuts, no inherited assumptions.

04

Validated blueprint

Transformation blueprint reviewed and signed off before a single workflow was configured in Pega.



The absence of legacy artefacts forced first-principles thinking — and produced a cleaner, more resilient solution than any documentation-led approach would have.

Pega was chosen to transform the business

The typical approach

Replace like for like

Swap the technology, keep the constraints

Minimal disruption = minimal transformation

Back to the same problems in 5 years



The Accenture + Nationwide choice

Platform as business transformation engine

Intelligent orchestration, not workflow automation

Cloud-native, evergreen, AI-ready from day one

Foundation for the next decade — not just today

One team. Three organizations. Zero seams.

Most programs fail at the seam between client, integrator, and platform vendor

Nationwide

Business and Tech Ownership

Domain knowledge &
SME expertise

Risk & governance
stewardship

Change management &
adoption

Accenture

Tech Execution

Legacy archaeology &
discovery

Solution design &
integration

Tech execution

Pega

Platform Intelligence

Cloud infrastructure &
resilience

Product expertise & best
practice

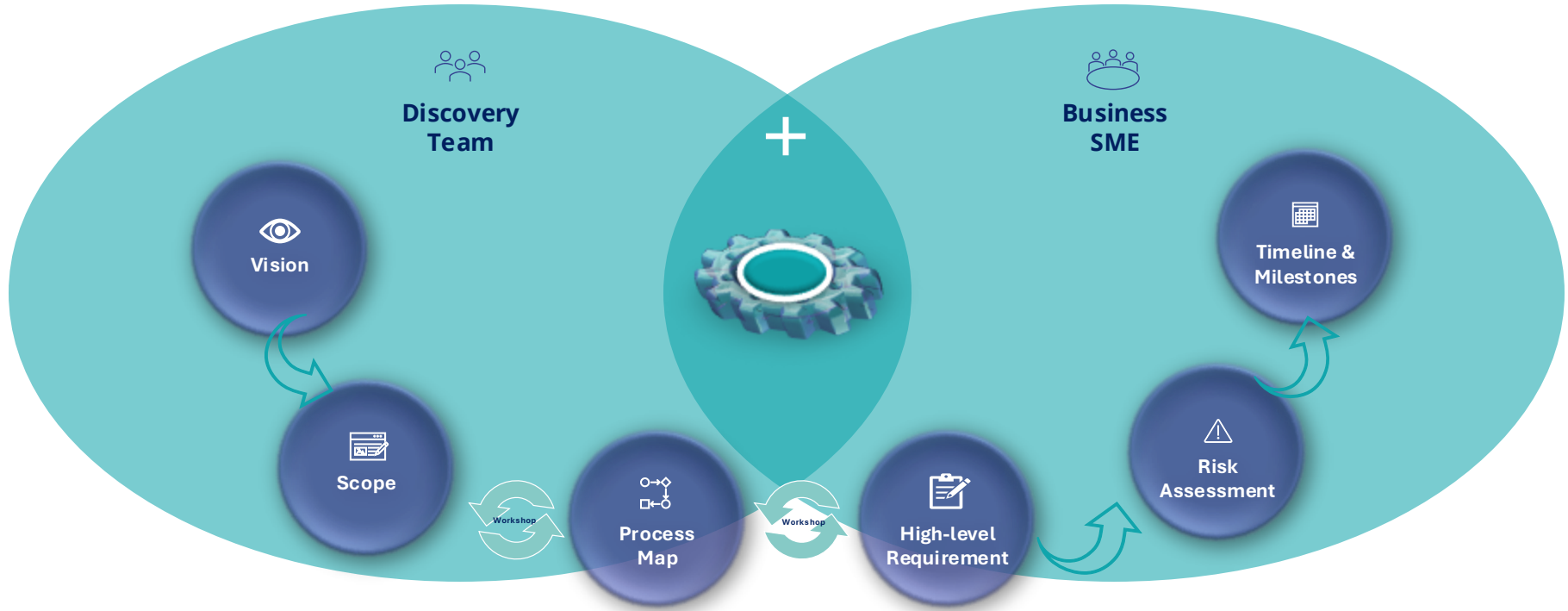
Evergreen currency &
product roadmap

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Execution and Results

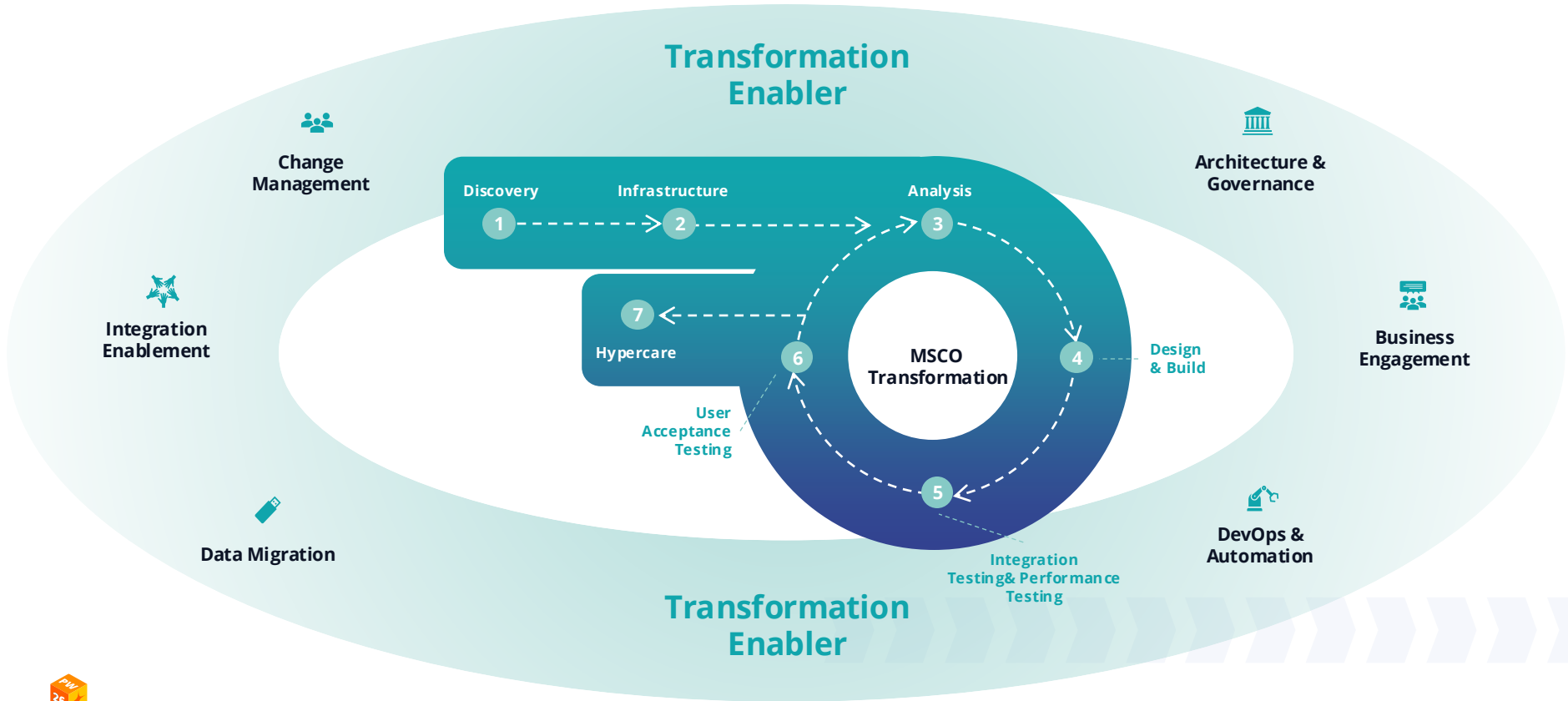


Structured Discovery Framework



A structured Discovery process translated complex legacy logic into a clear transformation blueprint

Transformation through Iterative Delivery Life Cycle



From a spiderweb to a single spine

Before

6 components | £1M+ pa | 14 versions behind

- Netcall MSCO — 4 fragmented applications
- MSCO Middleware (manual batching layer)
- MSCO Archive
- MATS QA (spreadsheet-driven)
- QLIK reporting
- NBS File System



After

4 components | Evergreen | AI-ready

- Pega MSCO — single unified platform
- Data Lakehouse (real-time analytics)
- Power BI (modern reporting)
- NBS File System (retained)

What was hard — and exactly how we responded

Undocumented legacy logic

Reverse engineering workshops, SME discovery, and iterative UAT validation cycles

Performance at enterprise scale

Early performance baselining, load testing, and continuous tuning throughout delivery

Aggressive timelines

Phased delivery strategy, rapid governance forums, and daily cross-team coordination

Async processing complexity

Queue separation strategy, resilience patterns, and proactive monitoring controls

Evolving requirements

Consolidated baseline with continuous backlog refinement and cross-stakeholder walkthroughs



Real Outcomes. Real Impact

The partnership with Pega has enabled clear, tangible benefits across our business, our colleagues, and our customers.



Business

- Faster, more reliable mortgage fulfilment through a unified Pega workflow
- Reduced operational risk by removing key-person dependencies
- Stronger platform for iterative change, automation, and AI-driven improvement
- Better visibility and control across the end-to-end mortgage journey



Colleague

- Improved experience through consistent, unified and simplified workflow
- Dramatically reduced onboarding time, with 530+ colleagues enabled on the new experience
- Less reliance on experts, empowering teams to work independently
- Clearer, more intuitive processes that support accuracy and confidence



Customer

- Faster, smoother mortgage progression with fewer delays
- More consistent service regardless of channel or colleague
- Better decisioning and improved case handling through a more modern platform
- A foundation for future enhancements such as proactive updates and faster approvals

Transforming mortgages fulfilment with Pega

Next Steps



What comes next. The next 12 months.

Data & integration

- ✓ Complete data migration of legacy MSCO cases
- ✓ Virgin Money Integration delivered
- ✓ Constellation UI rolled out

Intelligence layer

- ✓ First AI-powered agents deployed for case automation
- ✓ AI-led workflow optimisation live for Home Ops managers

Data & reporting

- ✓ Data Archive modernization complete
- ✓ Advanced Power BI dashboards replace legacy QLIK workarounds

Platform maturity

- ✓ New Pega capabilities adopted
- ✓ Evergreen upgrade cycle embedded
- ✓ Technical debt reduction as standard practice





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