



PegaWorld*iN*spire

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From Zero to Hero: Transforming NAB's Customer Experience with the Customer Brain

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About US

At National Australia Bank (NAB) Group, relationships are our strength. We are here to serve customers well and help our communities prosper.

More than 38,000 colleagues at the bank provide 10 million customers with secure, easy and reliable banking services.

More than 90% of the Group's workforce are in Australia and New Zealand, with the wider team located in parts of Asia, London, New York and Paris.

NAB is proud to be Australia's largest business lender.



Our journey

Winding back the clock to August 2022



Four Core Building Blocks

1. Sponsors



2. Team



3. Technology



4. System



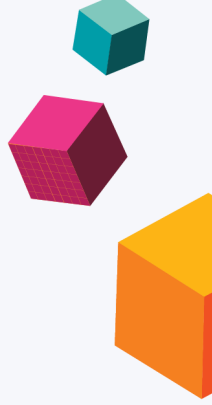
1. Building Sponsors

From not knowing, to telling our story



2. Building the Dream Team

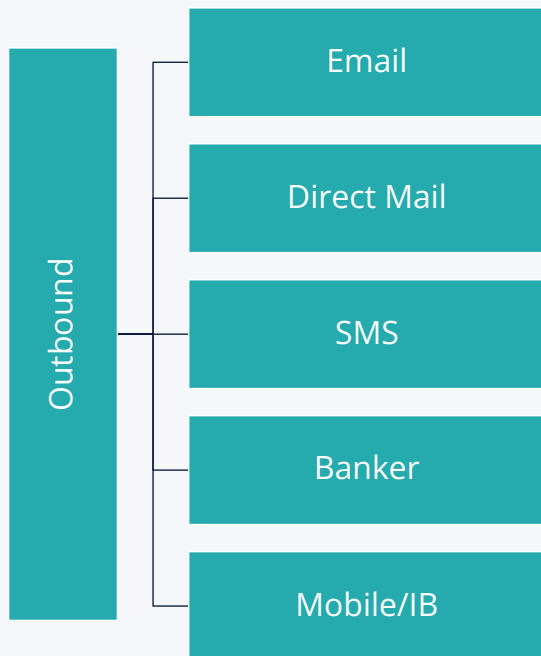
From passionate potential, to effective delivery



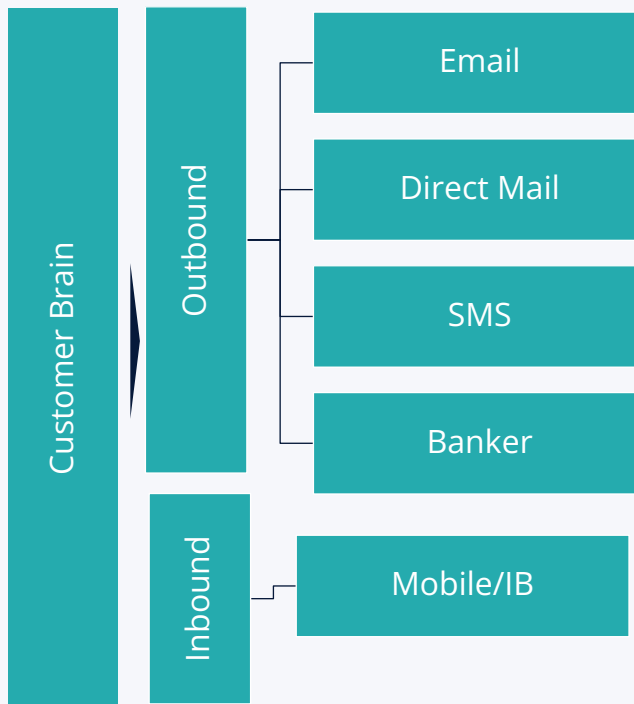
3. Building the Technology

Leveraging existing assets for customer reach, uplifting for long term capability

FROM:



TO:



4. Building the Delivery System for Use Cases

Four components were critical for our success

Frameworks



Governance



Finding Focus

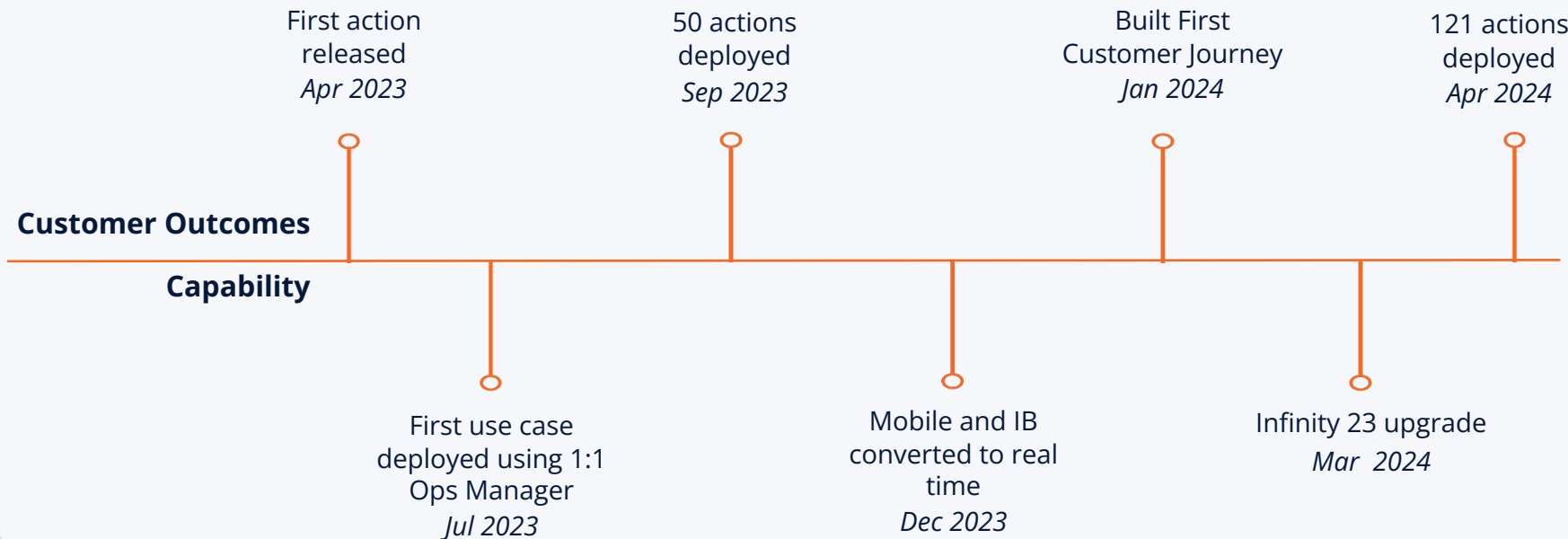


Ways of Working



The Timeline

Aiming to continuously build momentum with use cases and deliver new capability



Our work

Actions



Our Library Of Actions Is Always Evolving Across Sales, Service And Engagement

Business account form abandonment

Some customers like a multi-channel approach to banking; that's why they start an application online but don't finish digitally.

The Brain prompts customers to support them through the account opening journey, in their channel of choice.

Customer data refresh

Keeping customer details up-to-date to meet regulatory requirements.

The Brain encourages customers when they're banking online to update their details, reducing reliance on more costly channels.

Home lending banker leads


Using what we know about our customers, we automatically match them with a NAB banker.

The Brain has initiated 50% more conversations, and 3x more opportunities, with most actioned same day.

Transaction account payment limits

Customers with higher payment limits have a greater exposure to fraud, yet only 30% reduce limits after increasing.


The Brain encourages customers to decrease limits, reducing their exposure to fraud.



Resume your business card application ...

Complete your NAB Business Card application to get access to funds and improve your cashflow.

[Resume now >](#)



Safeguard your account ...

Take a moment to update your details promptly. This is to maintain your account's security for uninterrupted services.


[Update now >](#)



Find a NAB home loan for your next step ⋮

A NAB home loan has fast approvals and flexible home loan options. Discuss your next steps today.

[Book a home loan expert appointment >](#)



Safeguard your funds ...

Reduce your daily transfer limit to increase account security and better protect your funds from fraud.

[Update Limit >](#)

What colleagues are saying

