The Journey to Omni-channel

Navigating Paid Media Challenges with Navy Federal Credit Union

NAVY FEDERAL
Credit Union

Who is Navy Federal Credit Union?
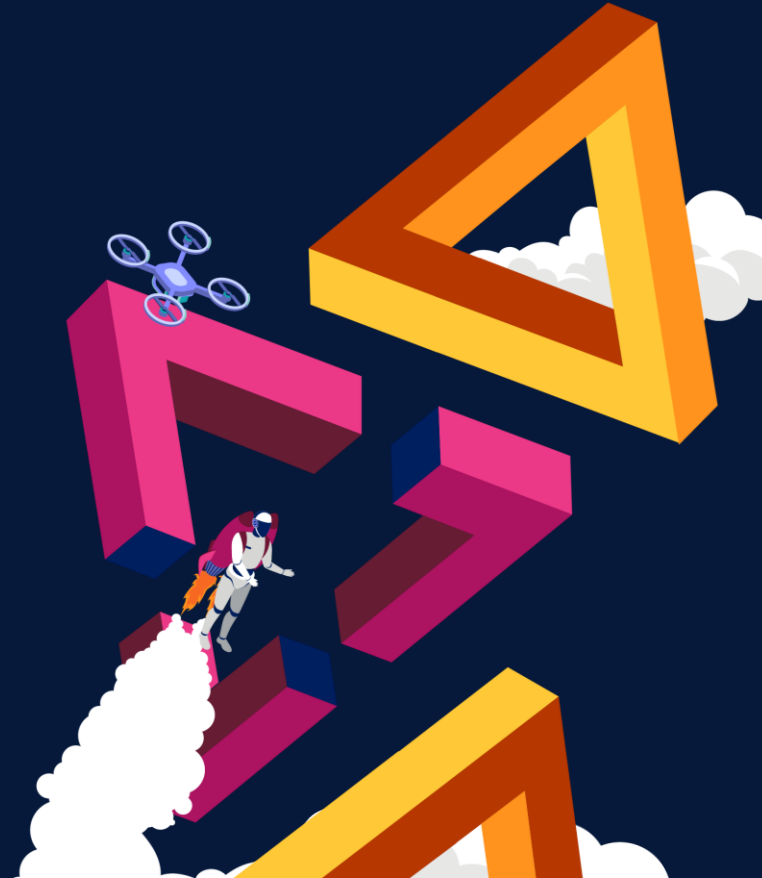
OUR MEMBERS ARE THE MISSION

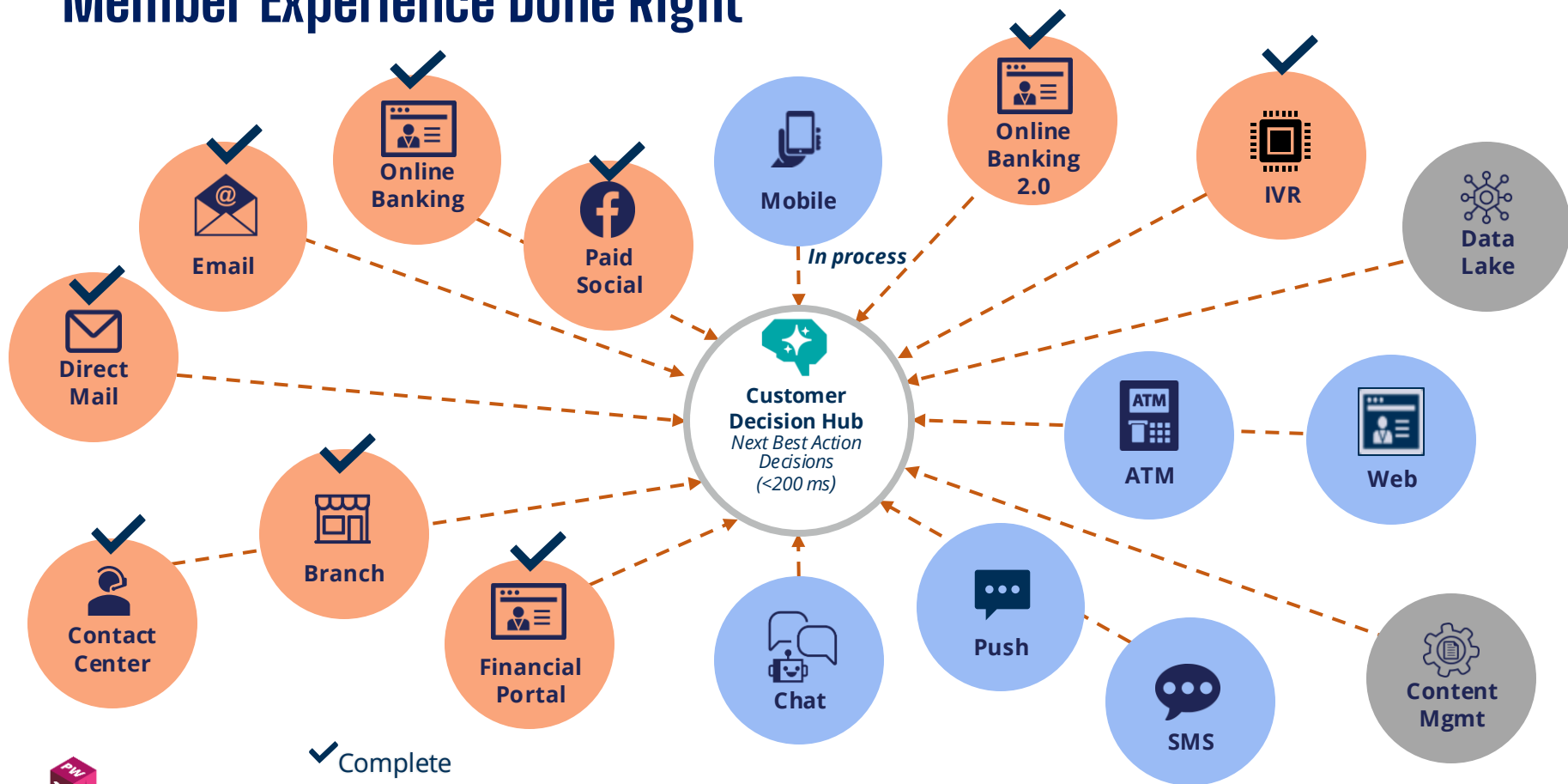**#1 Among Banks (Multichannel) for Customer Experience**

Forrester's 2024 CX Index™ Survey

Military Service Awards

- Credit Union of the Year by the U.S. Navy

- Best Banks for Veterans by The Motley Fool Ascent

Member Experience Done Right

Customer
Decision Hub
*Next Best Action
Decisions
(<200 ms)*

Email — Online Banking — Paid Social — Mobile *In process* — Online Banking 2.0 — IVR — Data Lake

Direct Mail — Contact Center — Branch — Financial Portal — Chat — Push — SMS — Content Mgmt — ATM — Web

✓ Complete

3

Paid Social Journey

Create eligible audiences in Pega CDH for activation of targeted, relevant campaigns in Meta.

Opportunity: Test Use of Paid Media Manager

Transition from Batch & Blast to Next Best Action

**1.
Prepare**

**2.
Test &
Optimize**

**3.
Scale**

1. Prepare

Beginning State of NFCU Paid Media Ecosystem

Navy Federal
Ad Ecosystem Transformation

Before:

- Separate batch workflows per channel; siloed measurement

- Stale, irrelevant member-facing offers

After:

- Centralized NBA decisioning in Customer Decision Hub

- Dynamic data, relevant offers

Omni-Channel
Deployment

Deployed NBA across Email, IVR, Web, Contact Center, Branch, Financial Health Portal, Online Banking

- Direct Mail is the last remaining channel leveraging batch lists

  - Targeting informed by NBA learnings

Process & Partnership
Alignment

Established new file delivery cadence for Social Media and agency teams

- Conducted cross-functional training to drive adoption and understanding
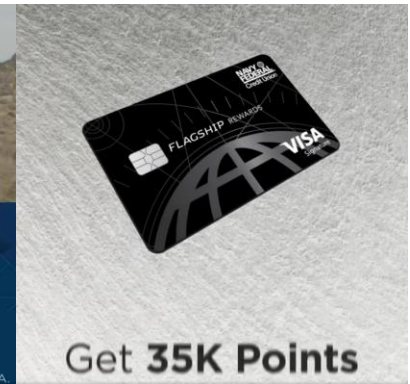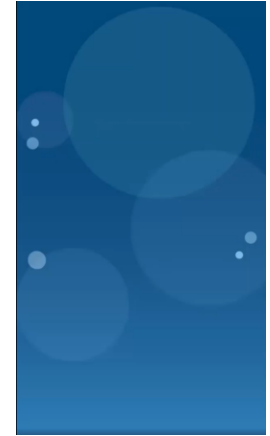
Optimizing Digital Advertising & Goals

Optimizations

- Leverage first-party member data for propensity-driven experiences
- Execute real-time recalculation of next best actions based on live interactions

Strategic Goals

- Become truly omnichannel, delivering a seamless member journey
- Eliminate wasteful ad spend through precise targeting
- Drive higher conversion rates across all touchpoints
- Identify and acquire high-value prospects efficiently

Pocket **$250** when you spend **$2.5K** in your first **90 days**.

Earn Points. Earn Points. Earn Points.

Navy Federal is insured by NCUA.

Get **35K Points**

Differentiators Over Traditional Decisioning

- Dynamic vs. Static:
  - Compared CPA & engagement using dynamic NBA vs. traditional BNB
- Unified Decisioning:
  - Single source of truth within the walled garden
- Precision Targeting:
  - Segmented Meta framework enables granular audience reach
- Scalable Automation:
  - Automated daily updates, minimal manual intervention

Batch & Blast
- Static audience lists
- Monthly batch updates
- Delayed data freshness
- High manual effort

Dynamic NBA
- Real-time decisioning
- Dynamic list generation
- Up-to-date member data
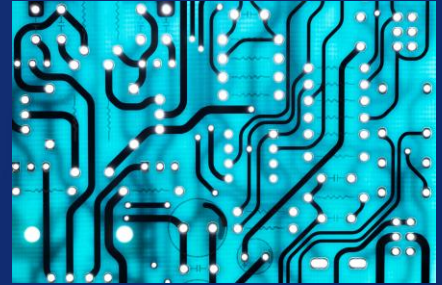- Automated workflows

2. Test & Optimize

Implementation Challenges

Deadlock

Filtering

Deployment

Firewall

**LiveRamp
Customization**

# Launched the MVP and Multiple Iterations!

Initial Results

Qualitative and Quantitative Results

- Soft Benefits
  - Positive member feedback on increased relevancy and frequency
  - Improved team efficiency with reduced manual intervention

- Key Metrics
  - Credit Card Applications Completed +26.3%
  - Cost Per Application -14.4%

- Operational Gains
  - Real-time eligibility updates, decisioning precision
  - Automation freed resources to focus on strategic initiatives

Date	Population Size Variance
2-May	
3-May	0.30%
6-May	0.09%
7-May	0.00%
10-May	-0.64%
14-May	-0.22%
15-May	-0.21%
16-May	-0.05%
17-May	-0.12%
21-May	-0.21%
22-May	-0.18%
23-May	-0.12%
24-May	-0.01%
28-May	0.09%
29-May	-0.02%
30-May	0.00%
31-May	-0.03%
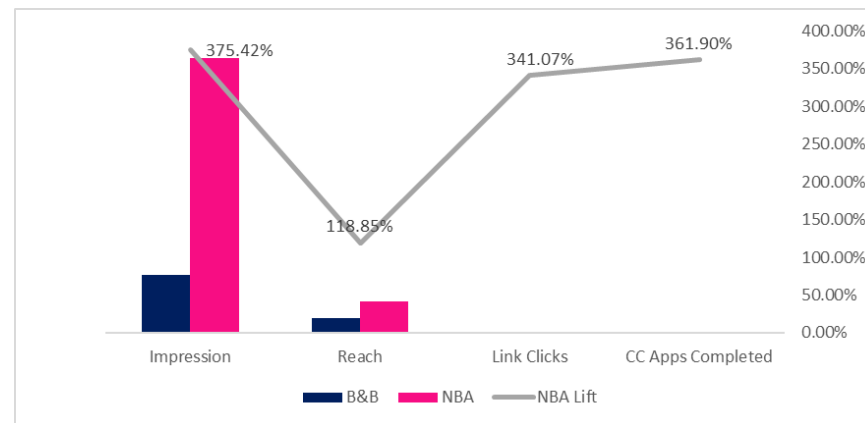
3. Scale

What's Next? Continue Experimenting

Launch Mobile

Migrate All Paid Social

Optimize for Other Media

In Summary

Prepared for the Change	Tested & Optimized	Plan to Scale
• Defined goals and MVP approach (1 action) • Established new file delivery cadence • Conducted cross-functional training	• Resolved a series of issues, optimizing process with each learning • Launched MVP and multiple iterations, running 1-3 concurrent actions for Paid Social	• Power more channels with NBA for Omni-channel, unified voice • Migrate all Paid Social into NBA / Paid Media Manager • Research and re-evaluate

PegaWorld

JUNE 1-3, 2025 | LAS VEGAS

PEGAWORLD.COM