

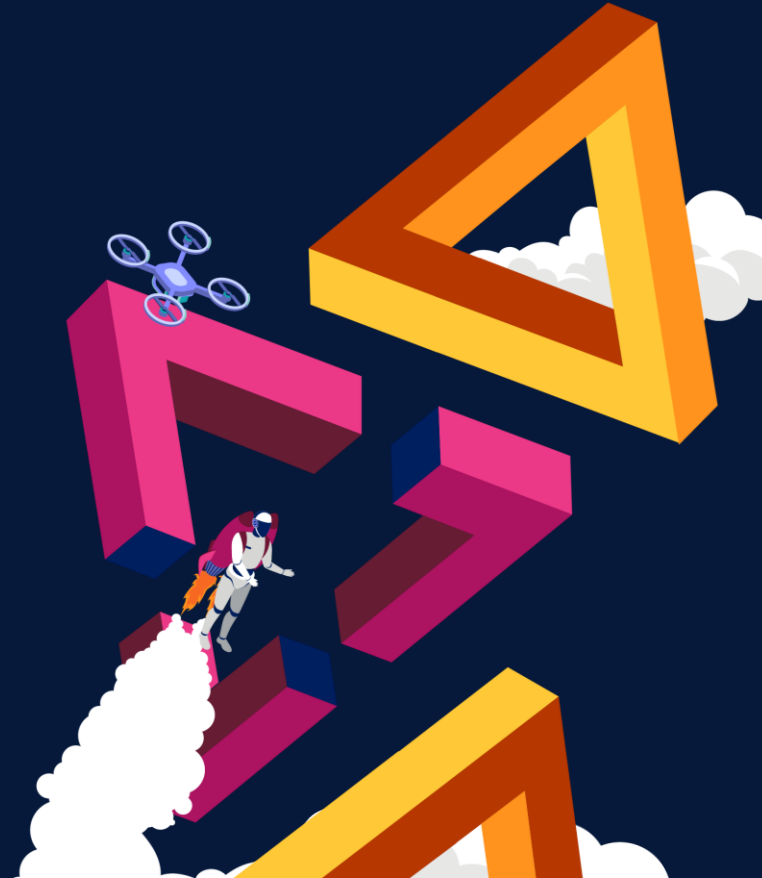


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JUNE 1-3, 2025 | LAS VEGAS

# The inside scoop: NatWest's modernization of decisioning

Natalie Murray – Customer Decisioning Platform Lead





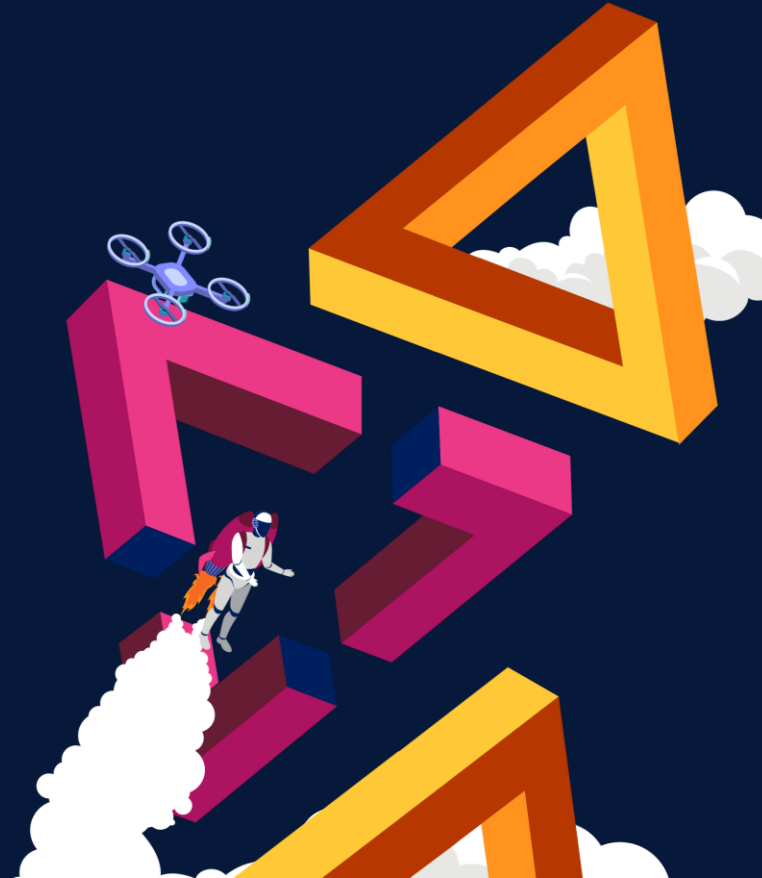


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# Natalie Murray

## NatWest

### Customer Decisioning Platform Lead



- 15+ years of data and analytics experience across Media, Telecoms & UK Financial Services
- Responsible at NatWest for delivering transformational change on the decisioning platform
- Key to NatWest's journey to customer-centricity powered by data and analytics
- Part of the One Bank team to help scale and deepen personalised engagement for NatWest's customers

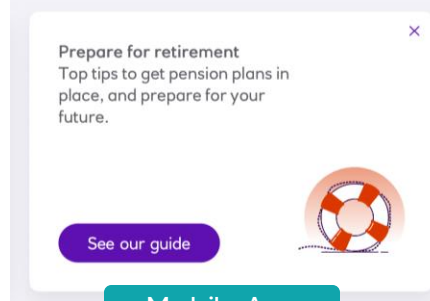


# What does NBA mean at NatWest?

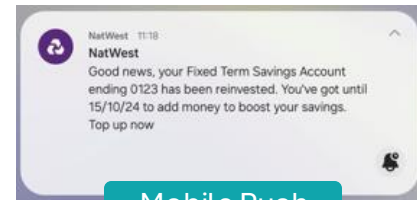
It's not just Next Best Action...

- ✓ We're powering digital experiences for our customers through data & decisioning in real time
- ✓ We're contacting customers at the moments that matter to them in the channels of their choice
- ✓ We're keeping it relevant and always respectful of their permissions and preferences
- ✓ We're supporting customers financial wellbeing through data insights

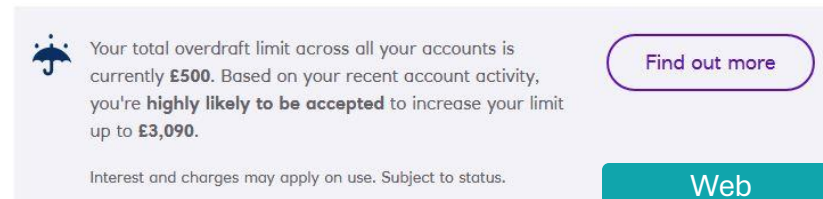
We're part of a customer engagement ecosystem



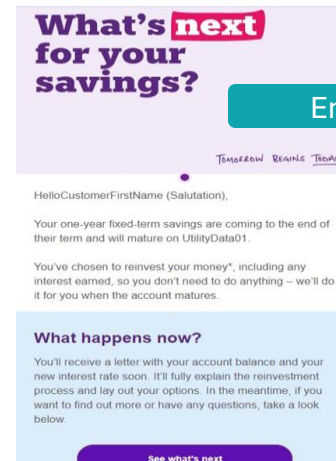
Mobile App



Mobile Push



Web



Email

# What does it really mean?

✓ We're powering digital experiences for our customers through data & decisioning in real time



• We want to be even more relevant for our customers across all the areas they need us

✓ We're contacting customers at the moments that matter to them in the channels of their choice



• We want to scale and be faster in the moments that matter

✓ We're keeping it relevant and always respectful of their permissions and preferences



• We have a wealth of data that we want to explore and leverage to help our customers

✓ We're supporting customers financial wellbeing through data insights



• We're excited to get our hands on the new features and make use of them in a standard toolkit for colleagues supporting our customers

# Can we solve these problems and create greater opportunities?

## Rewind to PegaWorld 2023! How can we...?

1. Increase platform stability and improve resilience
2. Improve performance in customer touchpoints
3. Increase capacity to do more both technically and operationally
4. Enable new features faster



*"We run on Pega Cloud and it's made a huge difference in the speed we can put on the table to take the next step in getting even better in what we're doing."*

– Finbar Hage, Executive VP, Digital, Rabobank



See what Rabobank achieves with zero  
downtime on Pega Cloud >



## National Australia Bank accelerates time to value with Pega 1:1 Operations Manager

See how NAB dramatically reduced deployment cycles and improved business user enablement.



## BT drives growth with AI-powered decisioning

See how the company serves more than 230 teams across 34 countries.



# We should move to Pega Cloud!



Time



Money



Risk



Business Case

An experiment in doing things differently...





# Pega Cloud Pilot



**Objective:** A pilot of Pega 23 on Pega Cloud to prove Pega as a suitable alternative solution to Chordiant Marketing Director whilst identifying the blocks of work we'd need to overcome to move the whole estate

## What did we learn?



**Think differently – cloud clients can do upgrades in 5 days, not 5 months**



**We need to start our Test Automation and DevOps journey**



**Increased focus on delivering business value and excellence in decisioning**



**How will our engineering and operational landscape will change?**

**How do we connect securely?**

**What happens to our data?**

**What new tools do we get?**

**What stops/starts/changes?**



**Governance will take a lot of time**

**We need to adopt new data technologies**

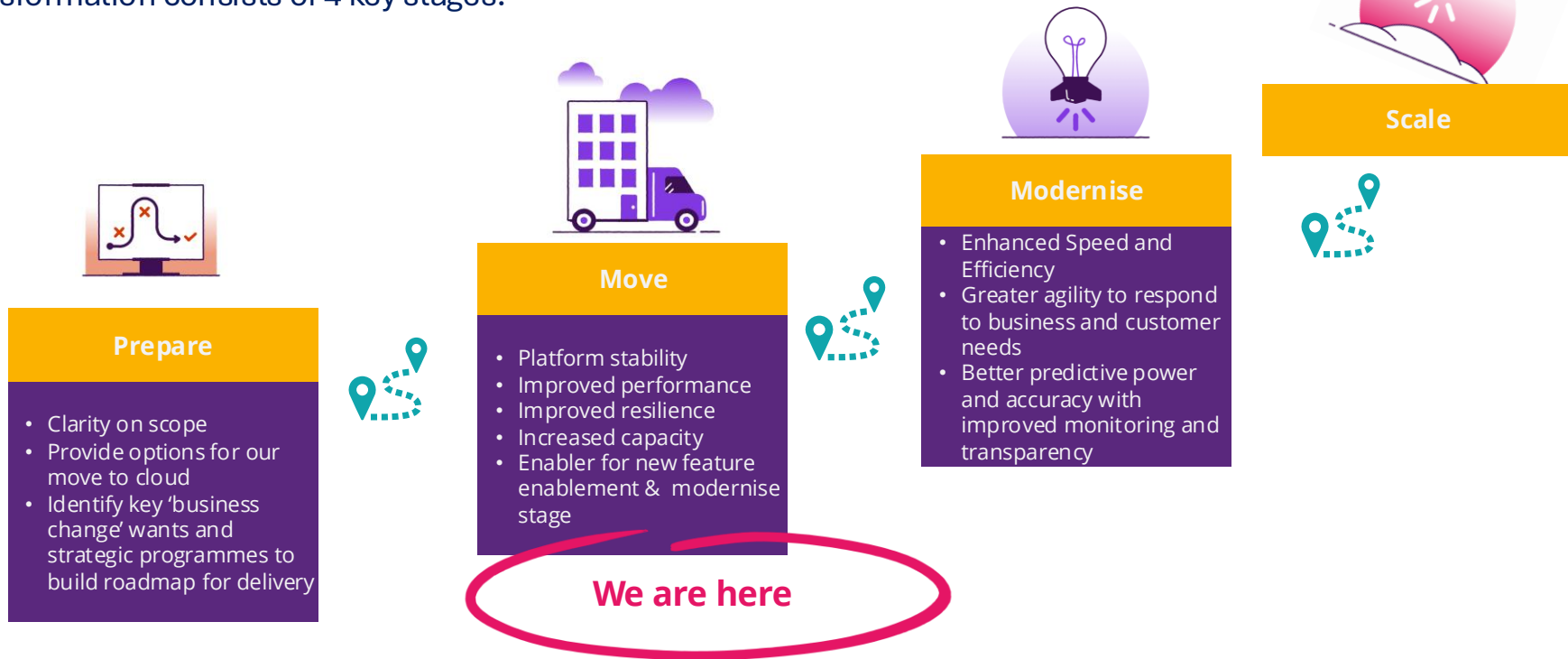
**There are many new tools and features**

**Let's try and be as out of the box as possible**



# NatWest Customer Decisioning Cloud Transformation

Customer Decisioning will move to Pega Cloud. This is part of a decisioning transformation that will enable and support scaling customer engagement across the bank. The transformation consists of 4 key stages:



# How did we prepare?

- Organised the team into technology change, business enablement and one bank decision architecture teams
- Held focused 'Workshop Weeks' for each franchise to decide their own path to cloud
- Assessed the needs of each franchise across data, decisioning application and customer touchpoints
- Secured resources, mapped dependencies and baselined a plan
- Agreed on the right path to cloud for each franchise



**Laying the tracks for exceptional customer engagement**  
**SAVE THE DATE - 13th March**

**Chart Your Course to Smarter Decisions with Pega**

**Location:**  
Gogarburn Conference Centre  
India location TBC

\* This is an in-person event and will not be available to join via zoom

The poster features a purple background with a teal dashed line forming a path. On the left, an illustration shows a person in a suit standing on a large compass, with gears floating above them. On the right, there is a location pin icon with an 'X' inside. The NatWest and PEGA logos are in the top right corner.

# Franchise specifics

During our workshops considerations for each franchise centred on three main topics:



Data



Pega Application



Channels

Other factors considered:



Funding



Action Library



Time



Transformation  
landscape



## Wealth – Move as New

- **NEW** application with brand new build of action library
- Data attributes and Data Sourcing processes remain as-is
- Channel connections remain as-is
- 1:1 Operations Manager

## C&I – Remediate

- **Remediate** and upgrade existing application
- **NEW** data attributes and data model feeding existing application
- Channel connections remain as-is
- 1:1 Operations Manager

**BOTH WEALTH & C&I STOP AT MOVE STAGE**

## Retail – Move whilst starting modernisation

- **NEW** application with brand new build of action library, known as launch list
- Reduced action library through firebreak exercise
- Data attributes and Data Sourcing processes remain as-is
- Modernisation begins with adoption of CMS for Mobile channel and scaling of push capability
- 1:1 Operations Manager



# Navigating the difficult stuff

**Pilot to surface  
challenges**

**Robust security  
& governance**

**Business  
support &  
champions**

**Managing  
divergent needs  
& keeping scope  
tight**

# So... how's it going? & key take aways

- **Wealth is ready to implement**
  - Governance is NOT fast and can't be bypassed
- **The buzz is real**
  - Bring your stakeholders on your journey from the start
  - Demonstrate the work being done along the way
  - Get everyone excited about what is coming next
- **C&I is well on its way**
  - Scope is forming on the modernisation effort and enabling the creation of a business case
- **Retail is ready to move at pace into modernisation**
  - The foundations have been laid to move at pace for Retail, learning from the smaller franchise of Wealth

- ✓ Include governance in plans and take time to understand what the sequence of events are for this
- ✓ Take time to hold a prepare stage to set out the path
- ✓ Don't be afraid to try things differently
- ✓ Be strict with your scope
- ✓ Know your escalation routes
- ✓ Enjoy the ride!

# What's next?

1. Go live in Cloud across all 3 franchises
2. Measure the benefits of our move
3. Adopt the new ways of working and enable our business to do more
4. Get started on our next stage of modernisation



# Questions?







# THANK YOU!



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