



Westpac Digital Customer Experience Journey

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Changing customer behaviours

INTERACTION & COMMUNICATION



Source: Various Financial Services studies taken across US and Europe between 2012 and 2013

Successful personalisation can only be achieved through **digitally-led, human-linked** conversations

FEEDBACK & FOLLOW UP



of customers posting feedback on social media sites **don't know how to give direct feedback or it's never followed up**



of customers that switch banks say they would have stayed if their bank had **taken more interest in how they're feeling**

Near real-time opportunities for feedback and follow up through 'Voice of Customer' means we can listen, learn and act



Aim:

Deliver personalised financial services to our customers wherever they are, whenever they want.



Services which are central to customer needs

Uses time to help customer draw powerful financial insights

Timeline | New World | All payments | Reset Timeline

Summary – spend at “New World”
 \$1,583.00 Total spent in last 2 weeks
 \$2,000.00 Average spend per month

Date	Description	Amount
5 May 2013	New World Metro Queen Street	-\$300.00
5 May 2013	New World Parnell	-\$42.00
5 May 2013	New World	-\$12.00
5 May 2013	New World	-\$15.40
27 April – 4 May 2013	Last week	
5 May 2013	New World Takapuna	-\$11.42
5 May 2013	New World	-\$150.91
5 May 2013	New World	-\$511.26
5 May 2013	New World	-\$7.21
5 May 2013	New World	-\$1.00

Timeline includes

- Personal account
- Joint account
- Gold Visa
- Online Saver PIE
- Kiwibaver
- Choices 1 year fixed
- Choices 3 years fixed

Select multiple accounts | On

Last 2 weeks

All payments & transfers

From: \$0 | To: \$10,000

Makes payments easier and faster for customers

Make a payment or transfer | Logout

From: Personal account (\$12,080.90 avail)

To: Select account or payee

Amount: \$ | Date: 24 Jul 2013 (today)

Cancel | Continue

Accounts Payees Someone new

Search accounts and payees

Pay to a:

- NZ Account number
- NZ Mobile phone number
- Email address
- Westpac ATM (cardless cash)

Save to Payees list | On

Done

Delivers simple, intuitive PFM to customers

Screen 1: Shows a large red circle with '\$894' and 'AVERAGE SPENDING'.

Screen 2: Shows a large red circle with '\$536' and 'APRIL TOTAL', and another circle with '\$1,430' and 'SPENDING OVERVIEW'.

Allows customers to activate and adjust all products and services

Home loan application

About this application

When you apply you'll either get conditional approval within 60 seconds, or we'll call you back to get more information. If there is a second applicant they also need to be present to agree to the application, including a credit check.

Details you'll need to complete your application.

- your annual income, including any overtime and commission
- your debts and expenses, such as credit cards and other loans
- any details on the property you have an offer on or have in mind

Getting started

Name: Ms Marie Catherine Mackay
 Contact phone number: 64033418414
 Best time to call: Anytime
 Email: m.mackay@dfs.co.nz

Are you...
 Purchasing through a trust or company? Yes No

Delivers a personalised, relevant and timely customer experience

Hi Mary | Profile | Logout

Accounts

Spending

- Personal accounts: Available \$12,880.90, Balance \$120,000,880.90
- Joint account: Available \$26,448.00, Balance \$26,448.00
- Platinum Mastercard: Pre-approved limit \$15,000.00

Recent & upcoming

- Christine Cully: -\$165.00
- Roger Caffee: -\$3,000.00
- Online Saver PIE: +\$10.00
- Joint Account: -\$10.00
- Melvie (KOT): -\$20.00
- Online Saver PIE: +\$10.00
- Joint Account: -\$10.00
- Drinkwater, Ek: +\$40.00
- Corporate Cash Eps: -\$40.00

Delivers branch like capability to customers

Deposit Successful

Position check image inside window

Innovations that are making banking faster and easier for customers

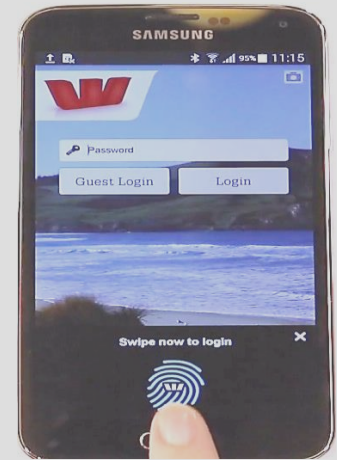
Google Glass



Smart Watch



Fingerprint scanner



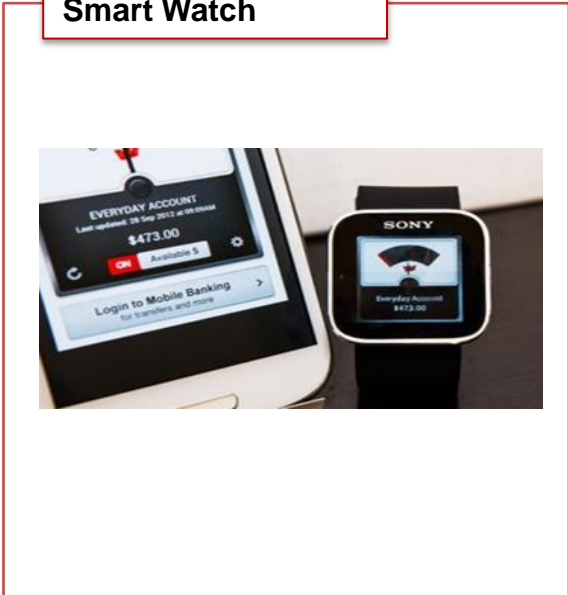


Innovations that are making banking faster and easier for customers

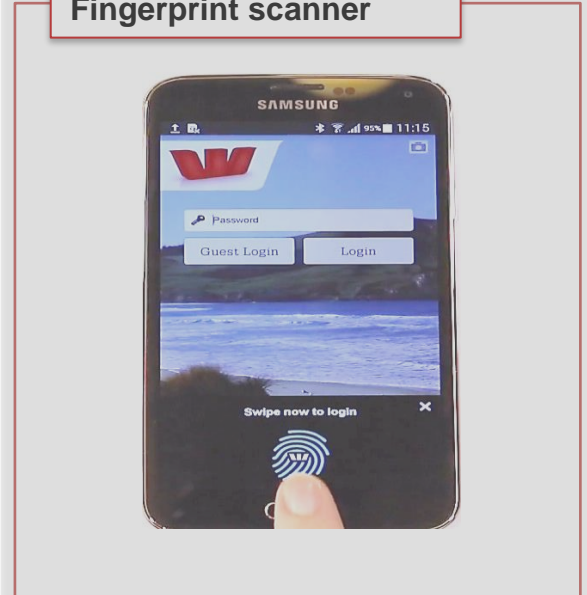
Google Glass



Smart Watch



Fingerprint scanner





Innovations that are making banking faster and easier for customers

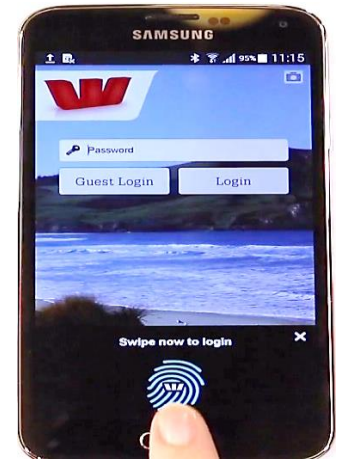
Google Glass



Smart Watch



Fingerprint scanner



Register your
fingerprint.



First attempt - Cashtank



Android widgets

Smart watch



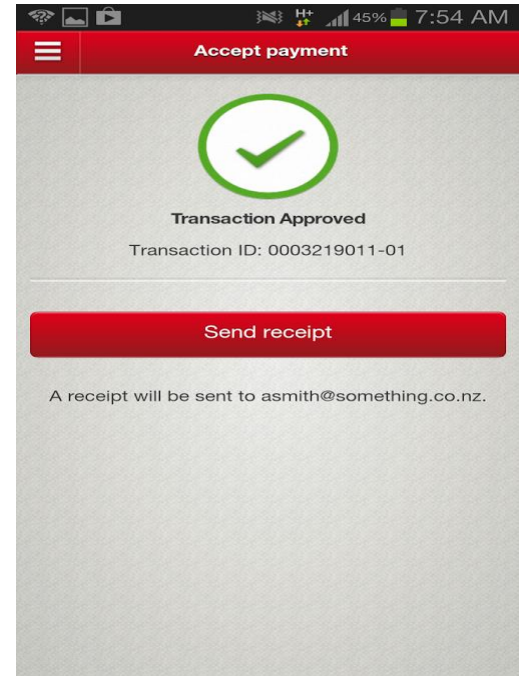
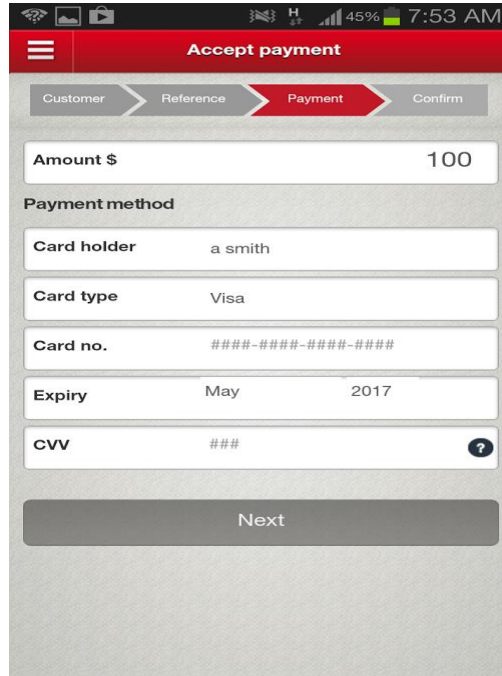
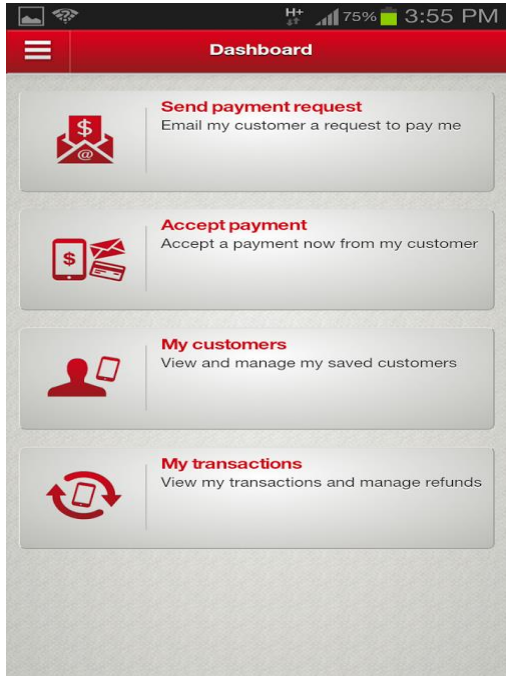
Google Glass



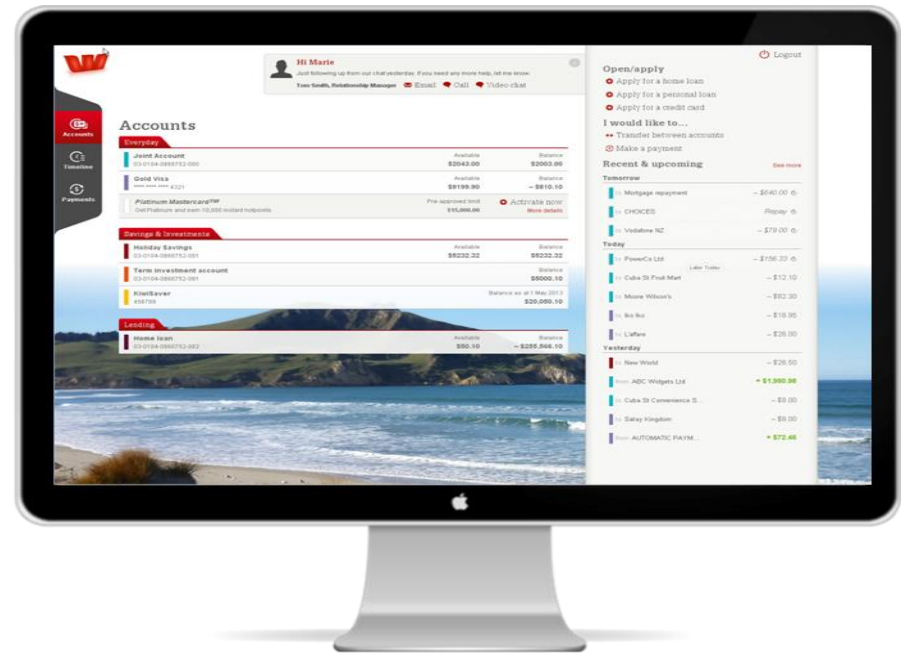
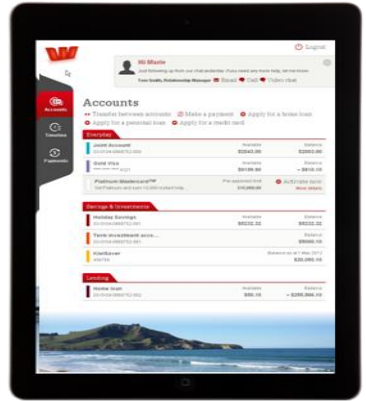
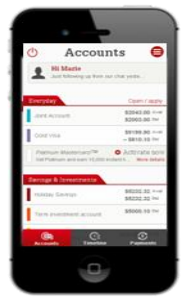
In car?



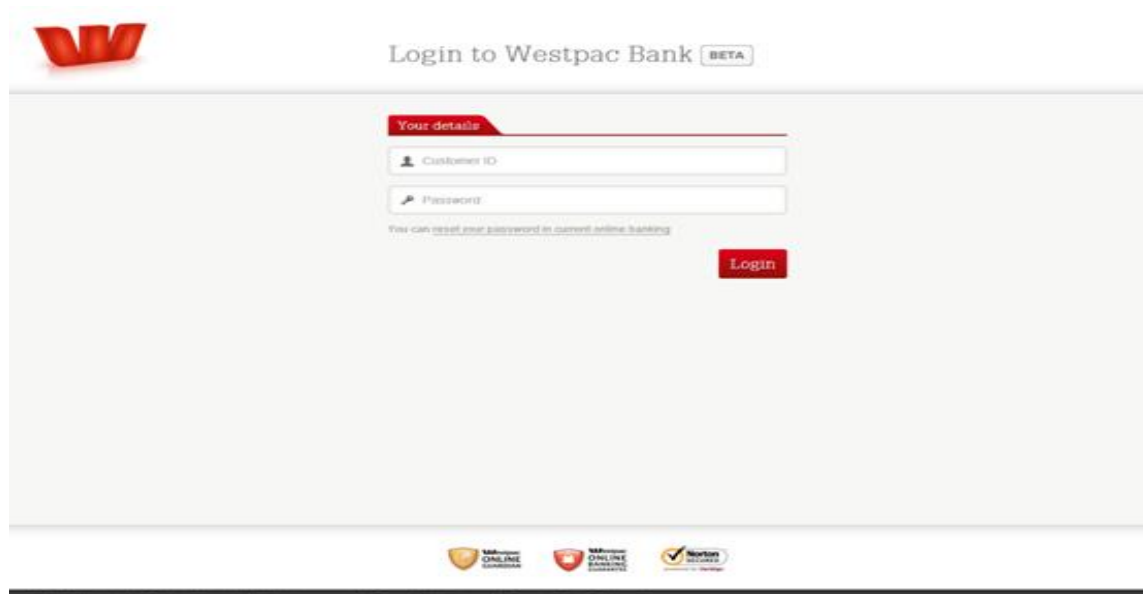
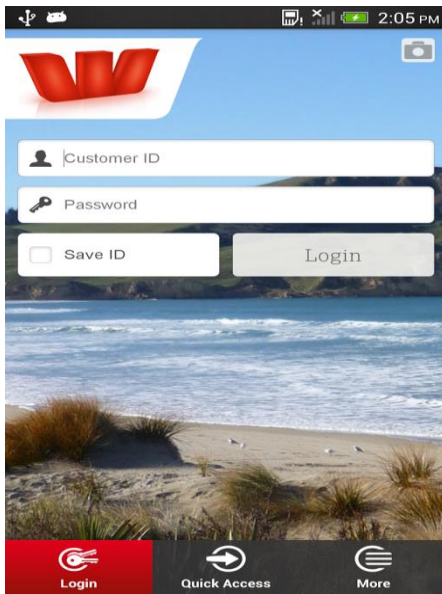
Take 2 – Get Paid



Take 3 – New Internet Banking



Logon



Welcome

Accounts

Thank you for joining our Online Banking BETA trial. Let us know what you think.

All accounts Open / apply

Westpac Access	\$2,120.30 Avail	\$2,120.30 Bal
Westpac Electronic	\$2.57 Avail	\$2.57 Bal
Choices	\$192,279.81 Avail	-\$6,857.19 Bal
Choices	\$23,369.75 Avail	-\$67,900.25 Bal

Accounts Timeline Payments

Hi Ian
Just following up from our chat today, if you need any more help, let me know.
Alana Swain, Relationship Manager Email Call Video chat

Accounts

Everyday

Joint Account 03-0104-0868752-000	Available \$2043.00	Balance \$2003.00
Personal Account 03-0104-0868753-001	Available \$9199.90	Balance \$9199.90
Platinum Mastercard™ Get Platinum and earn 10,000 instant hotpoints	Pre-approved limit \$15,000.00	Activate now More details

Savings & Investments

Holiday Savings 03-0104-0868752-001	Available \$6232.32	Balance \$6232.32
Online Bonus Saver 03-0104-0868752-081		Balance \$5000.10
KiwiSaver 456789		Balance as at 1 May 2013 \$20,050.10

Logout

Open/apply

- Apply for a home loan
- Apply for a personal loan
- Apply for a credit card

I would like to...

- Transfer between accounts
- Make a payment

Recent & upcoming See more

Tomorrow

- to Mortgage repay... - \$640.00
- to CHOICES *Repay*
- to Vodafone NZ - \$79.00

Today

- to PowerCo Ltd *Later Today* - \$156.33
- to Cuba St Fruit Mart - \$12.10
- to Moore Wilson's - \$82.30
- to Moore Wilson's - \$82.30

Yesterday

- to New World - \$26.50
- to New World - \$26.50
- from ABC Widgets Ltd + \$1,980.98
- to Cuba St Conveni... - \$8.00



Timeline

Timeline

All accounts All dates All payments

See future payments (next is in 17 days)

12 Dec 2013 (Today) Today

No items on this day.

10 Dec 2013 (Tue)

- from Westpac Electronic +\$5.00
- from Westpac Electronic +\$2.00
- from Westpac Electronic +\$1.00
- to Westpac Access -\$5.00
- to Westpac Access -\$2.00
- to Westpac Access -\$1.00

29 Nov 2013 (Fri)

- from Loan repayment +\$42.00
- to Interest -\$53.39

Accounts Timeline Payments

Timeline

Search transactions across all your accounts Search

See future payments (next is tomorrow)

10 Jun 2014 (Tue)

- to PowerCo Ltd Planned - MONEY MARKET -\$156.33
- to Cuba St Fruit Mart BILL PAYMENT -\$12.10
- to Moore Wilson's BILL PAYMENT -\$82.30
- to Moore Wilson's BILL PAYMENT -\$82.30

9 Jun 2014 (Mon)

- to New World MONEY MARKET -\$26.50
- to New World MONEY MARKET -\$26.50
- from ABC Widgets Ltd Salary +\$1,980.98
- to Cuba St Convenience Store MONEY MARKET -\$8.00

8 Jun 2014 (Sun)

- to Foo Insurance AUTOMATIC PAYMENT -\$97.16

3 Jun 2014 (Tue)

- to New World Metro EFTPOS TRANSACTION -\$14.50

31 May 2014 (Sat)

- to New World Metro EFTPOS TRANSACTION -\$12.20

28 May 2014 (Wed)

- to Countdown EFTPOS TRANSACTION -\$243.02

Accounts Timeline Payments

Logout

Timeline includes

All accounts

Joint Account

Personal Account

Holiday Savings

Money out (withdrawals)

Money in (deposits)

Show as two columns

From: \$0 To: Any



Payments

Search accounts and payees

Accounts Payees **Someone new**

Their name:

Name of person or organisation

Their account number:

00-0000-0000000-000

Done

W

Accounts

Timeline

Payments

+ Make a payment or transfer

Planned

Vodafone NZ Amount

26 September 2013 -\$79.00

< Make a payment or transfer

Logout

From Select account >

To Select account or payee >

Amount \$ Amount

Date 10 Jun 2014 (today) 📅

Cancel Continue

Search accounts and payees

Accounts Payees **Someone new**

Their name:

Name of person or organisation

Their account number:

00-0000-0000000-000

Save to Payees list On

i This payee will be saved once the payment is complete.

Nickname for this payee (optional):

Nickname

Done



Westpac Beta Site



Thank you