



# EXPERIENCE MAKERS LIVE





# Help in moments that matter

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# Today

- Help in the moments that matter
- Business and Customer problems
- Transforming our personalisation approach
- Outcomes
- The future



# Help in the moment that matters

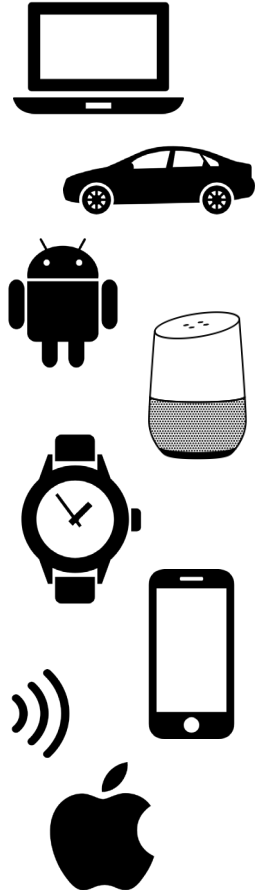
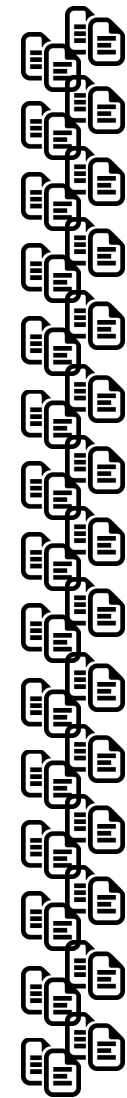
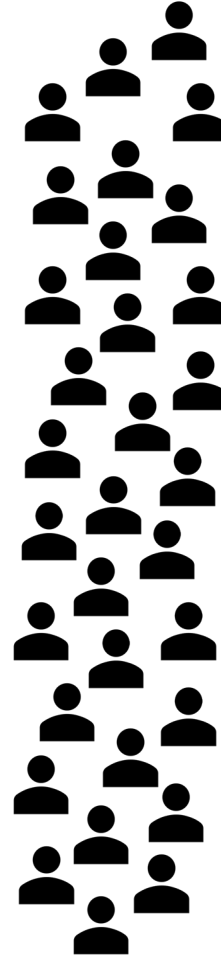


Driven to be “*one of the world’s greatest service companies*”



# Foundations





Products &  
services

Brands

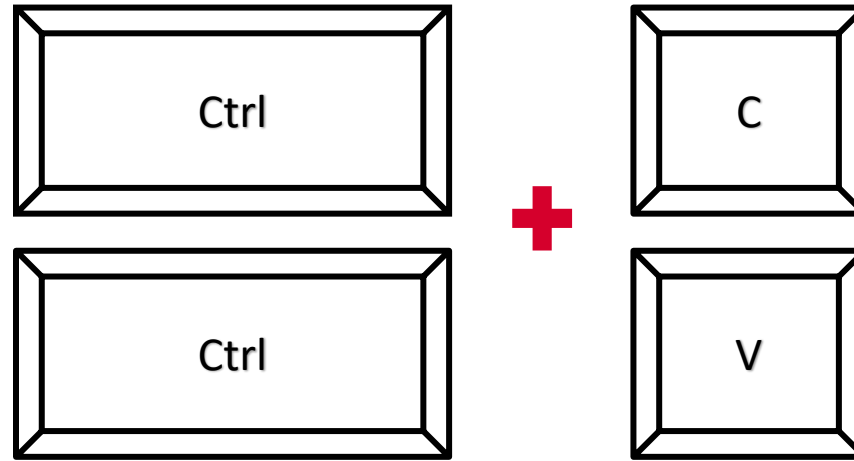
Campaigns

Personal-  
isation

Channels

Devices

What impact does this have?



**RISKY**

**SCALE**

**COSTLY**

# Our Customers







Our  
People



So what did we do...?

# INTELLIGENT CONTENT







LEGO

CREATOR

12+

10245

Santa's  
Workshop

883 pcs/  
Stck/pzs/dbb

EXPERT

LEGO





1

Modular





2  
Structured





3

Format-  
free





4

Self-  
describing



**“CLICK”**

**“SAY”**

**“TOUCH”**

**Adapt to context,  
both in form  
and in function**







**Repurpose content & distribute to ANY output**

**Deliver contextual experiences at SCALE**

**Adapt to future channels with ease**

# OK, NOW HOW?






It starts with CONTENT...

...and PEOPLE





Technology can't do its magic until  
**STRUCTURE**  
has been put in place.



# (Re-)engineering our content

Making it...

1. Modular
2. Structured
3. Format-free
4. Self-describing



Personal > Bank accounts > Savings > Westpac Life

## Westpac Life

A flexible savings account that supports your savings goals.



Open in less than 3 minutes

Open now

### For the saver in all of us

Manage long term and short term goals within a single account with **Savings Goals**.

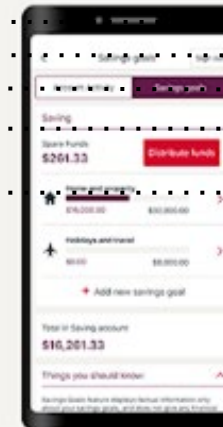
Earn up to **2.30% p.a.** variable interest rate, including:

✓ **1.00% p.a.** standard variable base rate plus

✓ **1.30% p.a.** variable bonus rate each month you grow your balance <sup>1</sup>

✓ Enjoy a competitive base rate plus bonus interest each month you grow your balance <sup>1</sup>

✓ Unlimited and instant access to your money online through your Westpac everyday account <sup>2</sup> (if you don't have one, we'll open a **Westpac Choice** account for you)



Why open a Westpac Life account?

Brand = Westpac

Product = Life Account

Portfolio = Savings

Type = Consumer Product



Folder

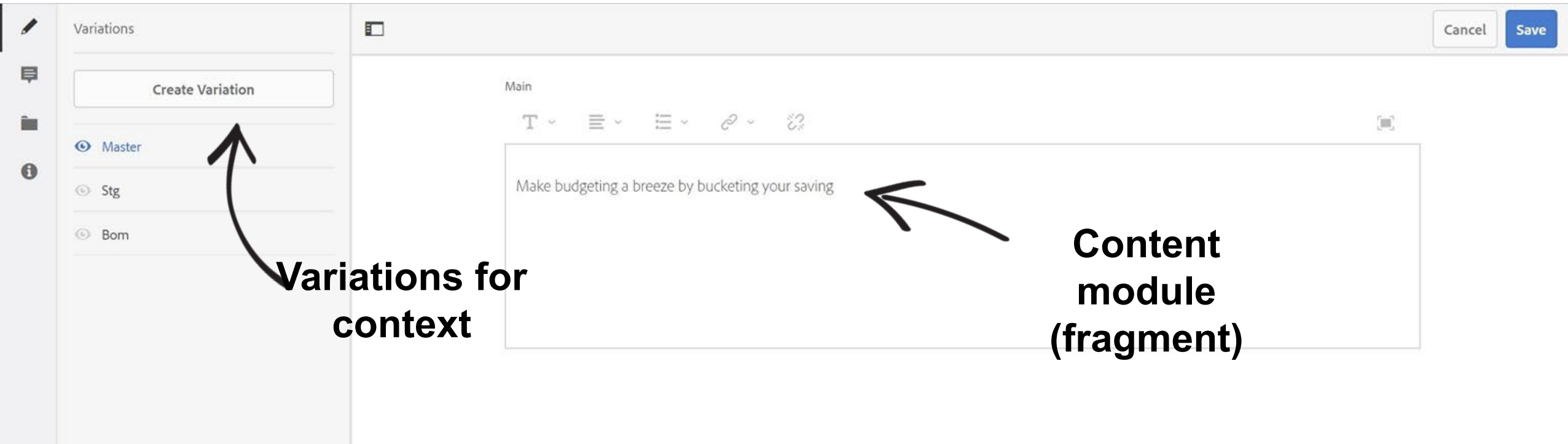
Heading






Sub-Heading

CTA

Features

Tags






Bucketing - Title

Cancel

Save



Upload Image

Basic

Relationships

Name

[[UCR#3534000042]]

Title


Bucketing - Title

Description

Enter description

Created

2019-05-30 09:49



Traceability

Tags

☐

×

Service : Savings Goals

×

Product : WBC / Life Account

×

Attribute Type : Feature

×

Audience : Consumer

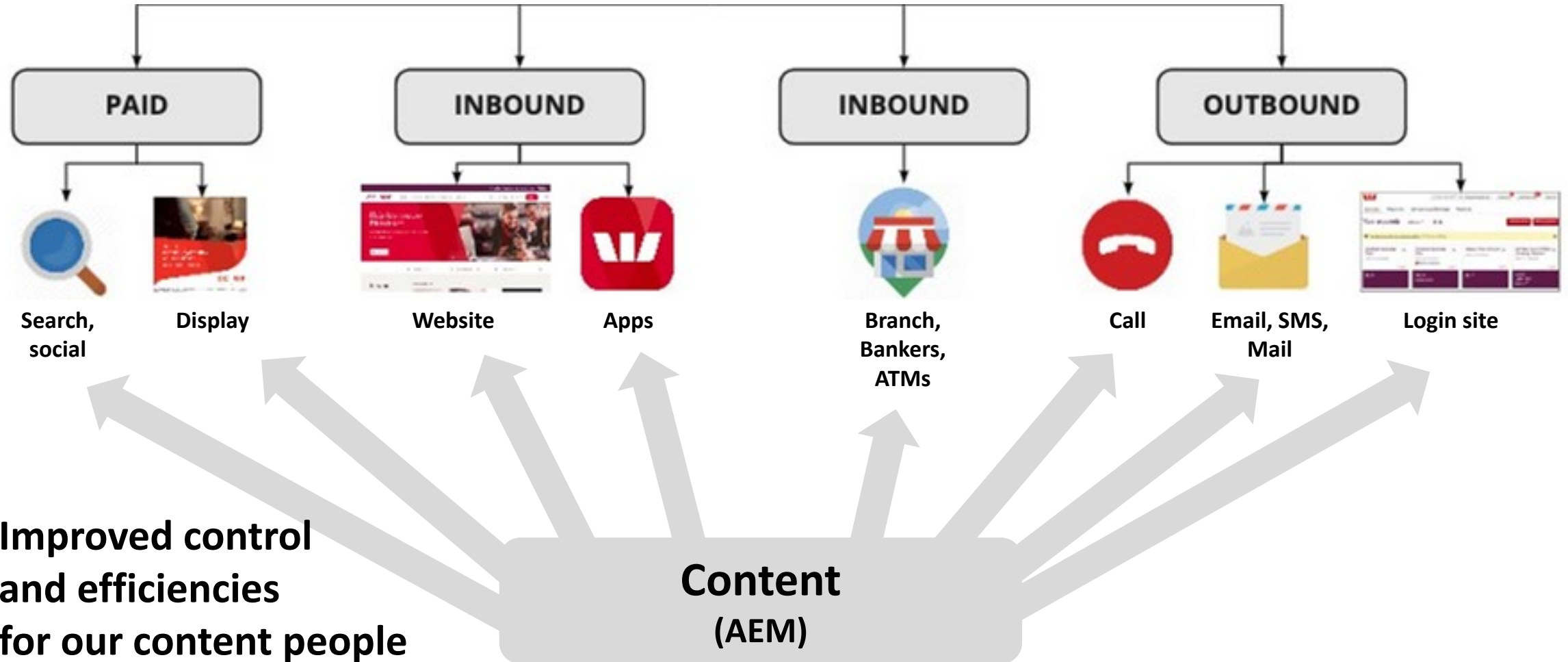
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Portfolio : Bank Accounts

Tags



**Improved  
consistency for  
our customers**







Upload Image

Basic Relationships

Name  
[[UCR#3534000042]]

Title  
Bucketing - Title

Description  
Enter description

Created  
2019-05-30 09:49

Traceability

Tags

☐

- × Service : Savings Goals
- × Product : WBC / Life Account
- × Attribute Type : Feature
- × Audience : Consumer
- × Portfolio : Bank Accounts



Traceability

[[UCR#3534000042]]

Search

Metadata :

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Last_Modified	03.06.2019 at 01:37 PM by Philip
Last_Published	NA
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Variations_Present	stg,bom
Consuming_Experiences_Count	3

[Master](#)

STG

[BOM](#)

Make budgeting a breeze with St George by bucketing your savings

Consuming Experiences :

Page Title	Page Path	Status	Published Date	Modified Date
<a href="#">Savings Goals</a>	<a href="#">/content/public/wbc/en/personal-banking/bank-accounts/savings-accounts/savings-goals</a>	<span>■</span> Modified	05.04.2019 at 12:08 PM by Milani	12.06.2019 at 10:40 AM by Philip
<a href="#">Westpac Choice</a>	<a href="#">/content/public/wbc/en/personal-banking/bank-accounts/transaction/choice</a>	<span>■</span> Modified	13.05.2019 at 01:30 PM by M046992	07.06.2019 at 02:53 PM by Philip
<a href="#">ucrdemo</a>	<a href="#">/content/public/wbc/en/ucrdemo</a>	<span>■</span> Modified	28.05.2019 at 08:47 PM by wbcdevelopers	11.06.2019 at 11:20 AM by Philip

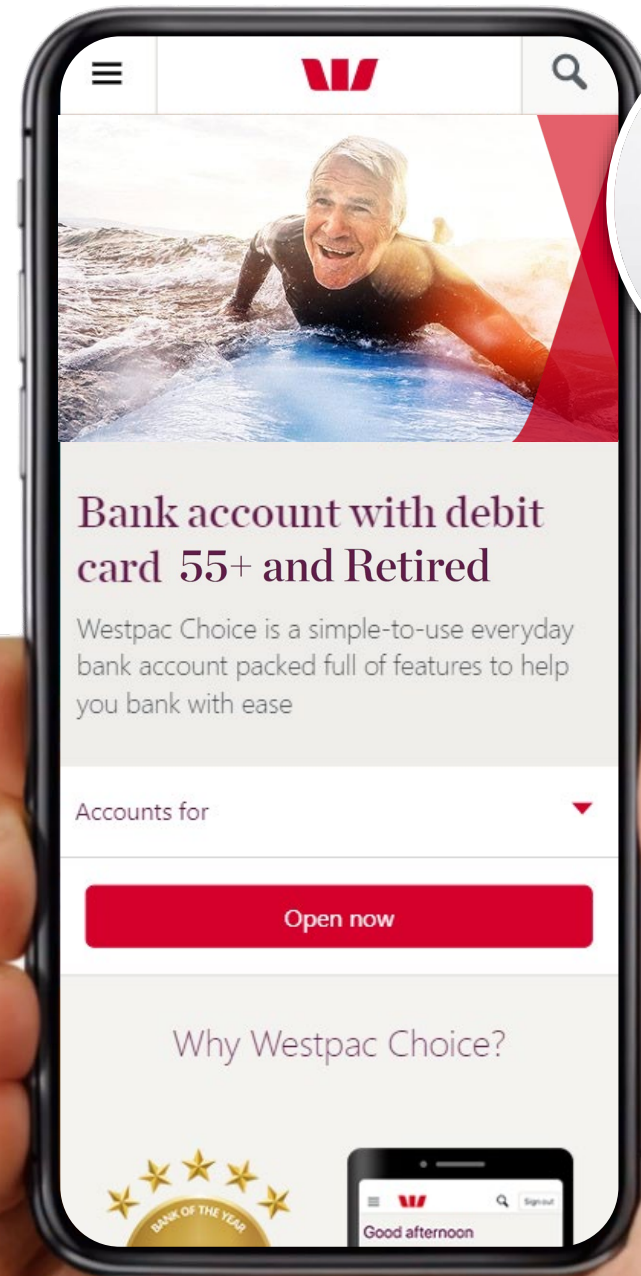
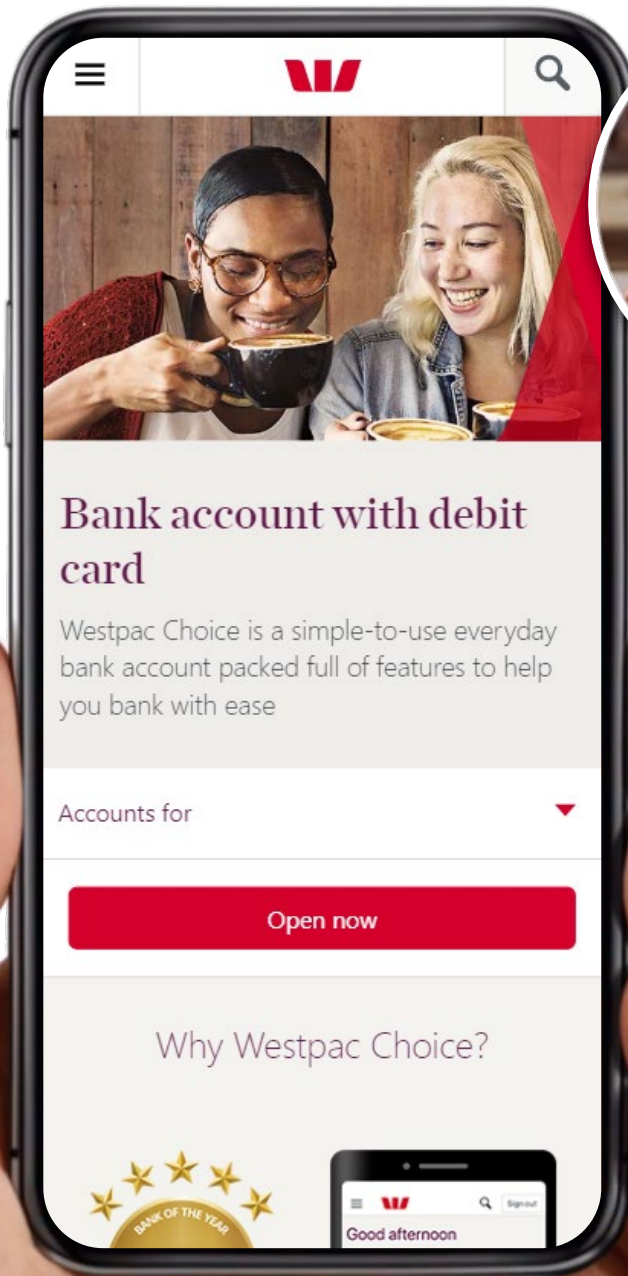
The ability to view a snapshot of a fragment at any point in time.

- Status
- Contexts
- Modifications
- Consuming experiences

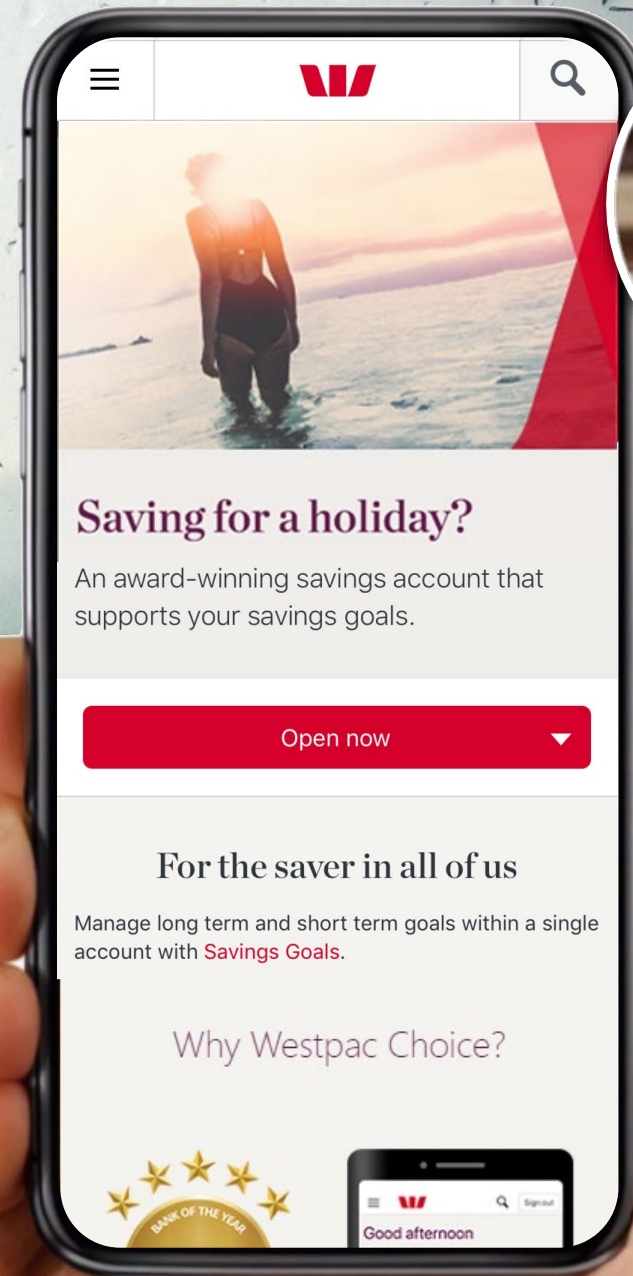
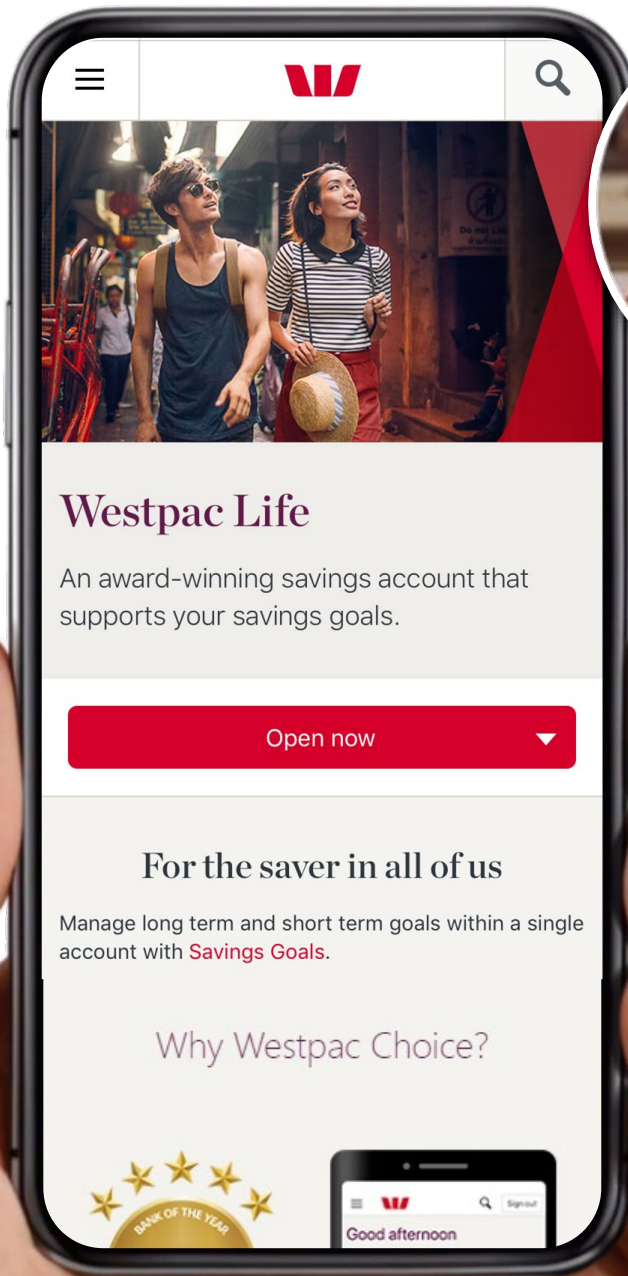
We're just  
getting  
started...









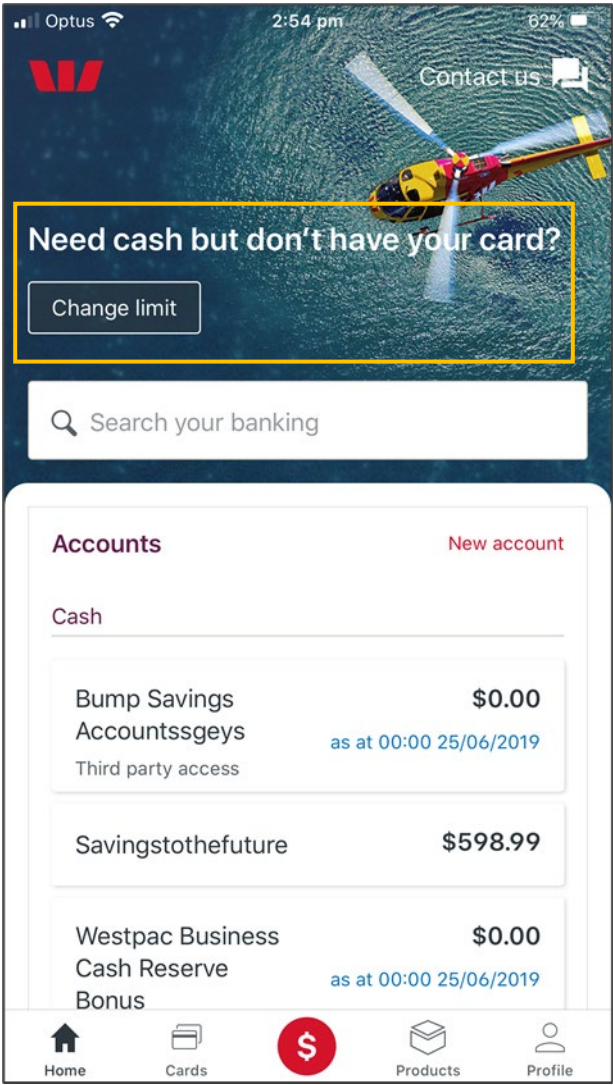
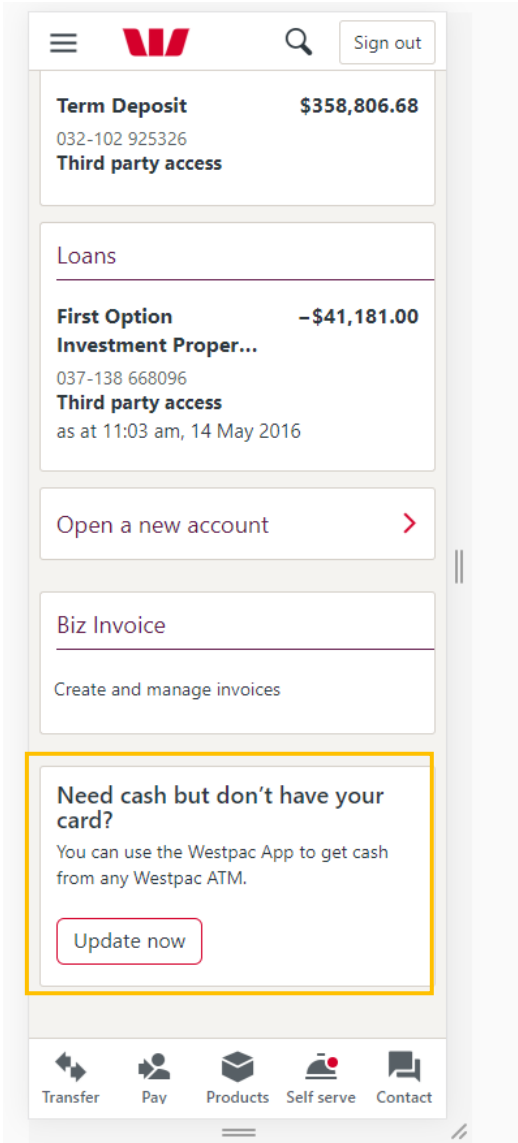
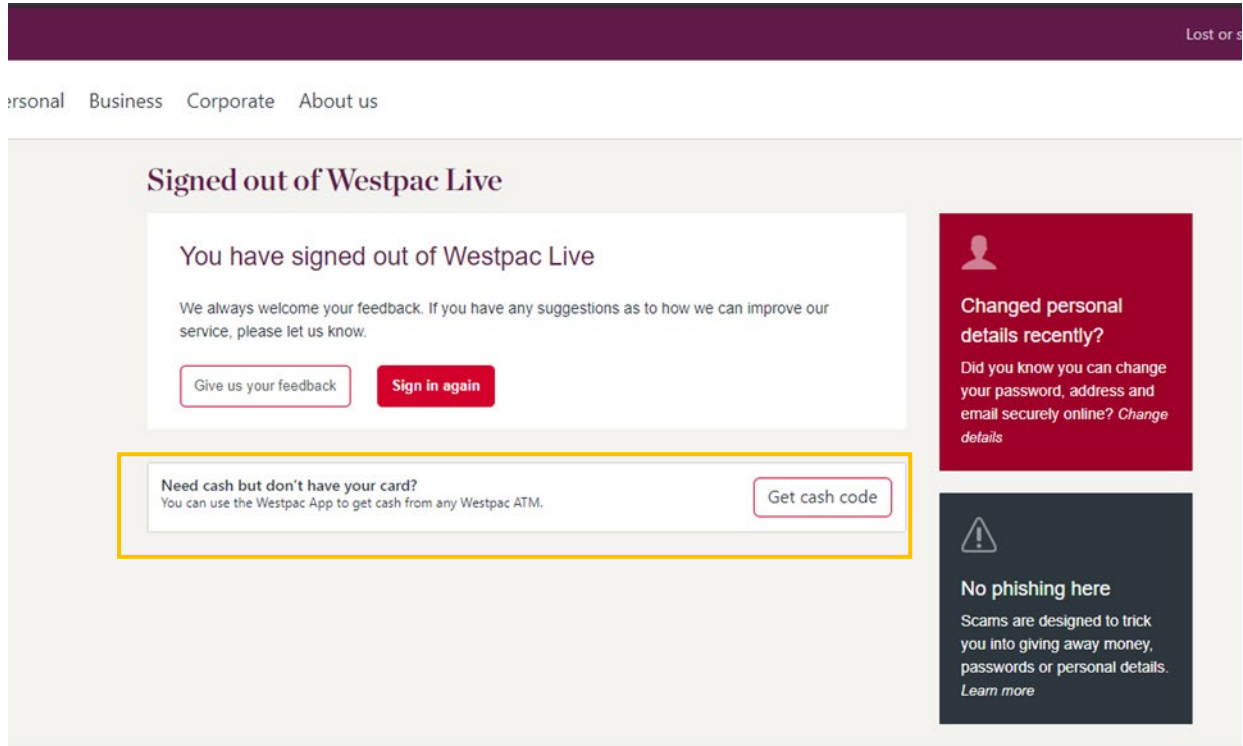






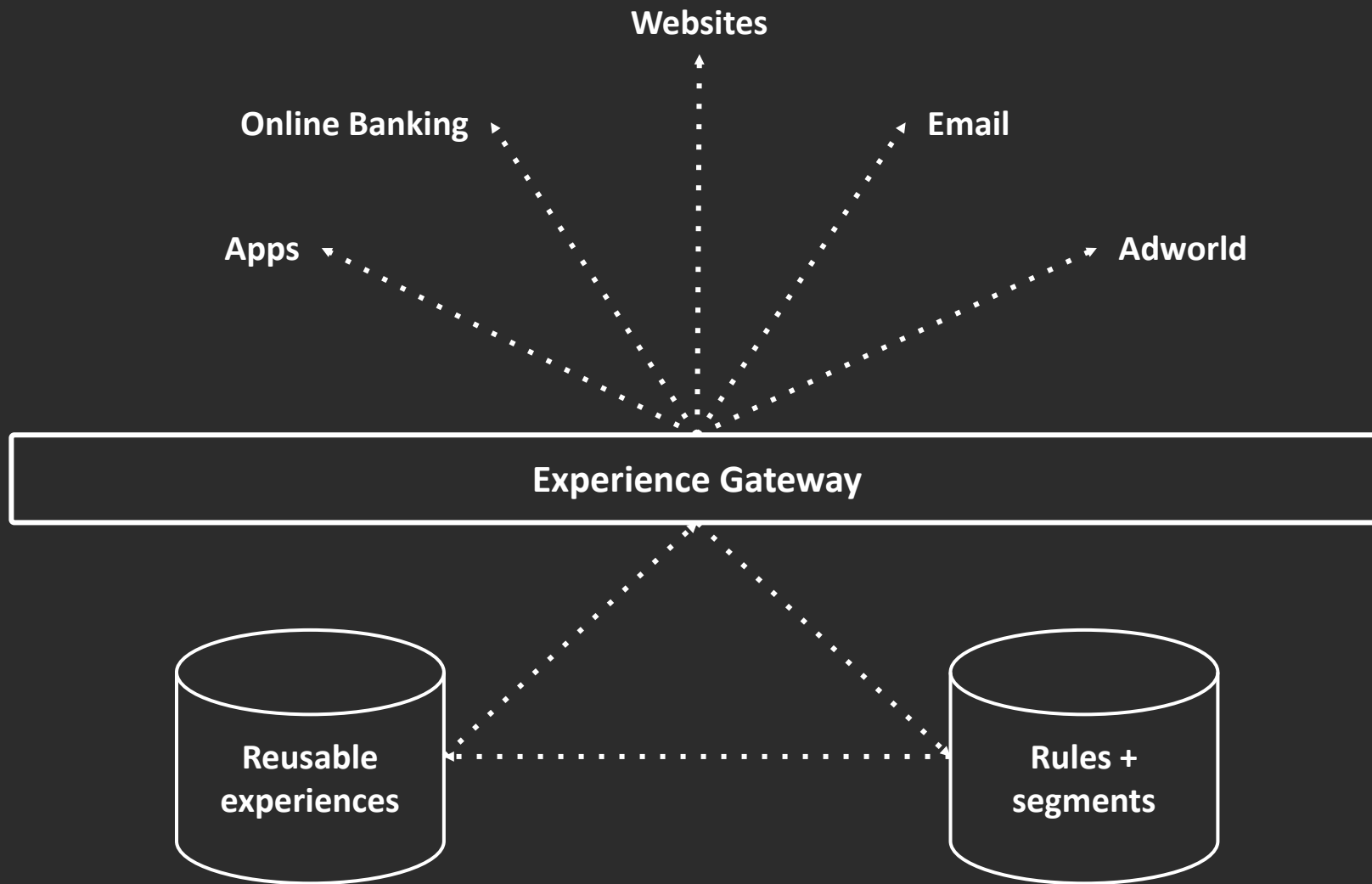


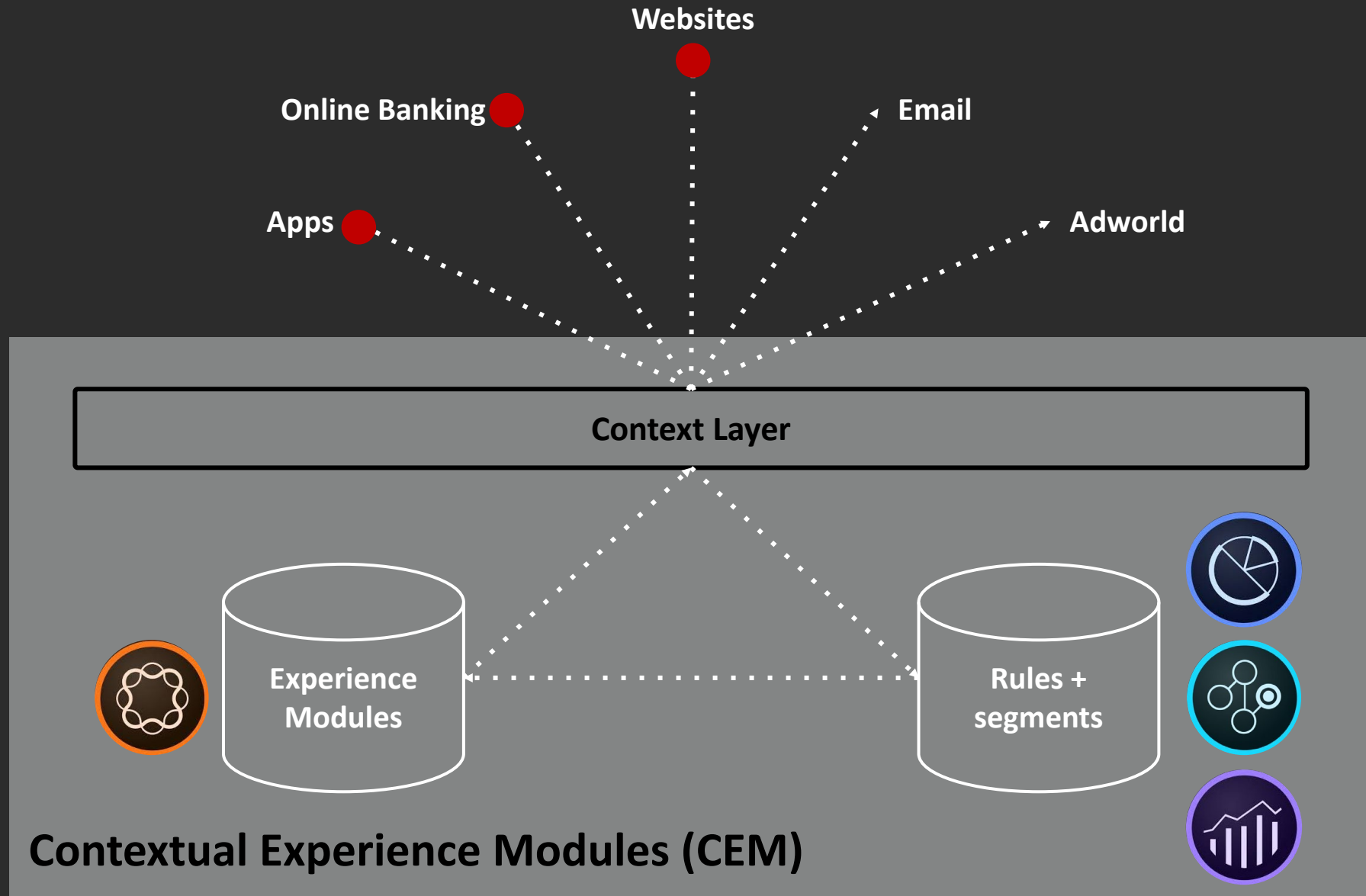


















*"I wish it need not have happened in my time," said Frodo. 'So do I,' said Gandalf, 'and so do all who live to see such times. But that is not for them to decide. All we have to decide is what to do with the time that is given us.'" —J.R.R. Tolkien*

Whilst our initial motivation was to provide a better customer experience and enable the bank to sell more, since Covid19 lockdown occurred this capability has assisted with providing financial assistance to over **400,000+** Australians seeking help...



# The future...

Extending from digital  
to omnichannel



Towards 1:1  
customer journeys



From ads to  
conversational  
relationships



