

# Backbase



## Innovation Day

26th & 28th March 2025



# Innovation Day Agenda

Day 1

**01. Welcome & Introductions (10 mins)**

**02. Setting the North Star (20 mins)**

**03. Art of the Possible (30 mins)**

**04. NFCU Use Case Ideas ( Member Experience) (2 hours)**

**BREAK (60 mins)**

**05. Solution Architecture Brainstorming (2 hours)**

# Innovation Day Agenda

Day 2

**01. Recap from Day 1 (10 mins)**

**02. NFCU Use Case Ideas ( Employee Experience) (1 hour)**

**03. Use Case Prioritization (30 mins)**

----- **BREAK (20 mins)** -----

**04. Plan of Action & Next Steps (30 mins)**

**05. Wrap up (10 mins)**

# Backbase

## Welcome & Context Setting

(15 min)

## Meet the team



**Jan Rempe**  
RVP Customer Success



**Mayur Vichare**  
VP Strategy Consulting & GTM



**Joey Bachstein**  
Strategic Account Director



**Marc Corbett**  
VP Solutions Engineer



**Shobhit Srivastava**  
Lead Principal Strategy Consultant



**Robert Soetens**  
Global SVP Product



**Vikas Gupta**  
Technical Manager



**Manoj Thoniyil**  
Principal Solution Architect



**Pete Lindbom**  
Business Analyst



**Sushil Joshi**  
Principal Solution Architect

Backbase

# Setting North Star

Open the Session ( 30 mins)

# The Omnichannel Journey So far

NFCU & Backbase



Agile team transformation



Enterprise wide collaboration



Stable & predictable migration



Unified experiences &  
'moment that  
matter'



10.2 Mn Members



441.7 Mn V7  
Sessions

# So, what is next?

Moving from v7 as a baseline to...



**Understand NFCU  
Strategic Themes**

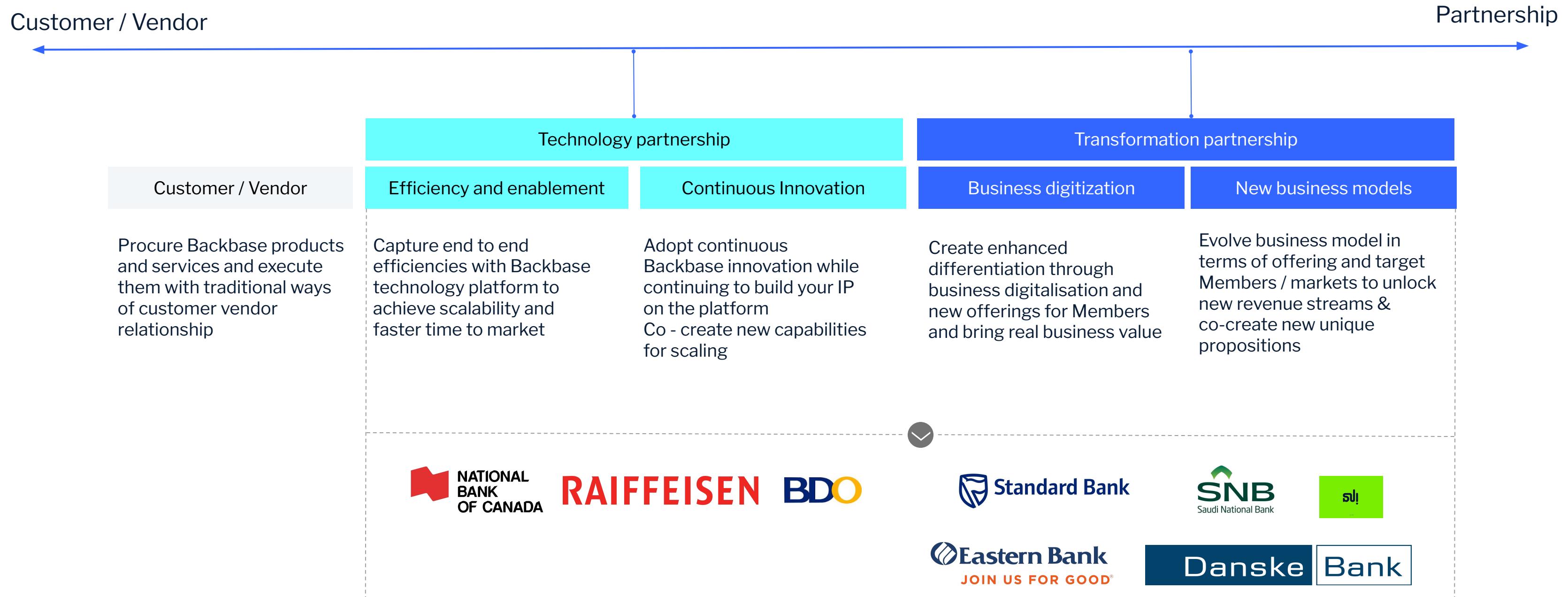


**Building upon Strategic  
Themes to create Value  
for Members**



**Short Term & Long  
Term Priorities for  
NFCU**

# Strategic partnerships accelerate transformation



# Objectives of Innovation Day

1

Elevating the Conversation

2

Solving Challenges, Unlocking  
Opportunities for NFCU

3

Reimagining the Future Together

NFCU - Backbase Innovation Day

# Desired Outcomes & Deliverables from NFCU Innovation Day

## Outcomes

Alignment on NFCU strategic priorities

Identify right digital use cases that can be leveraged on Backbase

Understand feasibility of the key ideas in NFCU context (people , process & tech)

Prioritize key ideas for execution follow ups



## Deliverables

NFCU Digital strategy validation

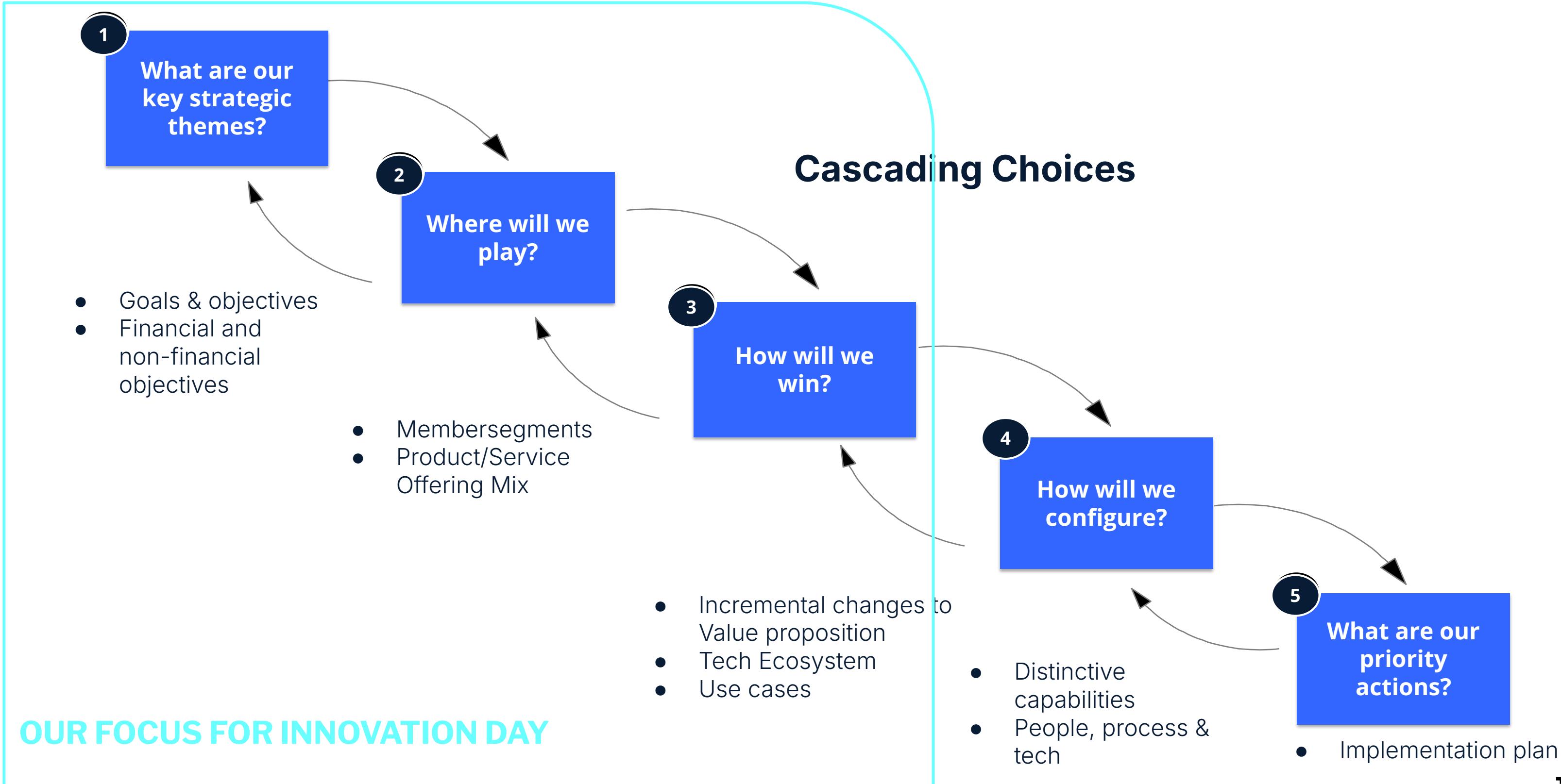
Key use case descriptions, demos & prototypes

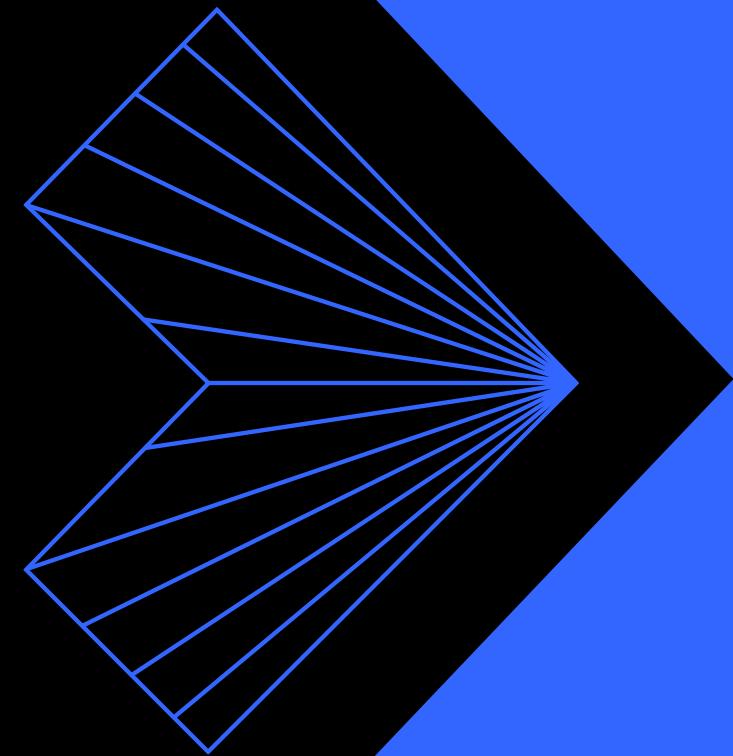
Architectural feasibility assessment

Prioritized roadmap & plan of action

# The Cascading Choices Framework

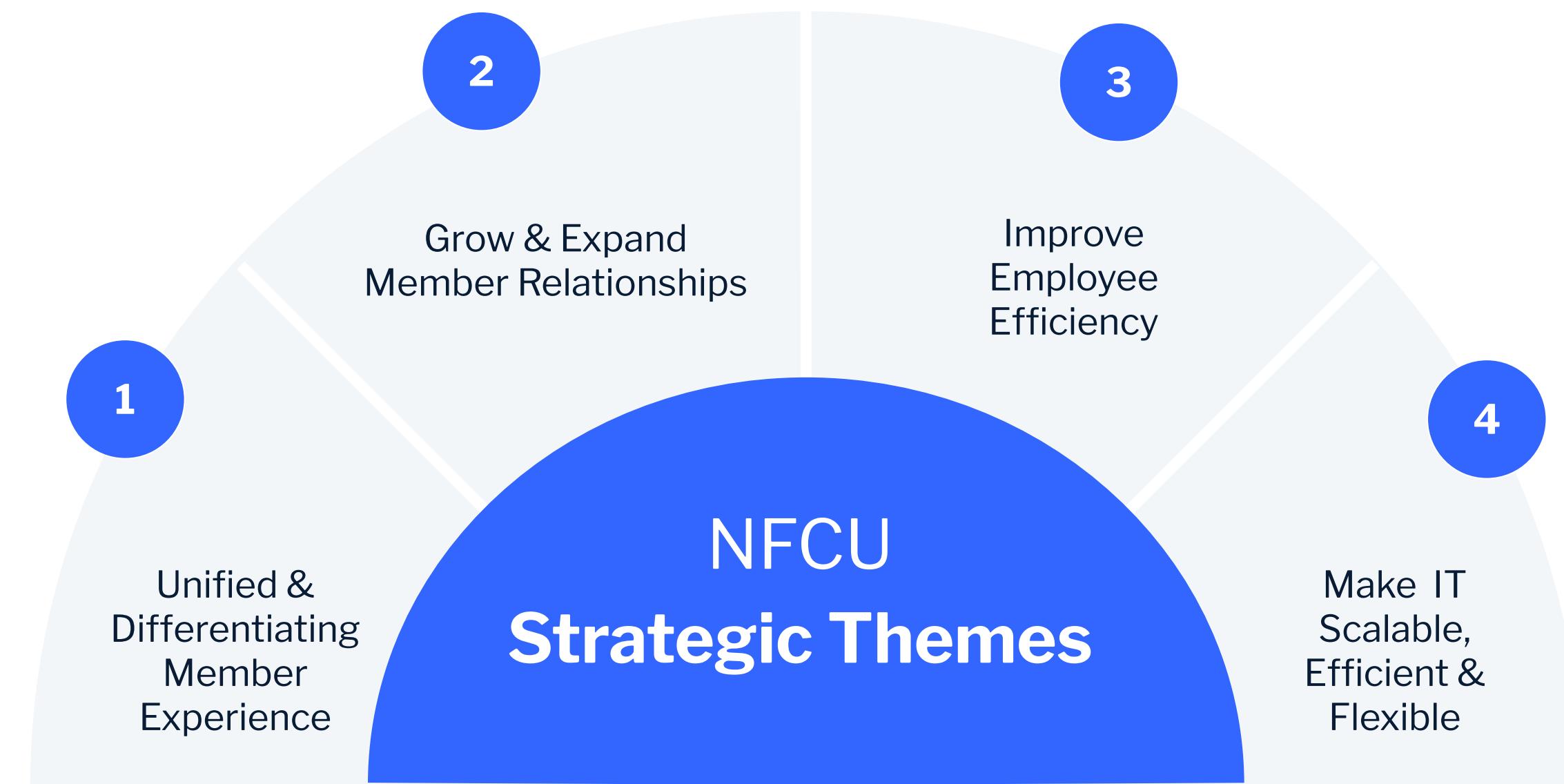
Success is about making the right choices



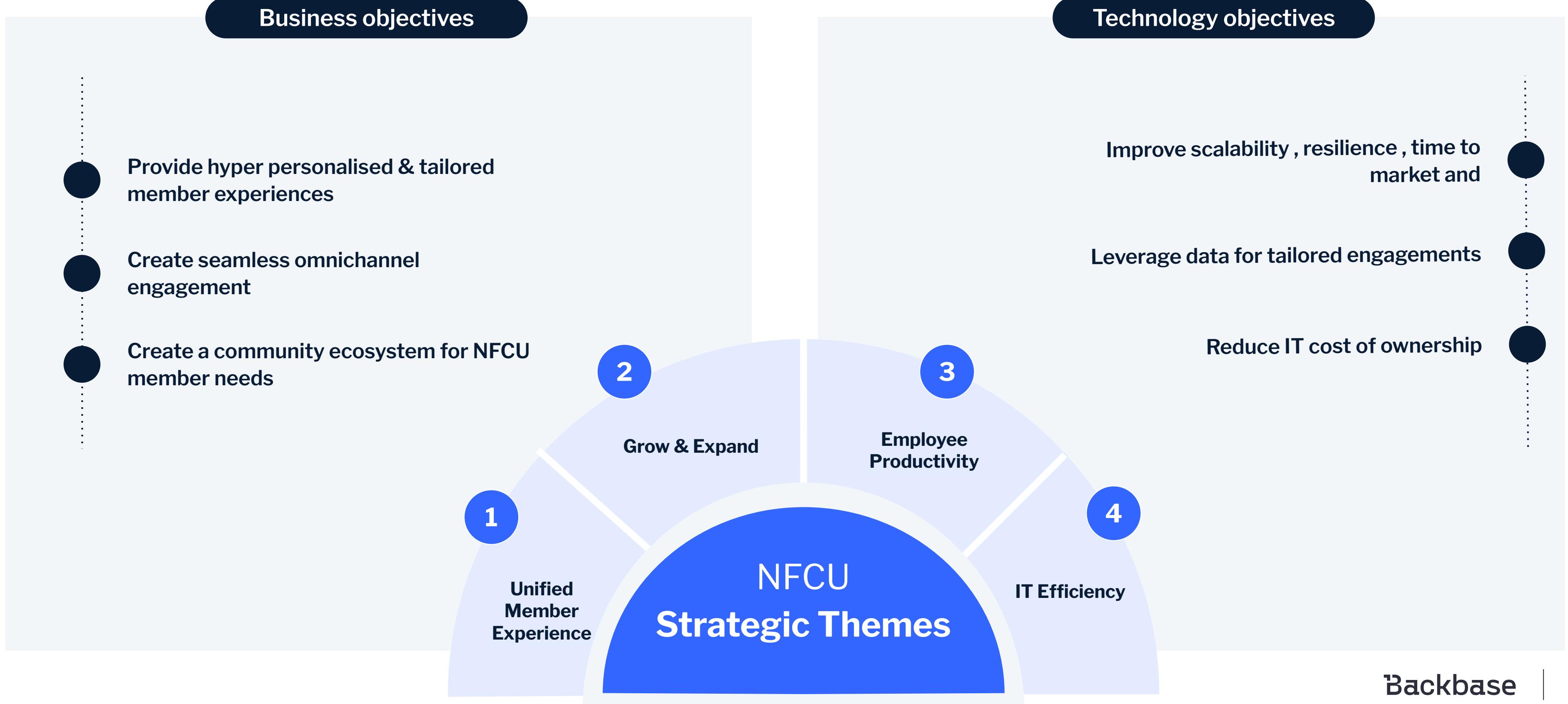


# NFCU Strategic Themes & Objectives

# NFCU Focus Areas (Our understanding)



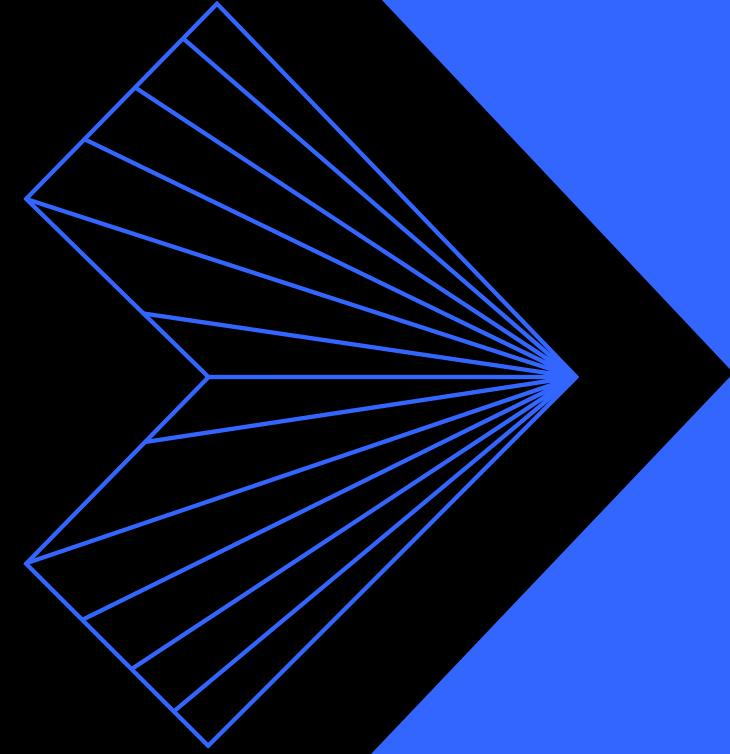
# Key objectives/initiatives



# Backbase

# Inspiration

Market needs | Case in points (15 mins)



Retail banking went  
digital but **lost something**  
**along the way**



**54%**

of banking customers say their primary bank's mobile app is about the same as other bank's apps

(Forrester, 2024)

$\approx$ 70%

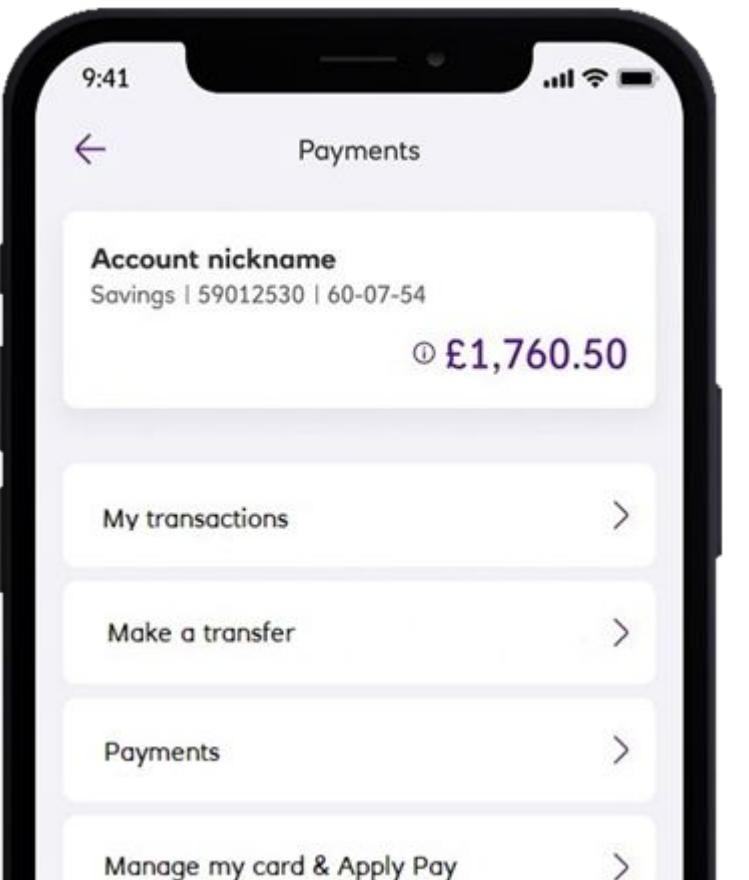
of digitally acquired customers  
don't activate their accounts

(BCG, 2024)



# Digital Transformation

Last 10 years  
**Transaction** centric

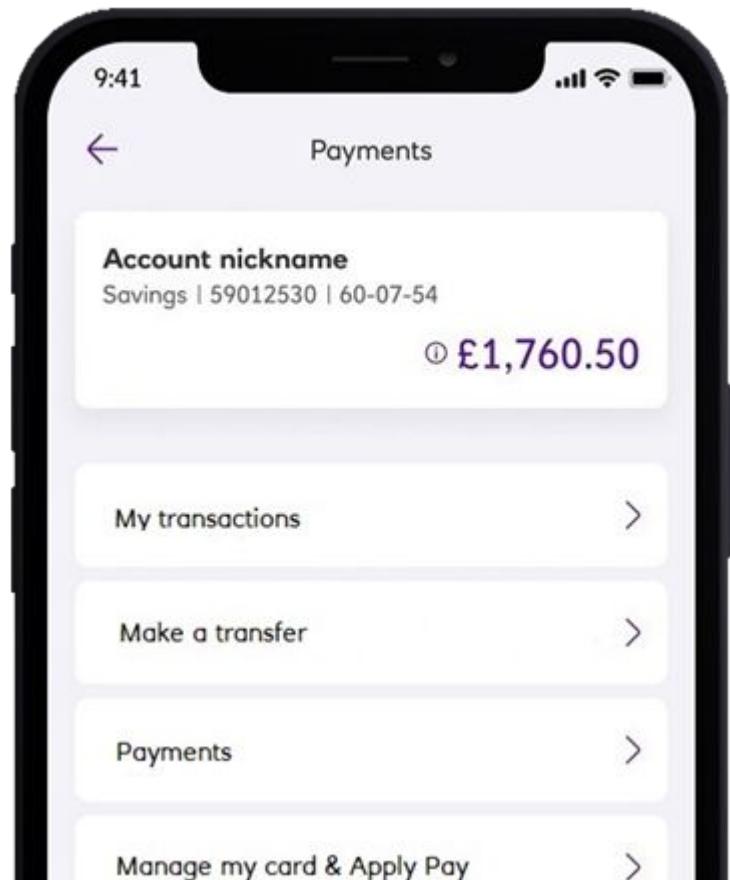


“Digital channels are functionally correct but emotionally devoid, they don’t help forge personal connections between bank and customer that goes beyond a transactional relationship”

Accenture, 2023

# Digital Transformation is entering a new phase

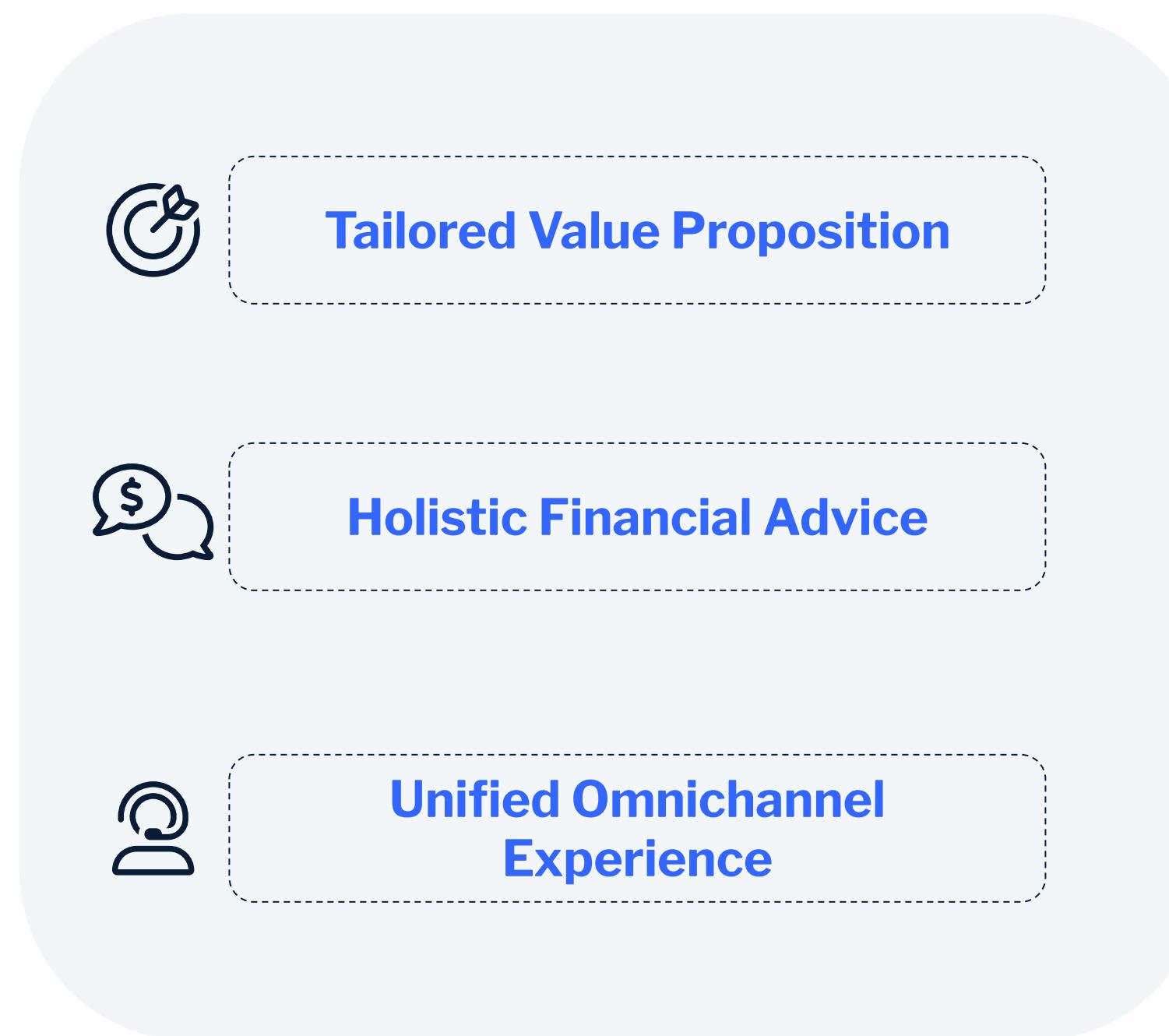
Last 10 years  
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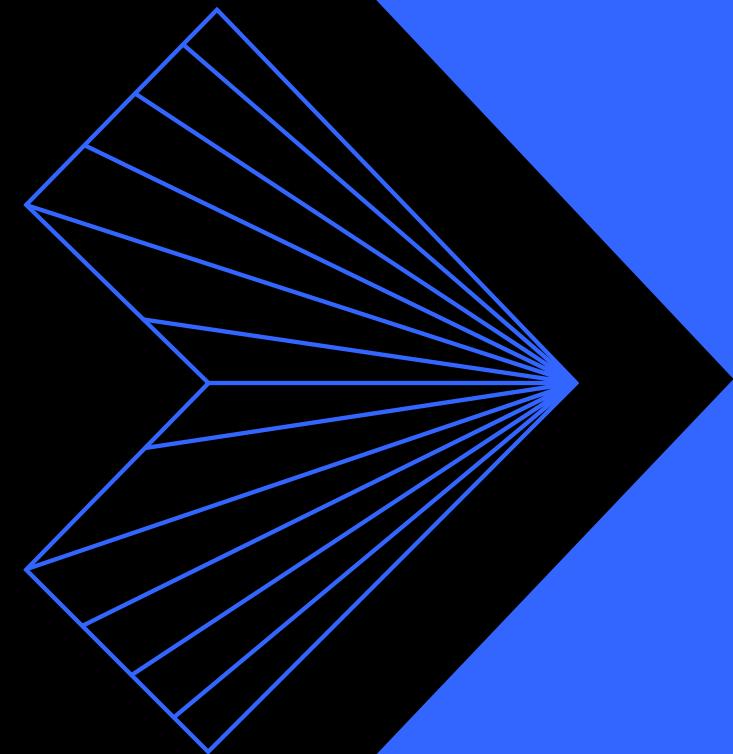
Next 10 years  
**Relationship** centric



# Key Propositions for creating Relationship Centric Experiences at Scale



Let's take a look at  
propositions and a few  
examples that **go beyond** a  
transactional relationship



# Tailored Value Propositions

# Revolut • Tailored value propositions since inception

2015

Travelers, expats & freelancers

**PAY SEAMLESSLY IN 25+ CURRENCIES**



2017

Business owners

Connect your accounting software

Integrations >



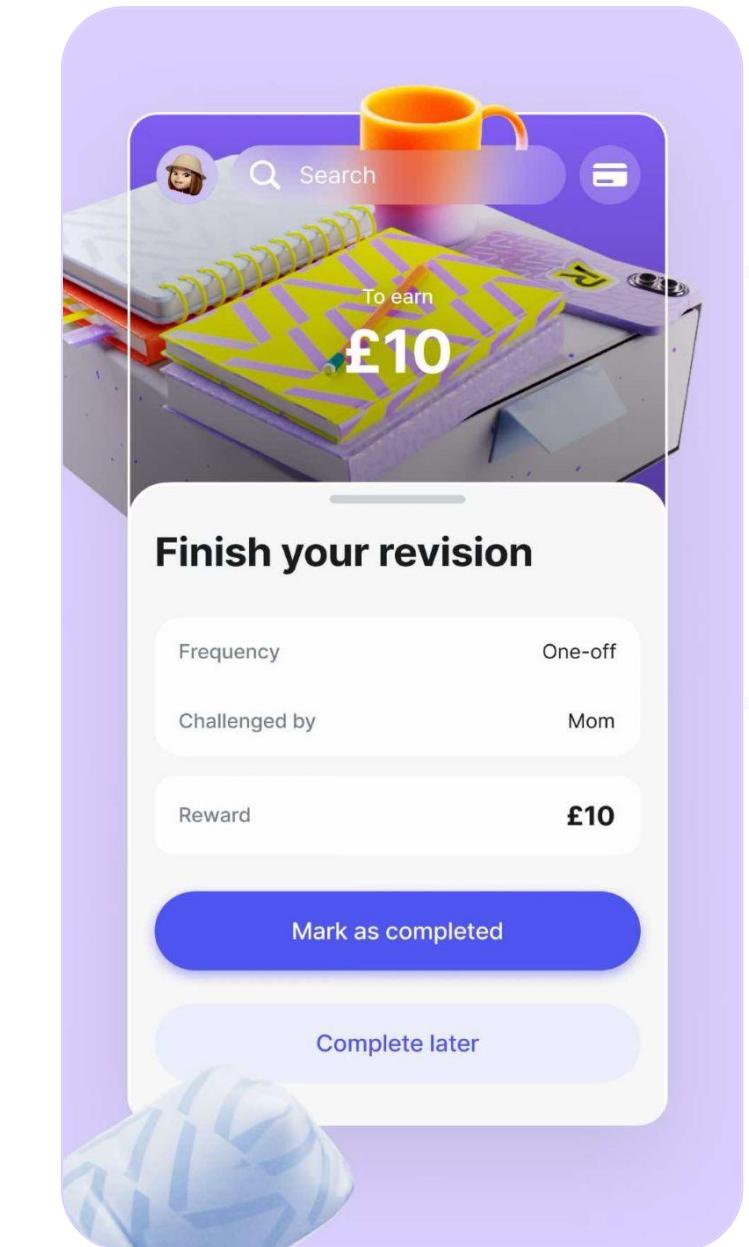
2018

Crypto & stock traders

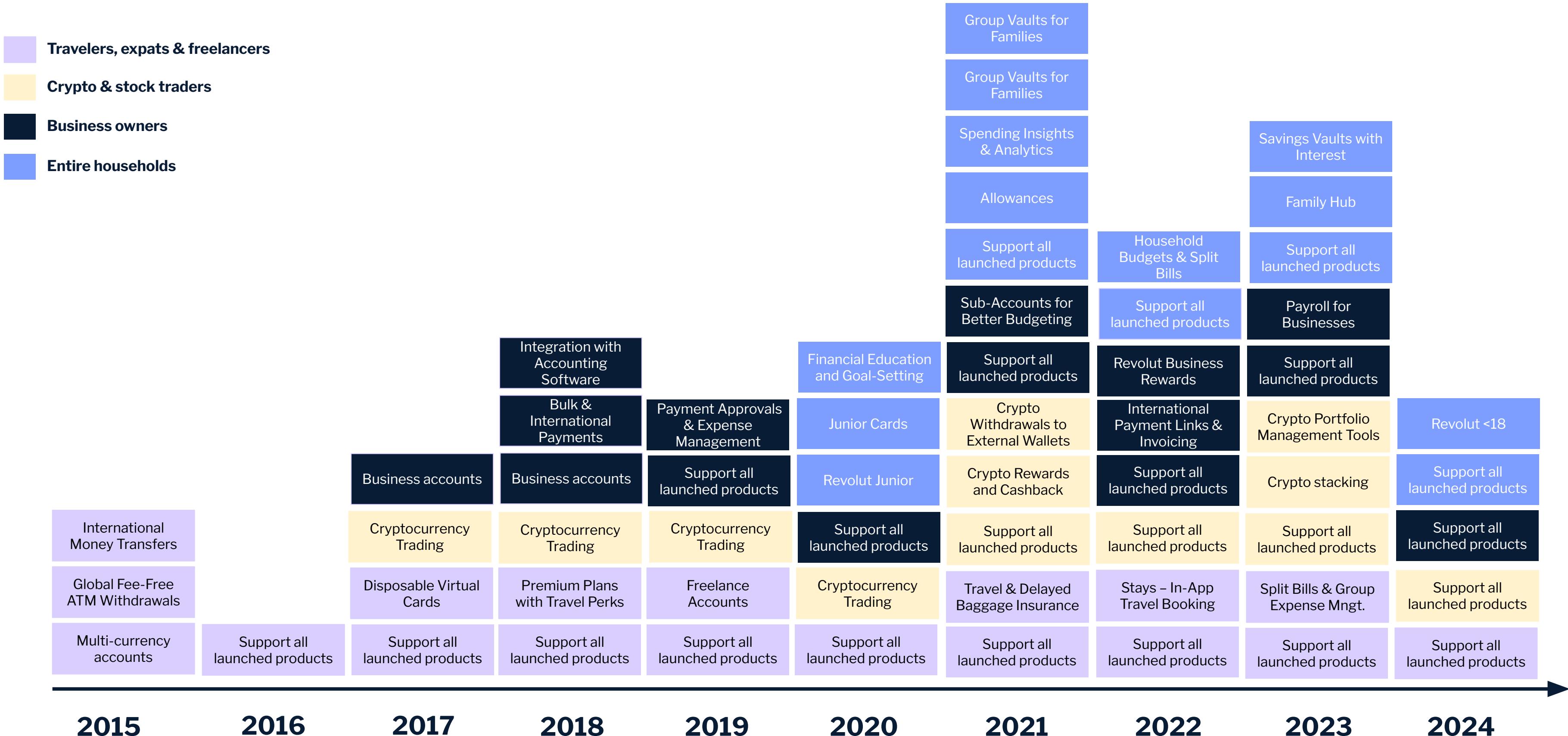


2020

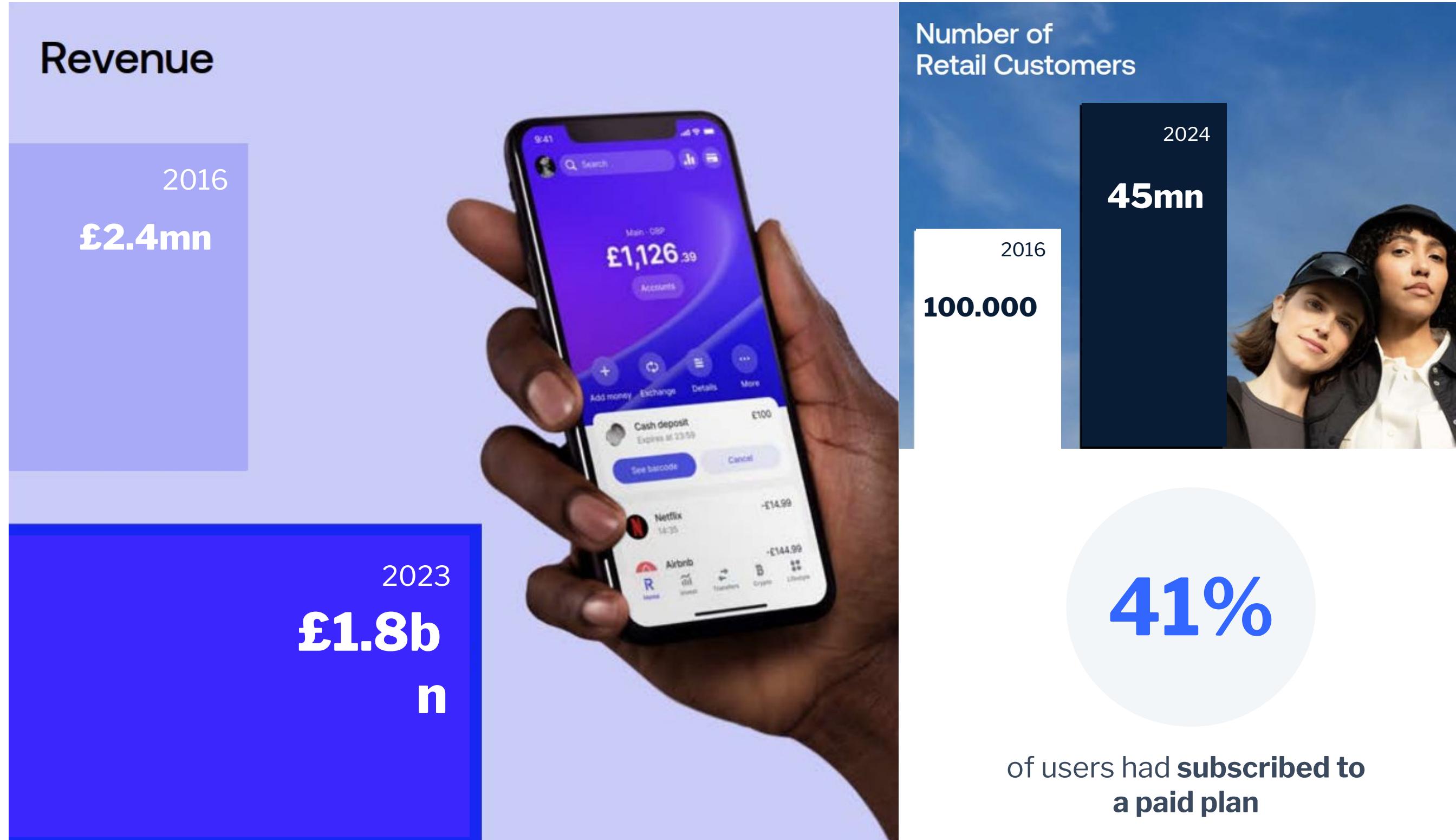
Entire household



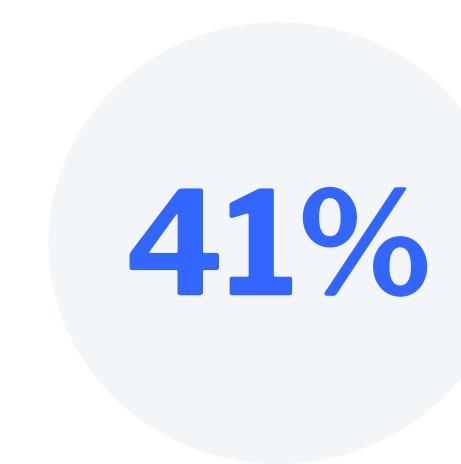
# Revolut • Tailored value propositions evolution



# Revolut • bottom line impact & business highlights



more people use Revolut as their  
**primary bank account**



of users had **subscribed to  
a paid plan**

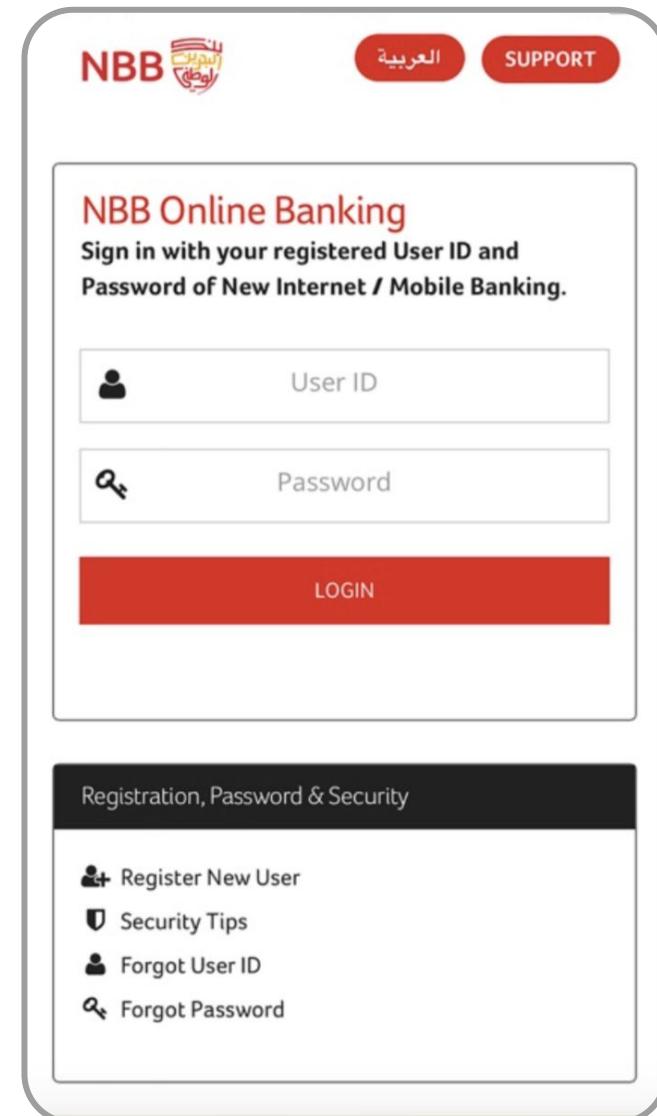


number of parents and kids, using  
**Revolut <18**

# NBB • Bridging Generations: From struggling to connect with tech-savvy customers to **tapping into broader demographics**

**from: One-size-fits-all banking**

Transaction-centric, siloed, manual



**to: Tailored value propositions**

Seamless, digital & segment-based



Millennials &  
Gen-Z



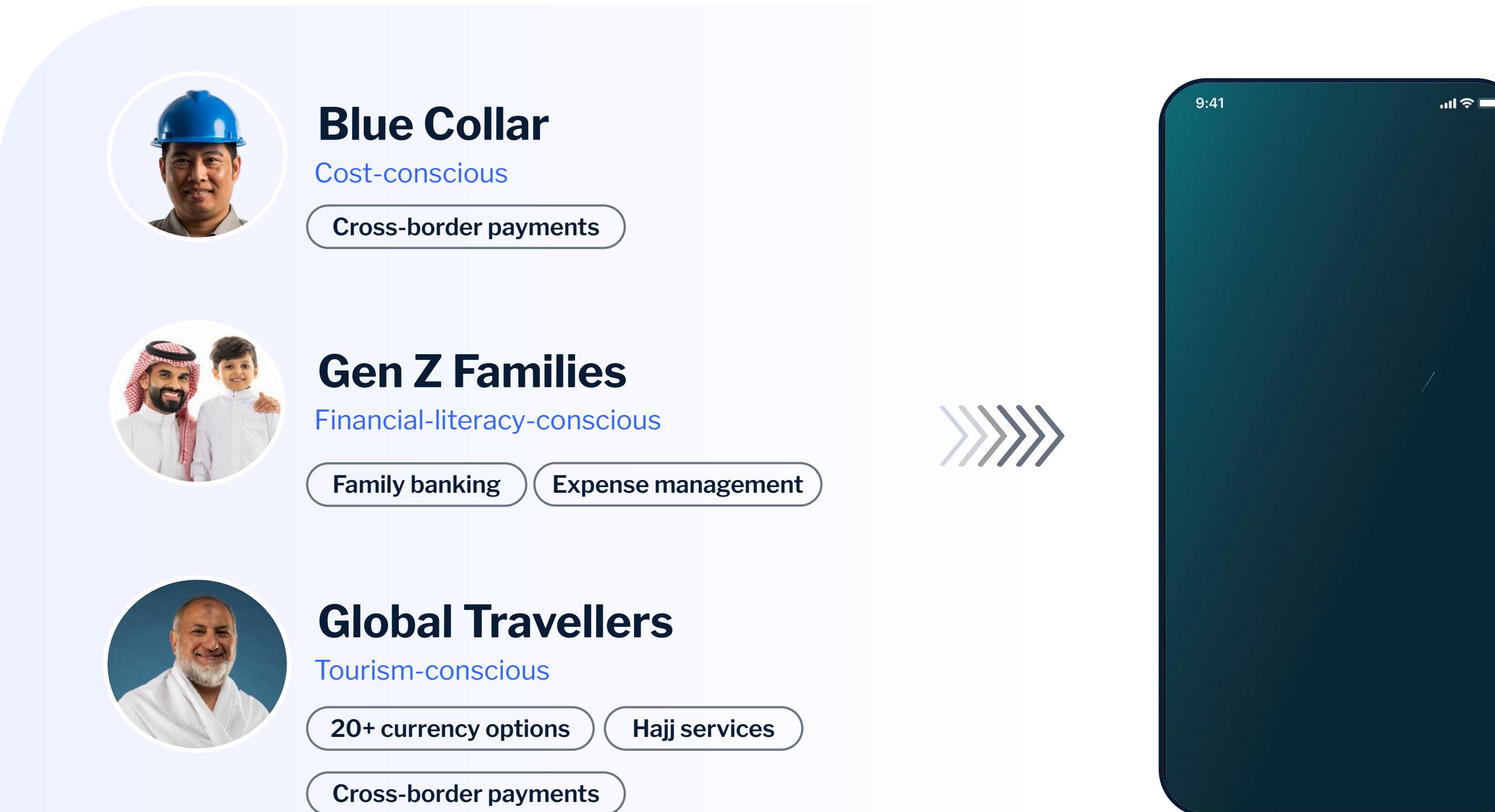
SMEs



Youth &  
Families

Backbase Engagement Banking Platform

# ■ SNB • Value propositions tailored to Member's stage of life



**100k**

Successful onboarding in the first week of going live

**#1 downloaded**

Financial application on both Google Play and App store in the KSA

# Introducing • Member Segment value propositions



Young Professional



Established Family

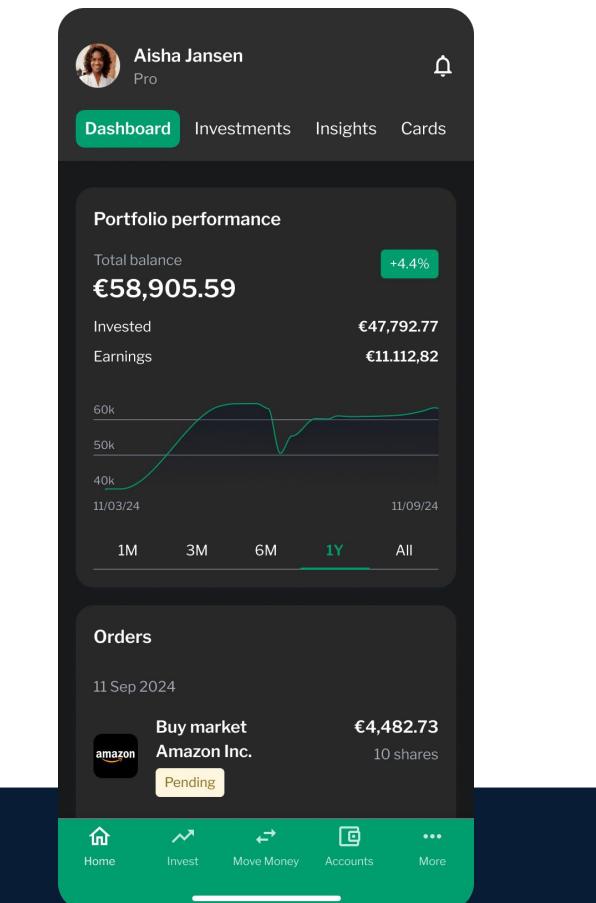
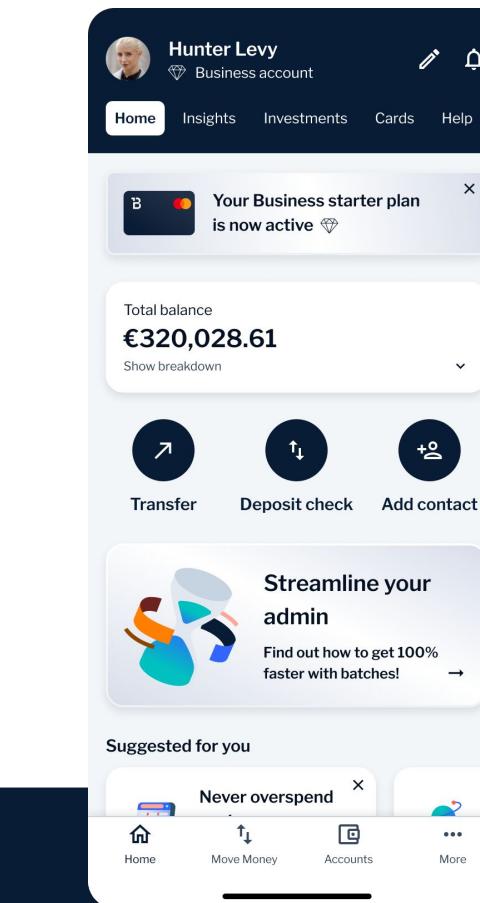
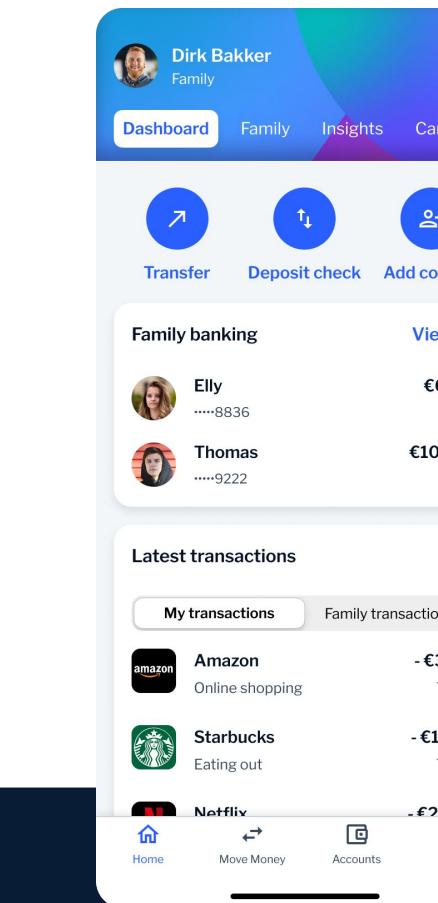
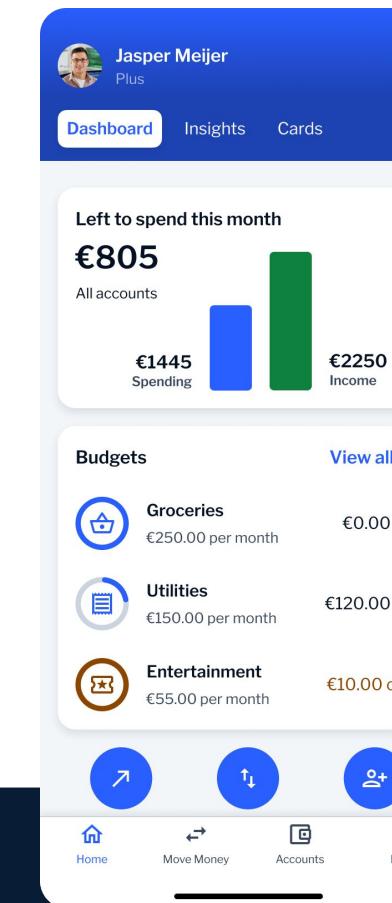


Sole Trader Micro Business



Mass Affluent

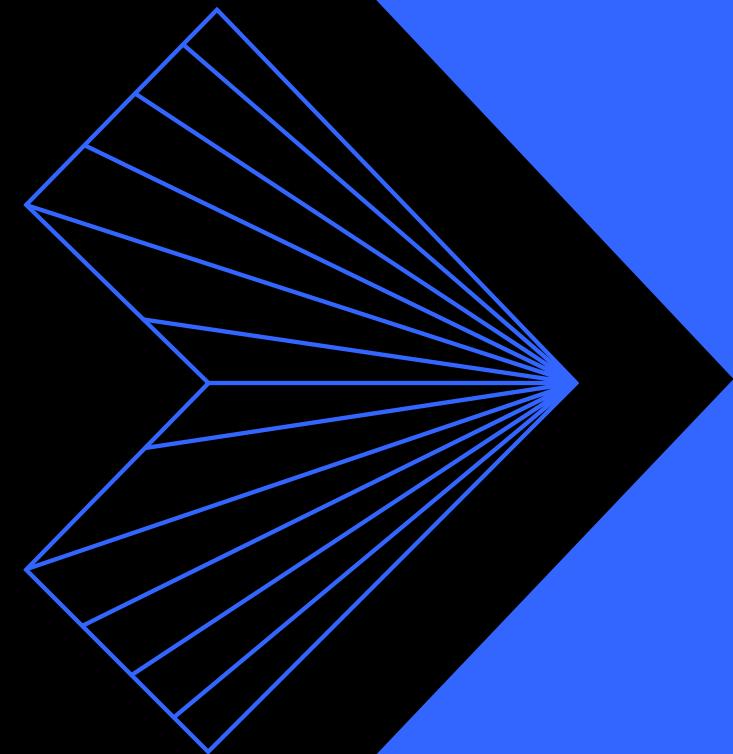
segment based  
composable app  
tailored composition



Backbase



# Demo



# Holistic Financial Advice

# Introducing • Holistic Financial Advice

## Holistic Advice - Member initiated (display | capture)



### Financial Health dashboard

Members explore their financial health across 6 domains



### Financial Insights

Holistic overview of a person or household financial positions and insights



### My Priorities

Capturing Member's input on life events, and priorities

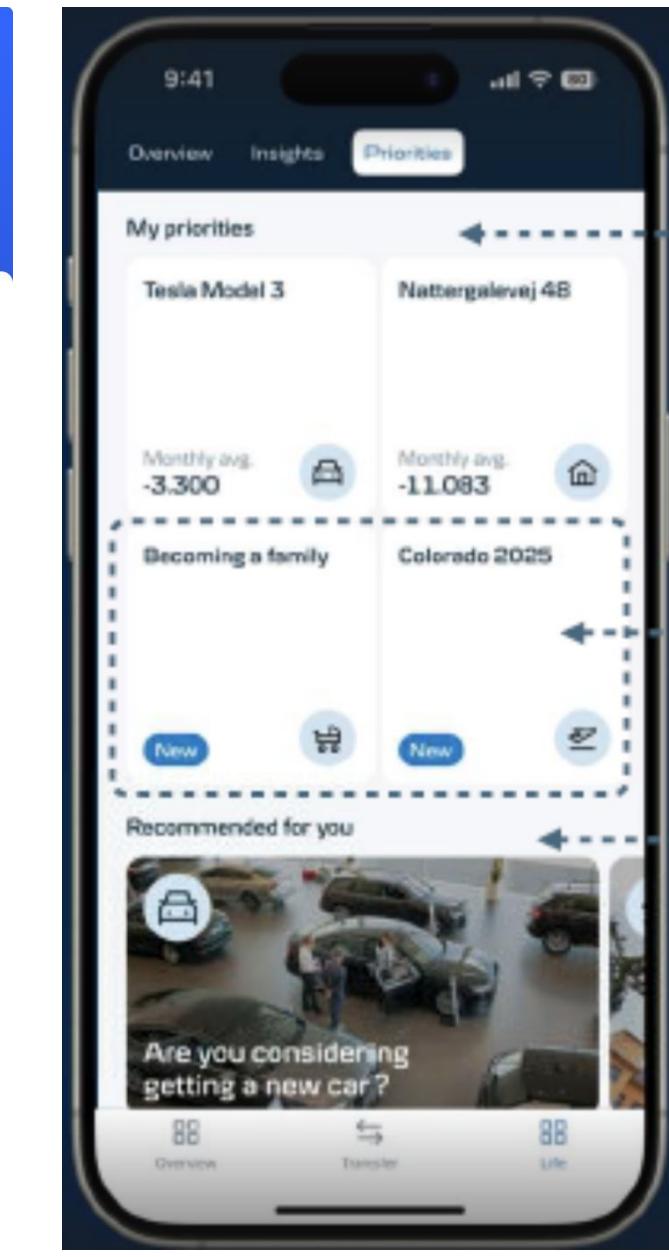
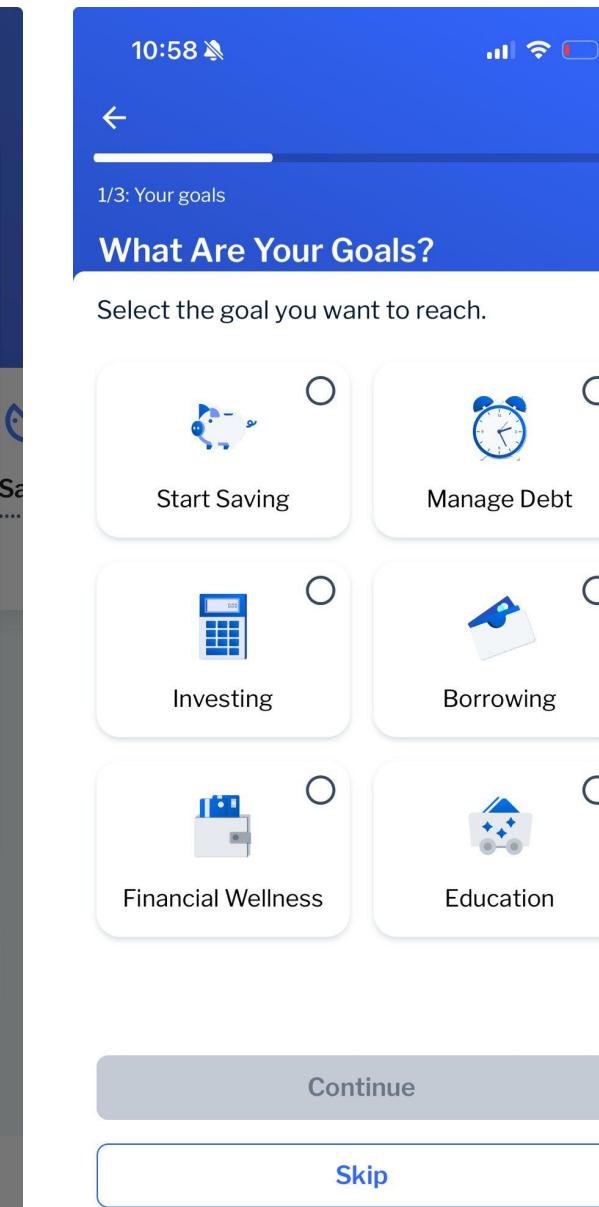
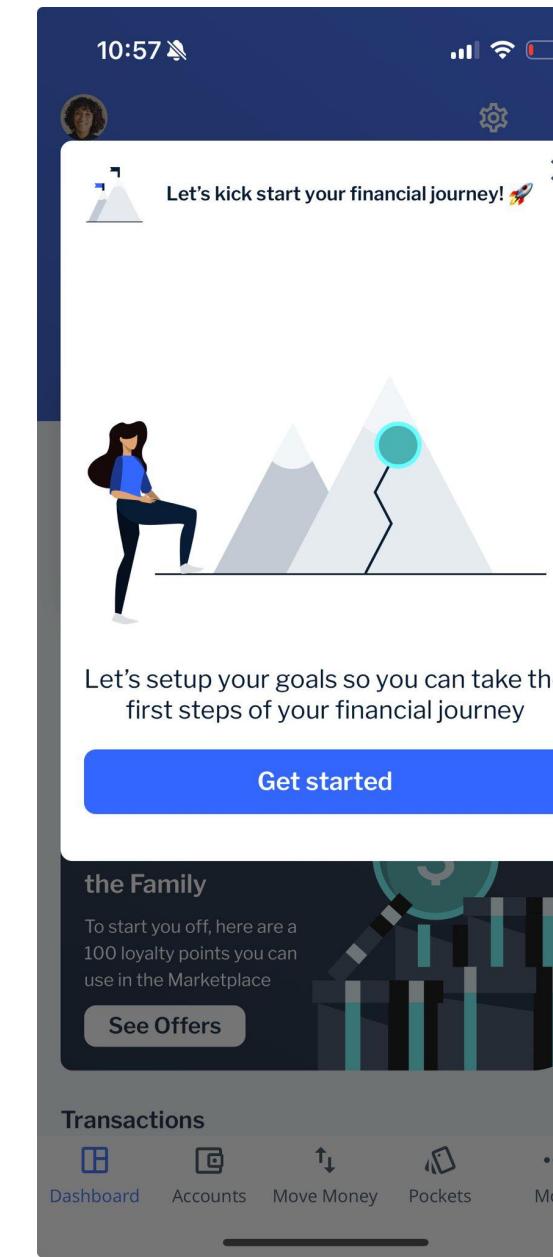
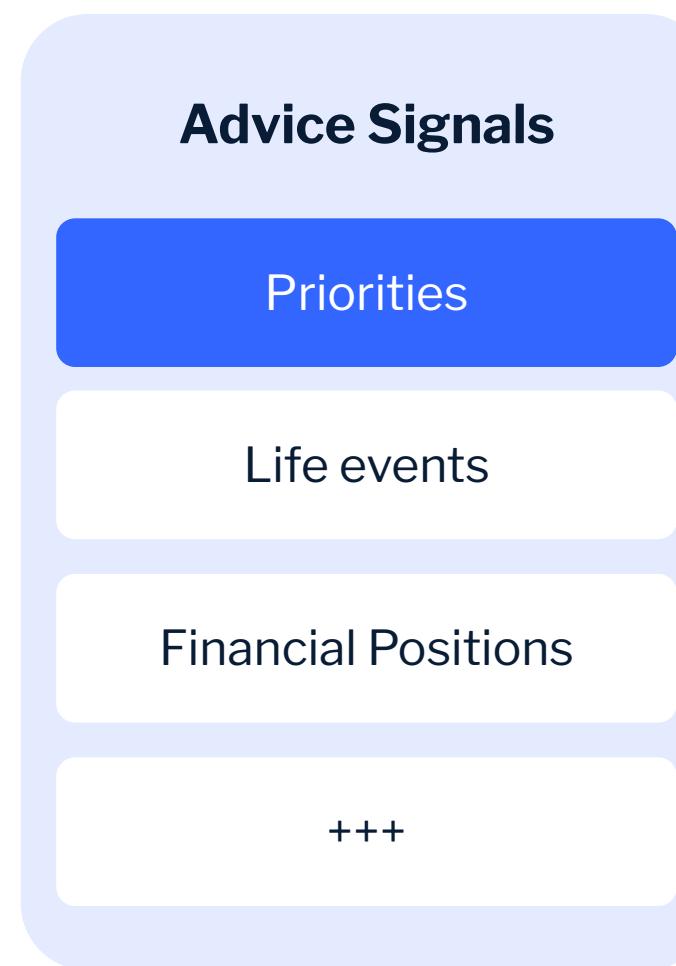


### Engage | Activation (in-app nudges)

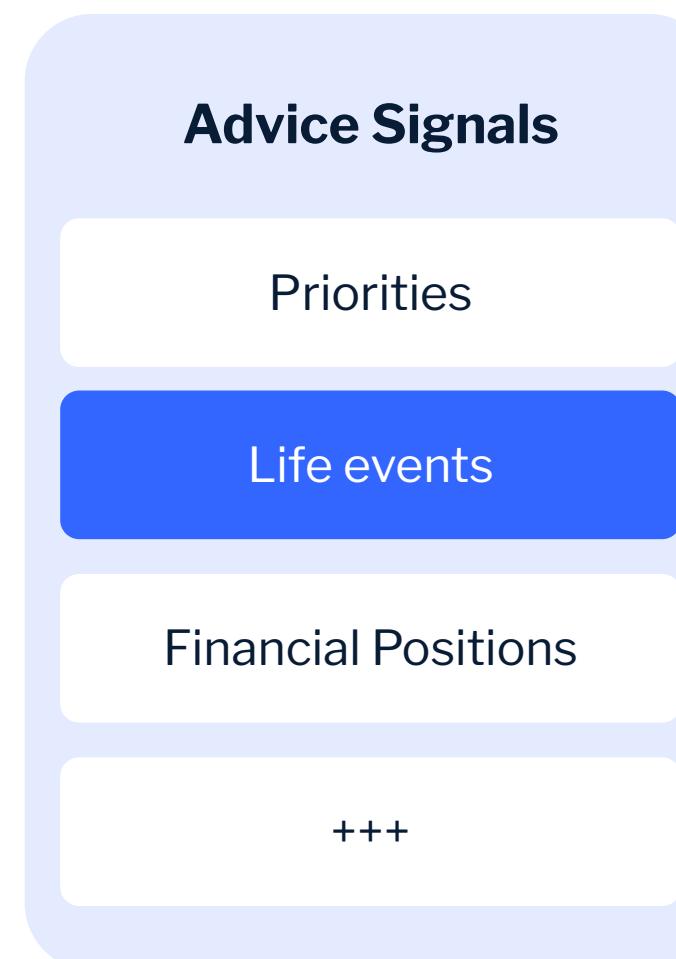
leverage holistic advice events to trigger meeting requests and maximise conversion

pro-active orchestration of good advice activation plans

# My Priorities



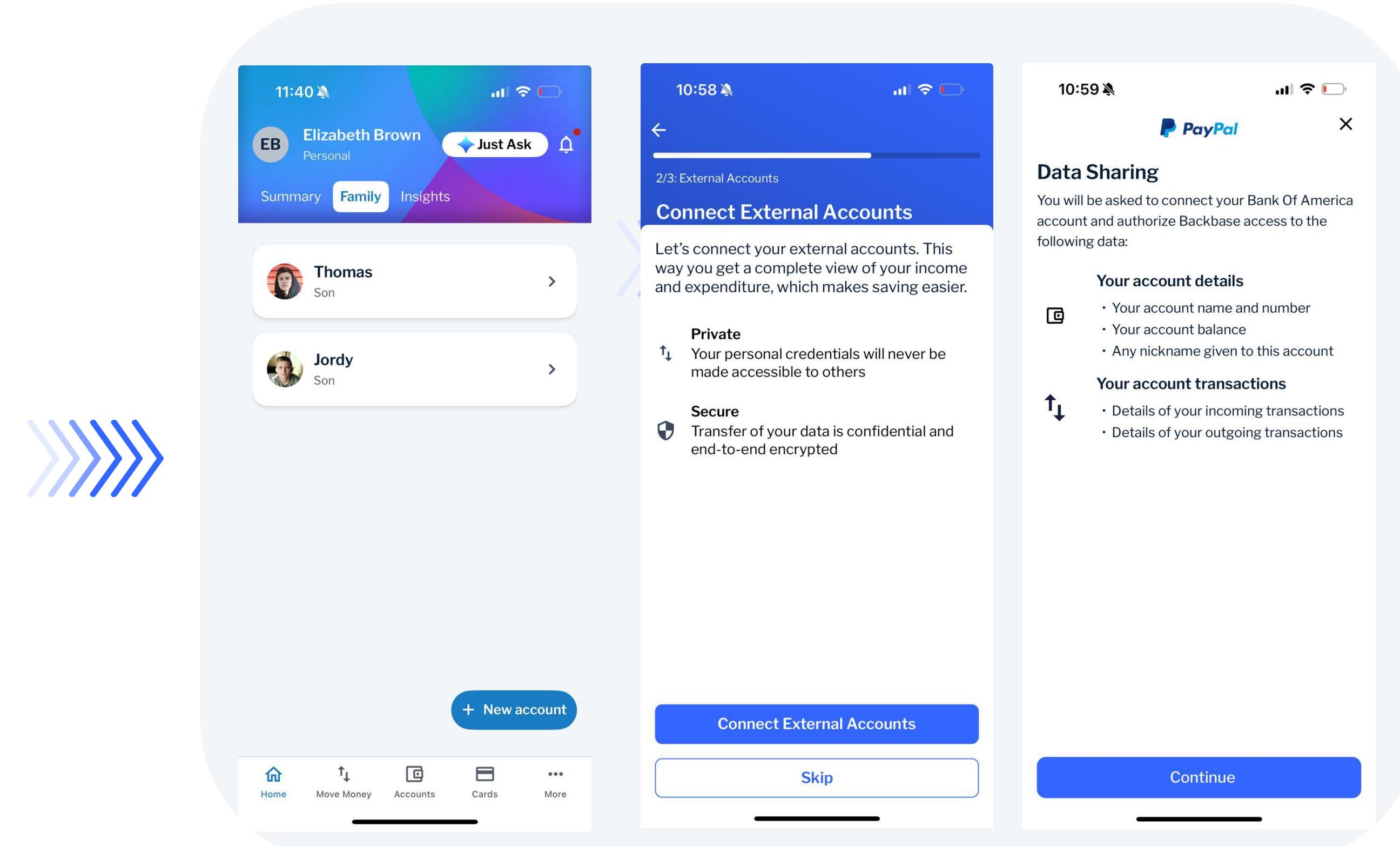
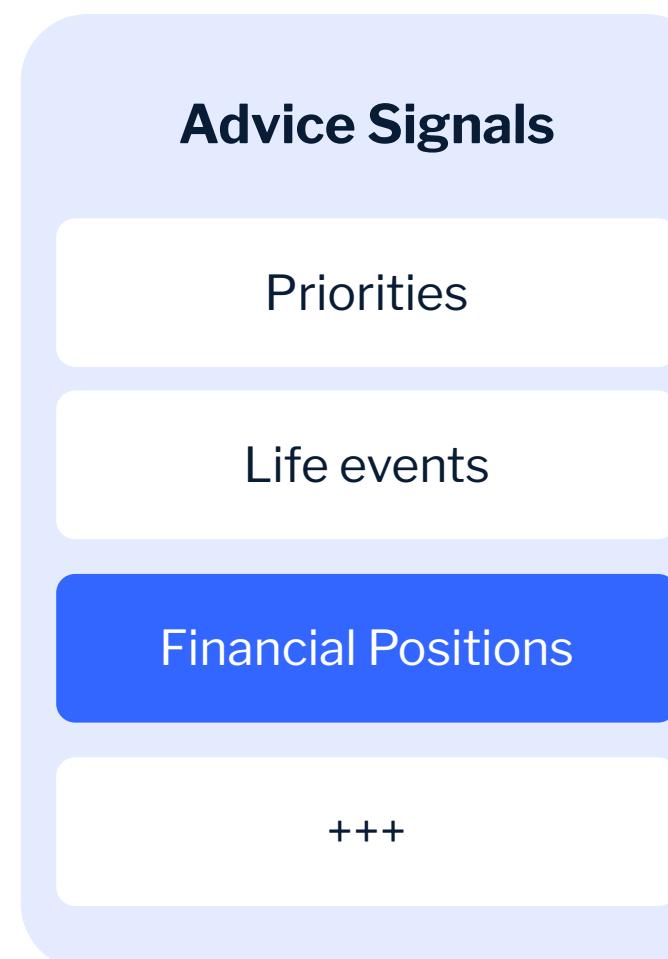
# Predict life events



 Predict       Capture

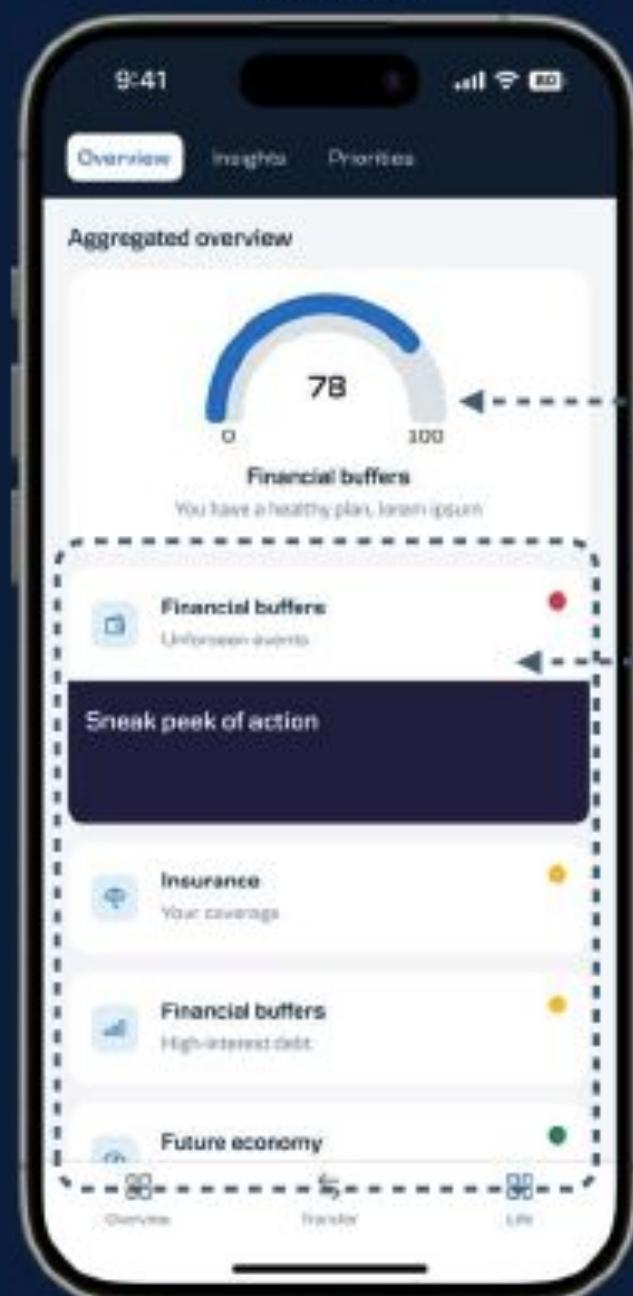
# Input | Capture Holistic Financial Position

Capture banking relationships from within & external to the credit union

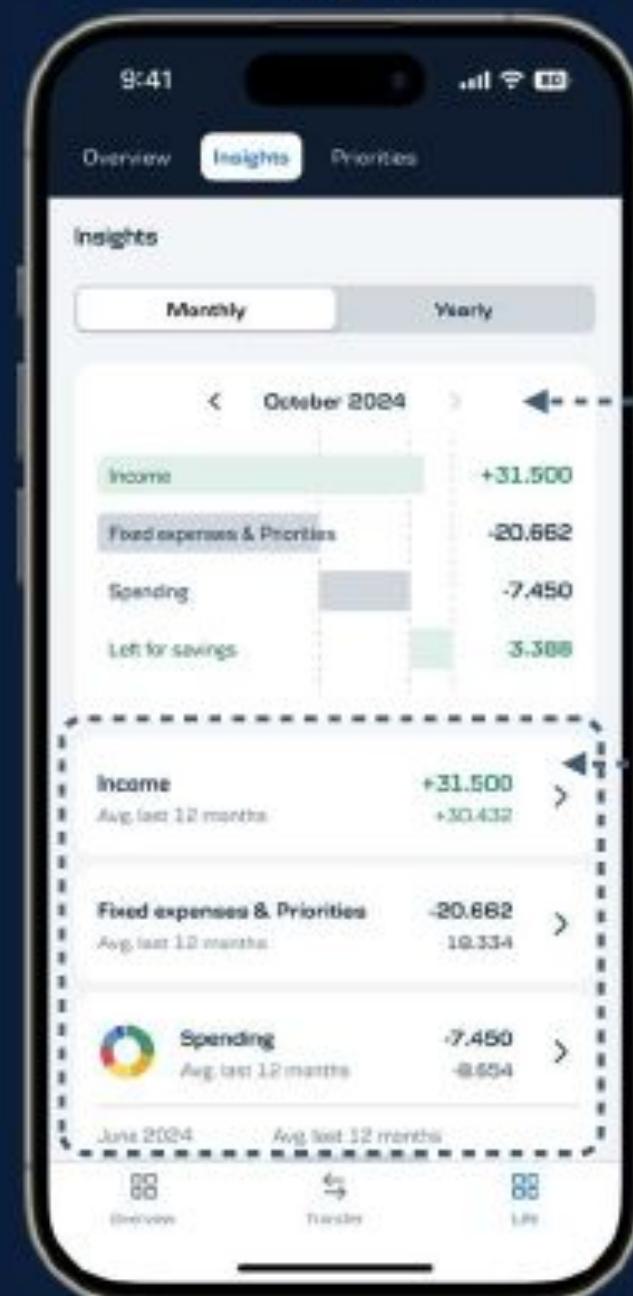


# Our future bank will let customers interact with their finances and empower them to understand what they can do with their finances in a simple way

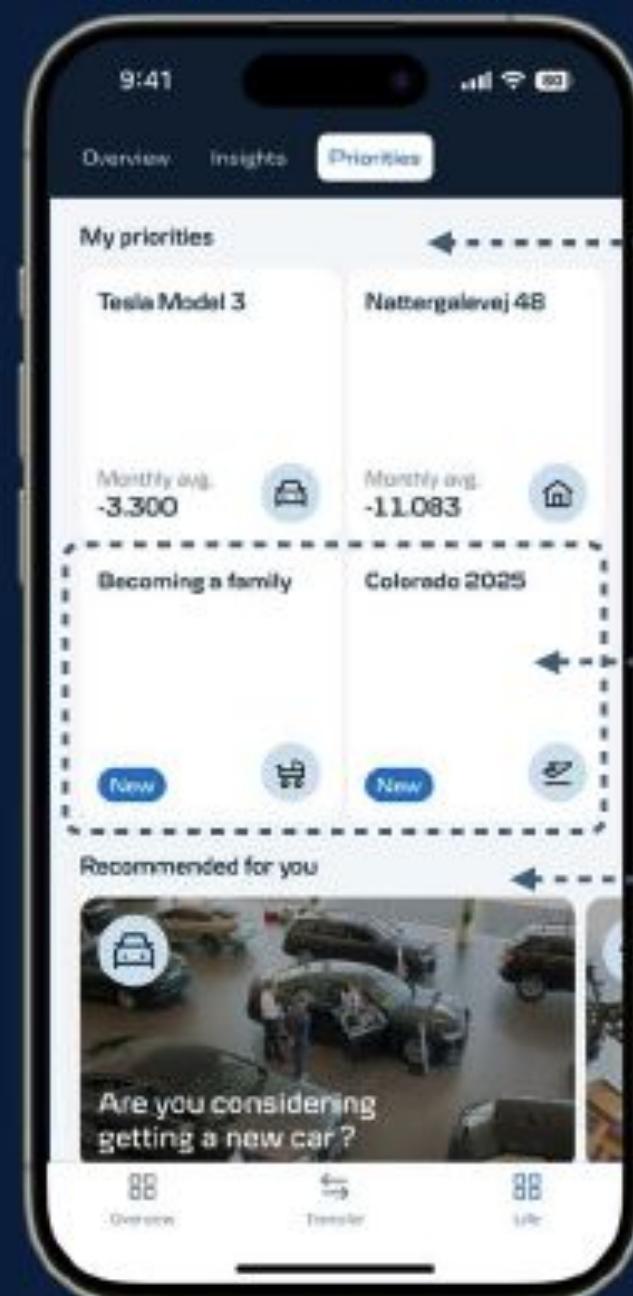
## Overall Financial overview



## Overview of daily insights



## Overview of personal customer Priorities

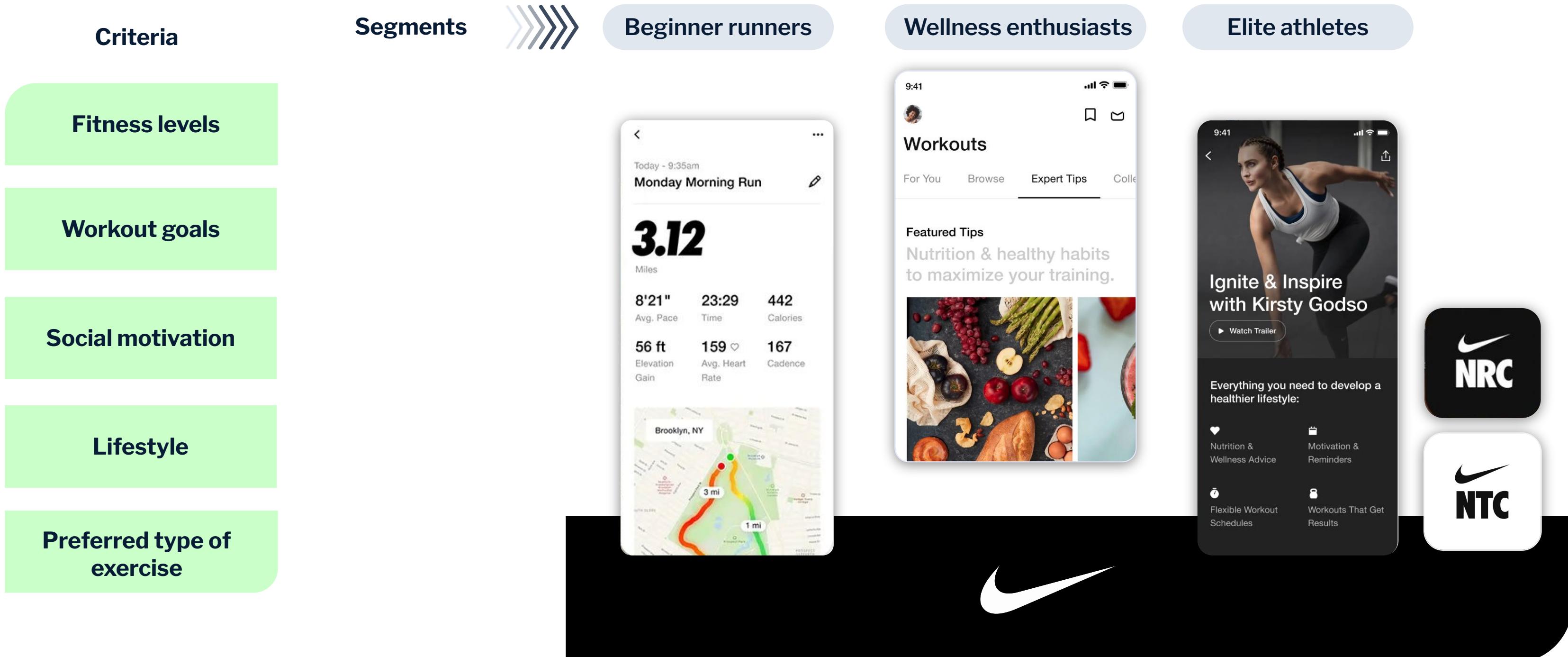


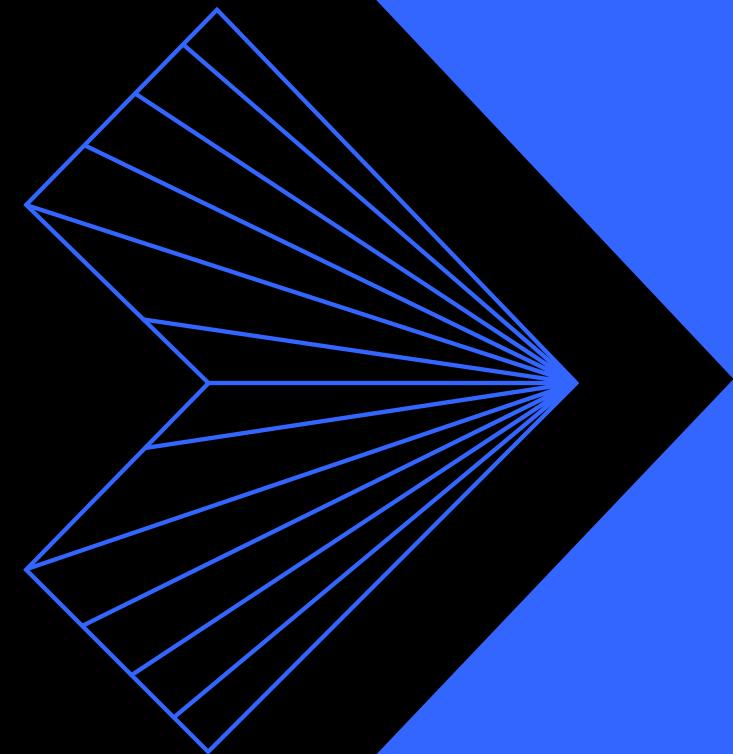
Overview of current life priorities

Explore and create new priorities and add insights

Recommendations based on data insights & segment

# Nike • Crafting segment-based propositions since 2009

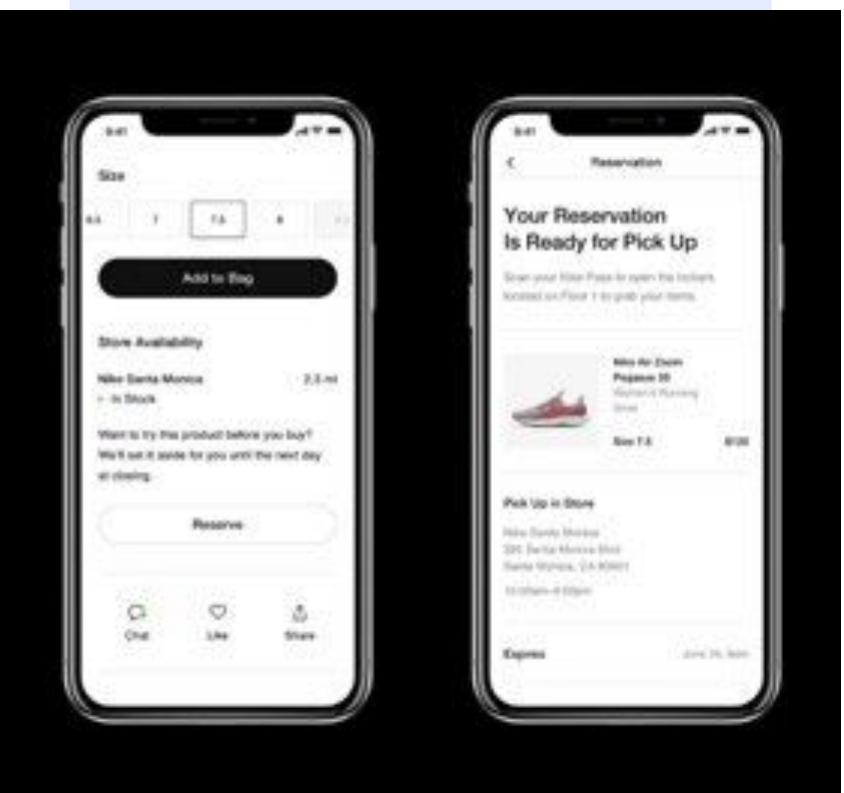




# Omnichannel Experiences

# ■ Omnichannel • Inspiration from Nike

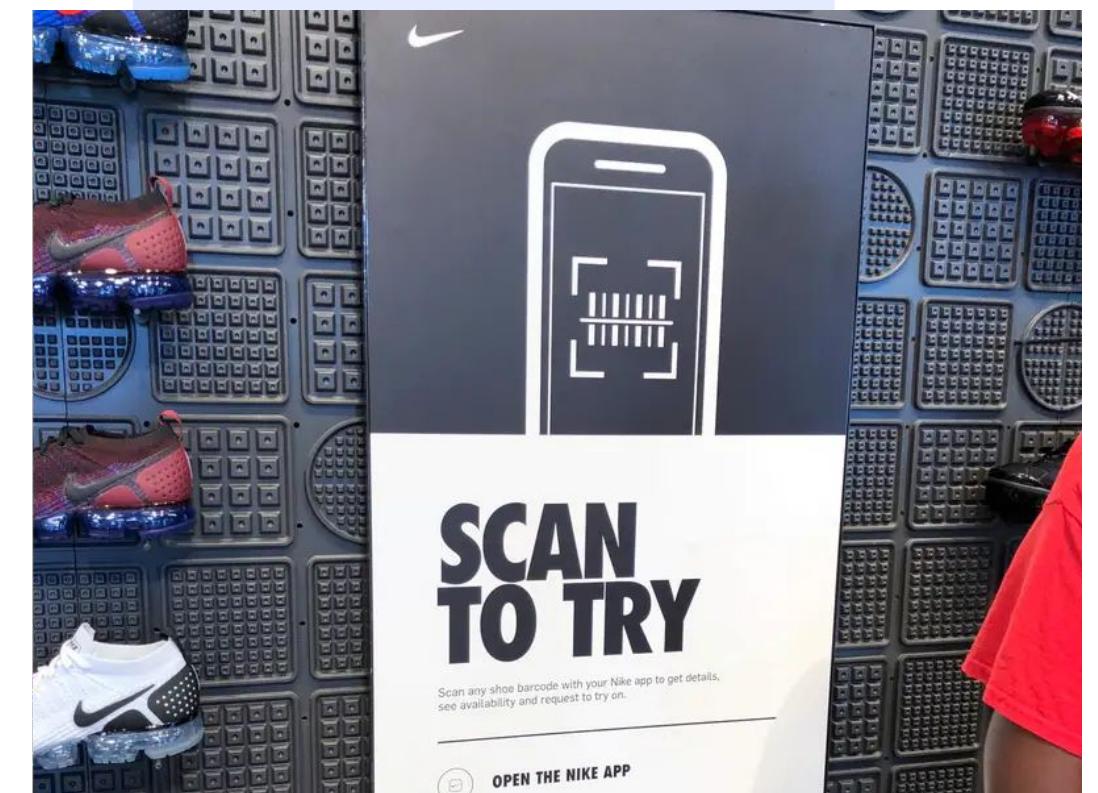
Reserve online and pick up offline



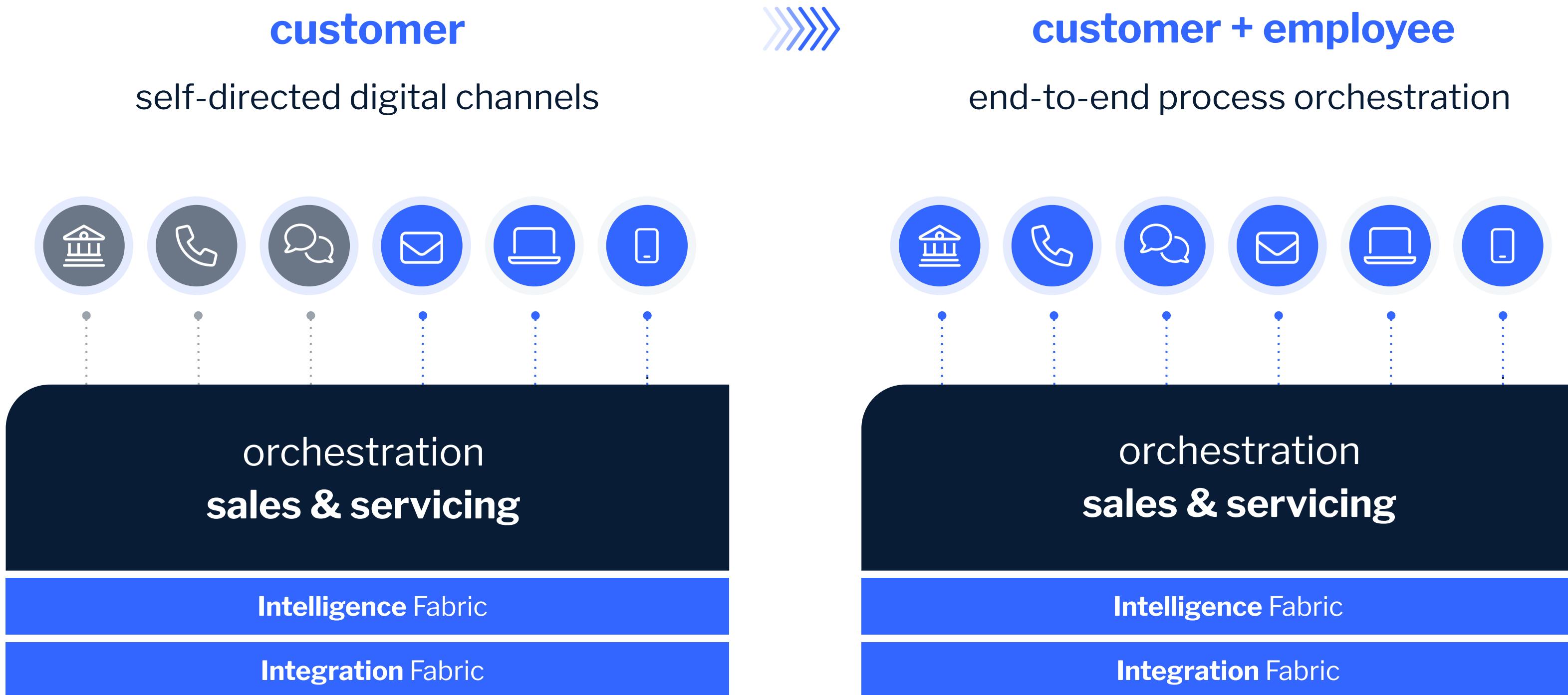
Scan with mobile & pick up your shoes



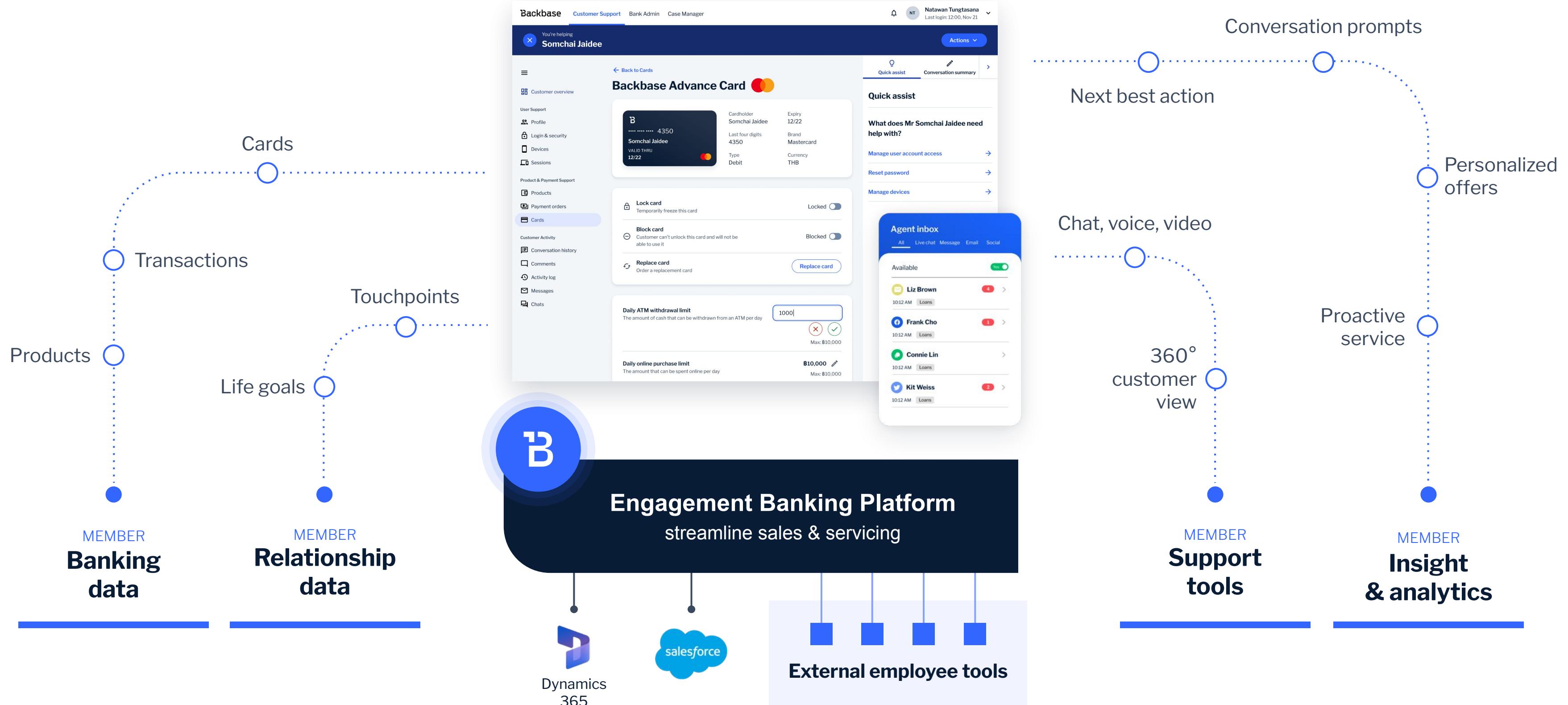
Scan to try a shoe in a physical store



# Backbase • anchor platform to unlock AI productivity gains

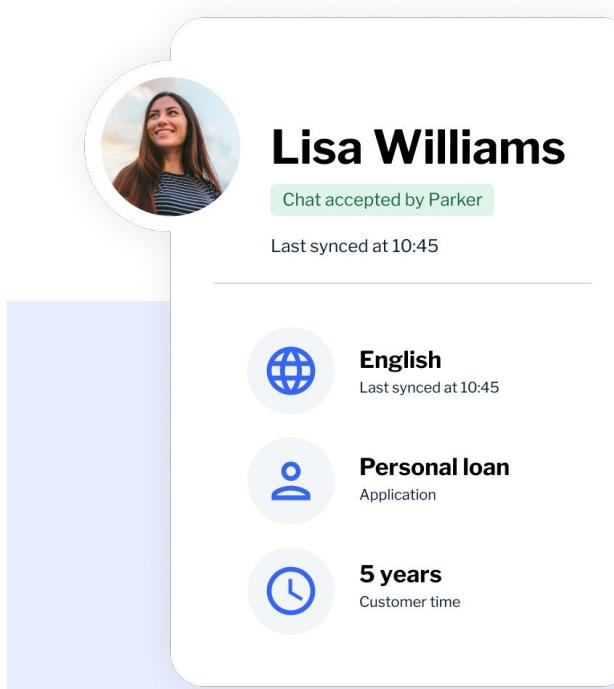


# Empower employees with unified workspaces

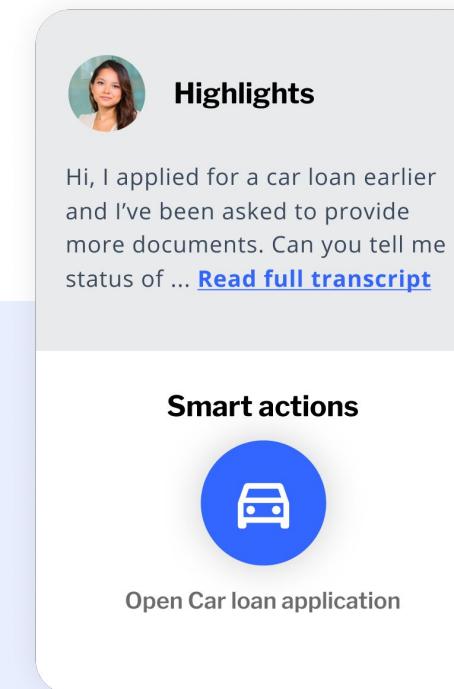


# Supercharging employee productivity

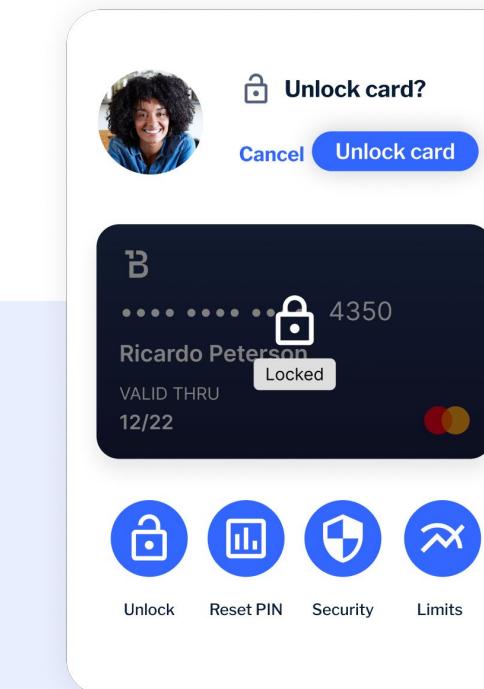
## Member 360°



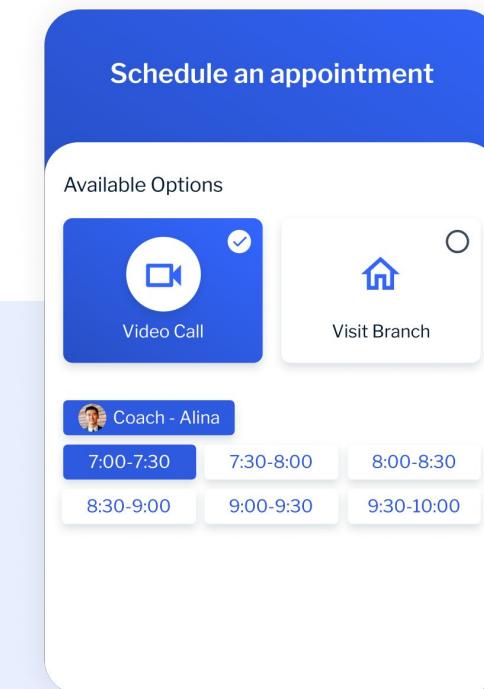
## Proactive support



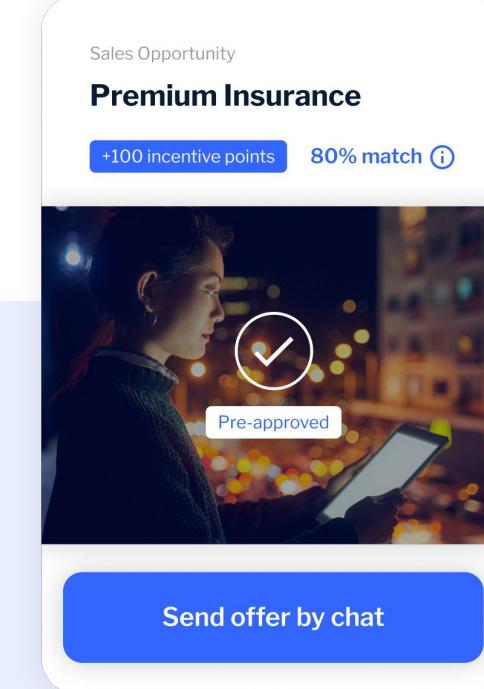
## On-behalf actions



## Convenient appointments



## Tailored offers



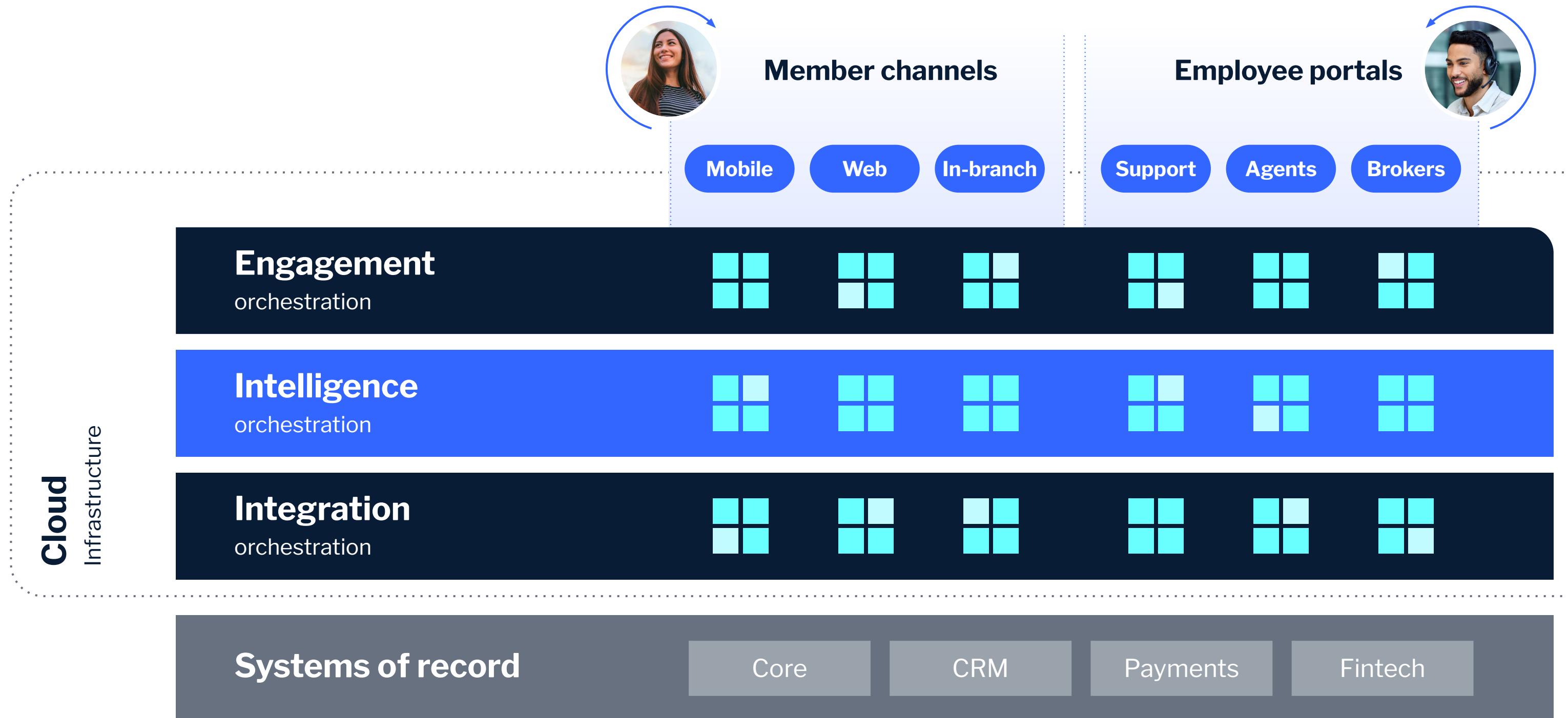
 Engagement Banking Platform

# Backbase

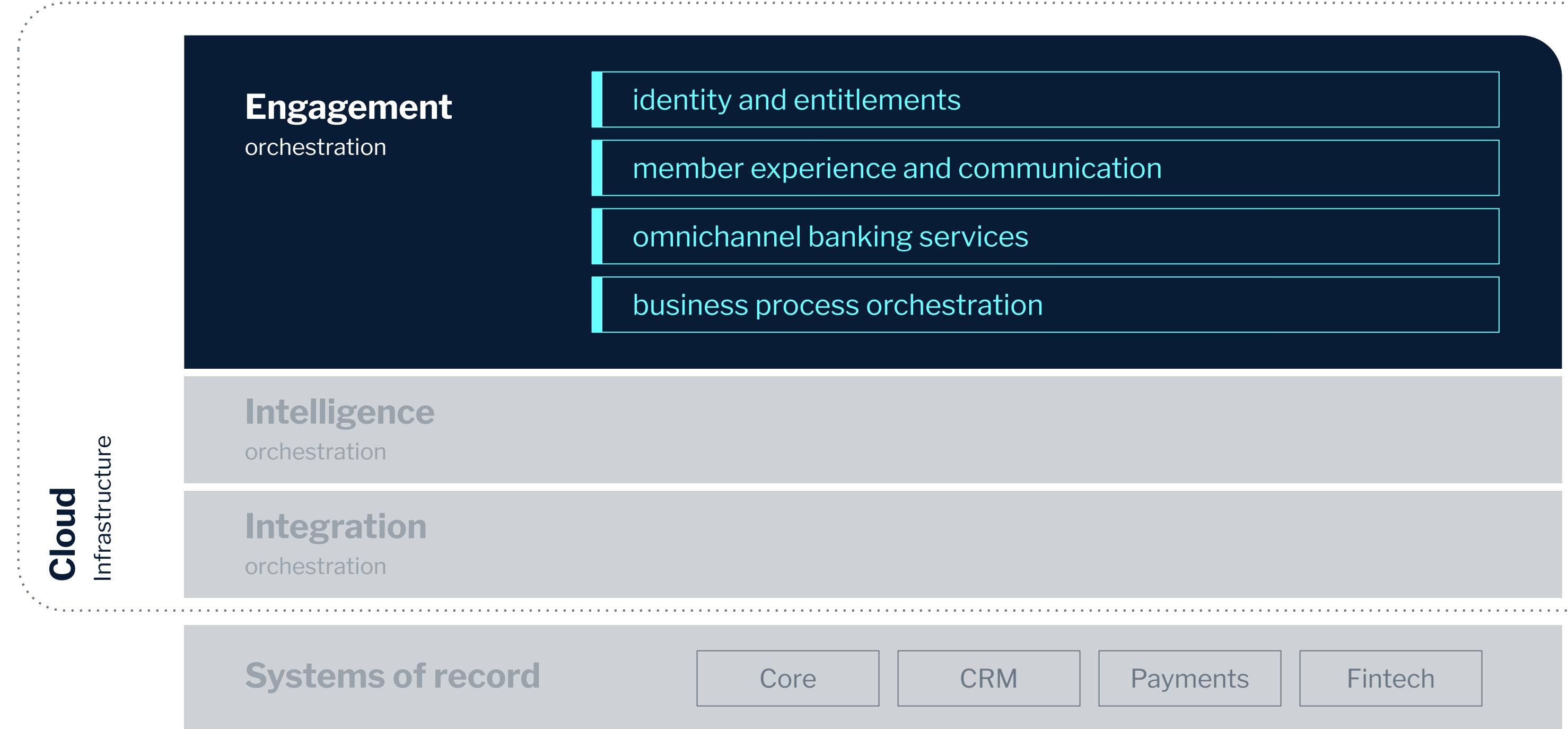
## Architecture Overview

Open the Session ( 30 mins)

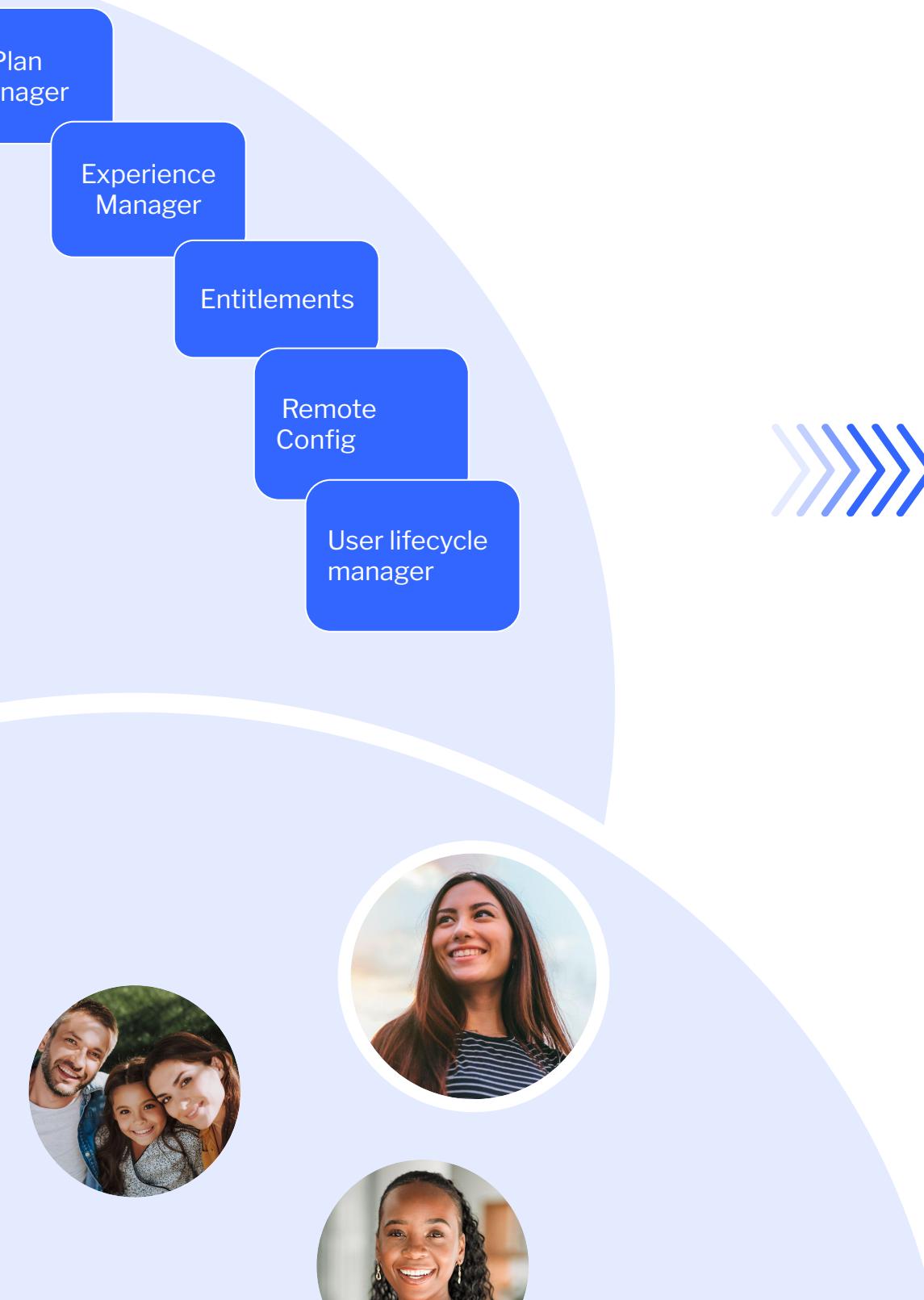
# Augmenting data & insights



# Backbase Platform • Engagement Orchestration



# TVP Capability Overview



## Plan Manager

- Digital Banking capability where [reference data](#) is managed which holistically drives [tailored feature composition, experience and engagements based on segment and other data](#)
- A technical concept called [Plan](#) is introduced in [plan manager](#) (example values Young professional Plan, Family Plan, Affluent Plan)
- [Each Plan links to a Member segment](#) and other data which drives the tailoring
- Functional and data entitlements Permissions (job roles) are assigned per plan to drive tailored feature composition and access control
- Plan reference data can be set up by Services or the Financial Institution using the integration APIs
- [The mapping of the plans to the user , LE and service agreement](#) is also stored in [plan manager](#)
- Plan manager enables the Financial Institution to set or change a Member 's plan
- Plan manager also provides default plans for specific contexts such as an Individual Member , family banking etc,

## Experience Manager and Remote config

- [Remote Config](#) is used to [manage the plan specific front end configurations](#) which drive tailored experiences
- Per plan, the dashboard order, navigation and theme are configuration in remote config
- [Experience manager](#) is an app foundation component that connects with [Remote config](#) after login , [retrieves the config](#) and creates [the tailored experience](#) i.e assign the right theme, entitlements, navigation ,dashboard order

# TVP Capability Overview & Pre requirements

## User LifeCycle Manager

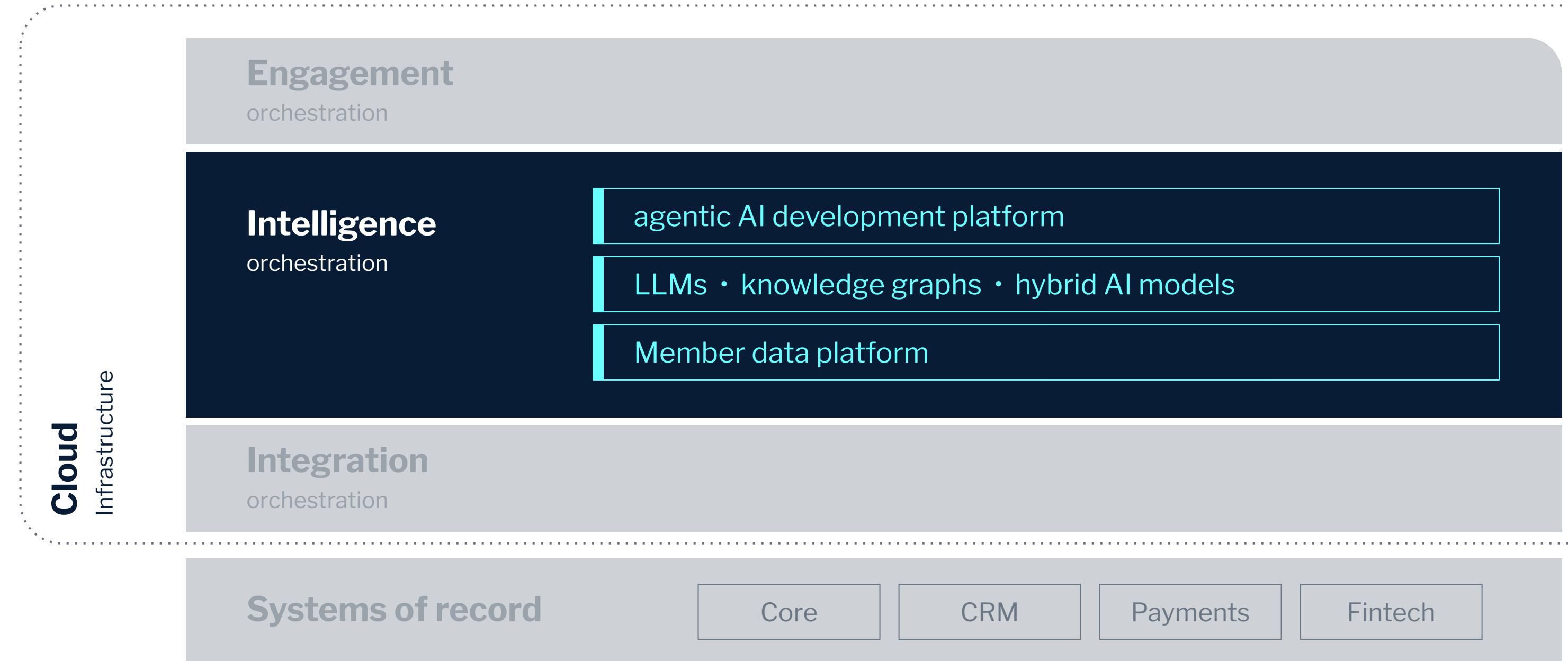
- Enables the setup of a new user's plan and also enables a user plan change
- Changes a user's entitlements (job role) based on plan
- Integrates with plan manager to get a user's plan, set a user's plan, get plan defaults and get plan entitlements

## Pre-requirements

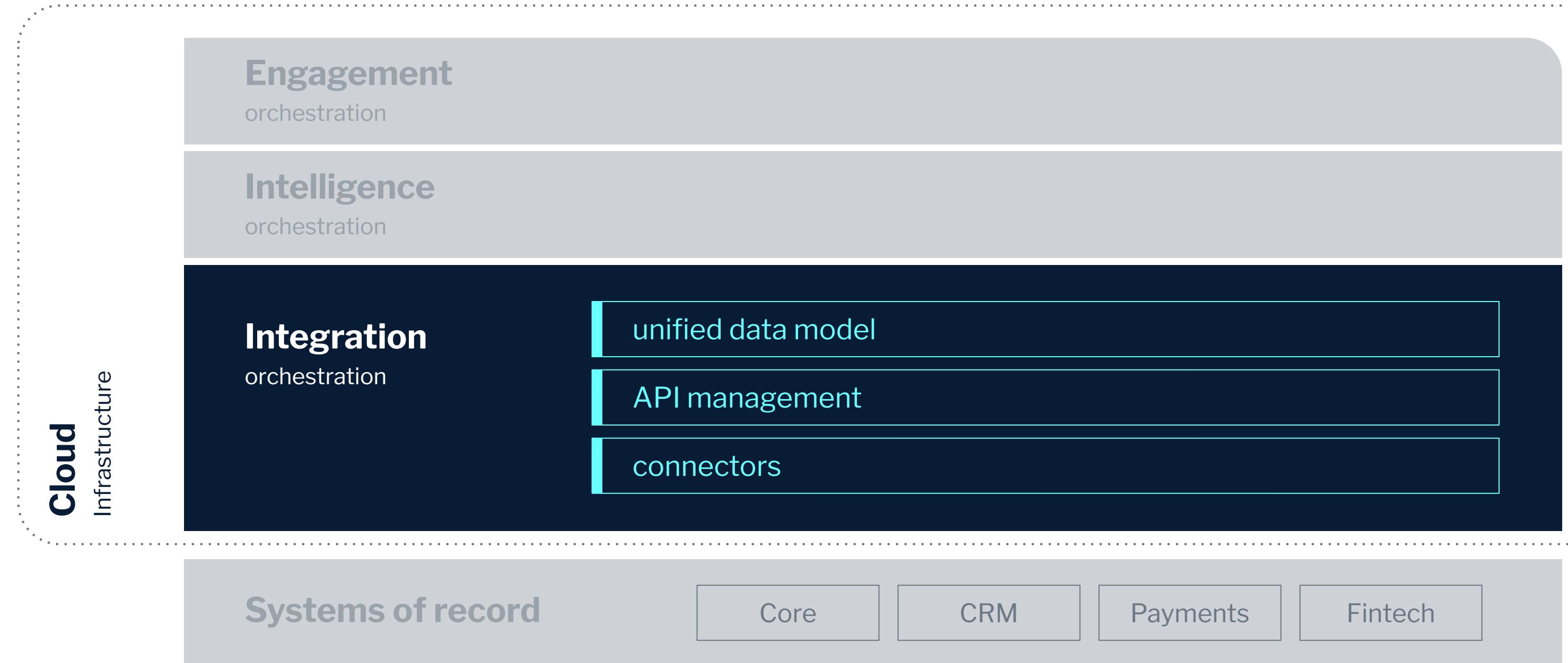
- Member should upgrade to **2024.10 retail DB** to adopt TVP
- Financial Institution should identify the segments they are servicing and would like to differentiate (Eg Mass Members, Mass Affluent, Premium for MCB) and it is expected the FIs will determine which user belongs to which segment and pass it to EBP
- **Dependencies:**
  - Members should adopt dashboard , remote config to get the tailored experience in the app
  - Should adopt Digital Assist Premium to enable CSR view the segments
  - Should adopt Digital Enage Premium to engage with segment specific banners

[TVP Architecture](#)

# ■ Backbase Platform • Intelligence Orchestration supporting holistic financial advice



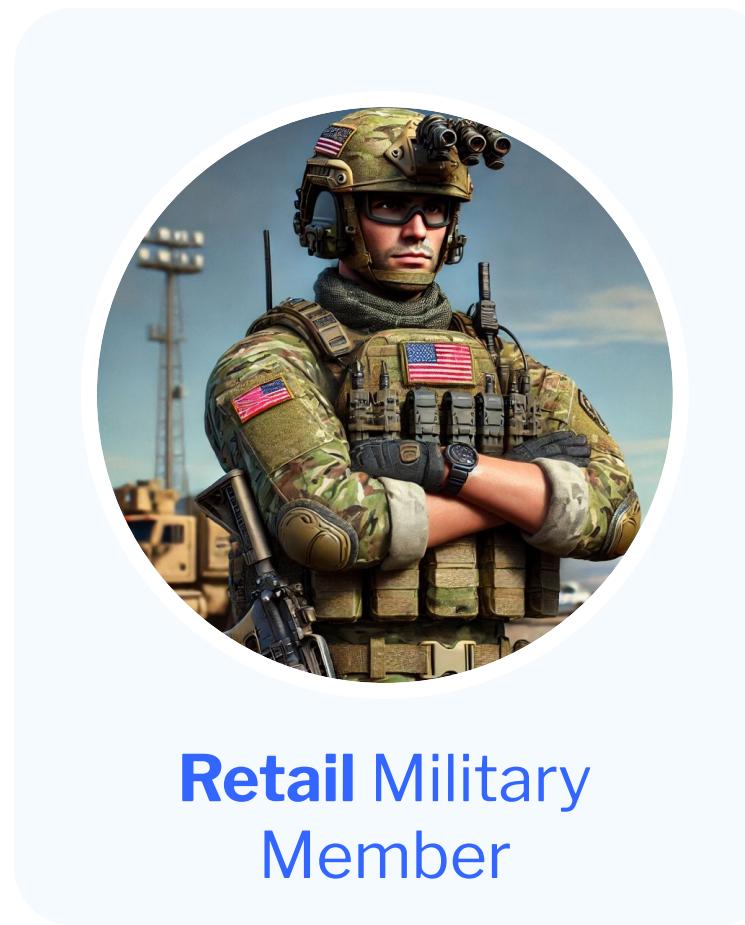
# Backbase Platform • Integration Orchestration



Backbase

NFCU Use Cases

# ■ Multi-Segment • Member Segment Value Propositions



**Active Duty**



**Family Members**

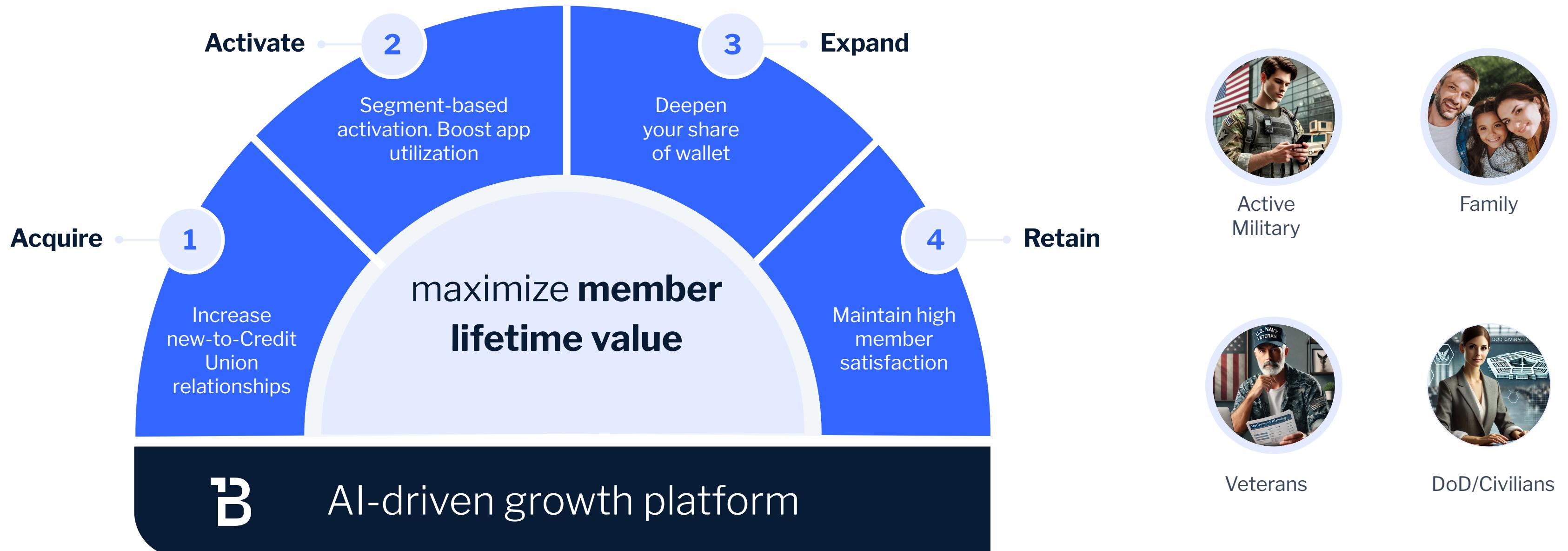


**Veterans**

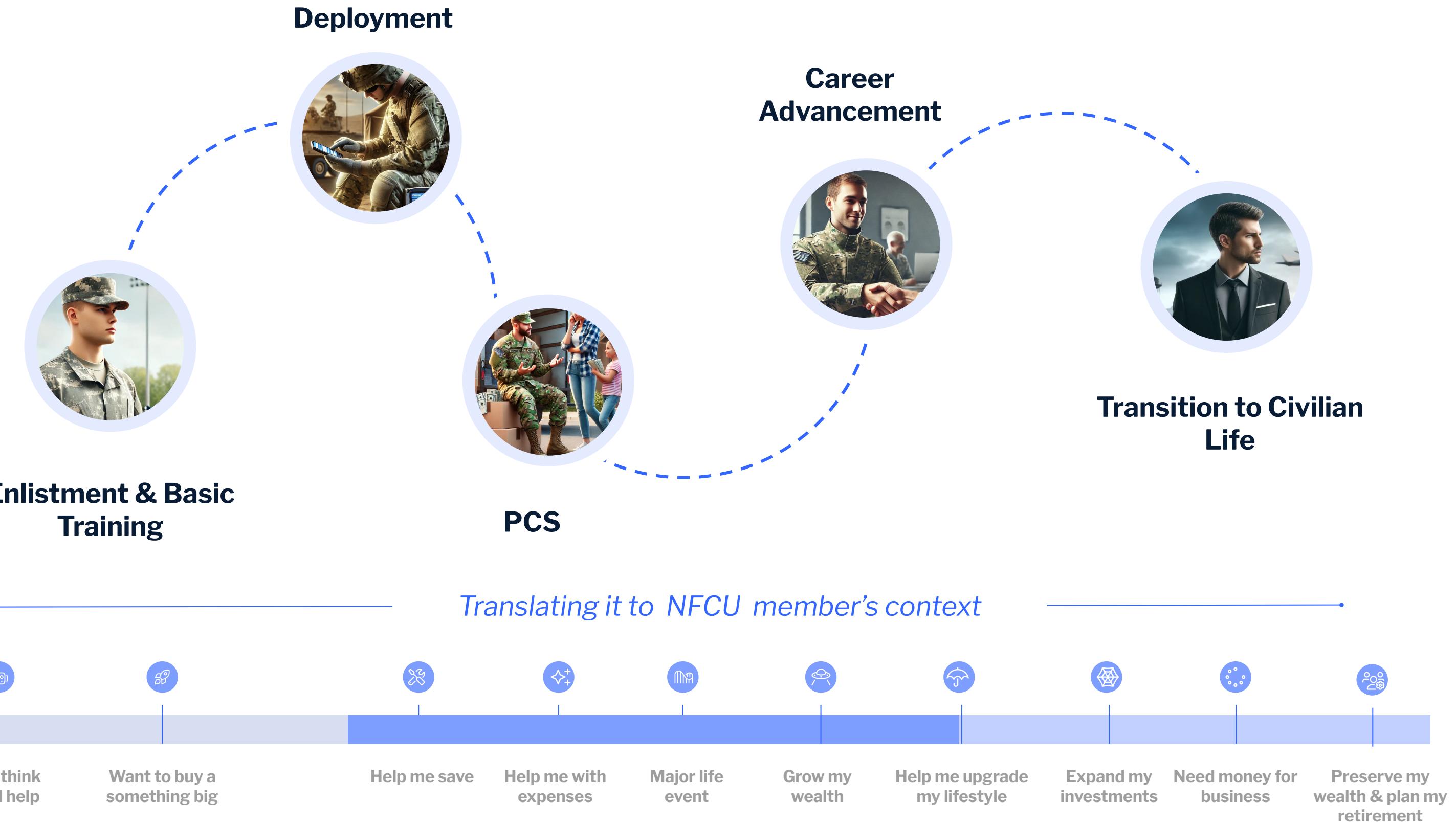


**DoD/Civilians**

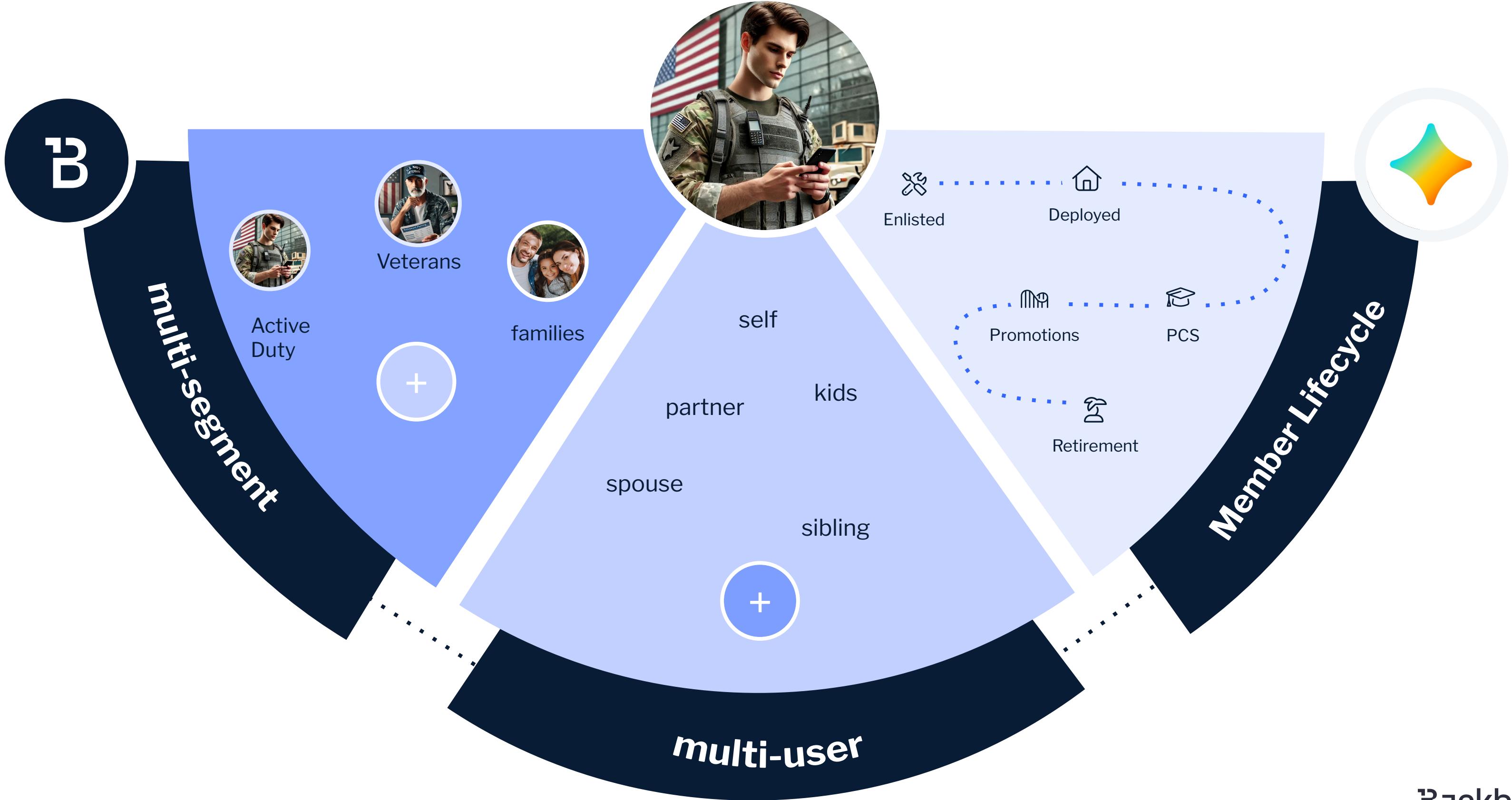
# Across the lifecycle • build primary relationships

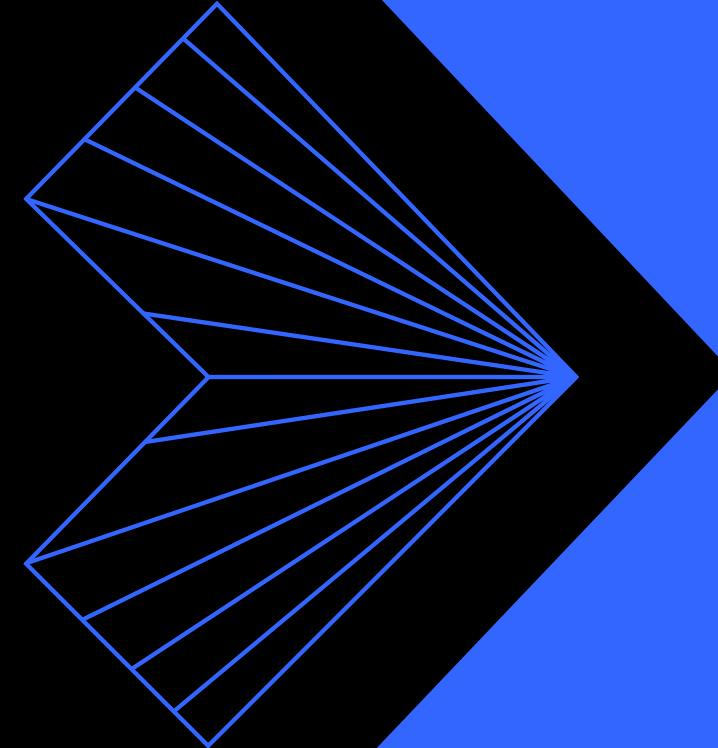


# NFCU -Active Military Member Life Journey



# Growth platform • configure right value proposition





# Member Segment Engagements for NFCU Members

# Differentiate • Member Segment Engagement value propositions

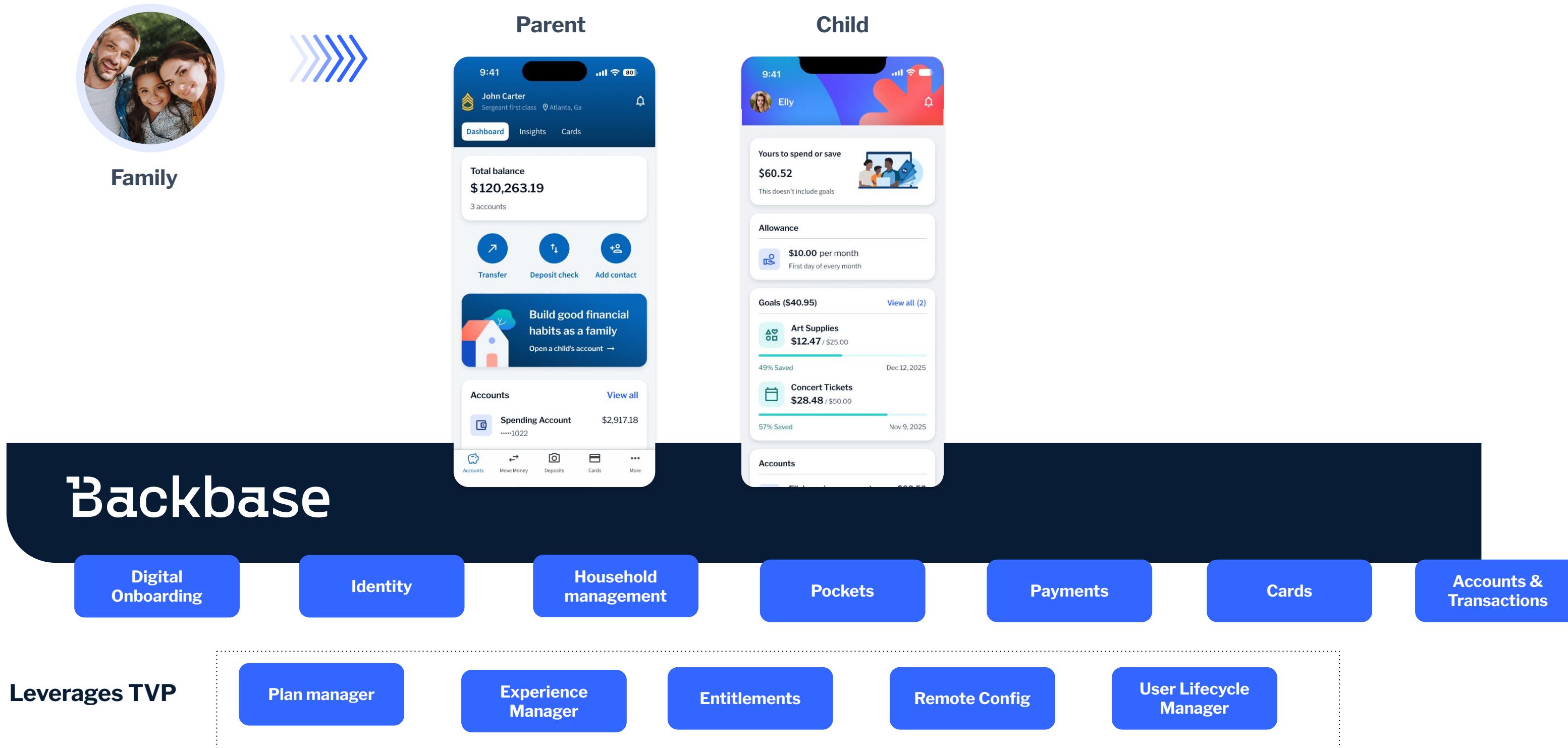
The diagram illustrates the dynamic assembly of a mobile banking application interface, specifically for military members, based on their segment. On the left, a vertical stack of blue boxes lists features: Products & Bundles, Dashboards, Navigation, Features & Benefits, Support Options, and Tone of voice. To the right, a large white area represents the mobile screen, which is divided into three main sections by thick black lines:

- Segments:** A row of four blue chevron icons pointing right.
- Enlisted Sergeant:** Shows a mobile screen for an Enlisted Sergeant named John Carter at Fort Bragg, NC USA. It displays a badge mission, weekly pulse check, monthly savings goal (\$200.00 / \$800.00), and pockets balance (\$0.00). A call-to-action button "View all (3)" is present.
- Career Advance:** Shows a mobile screen for a Deployed Staff Sergeant named John Carter in Riyadh, Saudi Arabia. It displays account details (John's Account, My Current Account, John's Savings) and career progression from Staff Sergeant to Sergeant first class. A call-to-action button "Yes, help me plan my finances" is present.
- Family Banking:** Shows a mobile screen for a family member named Elly. It displays allowance (\$10.00 per month), goals (Art Supplies, Concert Tickets), and accounts (Elly's savings account, balance \$60.52).

At the bottom center, a large white 'B' logo is positioned above the text "Engagement Banking Platform".

Dynamic Assembly

# Unpacking the EBP Engine Room Enablers for Family Banking





## Enlisted | Persona

### John Carter

Newly Enlisted ( Basic Training)

24 year-old

\$45K · year

Graduate

Have an account with BOA

Want to buy a house in future

*Enlistment brings 100K+ members a year – today's **3%** is tomorrow's **40%** of  
loyal high value member base*

# Enlisted | Opportunities



## Goals & Challenges (Life & financial)

- ✖ Lack of understanding of salary structure
- ✖ How to start saving for future home
- ✖ Lack of awareness of NFCU products
- ✖ Do not know NFCU digital features & services
- ✖ Big financial literacy gap

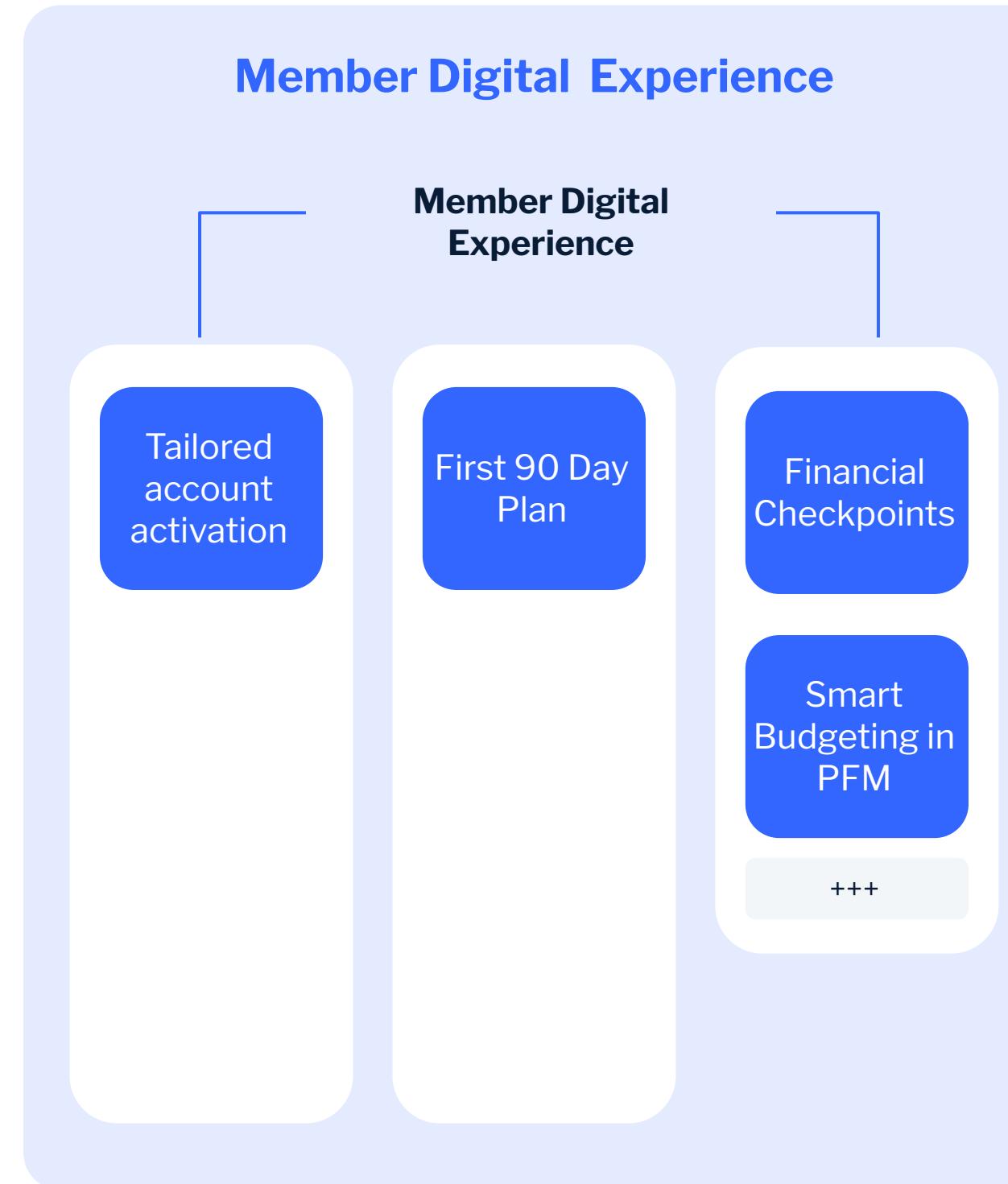
## Opportunities

( “How might we”-help members)

- ✓ Provide tailored account activation experience
- ✓ Provide suitable product advice
- ✓ Make financial engagement fun
- ✓ Financial literacy towards savings vs investments



# Enlisted | Use Cases



**35%**  
increased **member engagement** in first month

[McKinsey & Company's report on personalization in banking](#)

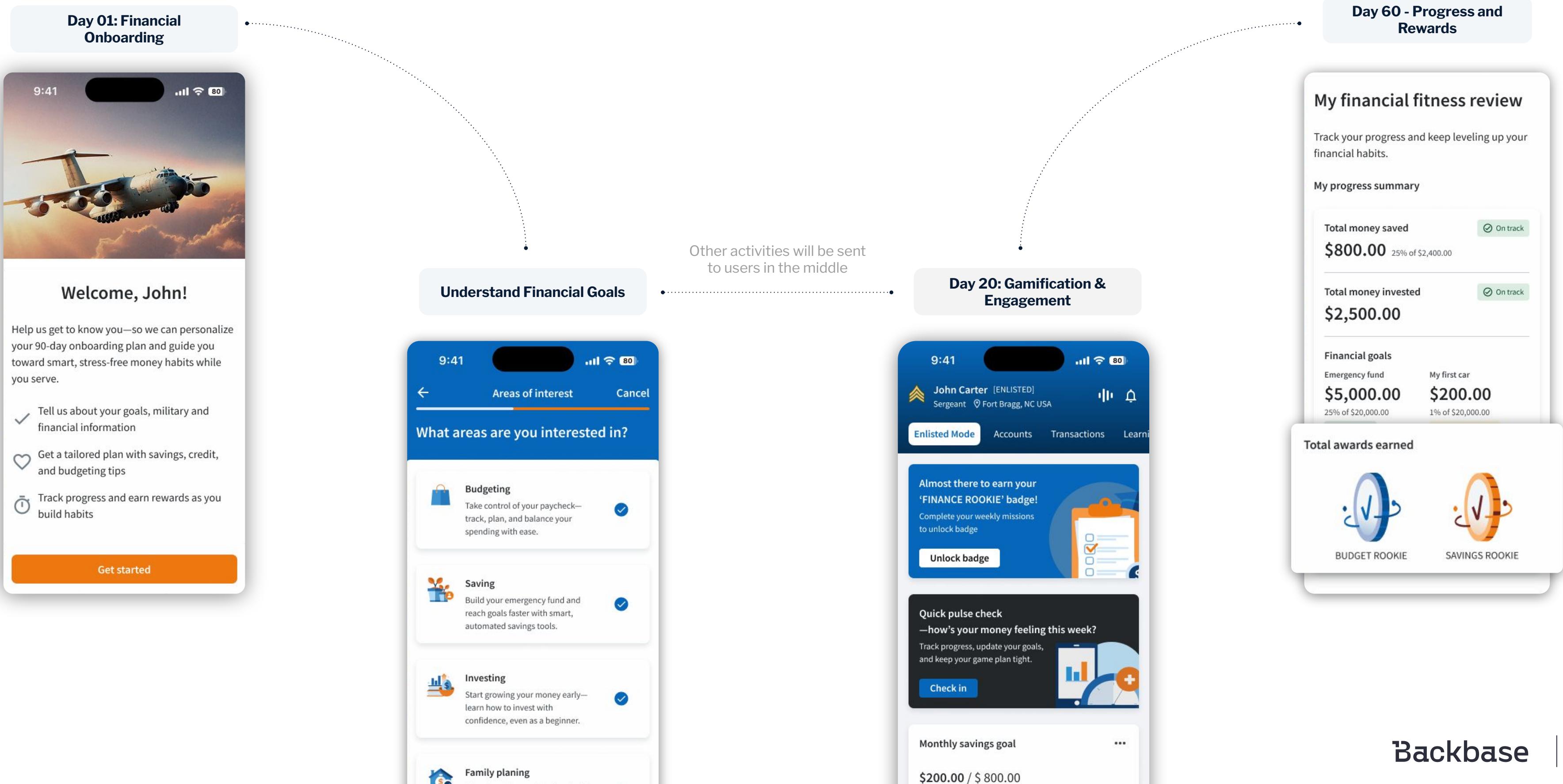
**2.2X**  
increase in **product uptake**

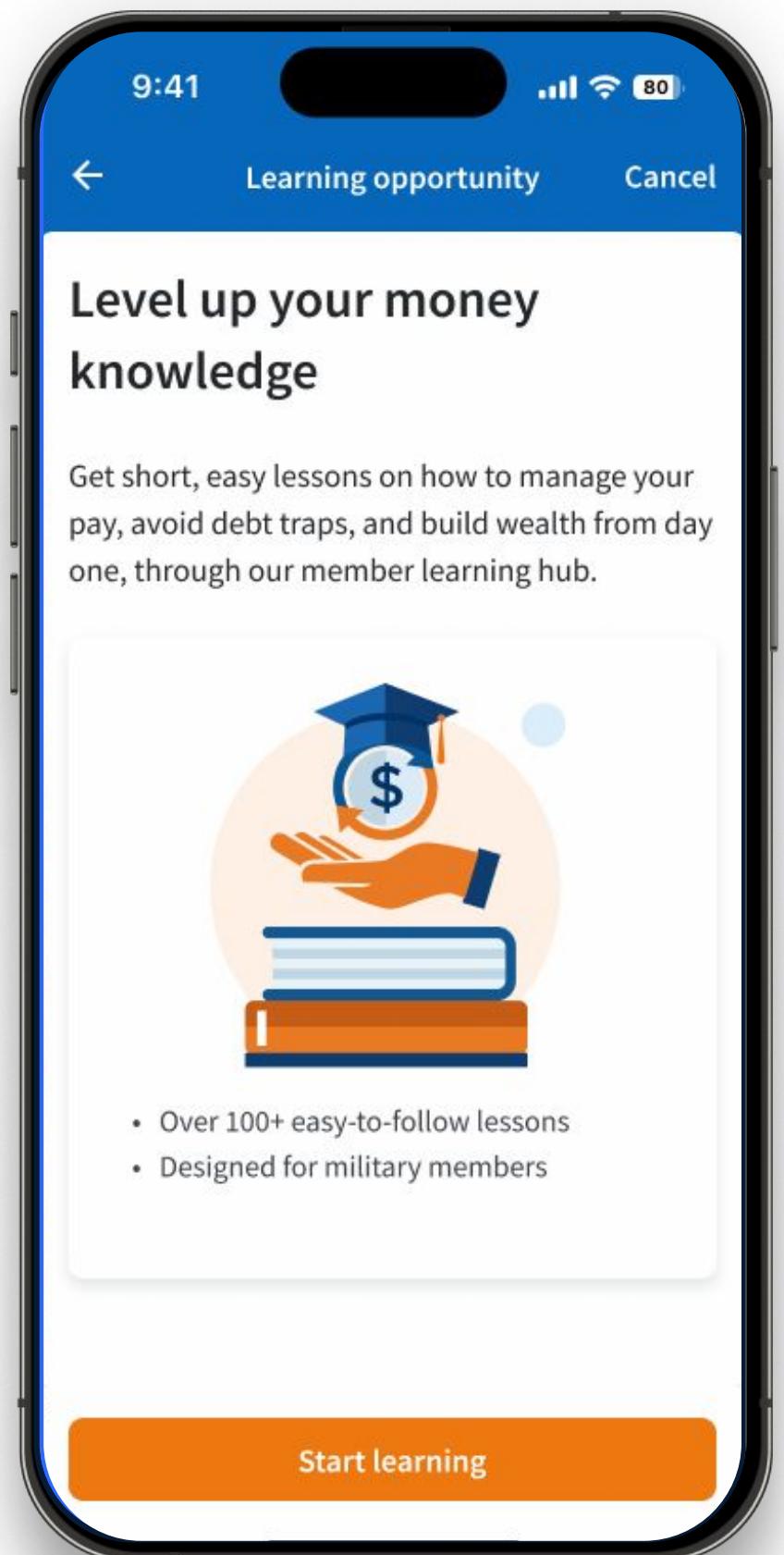
[Bain & Company's insights on improving customer engagement and retention](#)

**50%**  
reduction in **early stage churn**

[Setuply's article on the impact of onboarding on customer retention](#)

# Maximise product activation and upsell

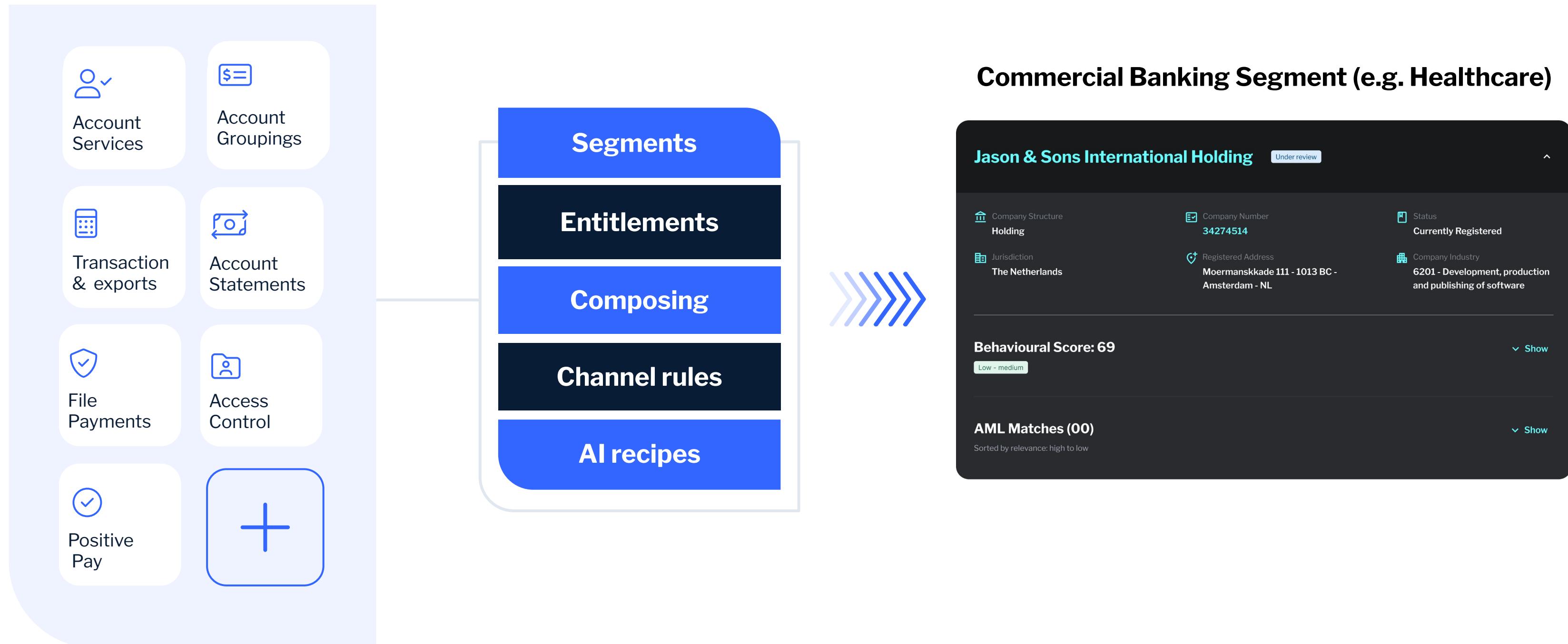


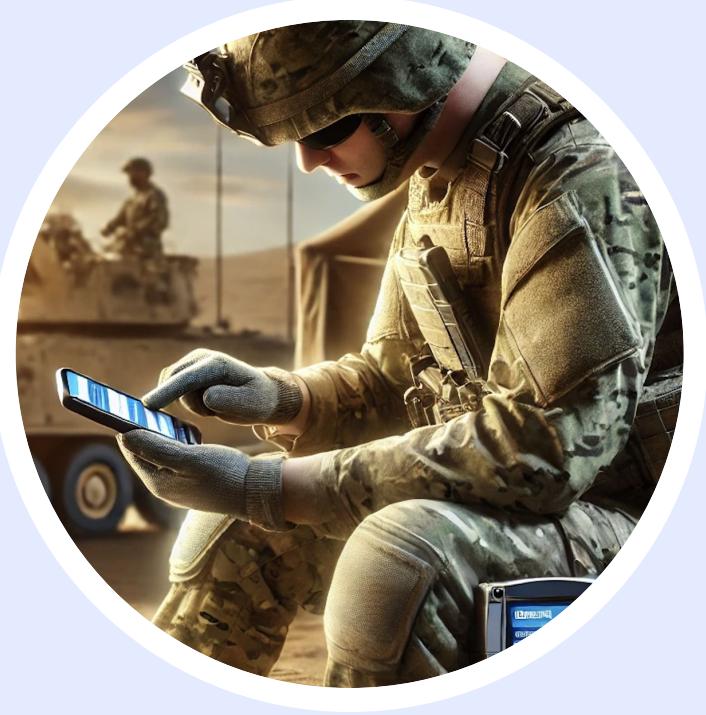


# Demos

# Persona | Newly Enlisted Basic Training

## Journeys & building blocks





## Deployed | Persona

*100K -200K of deployed members; high-need, low-attention span segment –  
ideal for proactive digital engagement.*

### John Carter

Deployed ( Riyadh Saudi Arabia)

30 year-old

\$75K · year

Receives deployment variables

Family (wife & children) in Ohio

Want to buy a house in future

# Deployed | Opportunities



## Goals & Challenges (Life & financial)

- ✖ How to manage pay fluctuations
- ✖ Accessing funds from overseas location
- ✖ Limited time manage funds & banking
- ✖ Prone to financial fraud
- ✖ Invalid & disputed transactions

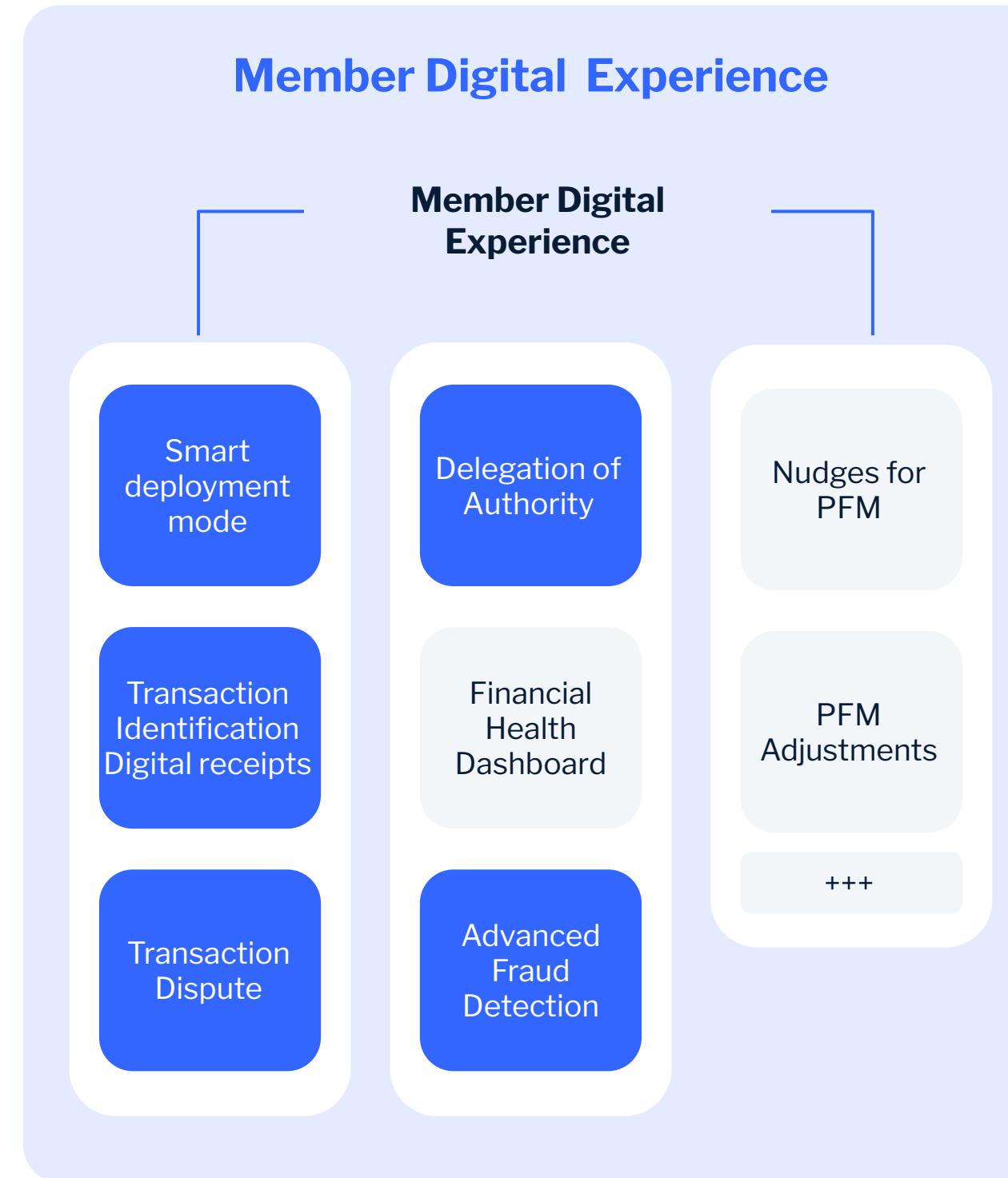
## Opportunities

( “How might we”-help members)

- ✓ Help with managing variable pay during deployments
- ✓ Provide banking experience that adopts to deployment status
- ✓ Provide advanced fraud protection
- ✓ Provide seamless and transparent transaction dispute process



# Deployed | Use Cases



**25%**

**higher satisfaction** among deployed members

[McKinsey – Getting personal: How banks can win with consumers](#)

**3X**

faster **fraud resolution**

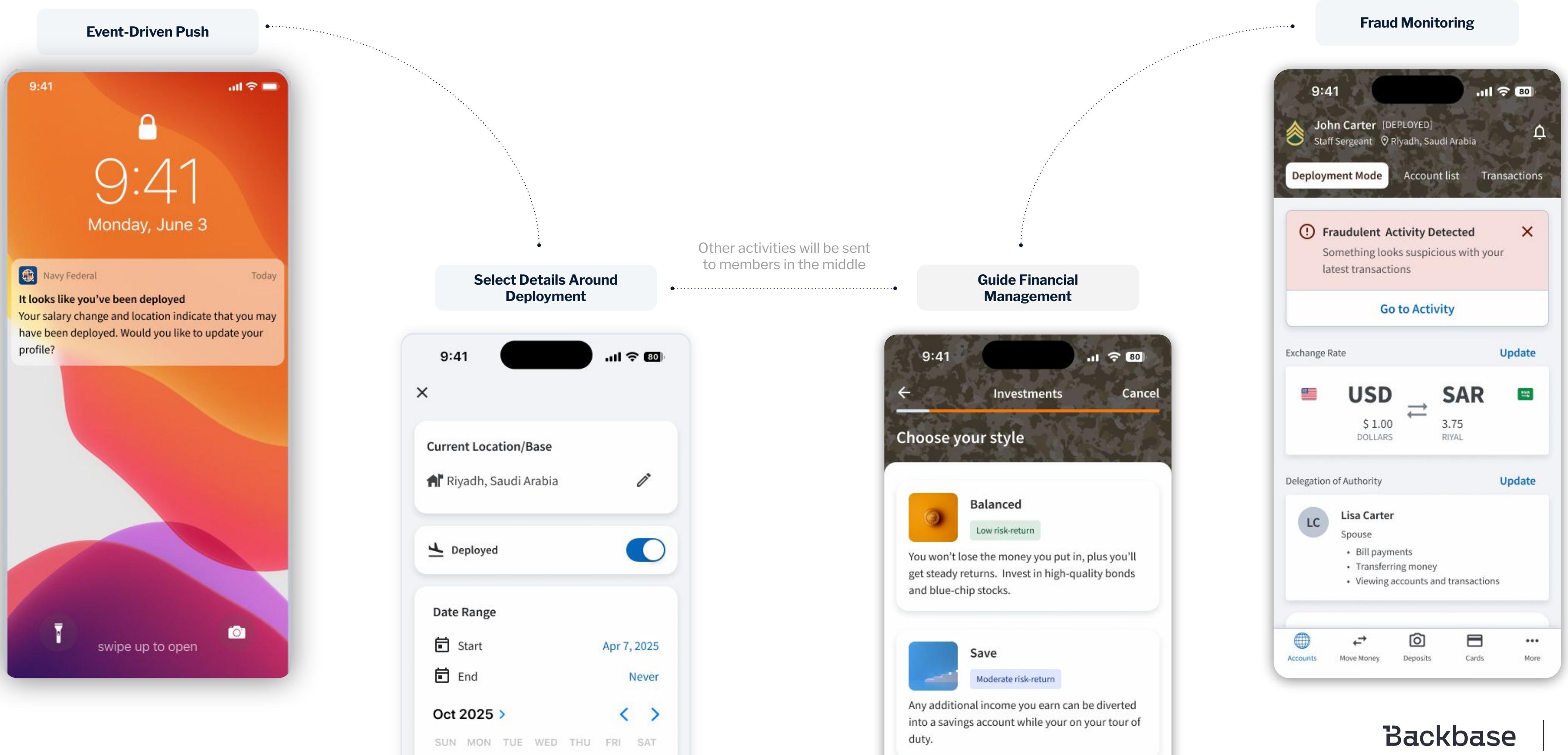
[Ethoca faster fraud resolution case study](#)

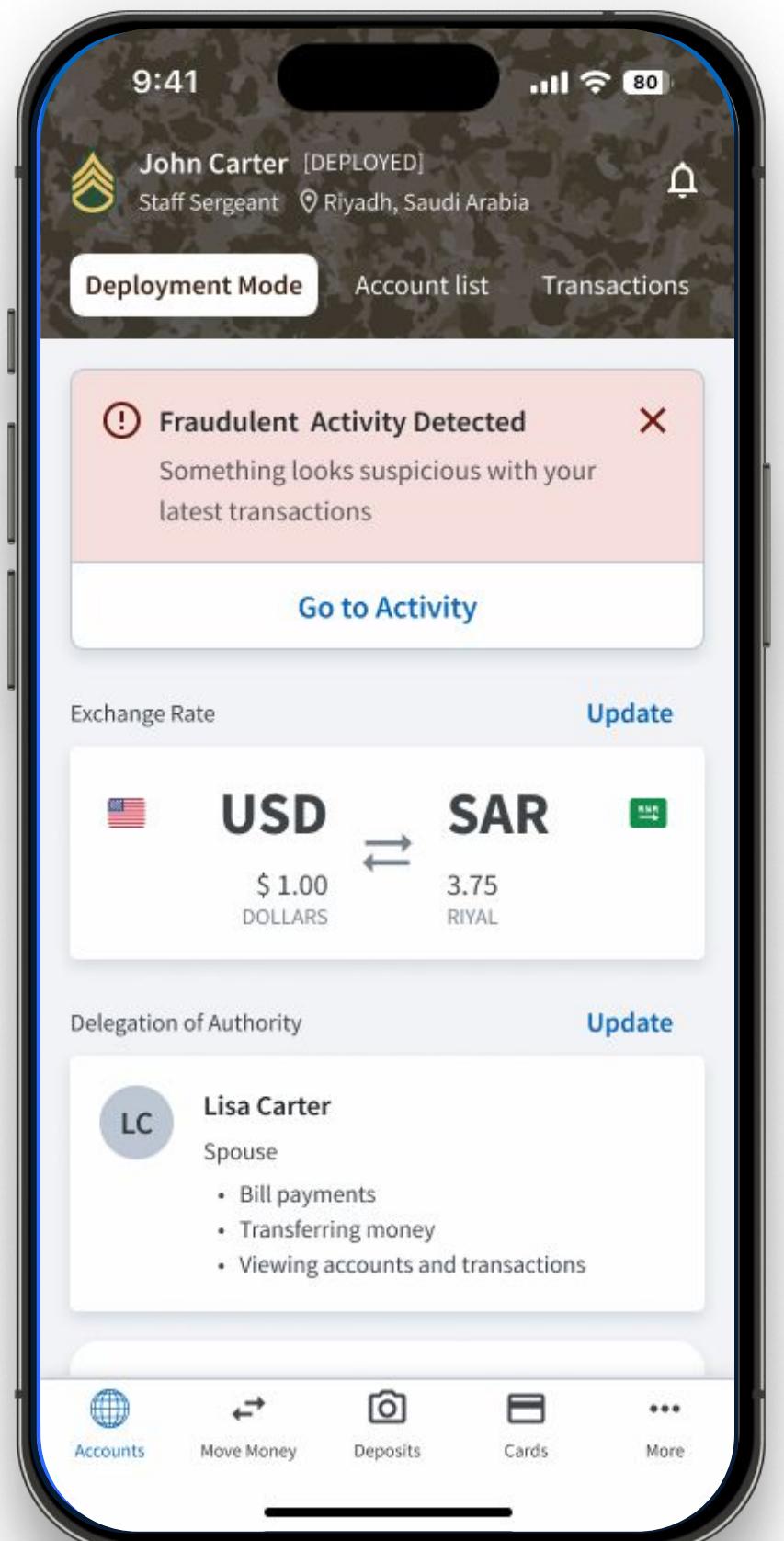
**45%**

**Reduction in dispute related tickets**

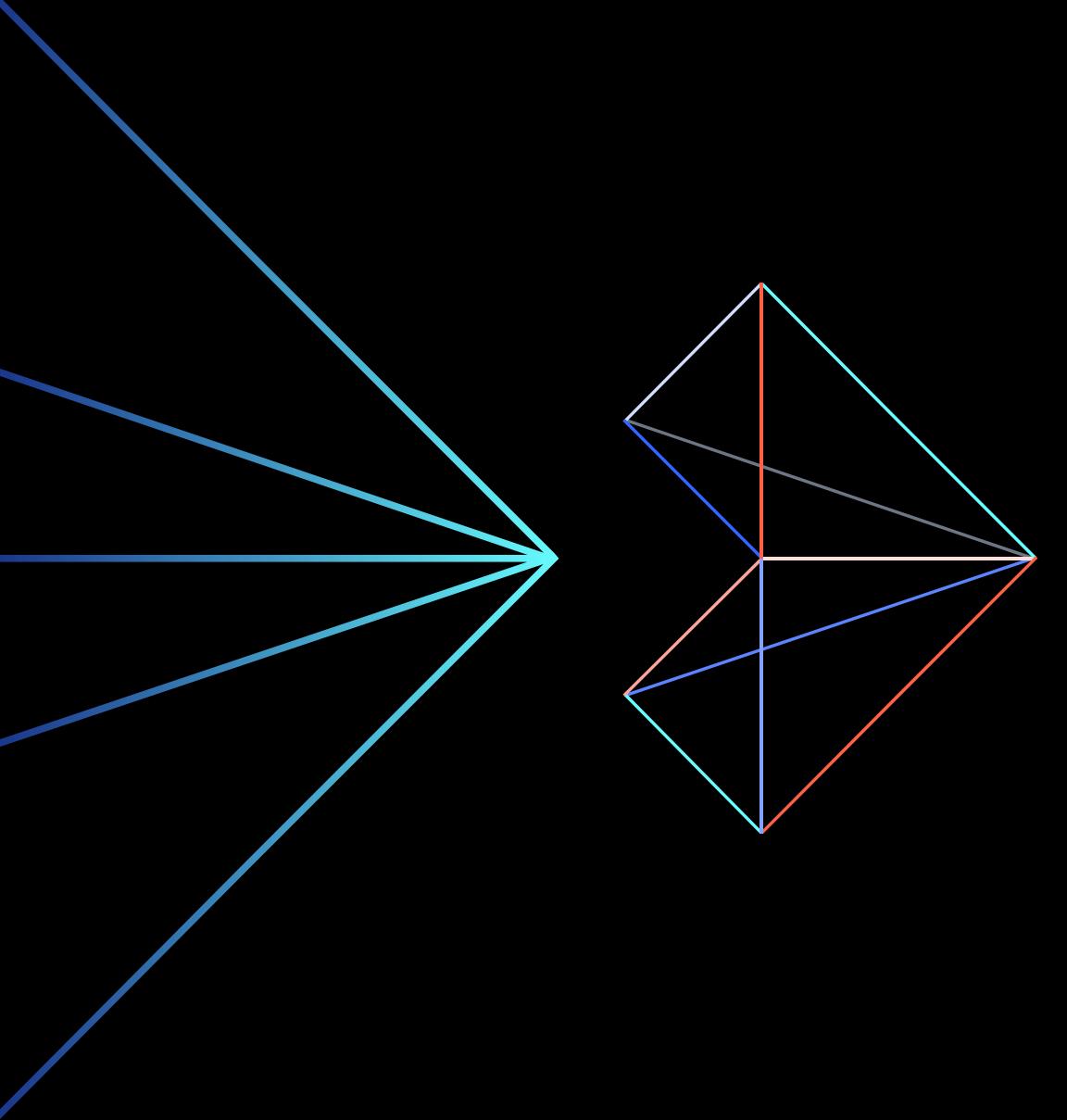
[Ethoca \(Mastercard\) industry case studies on digital receipts and dispute resolution](#)

# Maximise product activation and upsell



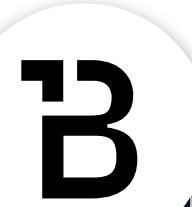


# Demo



Adding **Behavioral Intelligence**  
to your fraud monitoring  
capabilities

# Enhanced Security with Behavioural Biometrics



Web authentication journeys

Mobile authentication journeys

Out-of-band Auth

Transaction signing

Step-up authentication

Passwordless Auth

Employee & CSR Capabilities

Self-service Capabilities

Device Management

Platform Integration

Support for PSD2

Product & Implementation Support

Behavioural Biometrics

Device Intelligence

Network Intelligence

Malware & Bot Detection

Phishing & Smishing Detection

RAT Detection

Continuous Risk Scoring

Account Takeover Protection

Fraud Data Analysis & Integration



# Using Behavioral Intelligence to Detect Fraudulent Actions



## John Carter

34-year-old deployed  
actively - primary account  
holder

### Is John's behavior

- ✓ Genuine
- ✗ Phishing attempt
- ✗ Bot attempt
- ✗ Social engineered



### Genuine

Known location, fluid typing, registered device, using  
autofill, consistent Wi-fi,

**Allow action**



### Phishing attempt

Unknown location, typing of a list, high pc savviness,  
consortium data, age analysis discrepancy

**Block action or step up**



### Bot attempt

Remote access, timezone mismatch, emulated device, risky  
device, no keystrokes

**Block action or step up**



### Social engineered

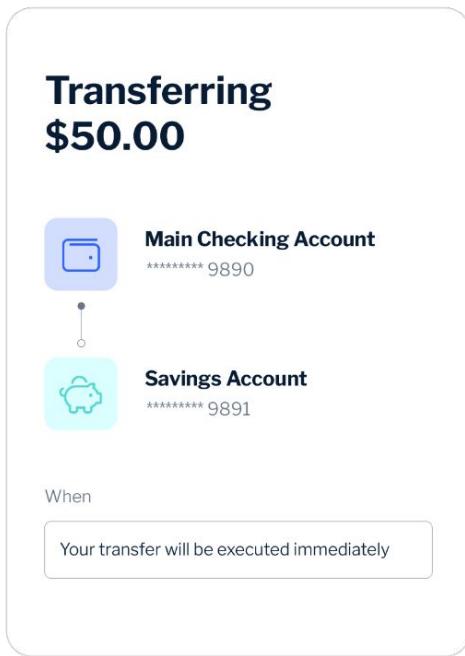
Active call, hesitation, distraction, duress, new location,  
concerning cell phone movement, timing anomalies

**Block action or step up**

# Real-Time Risk Based Decisioning

Enhance customer experience and security

## Example risk score output decisions

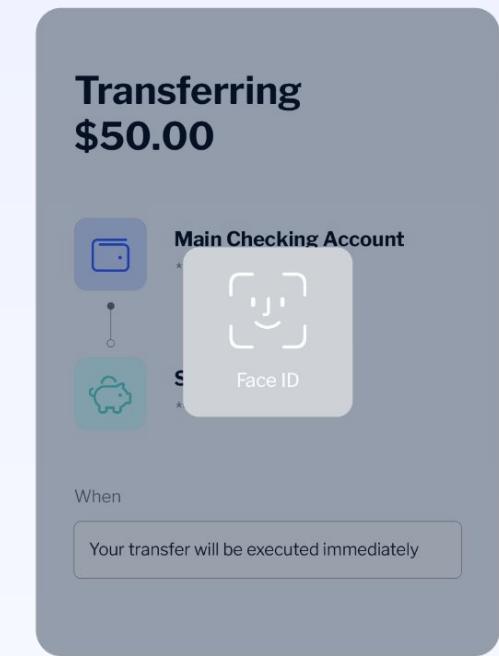


<400

Low risk score

Allow

Allow user to continue his activities

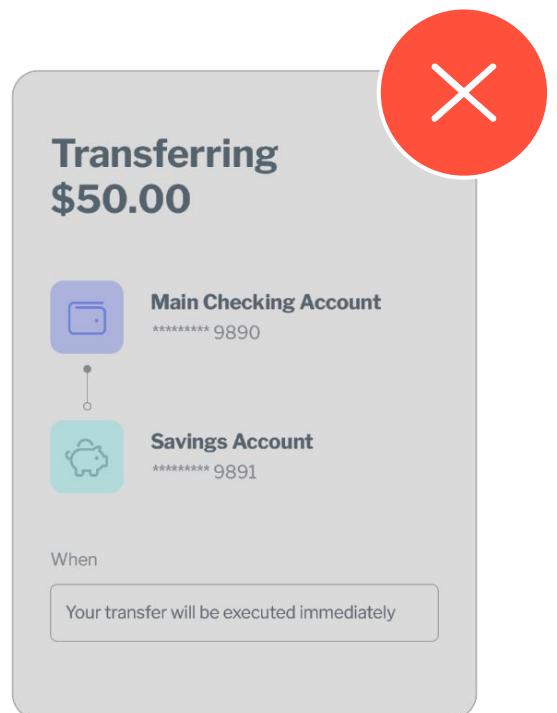


400-800

Medium risk score

Step-up

Require additional step up request



800>

High risk score

Block

Block user account for review by customer representative

# Fraud Prevention | Powered by Feedzai

Feedzai Digital Trust safeguards online account access and usage, preventing fraud before it reaches the transaction stage

The screenshot shows a digital activity event with the following details:

- Digital Activity Event**: First Seen in Last 24 Hours.
- Device & IP** tab is selected.
- Device**: Declined status.
- Device ID**: 6a340affb04e4c3a97754828d6c6.
- Unique Device ID**: 6a340affb04e4c3a97754828d6c6.
- Device Channel**: Mobile App (v3).
- Model & Brand**: Google Pixel 3.
- Session Activity**:
  - 05/04/2016 10:54:53 AM: Credentials Update (Passphrase).
  - 05/04/2016 10:54:53 AM: Login (First Seen Device).

## Behavioral Biometrics

Analyze keystrokes, mouse movements, gestures, and more to understand how each user interacts with the banking application

## Device Intelligence

Capture data about the device being used, such as the device model, operating system, screen resolution and more to identify anomalies

## Malware Patterns

Detect and block known and zero day malware, like remote access trojans, as well as bot patterns

## Silent and Continuous Authentication

Compare the actor controlling the session to the user's baseline profile to ensure a legitimate user is still in charge without introducing friction

## SDK, Web, and Javascript Supported

Collect thousands of data parameters to establish and verify a user's Bionic ID via JavaScript for web banking and an SDK for mobile banking apps



# PCS | Persona

## John Carter

Ohio -( PCS Orders SanDiego)

32 year-old

\$85K · year

Mortgage running in Ohio

Spouse is working in a bank

Children go to public school

Want move on self and get  
reimbursements

150K -180K of members; high impact change – “**PCS is a predictable disruption – and a perfect moment to turn stress into trust.**”



# PCS | Opportunities

## Goals & Challenges (Life & financial)

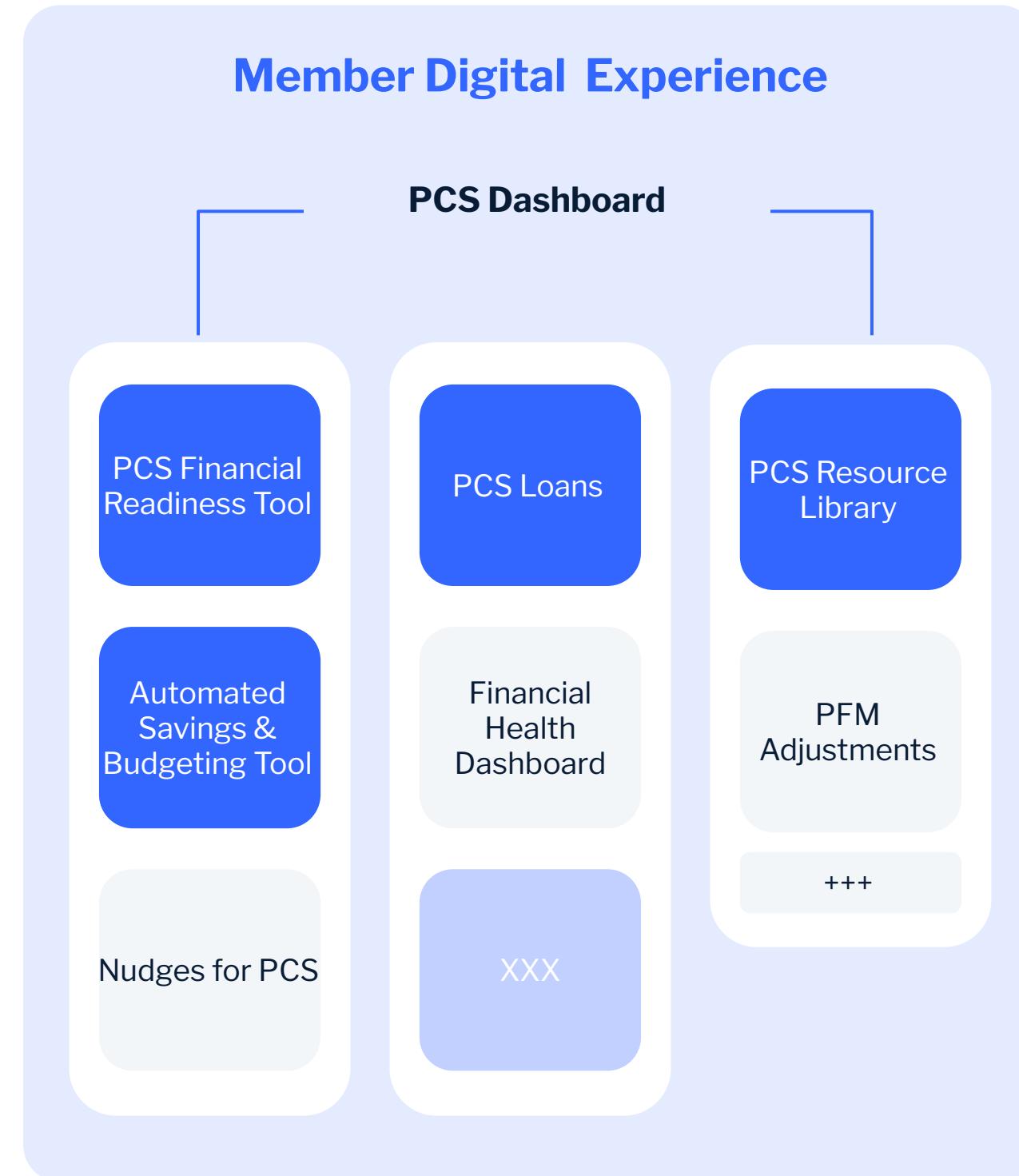
- ✖ Adjusting to new cost of living
- ✖ Lack of resources on big life change
- ✖ Financial strain due to change in situation
- ✖ High Upfront moving costs

## Opportunities

( “How might we”-help members)

- ✓ Provide structure plan for PCS transitions
- ✓ Assist members with budgeting tools adjusted to new situation
- ✓ Provide relief from financial strain
- ✓ Provide one stop resource shop for PCS

# PCS | Use cases



**60%**

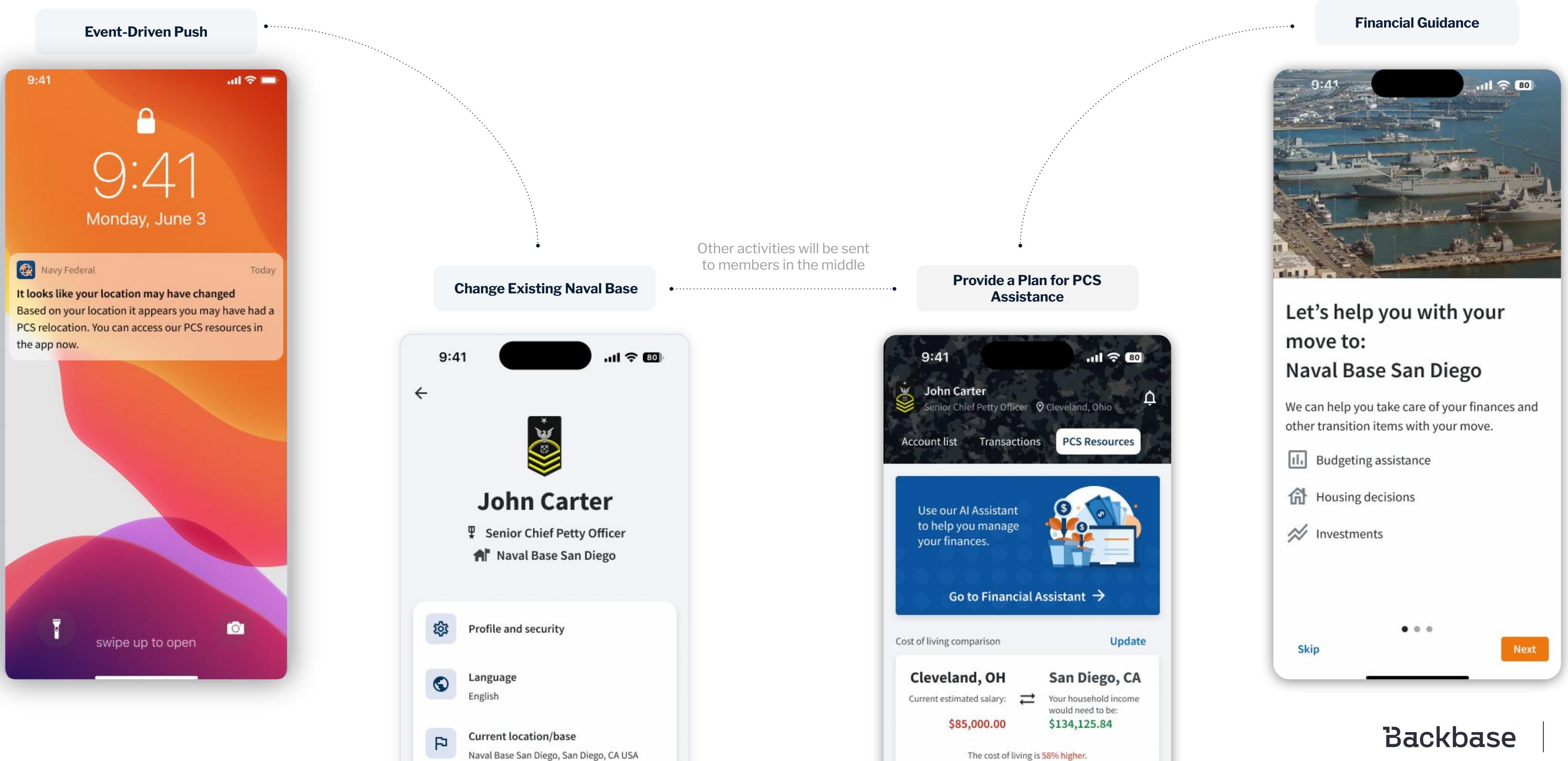
Of members go through short term **financial stress**

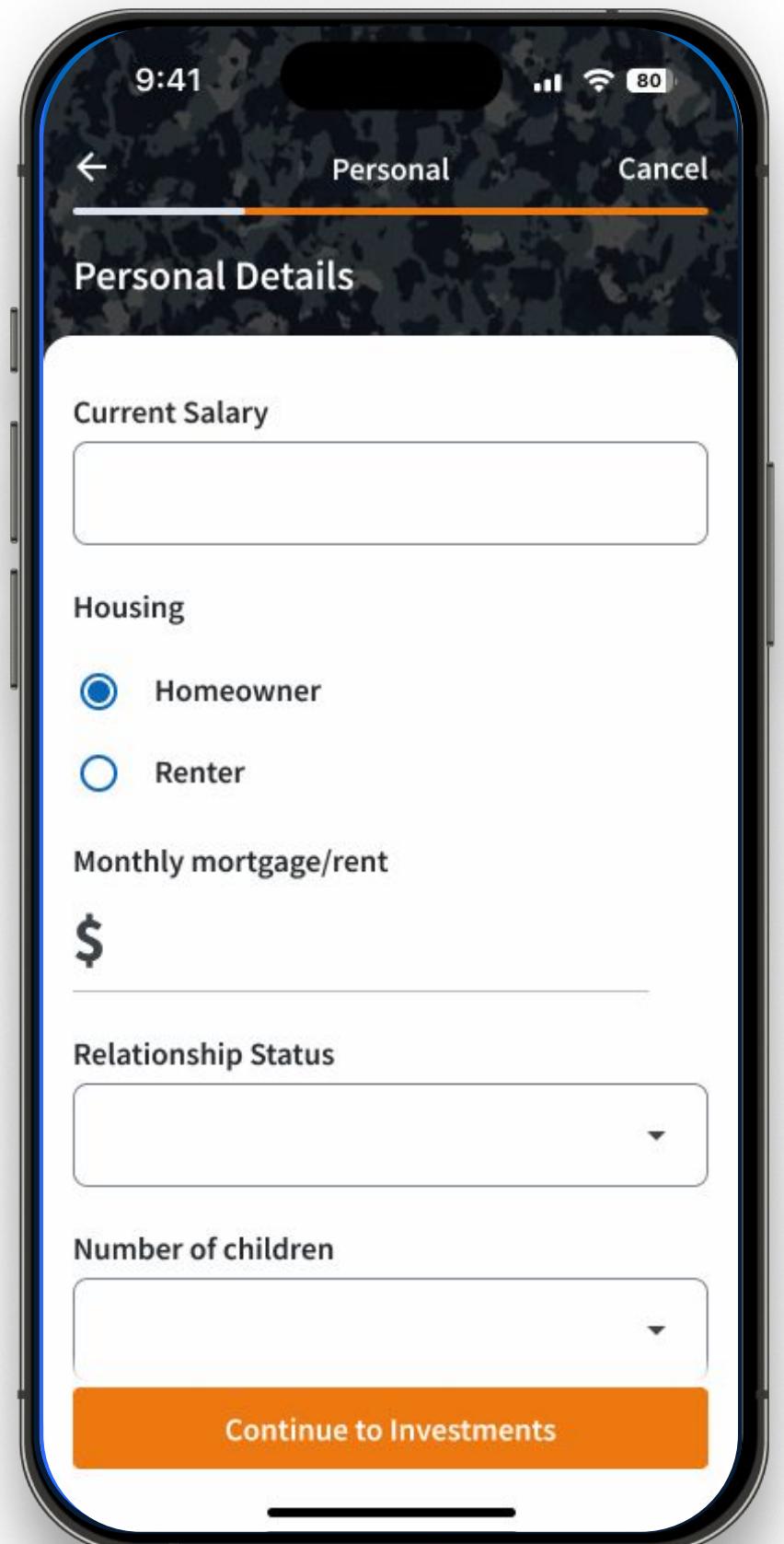
**2 X**

More likely product uptake and loyalty

*[McKinsey research on life-event-based engagement in banking](#)*

# PCS Assistance





# Demo



# Career Advancement| Persona

*high-trust moment where NFCU has the chance to shape John's financial strategy for the next decade.*

## John Carter

Promoted to Master Sergeant

35 year-old

\$115 K · year

Salary hike of \$ 1.5K/Month

Want to buy a house

Build retirement corpus

# Career Advancement| Opportunities



## Goals & Challenges (Life & financial)

- ✖ Uncertainty in how to allocate new salary effectively
- ✖ Limited investment & retirement planning knowledge
- ✖ Unstructured wealth building

## Opportunities

( “How might we”-help members)

- ✓ Provide salary based financial advisory to member

- ✓ Automate salary adjustments to savings, expenses & investments

- ✓ Provide investment advisory & instruments



# Career Advancement| Use Cases



**30%**

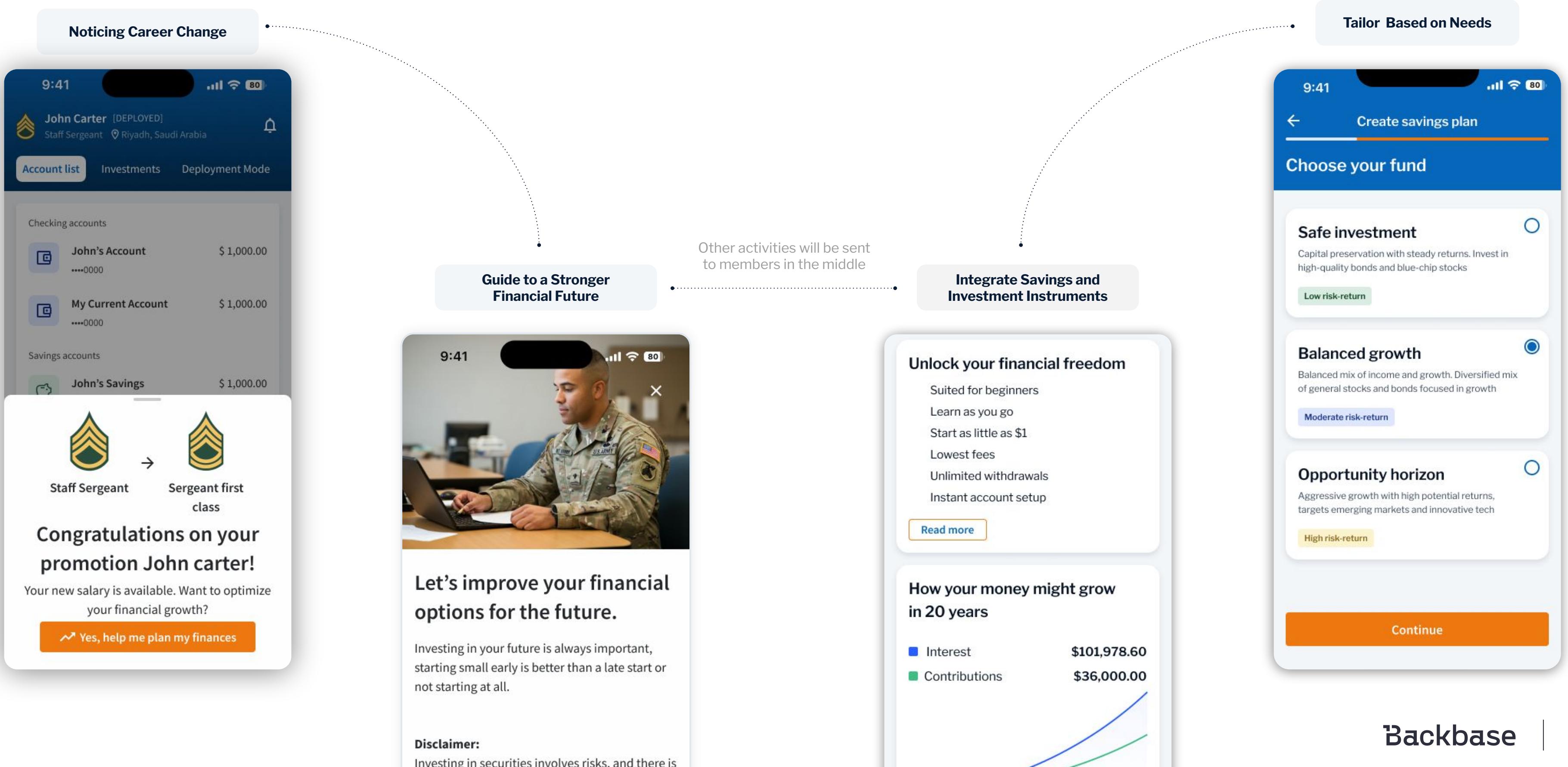
Increased product conversion through **personalized financial prompts**

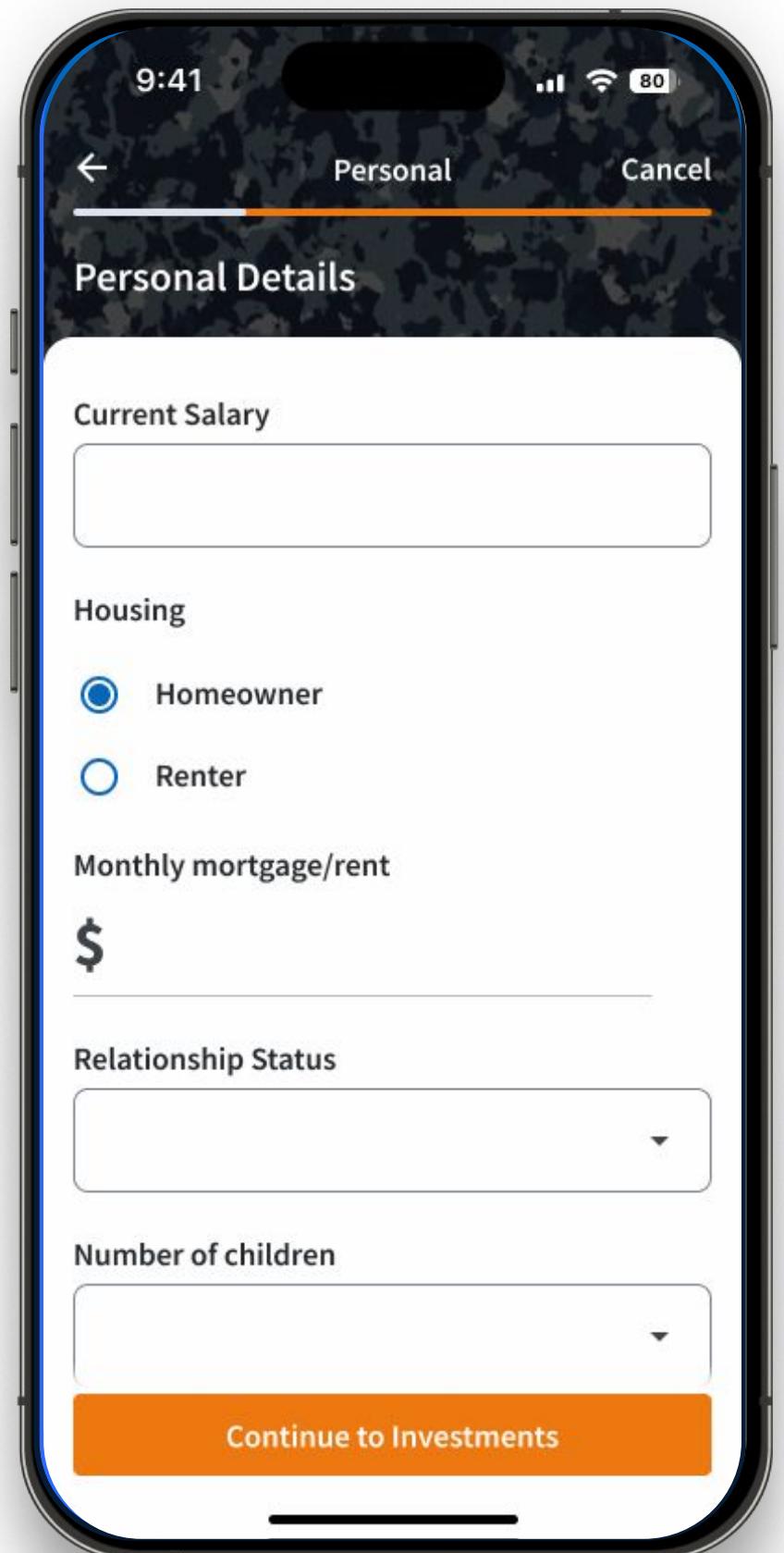
**3 X**

More likely to adopt savings and investment products

*[McKinsey & BCG personalization in banking studies](#)*

# Career Advancement





# Demo



# Transition to Civilian Life Persona

*It's not just about retirement — it's about reinvention. And it's a powerful moment for NFCU to step in as a guide, not just a bank*

## John Carter

Planning to take VR in 6 months

38 year-old

\$115 K · year

Pension 45K/Year

Looking for a Job

Build retirement corpus



# Transition to Civilian Life

## Opportunities

### Goals & Challenges (Life & financial)

- ✖ Uncertainty regarding income stability
- ✖ Limited Credit History
- ✖ Career Uncertainty

### Opportunities

( “How might we”-help members)

- ✓ Provide structured financial transitioning guidance

- ✓ Cover transitioning funds gap for a while

- ✓ Provide career & business support



# Transition to Civilian Life Use Cases

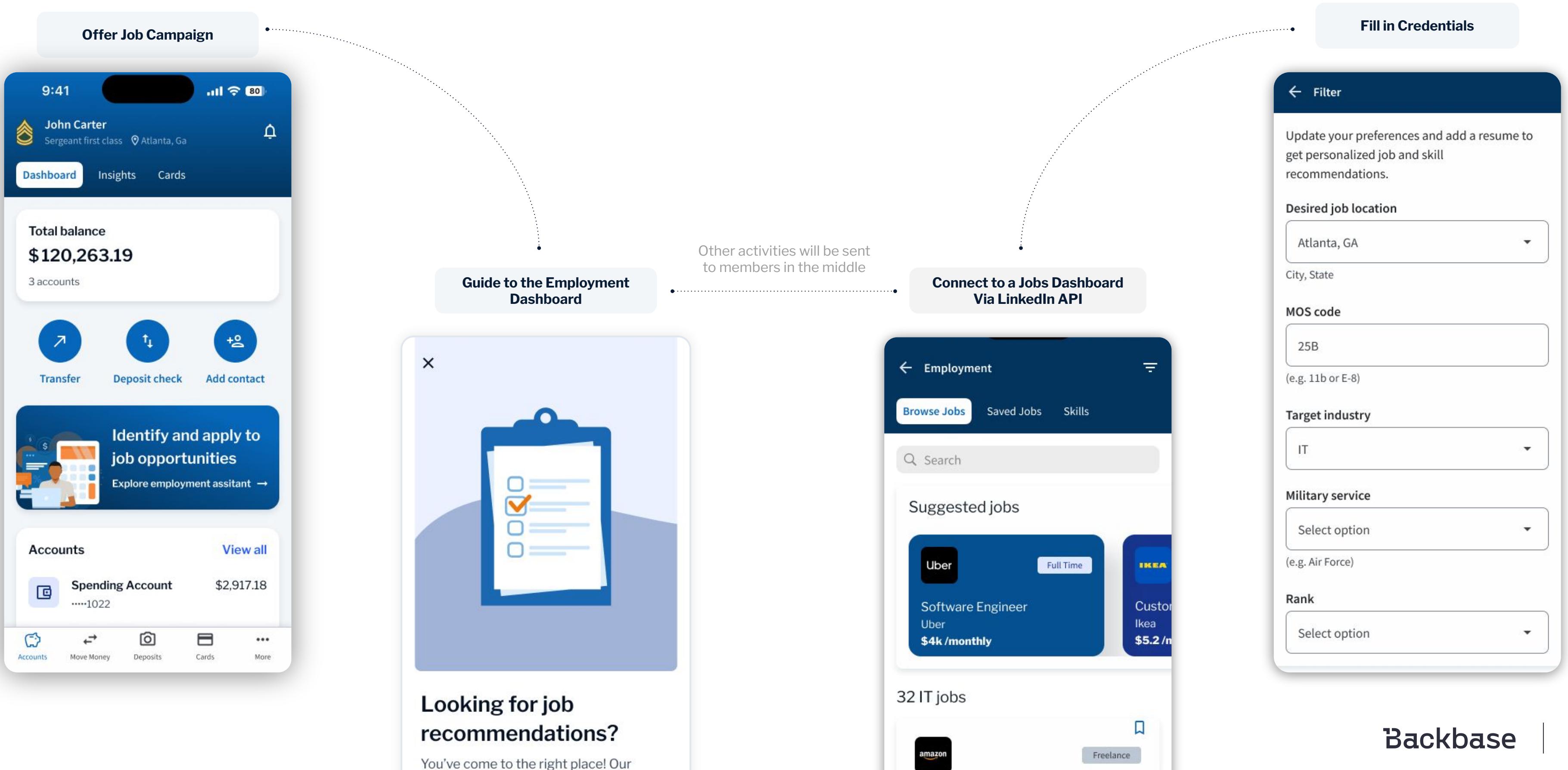


**200K**  
Military members transition  
to civilian life annually

**70%**  
Veterans report financial  
stress in first 6 months

**2.5X**  
Likely to maintain primary  
relationship with FI  
[McKinsey Financial Life Events Impact Study](#)

# Transition to Civilian



Looking for job  
recommendations?

You've come to the right place! Our



# Veteran Persona

## Jim Dawson

US Navy Retired Officer, Ohio

65 year-old

\$115 K · year

Pension 45K/Year

Wife & independent children

Primary focus is on health

*NFCU has the opportunity to be not just his financial provider, **but a trusted lifelong partner** as he enters retirement with pride.*



# Veteran Opportunities

## Goals & Challenges (Life & financial)

- ✖ Managing pension & social security withdrawals
- ✖ Healthcare & assisted living costs
- ✖ Limited access to emergency funds

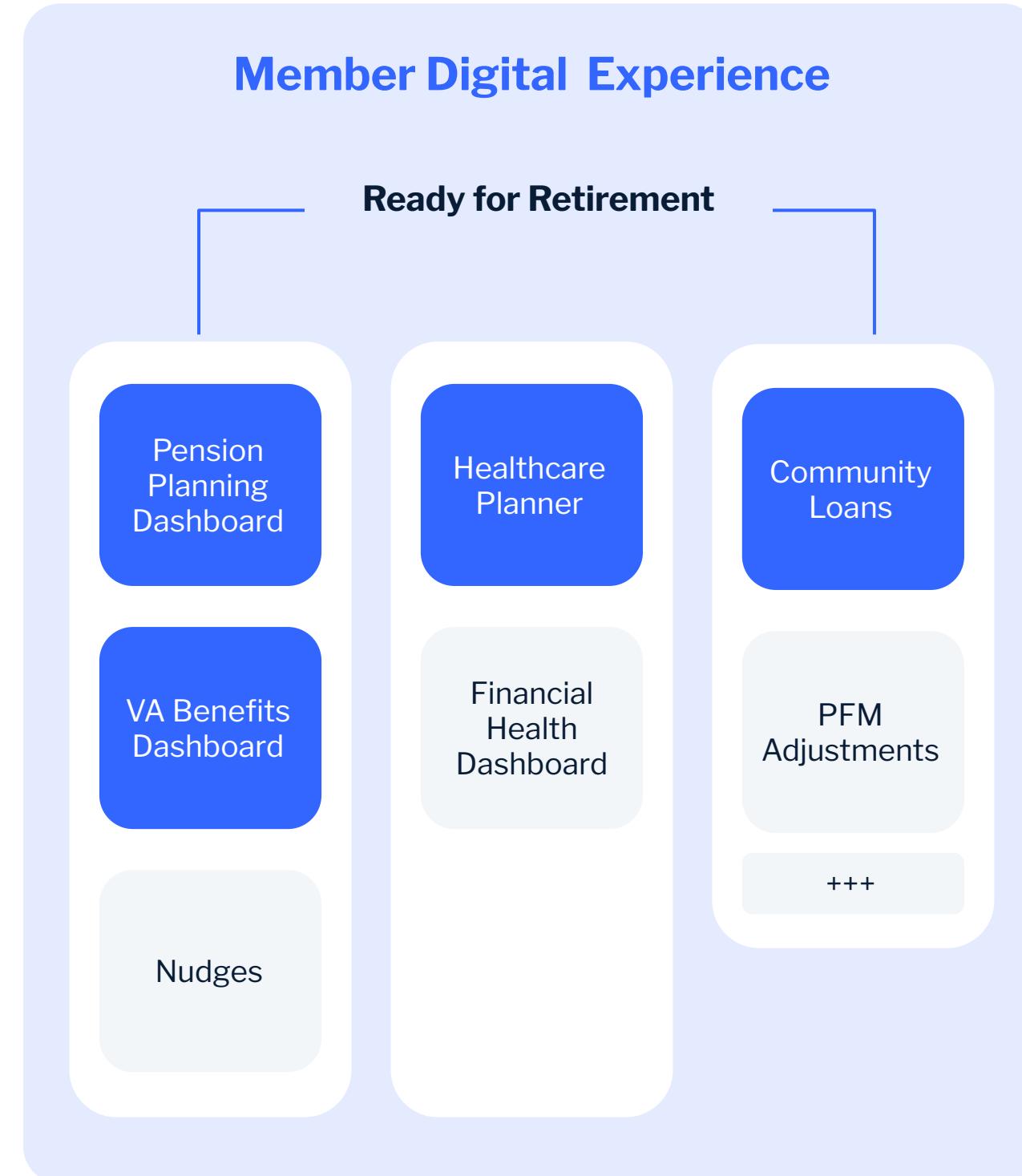
## Opportunities

( “How might we”-help members)

- ✓ Provide guidance in retirement income planning
- ✓ Financial planning on healthcare & assisted living
- ✓ Provide financial support from community



# Veteran Use Cases



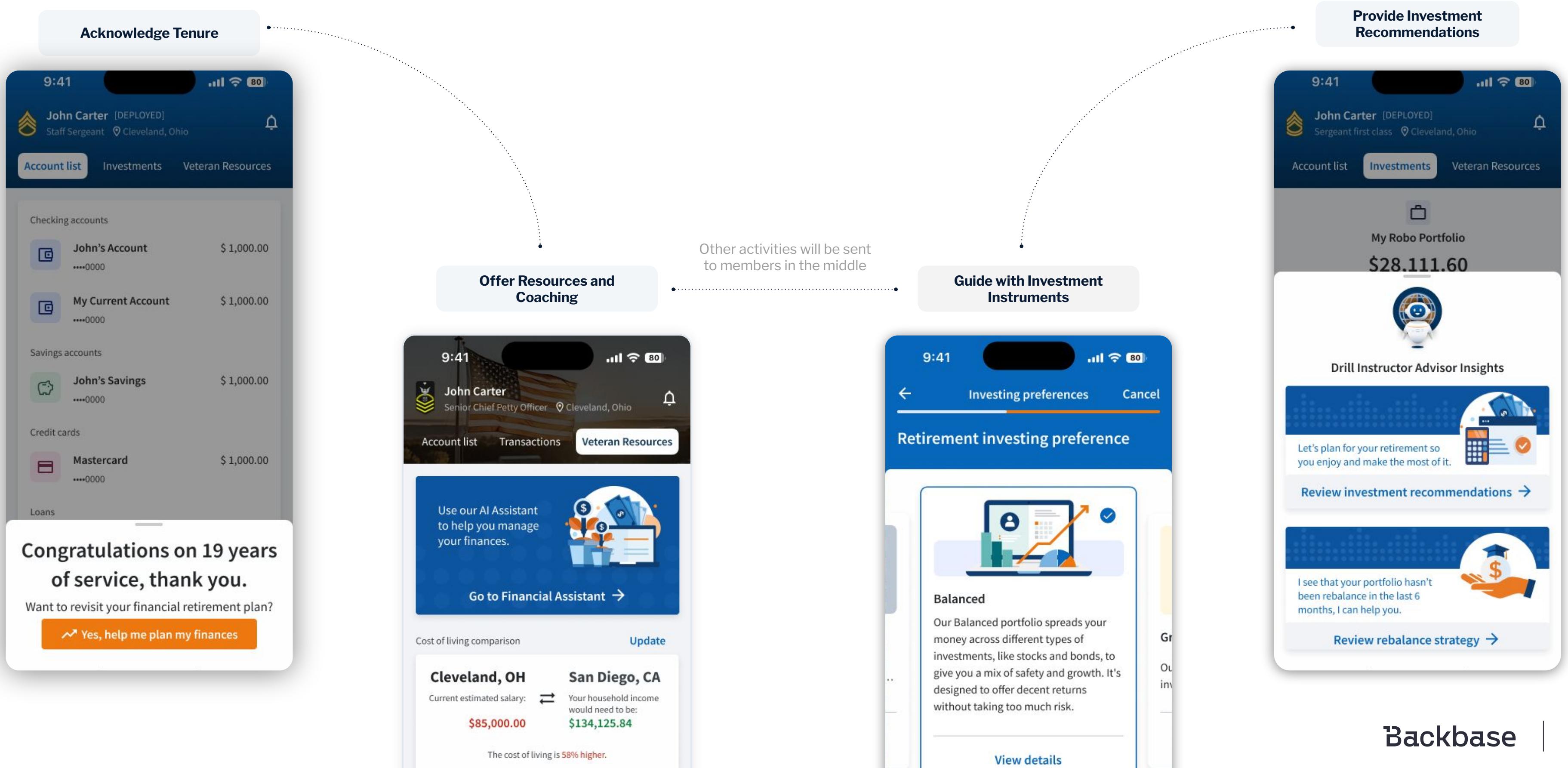
**~1 Mn**

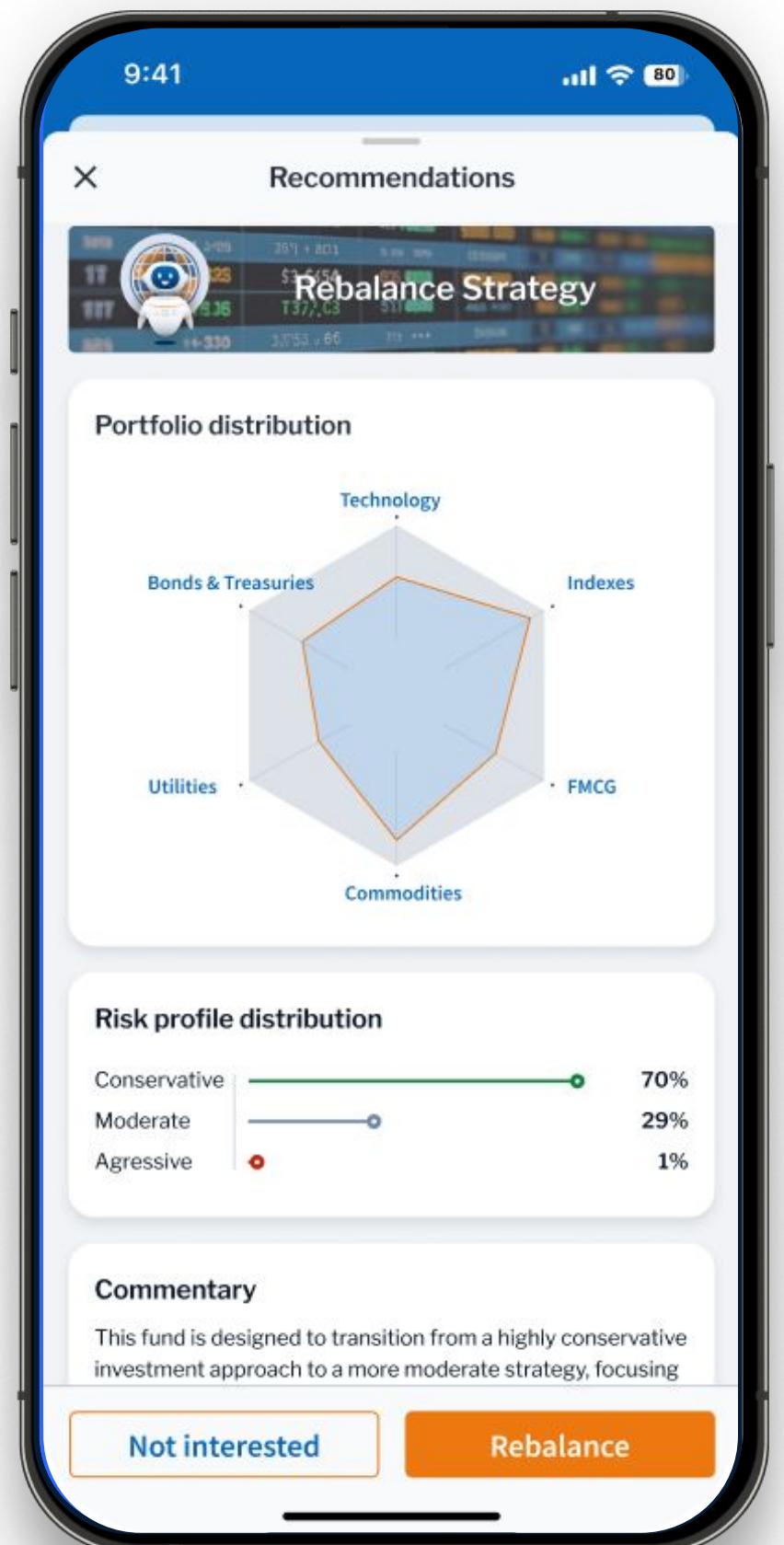
Veterans are NFCU loyal long term member segment

**60%**

Veterans worry outliving their retirement savings

# Career Advancement





# Demo



# Family Persona

## Emily Carter

Spouse of John Carter (Active Duty)

34 year-old

Homemaker

One Child (4 Years)

Manages household funds

Looking for part time jobs

*High impact high empathy persona; financial anchor of military families*



# Family Opportunities

## Goals & Challenges (Life & financial)

- ✖ Unpredictable expenses during deployments
- ✖ Limited access to John's accounts
- ✖ Long term financial planning is difficult to structure

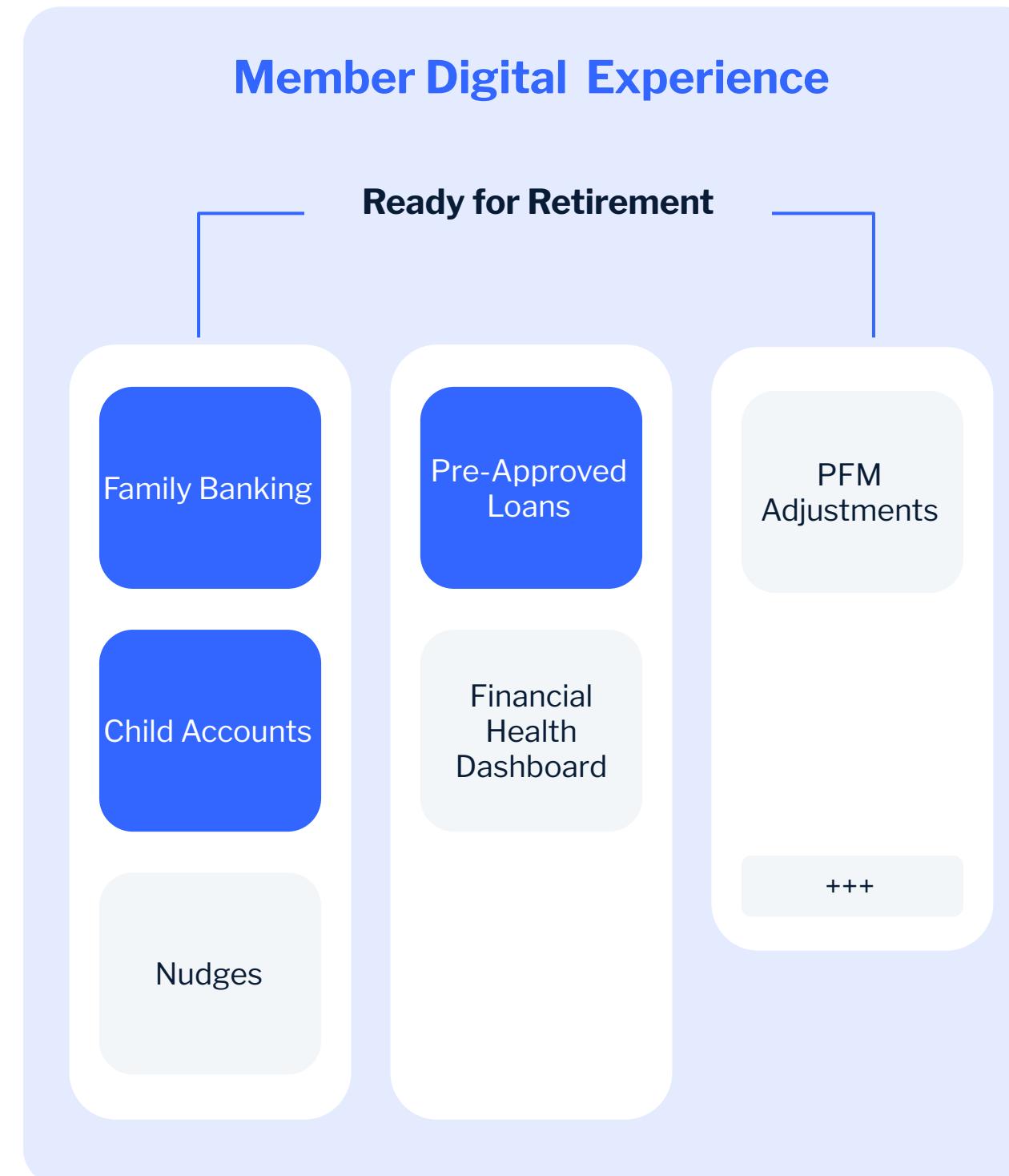
## Opportunities

( “How might we”-help members)

- ✓ Enable easy delegation of authority
- ✓ Create an emergency financial support system for military household
- ✓ Provide foundations of financial literacy to children



# Family Use Cases



**~500k**

Approximate military spouses as NFCU members

# Family Banking

**Promote the Family Banking**

9:41  
Derek Baker  
Plus  
Dashboard Insights Cards

Total balance  
**\$120,263.19**  
3 accounts

Transfer Deposit check Add contact

Build good financial habits as a family  
Open a child's account →

Accounts View all  
Spending Account \$2,917.18  
....1022

Accounts Move Money Deposits Cards More

**Seamlessly Add a Child**

Other activities will be sent to members in the middle

**QR Enabled Activation**

9:41  
Elly  
Yours to spend or save  
**\$60.52**  
This doesn't include goals

Allowance  
\$10.00 per month  
First day of every month

Goals (\$40.95) View all (2)  
Art Supplies \$12.47 / \$25.00  
49% Saved Dec 12, 2025  
Concert Tickets \$28.48 / \$50.00  
57% Saved Nov 9, 2025

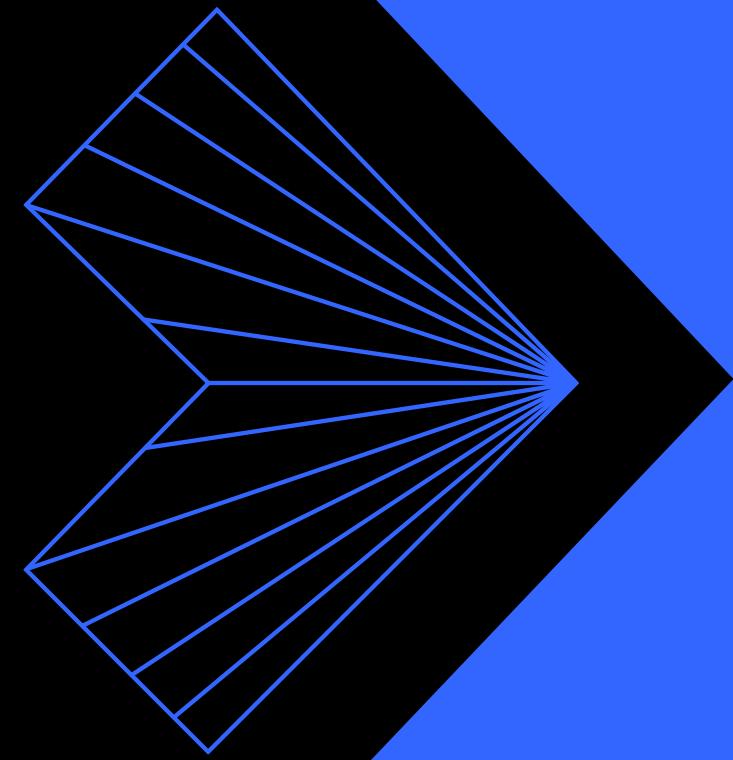
Accounts

**An app and a card for your child**

**Elly's account is live!**

Congrats, Elly's account is ready to use.  
Ask them to download the app, and start having fun while managing their own money.

**Start to Educate and Guide Your Child**



# NFCU Use Case Library & Prioritization

# Key Use Cases For NFCU Member Experience

Use Case Library							
Enlistment & Training	Deployment	PCS	Career Advancement	Transition to Civilian Life	Veteran	Family Backbase	
Financial check ins	Transaction Dispute	PCS Savings & Budget Creation		Origin to micro loans		Pre approved loans	
90 days plan	Fraud Monitoring	PCS Loans	Digital Invest	Career/ business support		Child account	
Tailored Onboarding	Delegation of Authority	PCS Resource Library	Wealth building nudges)	Retirement budget restructuring	Health care & assisted living tracker	Family banking	
	Deployment Mode	PCS Financial planner					

# EXERCISE: PRIORITISATION

## TELL US YOUR PRIORITIES

### Objective of exercise:

**Prioritize** the trends that have been presented according to their **relevance to NFCU** (i.e. how much value they will add to clients/the bank) **(and their relative complexity** (i.e. how difficult they will be to implement, considering all dependencies, budget considerations, etc )

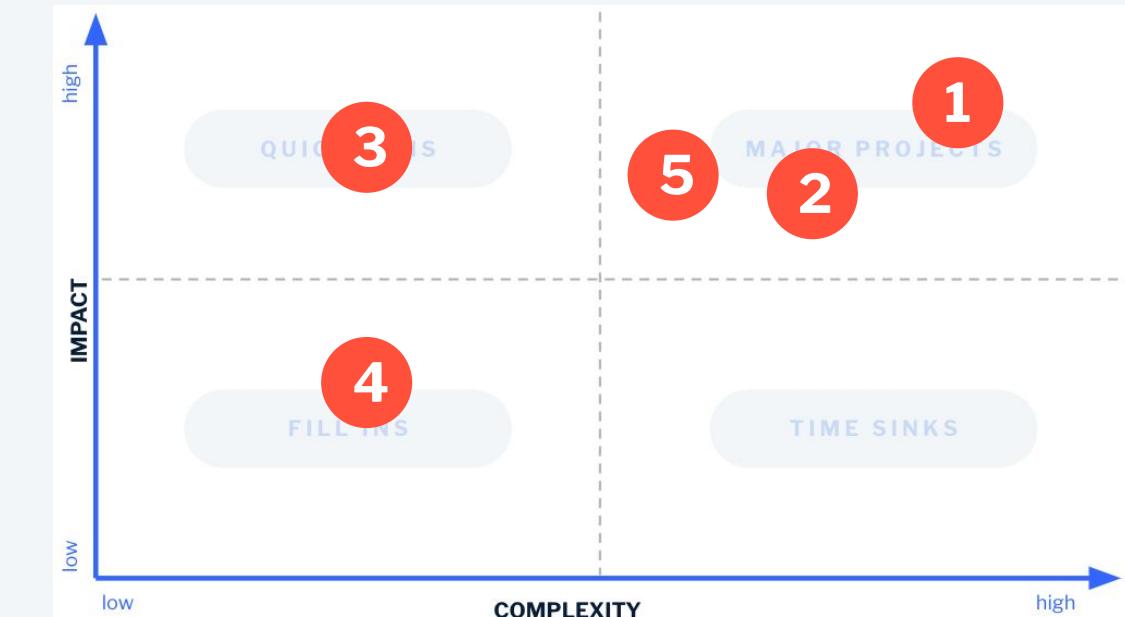
### Instructions:

1. Scan the QR Code
2. Plot them on the impact/complexity graph

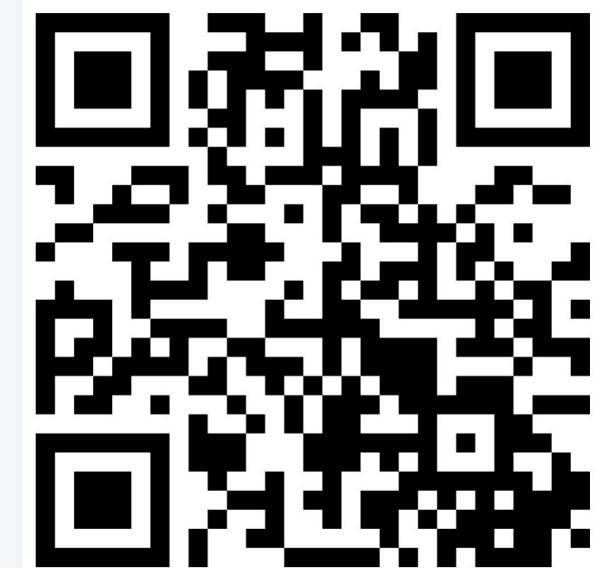
<https://www.menti.com/al2chrjt752j>

5 minutes

### EXAMPLE:



### SCAN THIS QR CODE TO VOTE:



Go to [menti.com](https://menti.com)  
Access code: **1838 9021**

02

## Day 1 ( Second Half)

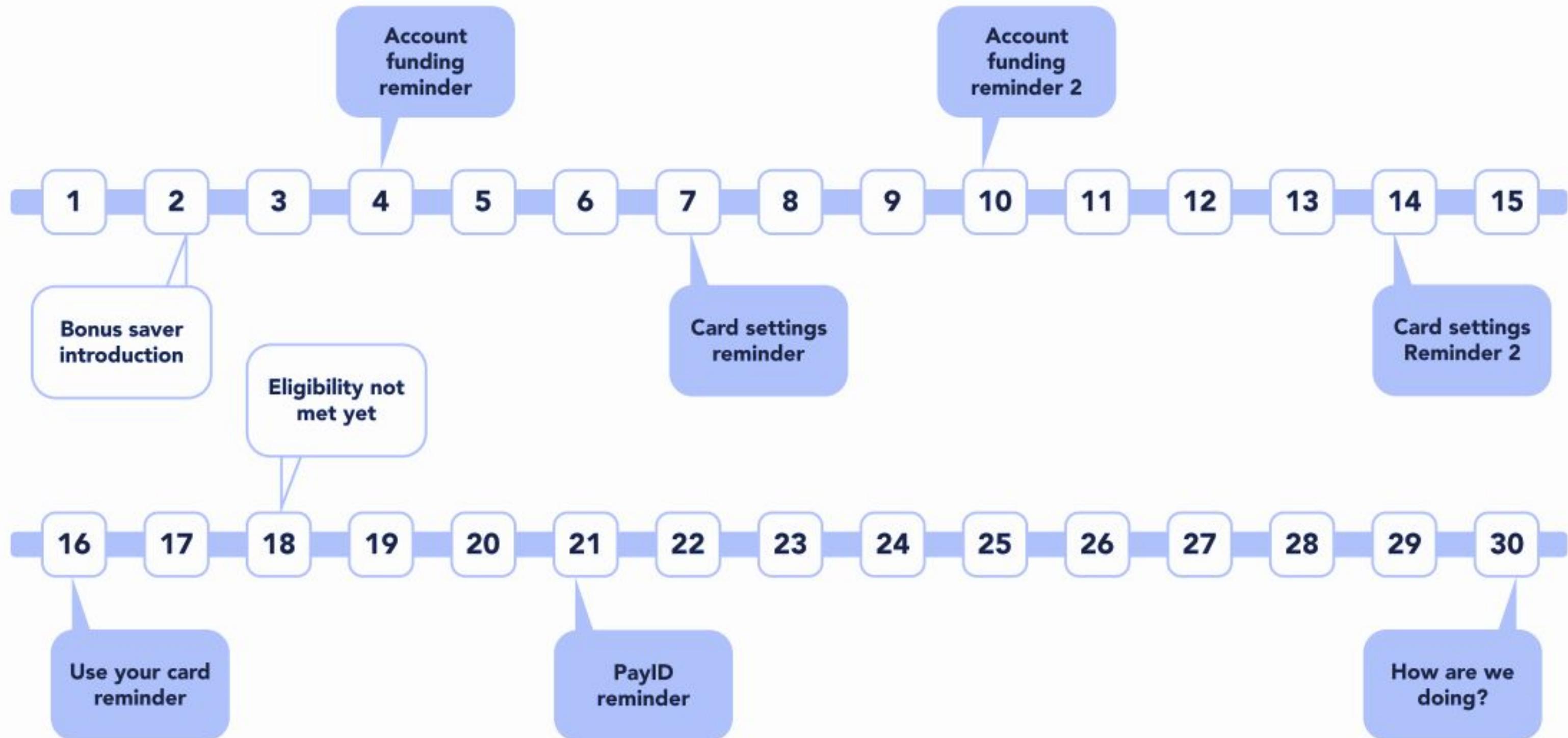
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Placeholders & tags

Backbase

Architecture Discussion

# Time-based nudges: The first 30 days



# Tailored value propositions



Young Professional



Established Family

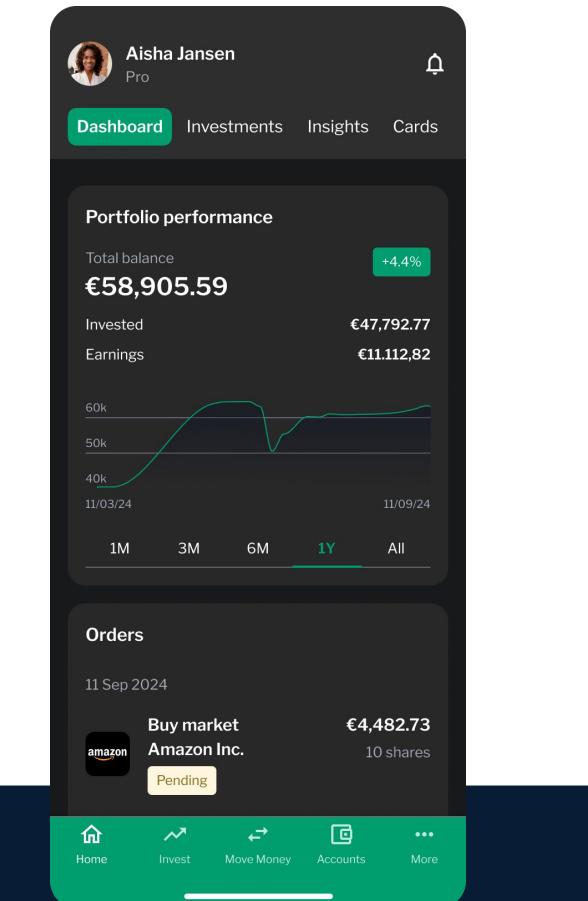
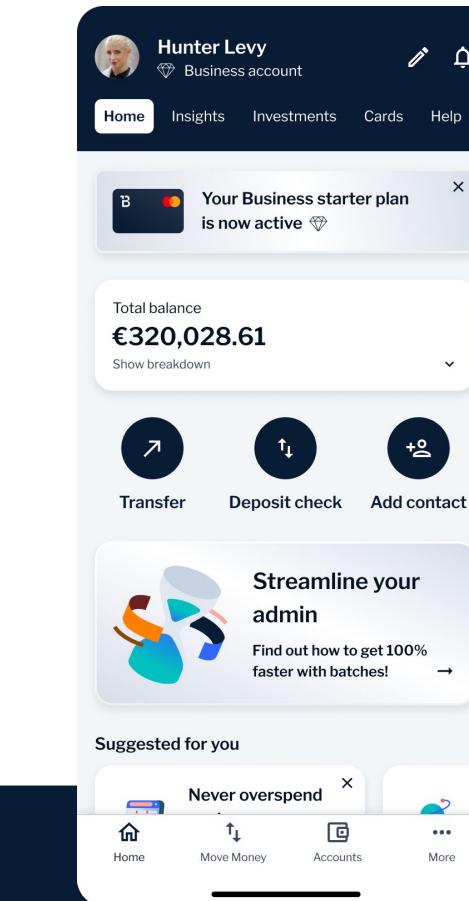
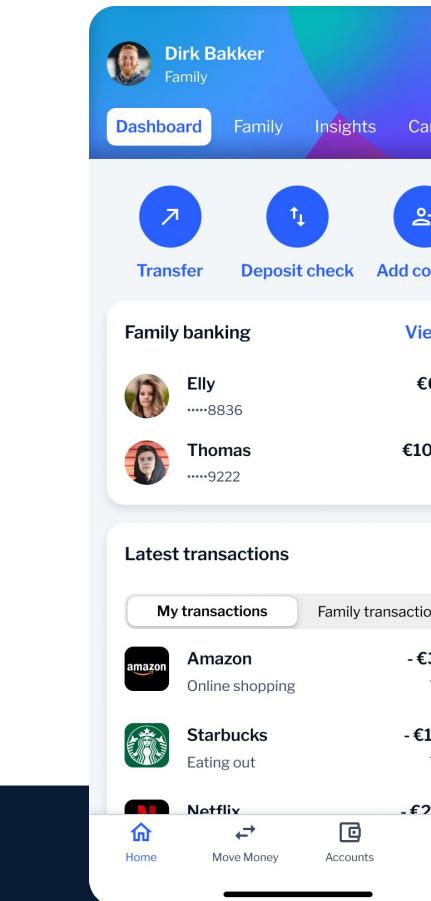
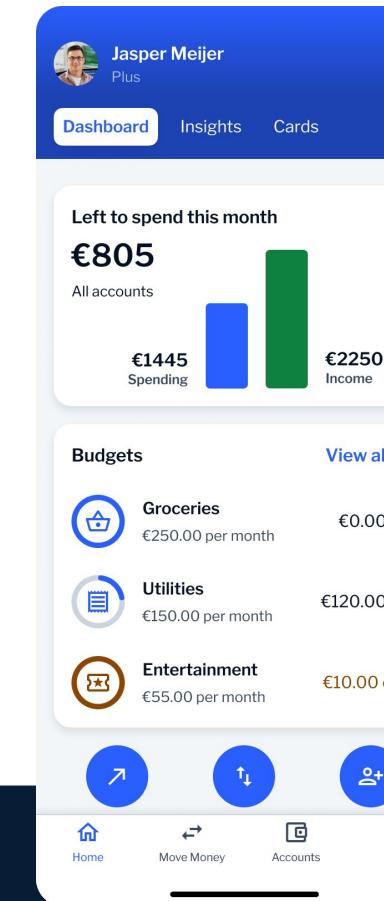


Sole Trader Micro Business



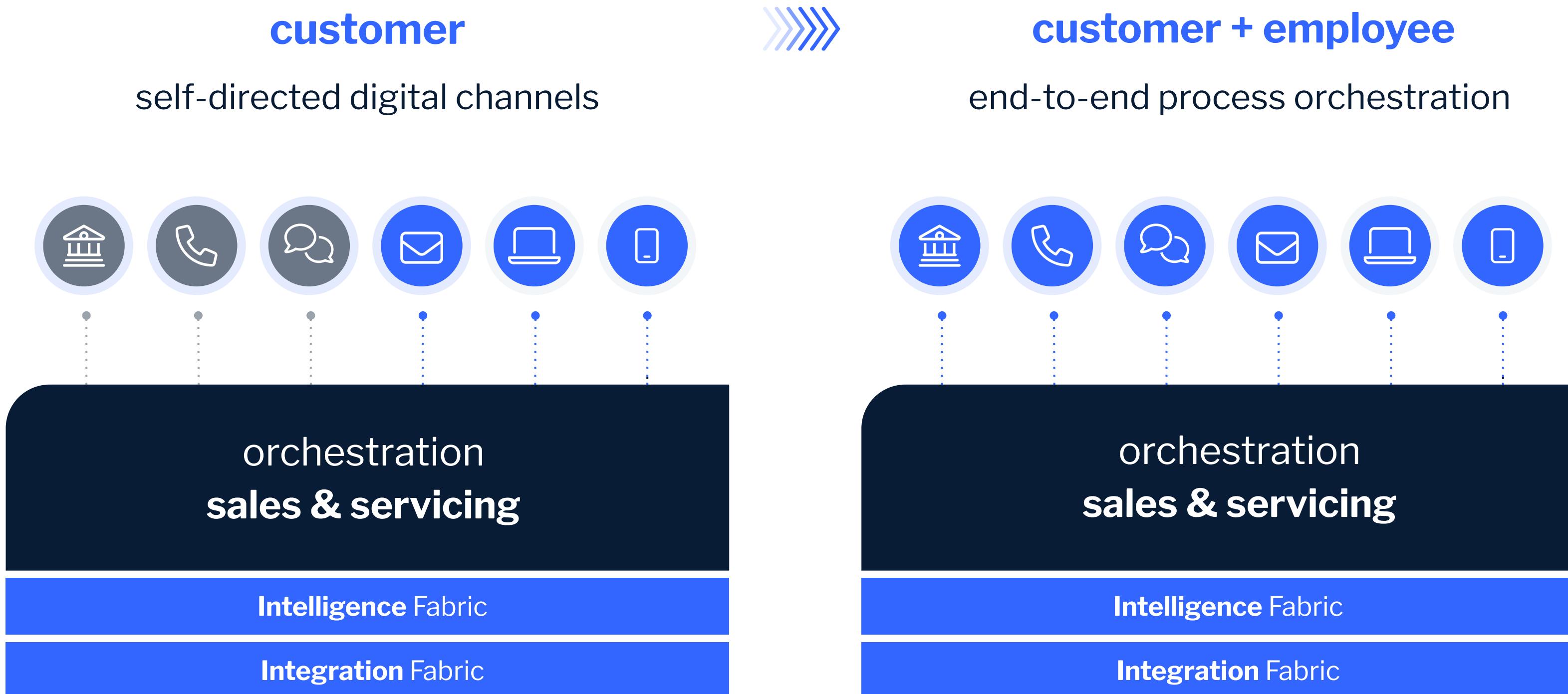
Mass Affluent

segment based  
composable app  
tailored composition

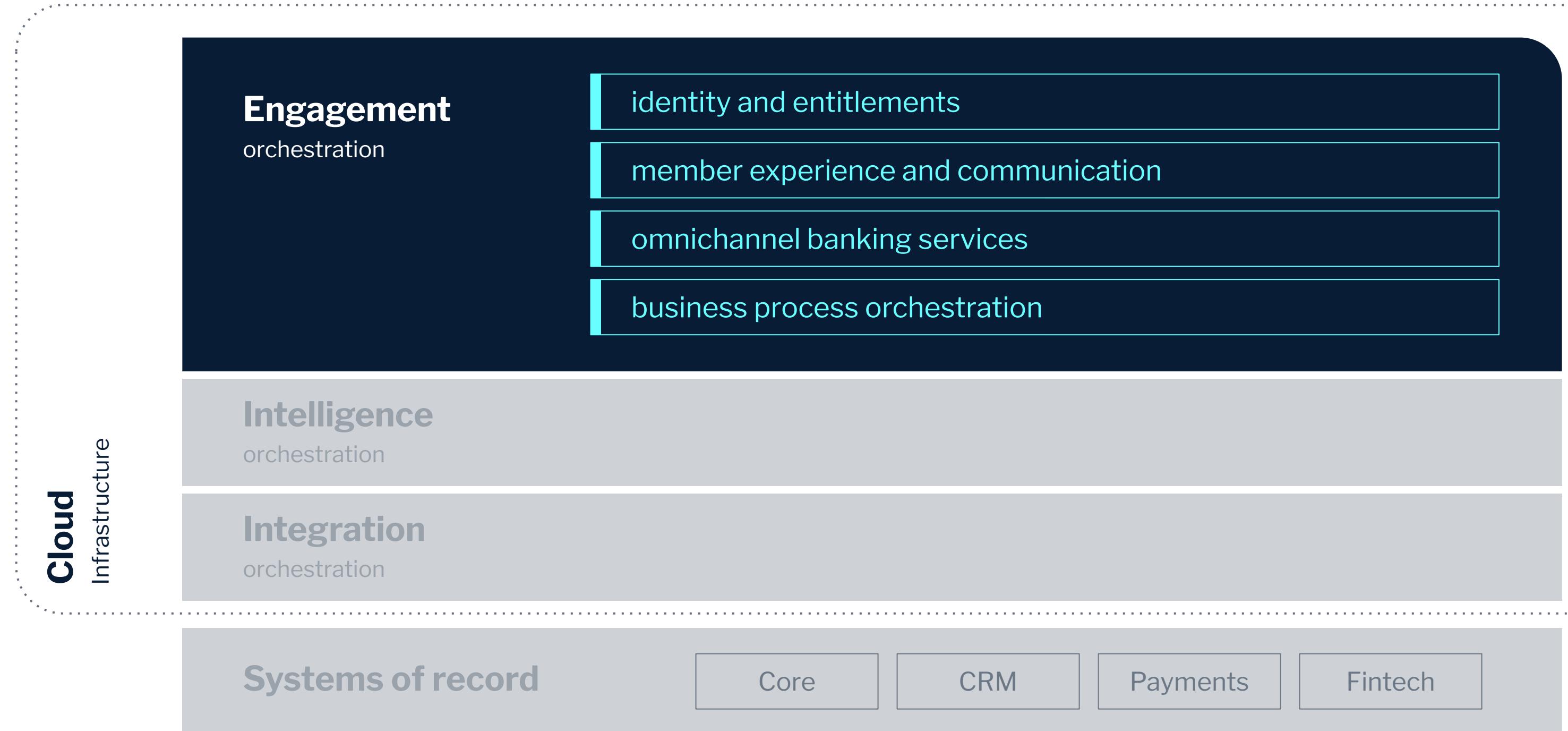


Backbase

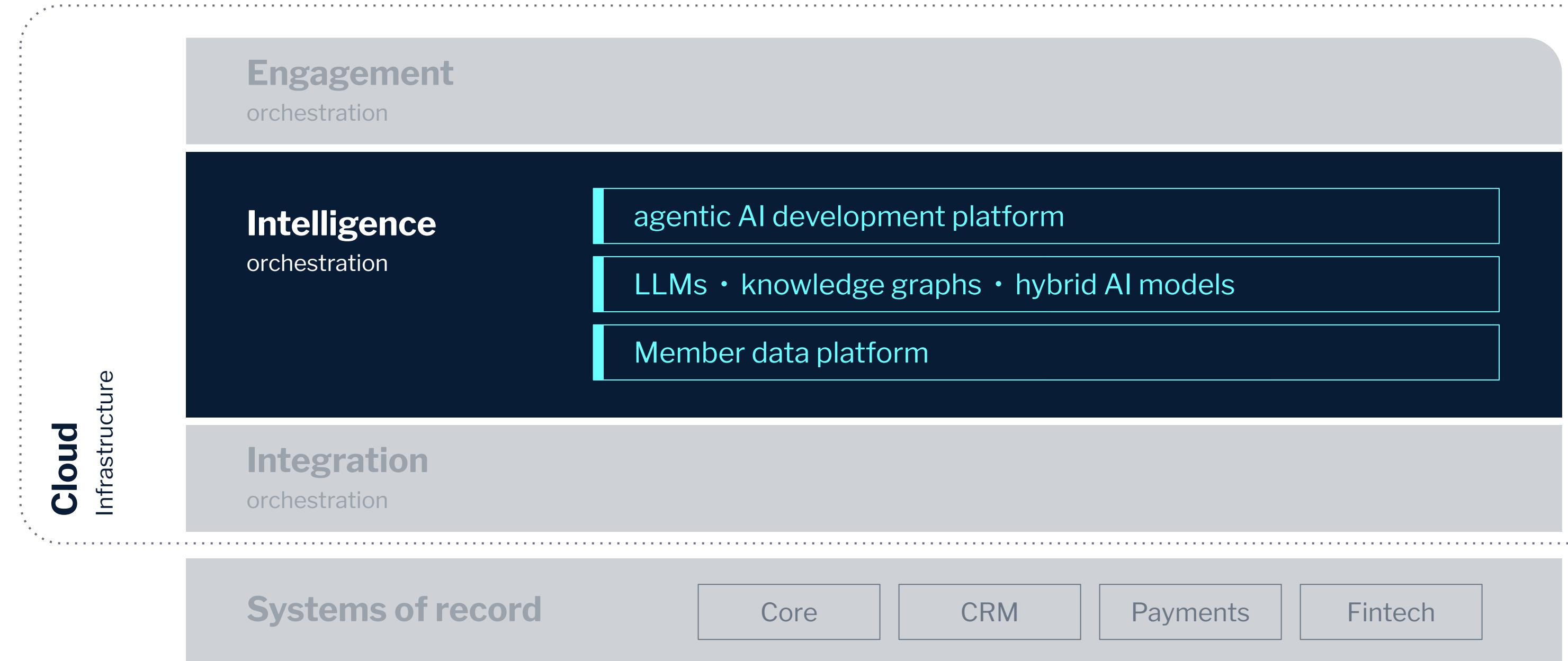
# Backbase • anchor platform to unlock AI productivity gains



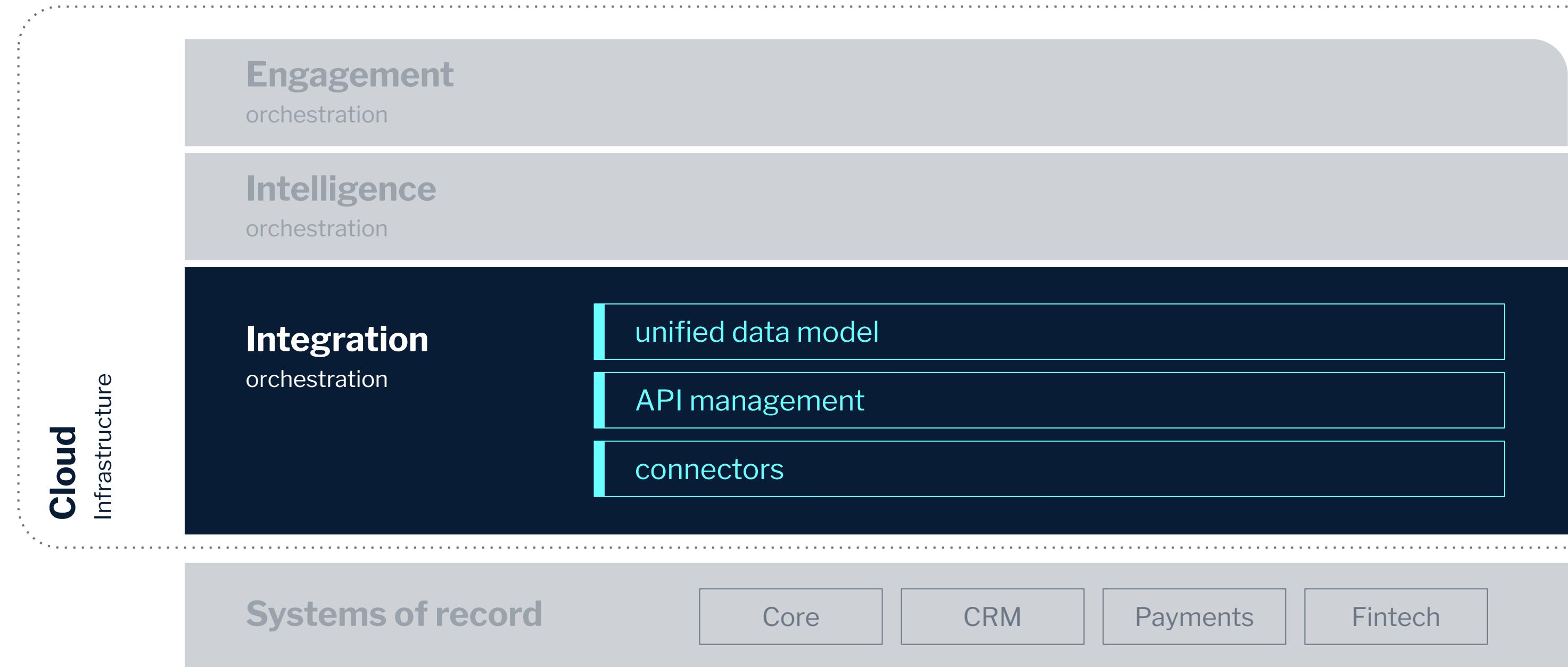
# Backbase Platform • Engagement Orchestration



# ■ Backbase Platform • Intelligence Orchestration supporting holistic financial advice



# Backbase Platform • Integration Orchestration



# Data requirements

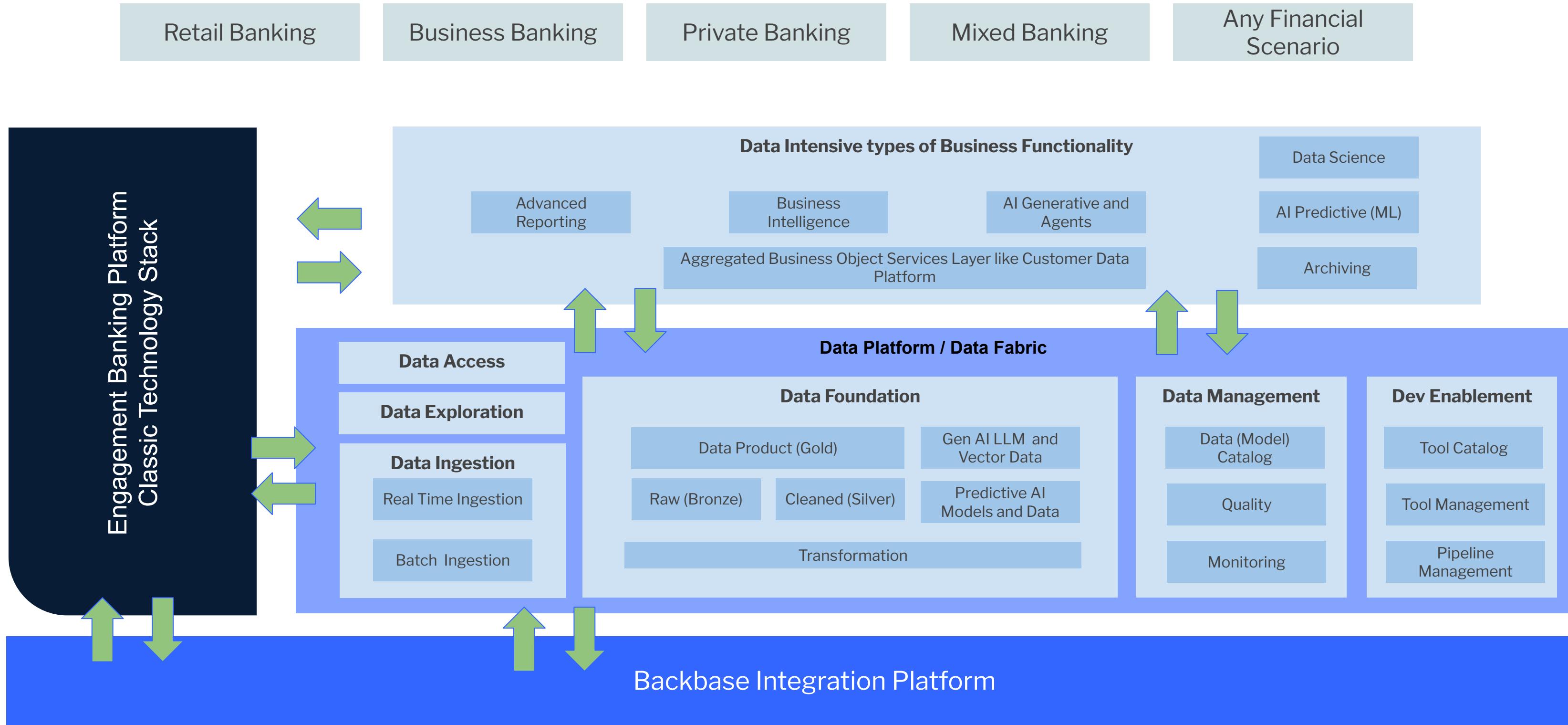
Table	Columns
legal_entity	1. id 2. external_id 3. type 4. customer_category

Table	Columns
arrangement	1. id 2. accrued_interest 3. available_balance 4. booked_balance

Table	Columns
fin_txn	1. id 2. arrangement_id 3. external_id 4. external_arrangement_id

user-manager	
Table	Columns
en_user	1. id 2. external_id 3. legal_entity_id 4. preferred_language
customer-profile	
Table	Columns
customer	all
address	all
metric	
Table	Columns
metric	all
interaction	all
engagement	
Table	Columns
approval	all
channel	all

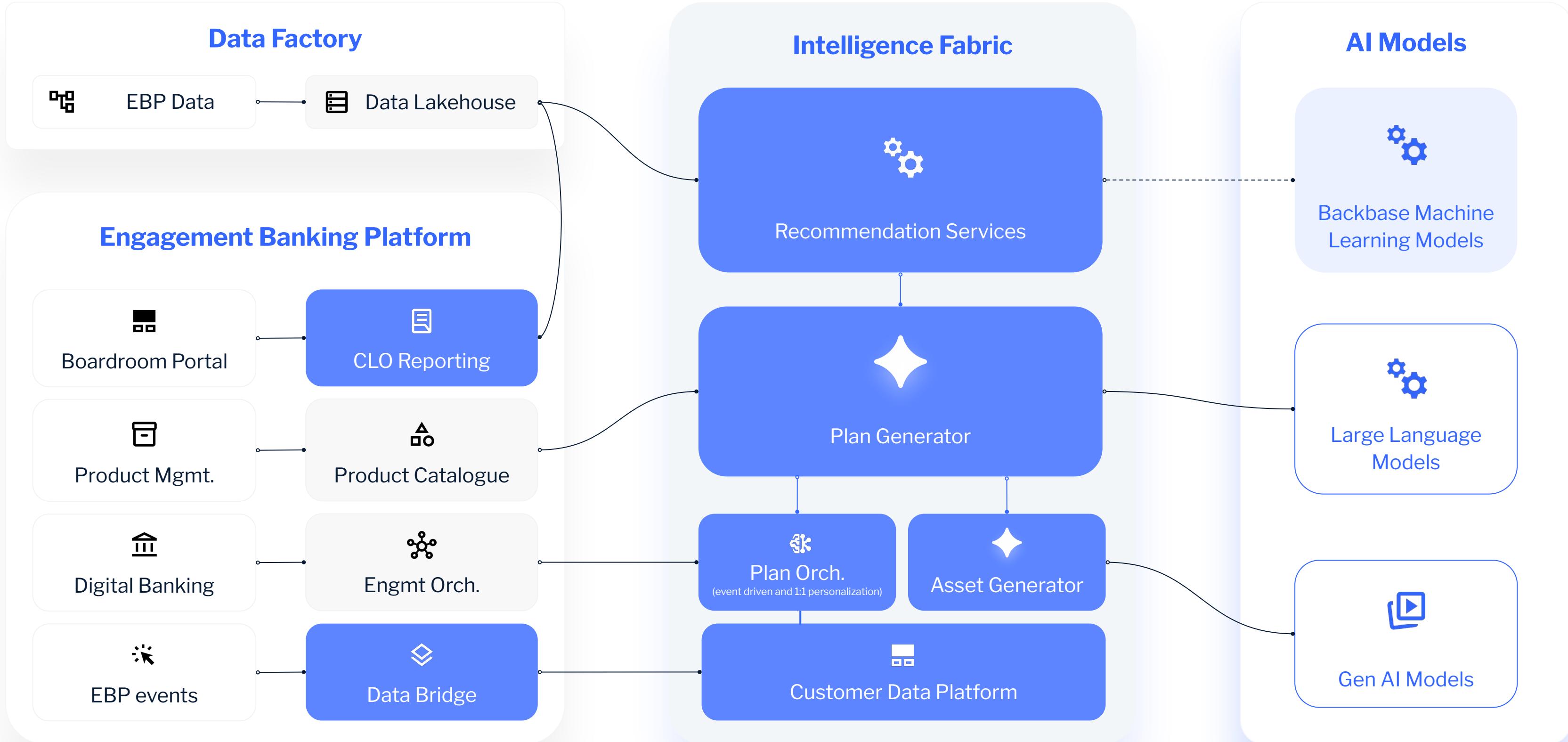
# Data Developments



BETA PREVIEW

# Solution Architecture

Follow [this link](#) to read more.



BETA PREVIEW

# Technology Stack

## Large Language Model



## AI Agents & Services



LangChain



LangGraph

## Image Generation



## Orchestration Services



## LLMops



Langfuse

## Customer Data Platform



unomi



elasticsearch

## Data Lakehouse



Azure  
Data Factory



## Machine Learning



# Plan Generator - AI-Powered 90-Day Strategy

## Objective:

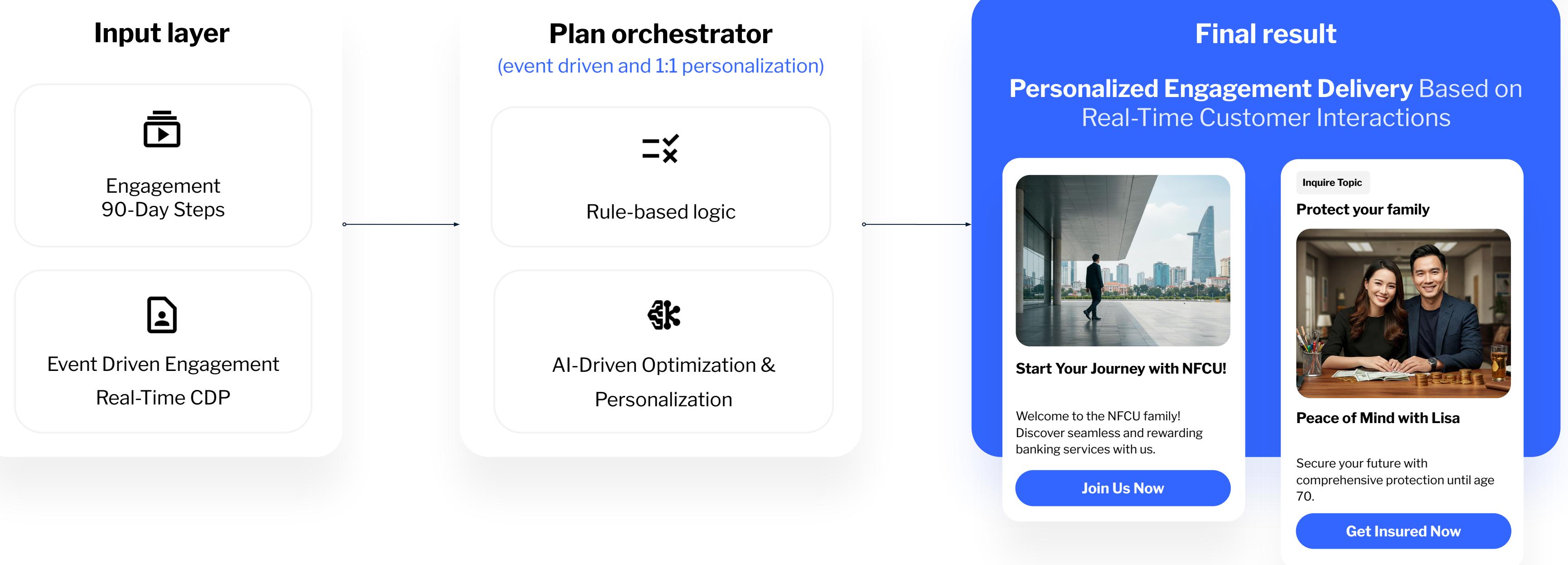
1. Leverage LLM to create comprehensive 90-Day strategies:
  - + Define plan objectives, product details
  - + Channel mix
2. Validate AI-generated plans for seamless asset creation.

## Architecture overview:



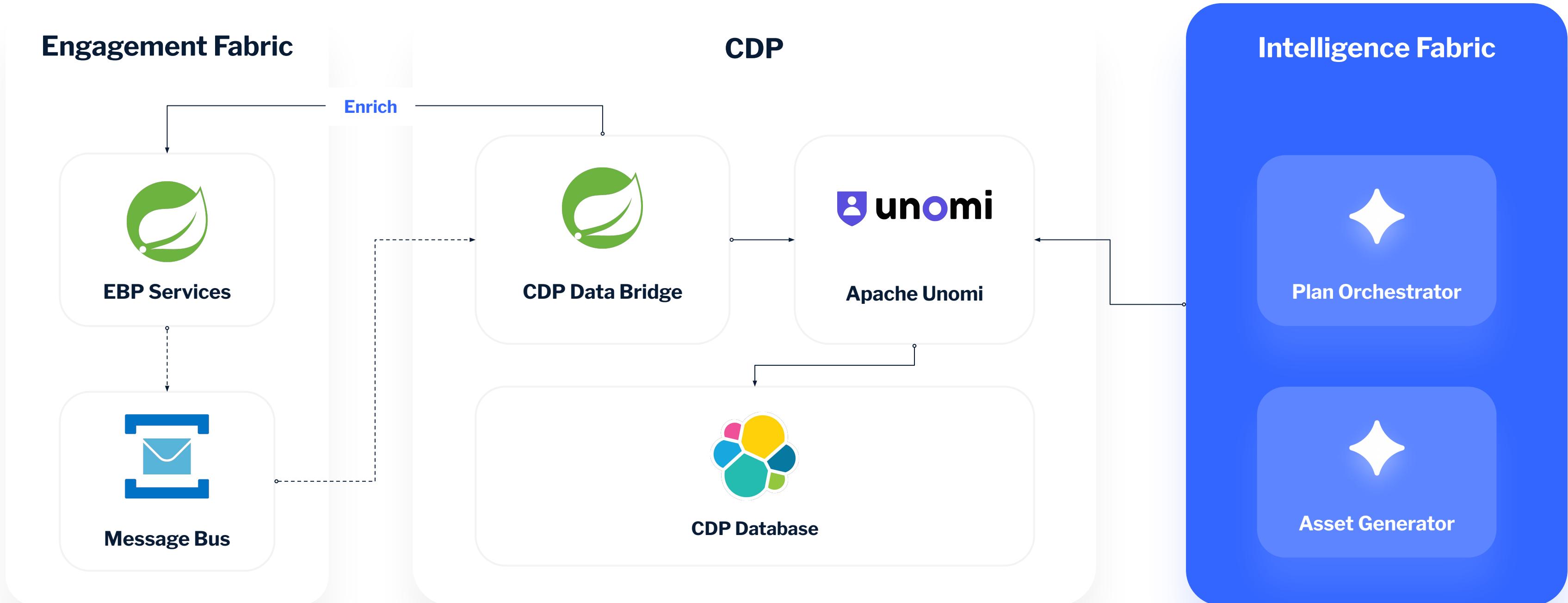
BETA PREVIEW

# Real-Time Hyper-Personalized Plan Orchestrator



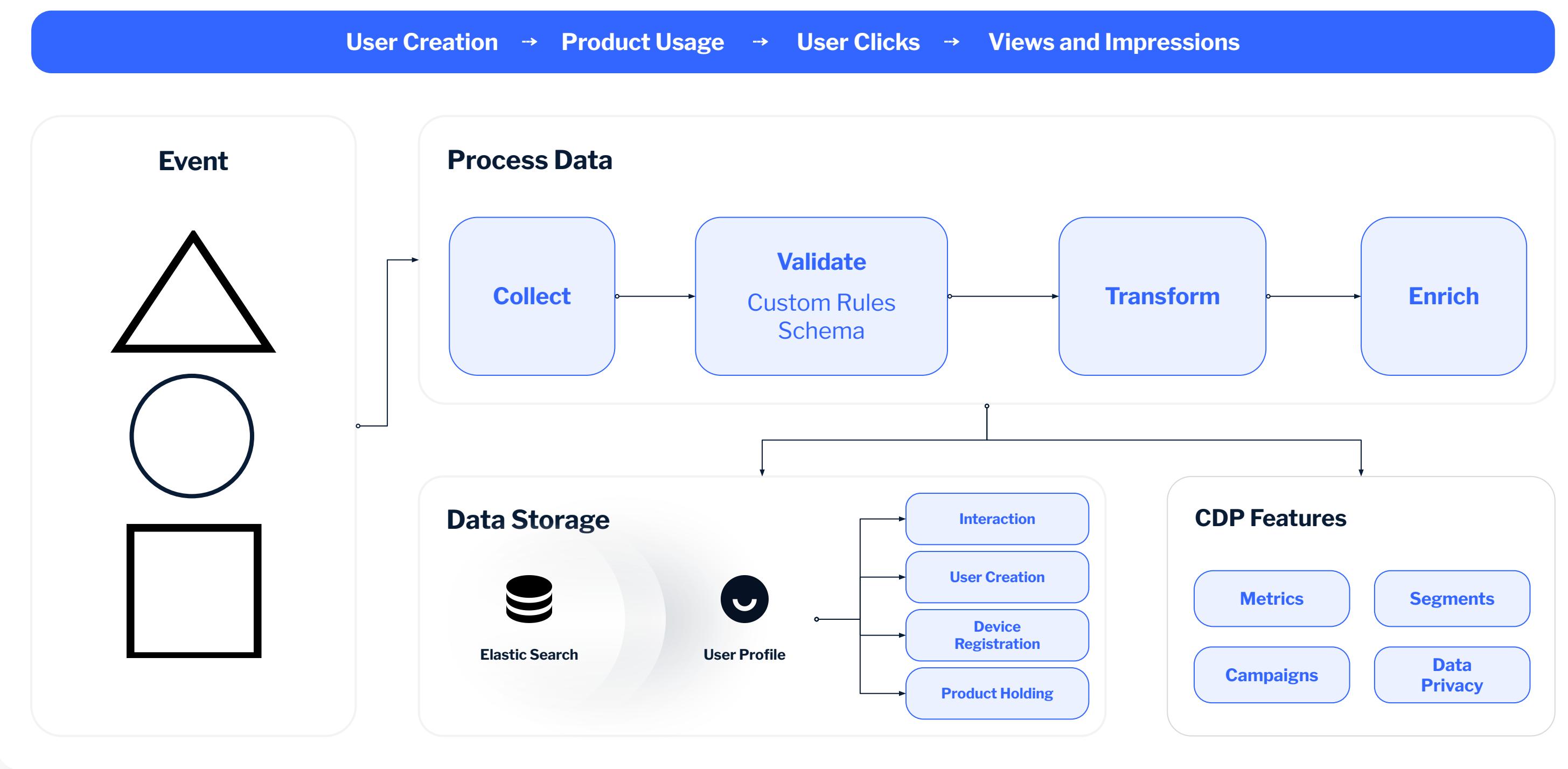
BETA PREVIEW

# CDP Technical Architecture

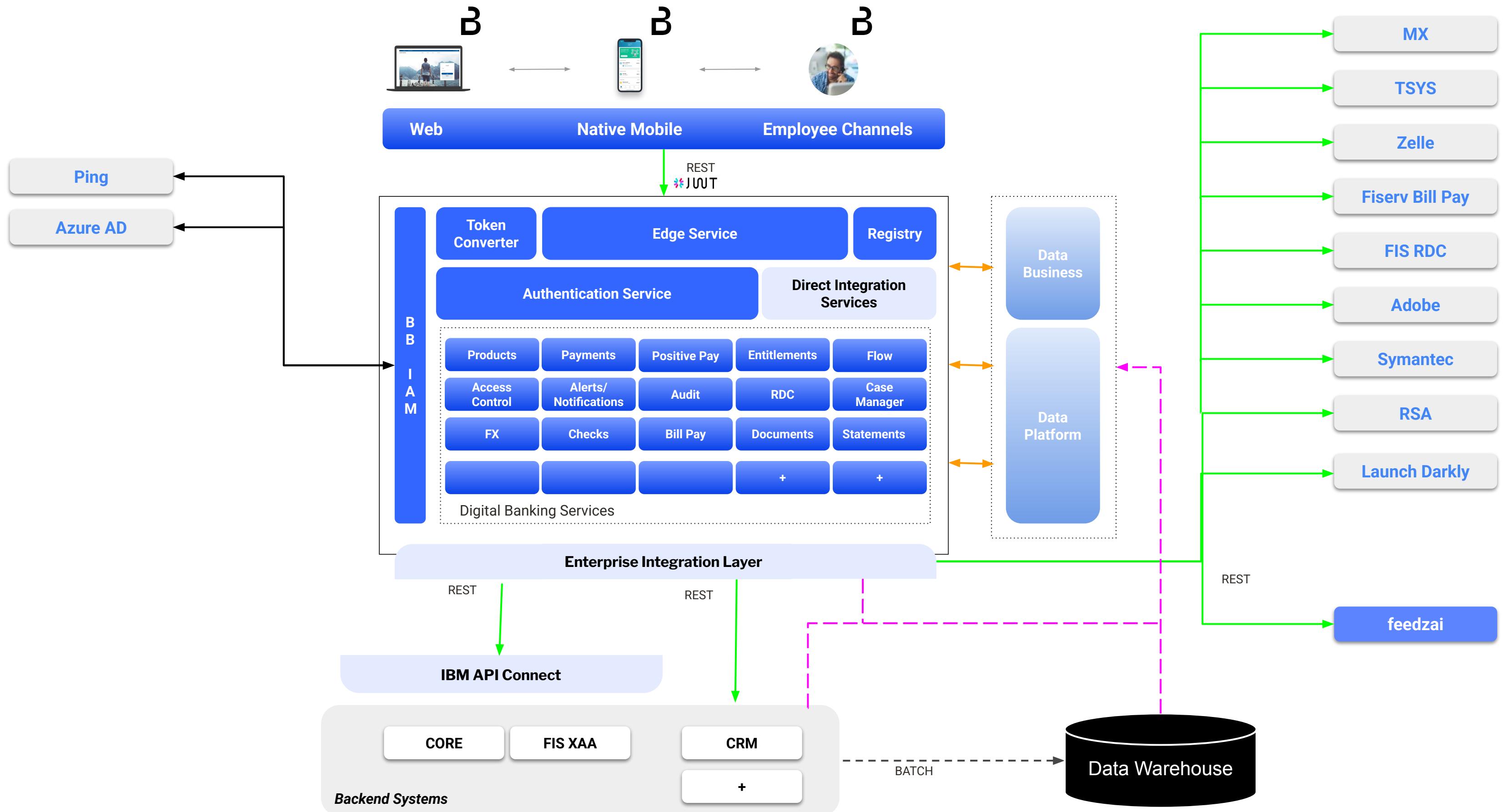


BETA PREVIEW

# CDP Customer Behaviors



# Future State - Proposed





03

Day 2- Innovation Day

---

# Innovation Day Agenda

Day 2

**01. Recap from Day 1 (10 mins)**

**02. NFCU Use Case Ideas ( Employee Experience) (1 hour)**

**03. Use Case Prioritization (30 mins)**

----- **BREAK (20 mins)** -----

**04. Plan of Action & Next Steps (30 mins)**

**05. Wrap up (10 mins)**

# Backbase

## Day 1 Recap Use Case library

Use Case Library & Strategic Themes

# Member experience Use Cases



## Tailored value propositions

### Life stage based digital propositions

Family Banking

Child Accounts

Tailored dashboards

Tone of voice

## Holistic financial advice

### Life stage based financial advice

90 days plan

Proactive nudges

Advanced spend insights

Financial checkpoints

Call to action

## Product Origination

### Life stage based product originations

PCS Loans

Veteran Loans

Digital Invest

Pre approved emergency loans for spouse

Backbase

# Employee Experience Overview

# Orchestration platform for employee • bringing it all together



Active Duty



Veteran



Spouse & Family



DoD/Civilians

 **Self-Directed**

orchestrate sales & servicing journeys

 **Human Assist**

live chat

call center routing

priority routing

set appointment

empower Customer Service Reps

empower RM • Advisor • Loan Officer

 **AI Assist**

AI-enhanced support and advice

**Backbase**

**anchor platform - beyond channels**

Backbase

Employee Experience Demo



# MSR| Persona

## Sarah

Member Service Representative

31 year-old

Tech Savvy

Handles high volume of inquiries

First point of contact & resolution

Looking to be more efficient at job



# MSR| Opportunities

## Goals & Challenges (On the Job)

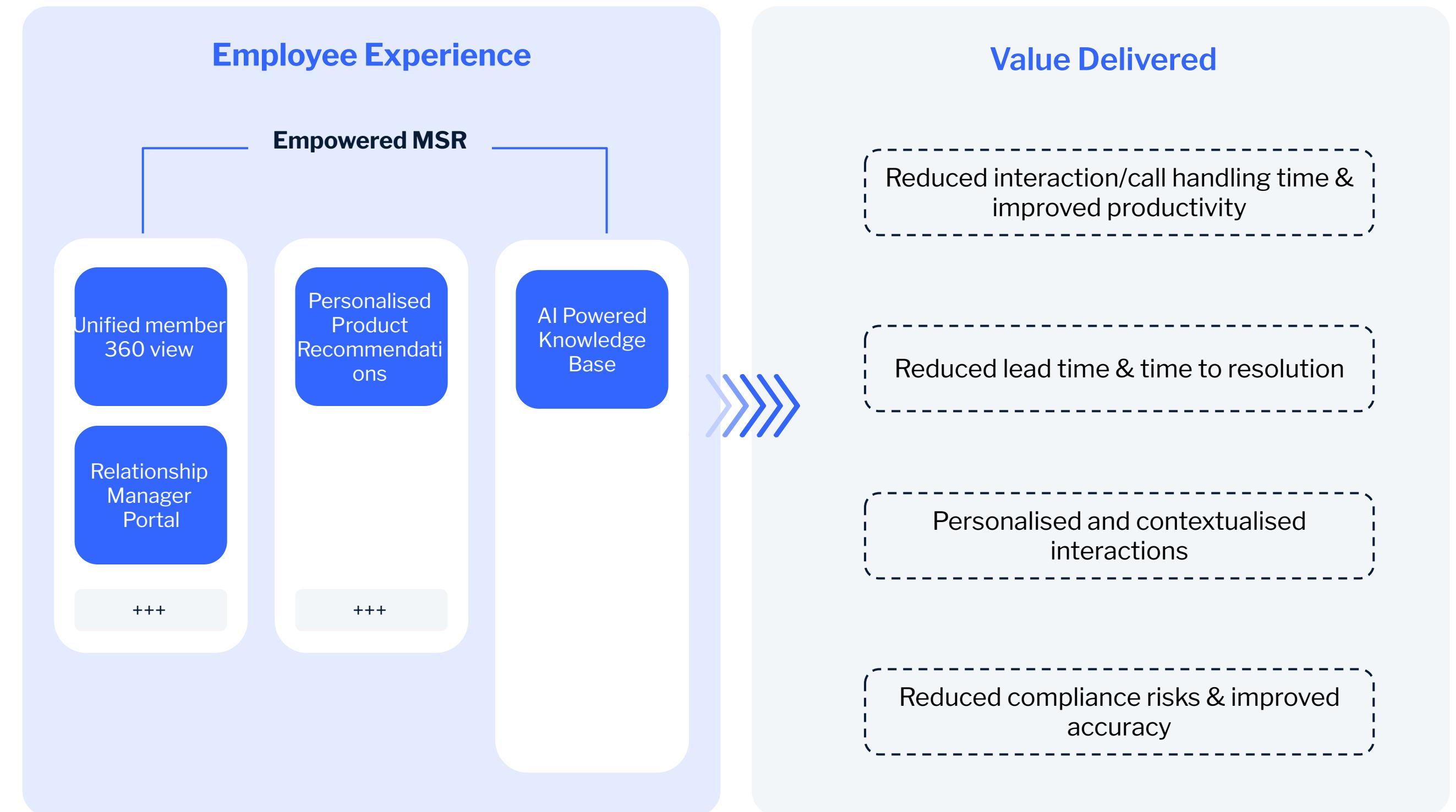
- ✖ Lack of context across channels
- ✖ Navigating across multiple systems for the job
- ✖ “Game of telephone” leads to inaccuracy, lead times and delays
- ✖ Lack of real time visibility into collections & disputes
- ✖ Wants to be more confident and proactive while making product suggestions

## Opportunities ( “How might we”-help MSR)

- ✓ Provide unified member dashboard with real time updates
- ✓ Have integrated communications for seamless handoffs
- ✓ Provide knowledge base with up to date process information & status
- ✓ Provide contextual advice for member



# MSR| Use Cases



## AI Powered Knowledge Base

- An AI-powered knowledge base integrated into the unified Member 360 view, providing real-time answers to member inquiries and guiding Sarah through complex processes (e.g. trust accounts, estate management).
- Ensures consistent and accurate information delivery, reduces training time, and improves first-call resolution rates.

## Personalized Products and Recommendations

- Digital Assist analyzes member data to provide Sarah with real-time, personalized product recommendations tailored to the member's needs and financial goals.
- Improves member engagement, increases product adoption, and enhances overall satisfaction by demonstrating personalization.

Backbase Customer Support Bank Admin Case Manager

You're helping Jason Meyer

### Offer sent

Event details

Offer sent April 7, 2025 Subject "You're eligible for the Golden Card"

Sent to jason.meyer@gmail.com From engage-qa@backbase.com

Banner preview

Travel smarter with the Golden Card

Upgrade from Premium to Golden to make the most of your globetrotting lifestyle!

View card offer →

Additional information

Time and date	IP Address
April 7, 2025 at 10:05 AM	190.0.0.1
User agent	App version
Mozilla/5.0 (Macintosh; Intel Mac OS X)	2025.03

Quick assist

What does Mr. Meyer need help with?

Manage user account access →

Reset password →

Manage devices →

AI Assistant

Since Mr. Meyer travels often, the Golden Card would be an excellent choice to maximize his globetrotting lifestyle. With it, he could save \$50 a month on foreign transaction fees while earning 4x points on flights, hotels, and car rentals.

View card details →



# Back Office| Persona

## David

Back office transaction dispute  
team

37 year-old

15 Years Exp

Involved in case based disputes

Detail oriented & meticulous  
record keeping

Looking for automation in job



# Back Office Opportunities

## Goals & Challenges (On the Job)

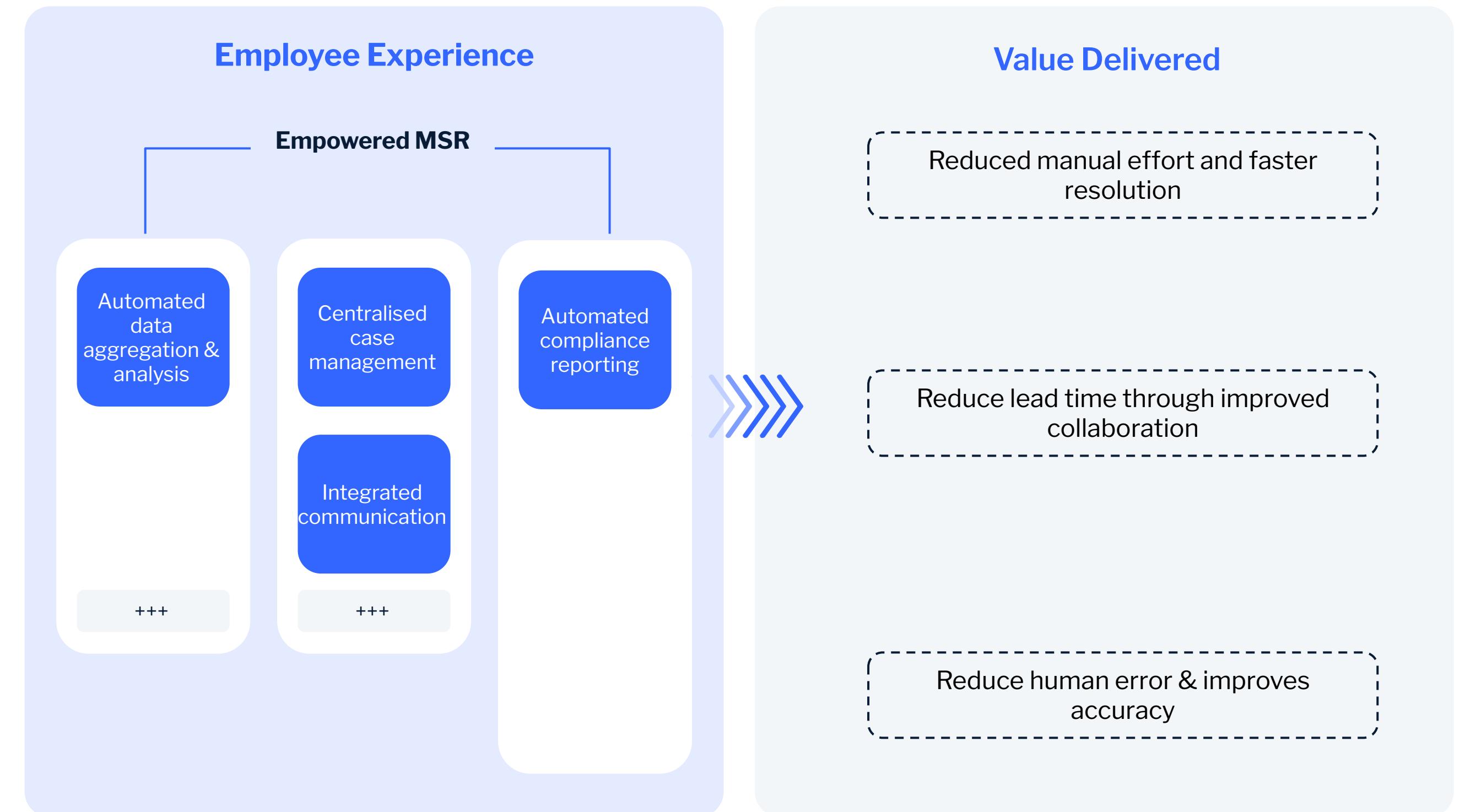
- ✖ Disconnected & fragmented data across systems. Manual data pull
- ✖ Inefficient communication & handoffs during dispute resolution
- ✖ Inconsistent SLA compliance due to lack of tracking

## Opportunities ( “How might we”-help BO)

- ✓ Enhance the data integration and create one dashboard for disputes
- ✓ Automate case and workflow management
- ✓ Improve collaboration across multiple teams



# Back Office Use Cases



# Automated Data Aggregation and Analysis

- David spends excessive time manually gathering and analyzing data from disparate systems.
- Automated data aggregation tools that consolidate relevant information from various sources into a single case file, along with AI-powered analysis to identify patterns and anomalies.
- Benefit: Reduces manual effort, speeds up dispute resolution, and improves accuracy

Sara Williams ★ In progress  
Commercial Loan

## Case overview

10 days remaining time    7 days estimated completion time    Low risk of SLA breach    High customer loyalty level    Review suggestions

**Details**

Creation date: Wednesday, October 21, 2025  
Due date: Friday, November 10, 2025  
Case reference: 20241030-SW-0283CL  
Assignee: Daniel Doe  
Supervisor: Anne Tissue  
Priority: Major

**Case progress**

Opened case (Success) → Applicant Risk Assessment (In progress) → Assessment Review (Not started) → Decision (Not started)

**Sara Williams** (VIP, Ultimate Package)  
Preferred language is English

Full name: Sara Williams    Date of birth: Jan 31, 1989 (age 31)  
Username: saraw    Primary phone number: +1 604 555 5555  
Primary email address: sara.williams@bbmail.com    Primary address: 10 Ashcraft Court, San Dieg...

**Financial commitments**

B 15-Year Fixed Rate  
Bank of     
15-Year Fixed Rate  
Bank of America

 10-Year Fixed Rate  
Citibank

 10-Year Fixed Rate  
Citibank

 10-Year Fixed Rate  
Citibank

**Events**

New comment Oct 31, 2025, 10:01 AM  
Martha Napkin  
Hey @Daniel! I think we need to discuss this – I see that you have changed the level of risk. I understand the reasoning behind this change, but perhaps by seeing an analysis of the client relationship we could assess this further? I have also gathered further details of the client's past loans history – it would be good to chat about it. Reach out to me when you have time. Thanks!

Martha Napkin upgraded Mrs Williams to Ultimate package Oct 29, 2025, 02:10 PM

Daniel Doe assessed portfolio risk: High Oct 28, 2025, 12:32 PM

Mrs Williams updated her product portfolio Oct 27, 2025, 05:17 PM

**Tasks**

20241030-SW-34 Offer Negotiations (New) by Martha Napkin

20241030-SW-12 Credit Risk Review (Done) by Daniel Doe

20241030-SW-04 Product Portfolio Update (Done) by Daniel Doe

20241027-SW-81 KYC check (Done) by Compliance T...

20241026-SW-012 Identity Review (Done) by Cassandra Doe

## Centralized Workflows

- Manual case tracking and inefficient workflows lead to delays and errors.
- A centralized case management system with automated workflows that guide David through each step of the dispute resolution process, ensuring consistency and efficiency.
- Improves case tracking, reduces manual effort, and ensures compliance.

### Case overview

Success Raise report Success Alert merchant In progress Investigate Not started Resolve

#### Details

Assignee	Monika Johnson
Merchant	McDonalds
Amount	\$32.50
Due date	Apr 03, 2025, 12:02 PM
Creation date	Mar 06, 2025, 12:02 PM

#### Chargeback alert response

Response	Not Found
Comment	We could not locate the transaction in our records with the information provided
Response date	Mar 08, 2025, 12:17 PM
Alert date	Mar 08, 2025, 09:55 AM

#### Manage your dispute



Your current dispute

#### Transaction

Merchant	McDonalds
Date	Mar 06, 2025, 12:02
Amount	\$32.50
Status	In progress

#### Dispute progress

We're reviewing your claim with the merchant and we'll reach out if we need any information from you. This can take up to 12 days

Raise report Done Investigation In progress Resolution

#### Actions

Our team has everything they need from you at the moment

# Integrated Communication and Collaboration

- Inefficient communication with the contact center and other departments.
- Integrated messaging and collaboration tools within the Digital Assist platform, enabling seamless communication and information sharing between David and other stakeholders.
- Benefit: Improves collaboration, reduces delays, and enhances communication.

Backbase Agent Inbox Customer Support Bank Admin Case Manager

Martha Napkin Last login: 12:00, Oct 31

Daniel Doe Active Now

Tue, 20 Oct 2025

I checked, the client's last statement of receipts does not match. It appears that the receipts are lower than stated in the loan application. I am changing the offer to update the case. From my perspective – we don't have much room for movement here.

Ok, make sense. Thank you so much!

I will inform the customer

Today

Hey! How are you? I saw that you are online – I would like to chat about your recent comment on case 20251030-SW-0283CL. Do you have a moment now?

Hey hey! Thank you for reaching out! Yes – of course! I have an additional customer analysis, could you take a look at it? It may have an impact on the current portfolio risk score and reduce it significantly!

Williams\_Customer Analysis Oct 30, 2025 • 238 KB

I want to ask you to re-evaluate the risk.

Type something

View in Case Manager

Cases

Creation time Customer More filters

All statuses All case types Clear all

Case, Reference number Created Last modified Customer Related cases Status

Commercial Loan 20251030-SW-0283CL	Oct 30, 2025, 9:45 AM	Oct 31, 2025, 2:28 PM	Sara Williams	1	In progress
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Archived

Case, Reference number Created Last modified Customer Related cases Status

Transaction Dispute 20240530-SW-0932	May 30, 2024, 10:05 AM	Jun 12, 2024, 3:12 PM	Sara Williams	0	Resolved
Personal Loan 20220101-SW-0001	Jan 12, 2022, 10:05 AM	Feb 12, 2022, 3:12 PM	Sara Williams	1	Resolved
		Sep 12, 2021, 3:12 PM	Sara Williams	0	Cancelled
		Sep 12, 2020, 3:12 PM	Sara Williams	0	Cancelled

Backbase

Martha Napkin mentioned you in 20241030-SW-0283CL Commercial Loan Case

Martha Napkin Oct 31, 2025, 10:10 AM

"Hey @Daniel! I think we need to discuss this – I see that you have changed the level of risk. I understand the reasoning behind this change, but perhaps by seeing an analysis of the client relationship we could assess this further? I have also gathered further details of the client's past...."

View in Case Manager



# Supervisor| Persona

## Martin

Supervisor for Disputes Team

34 year-old

15 Years Exp

Ensure efficiency & compliance

Improve team performance &  
processes

Improve communications



# Supervisor Opportunities

## Goals & Challenges (On the Job)

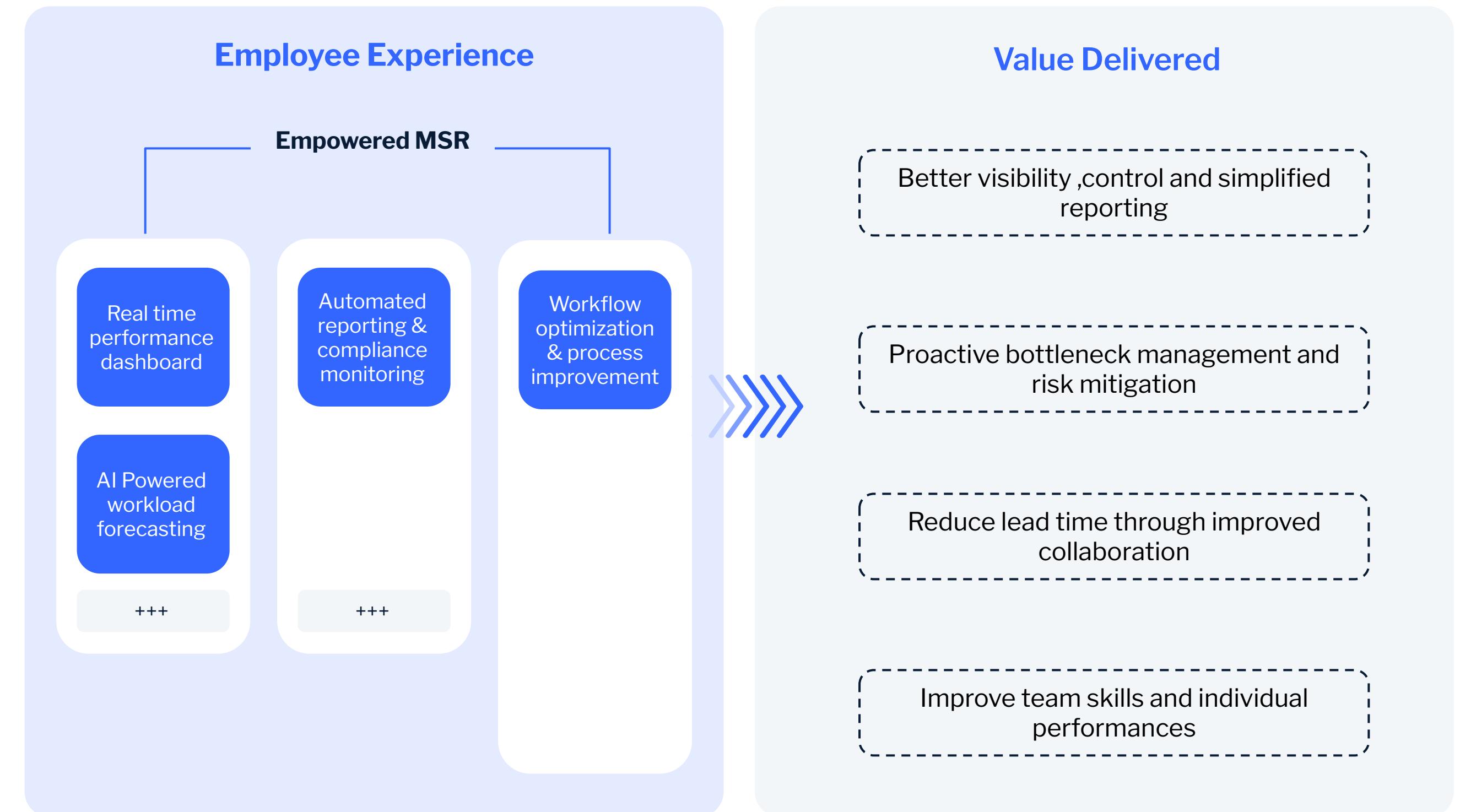
- ✖ Lack of real-time visibility into team workload and case progress
- ✖ Difficulty identifying and addressing process inefficiencies due to fragmented systems
- ✖ Inconsistent SLA compliance due to lack of tracking
- ✖ Difficulty in obtaining actionable insights from available data

## Opportunities ( “How might we”-help BO)

- ✓ Provide team performance dashboard and insights into case progress
- ✓ Enable workload forecasting and resource allocation
- ✓ Help with compliance reporting
- ✓ Help team to drive actionable insights from data

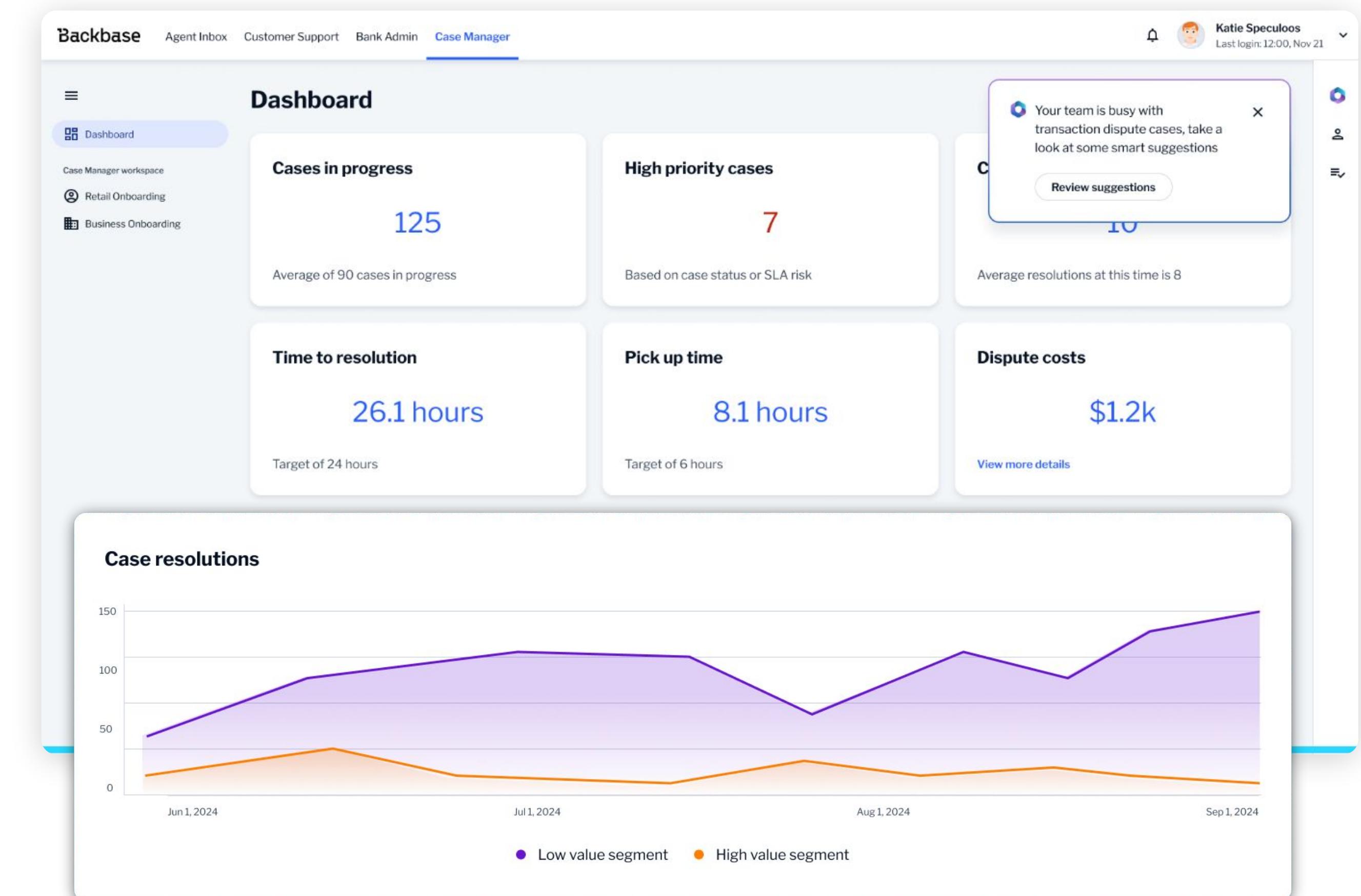


# Supervisor| Use Cases



# Real Time Performance Dashboards

- Track of real-time visibility into team workload and case progress.
- Real-time dashboards that provide Maria with insights into team workload, case progress, SLA compliance, and individual performance metrics.
- Benefit: Enables proactive management, identifies bottlenecks, and improves team performance.

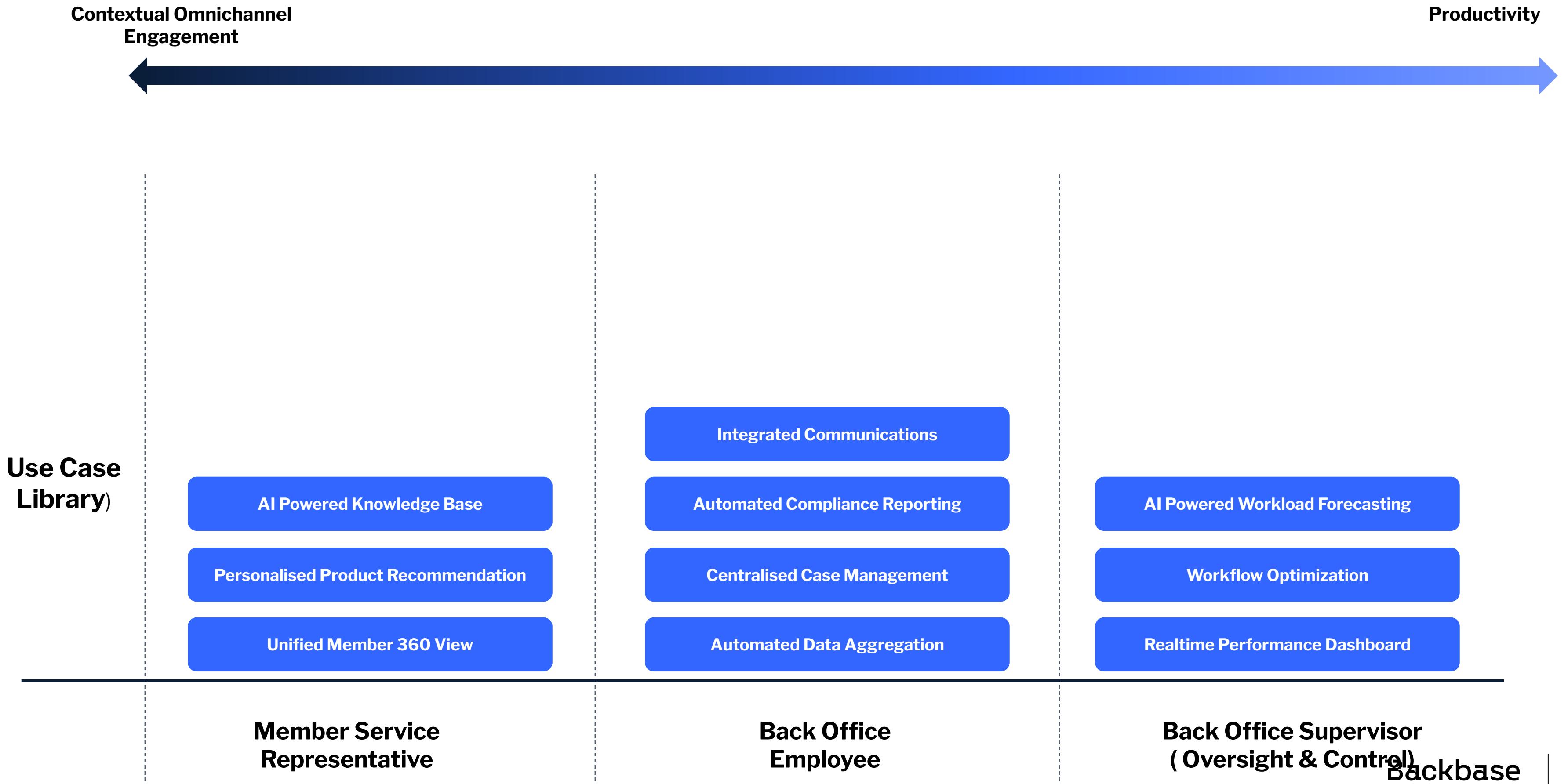


# AI Workload Forecasting and Resource Allocation

- Difficulty forecasting workload and allocating resources effectively.
- AI-powered forecasting tools that analyze historical data and predict future workload, enabling Maria to optimize resource allocation and prevent backlogs.
- Benefit: Improves resource utilization, reduces wait times, and enhances efficiency.
- Workflow analysis tools that identify bottlenecks and inefficiencies in the dispute resolution process, along with tools for process redesign and optimization.

The screenshot displays a digital workspace interface for managing cases and resources. At the top, a header bar shows the case owner, Andy Jones, and its status as "In progress". The main area is titled "Case overview" and includes key metrics: 36 h remaining time, 40 h estimated completion time, High risk of SLA breach, and Medium customer loyalty level. A prominent call-to-action button labeled "Review suggestions" is highlighted with a blue border. To the left, a sidebar provides detailed information about the assignee, Andy Jones, including his profile picture, preferred language (English), full name (Andy Jones), date of birth (Jan 31, 1973), username (andyjj), primary phone number (+1 604 555 5555), and primary email address (ajones@bbmail.com). The "Events" section tracks interactions like "Contact with Customer Support" and "Shane Johnson" raising a complaint. The "Tasks" section lists pending tasks such as "Data analysis" and "KYC check". A large callout box at the bottom left, titled "Review suggestions", offers to move team members from the Retail Onboarding group to the Transaction Disputes group, suggesting Katie Parker and Brian Thomas. It also notes that this change could reduce average case pick-up time towards a target of 6 hours. Two buttons at the bottom of this box are "Decline" and "Approve". A separate callout box at the bottom right, titled "System suggestion:", proposes reassigning the case to Peter Parker, with "Approve" and "Reject" buttons. The interface features a clean, modern design with a white background and blue accents for interactive elements.

# Key Use Cases For NFCU Member



Backbase

# Prioritization

30 mins



# Welcome to the mission

- 💥 You are making investment calls for your members & employees
- 🎯 Your goal: prioritize use cases across life stages
- Helmet icon You're playing as a team — Team Bravo, Echo, or Guardian



## 🎮 How to play

✓ 8 rounds – each one represents a **life stage or theme**

📦 In every round, your **team captain votes** on Slido

✳️ Choose **1, 2, or all 3 options** – but only your team's rows!



## \$ Token Rules

- Each team starts with 700 tokens
- Every option has a token cost — spend wisely
- You can skip a round to conserve tokens





## What to look for

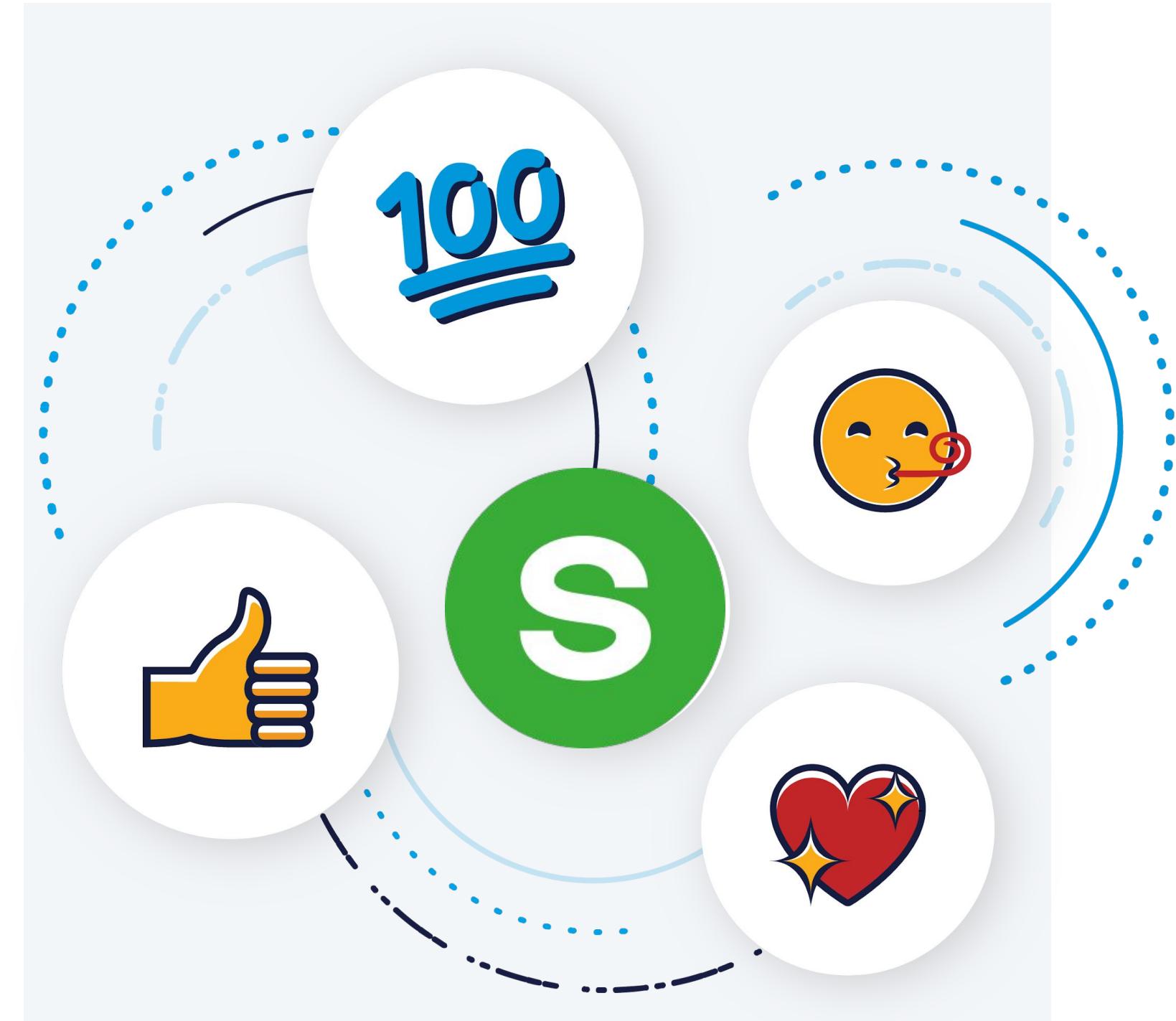
- 👤 Member Value = Experience, impact, ease
- 💼 Business Value = Efficiency, growth, scale
- 🧠 Choose what best fits your mission & strategy





## Win Conditions

- Stay within your 700-token budget
- Maximize both member + business value
- We'll tally impact, smart spend, and coverage across rounds





**Mission : Prioritize**  
**Join at [slido.com](https://www.slido.com)**  
**#2052386**



Presenting with animations, GIFs or speaker notes? Enable our [Chrome extension](#)

**slido**



# Enlisted experience Use Cases

## Tailored value propositions

### Life stage based digital propositions

Tailored activation

Tone of voice

## Holistic financial advice

### Life stage based financial advice

90 days plan

Proactive nudges

Financial health dashboard

Financial checkpoints

Call to action

## Product Origination

### Life stage based product originations

Opening a savings or deposit



# Deployed experience Use Cases

## Tailored value propositions

### Life stage based digital propositions

Deployment Mode

Proactive fraud identification

Transaction Dispute

Delegation of Authority

Tone of voice

## Holistic financial advice

### Life stage based financial advice

Proactive nudges

Financial health dashboard

Financial checkpoints

Call to action

## Product Origination

### Life stage based product originations

High yield savings account



# PCS Use Cases

## Tailored value propositions

### Life stage based digital propositions

PCS  
Dashboard

PCS Resource  
library

PCS Financial  
readiness tools

Tone of  
voice

## Holistic financial advice

### Life stage based financial advice

Proactive  
nudges

Financial  
health  
dashboard

Financial  
checkpoints

PFM  
Adjustments

## Product Origination

### Life stage based product originations

One click  
PCS Loans  
origination



# Career Advancement Use Cases

## Tailored value propositions

### Life stage based digital propositions

Investment execution

PCS Resource library

Robo Advisory

Tone of voice

## Holistic financial advice

### Life stage based financial advice

New salary prompt

Financial health dashboard

PFM Adjustments

## Product Origination

### Life stage based product originations

Investment account opening





# Transition to civilian life

## Use Cases

### Tailored value propositions

#### Life stage based digital propositions

Transition mode dashboard

Veteran job forums

VA Benefits dashboard

### Holistic financial advice

#### Life stage based financial advice

New salary prompt

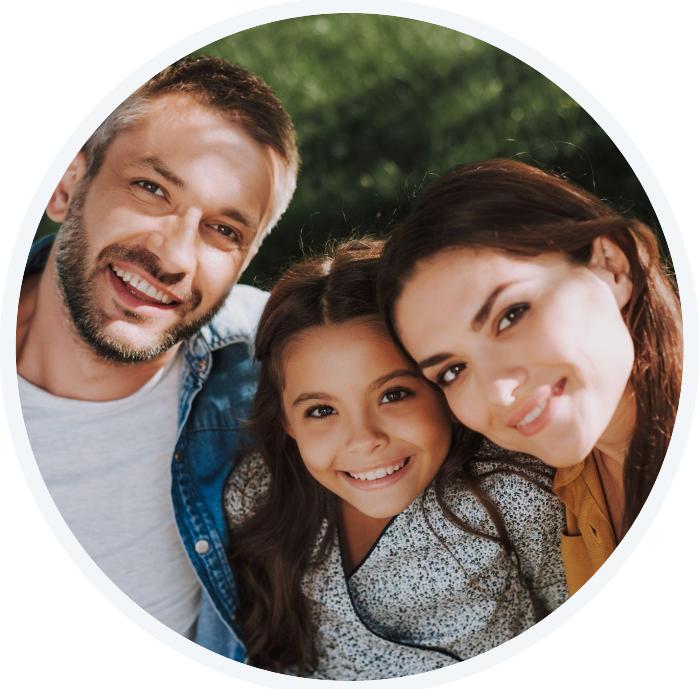
Financial health dashboard

PFM Adjustments

### Product Origination

#### Life stage based product originations

Prequalified transition loans



# Family Use Cases

## Tailored value propositions

### Life stage based digital propositions

Family Banking

Child Accounts

Tailored dashboards

Tone of voice

## Holistic financial advice

### Life stage based financial advice

Financial habits for kids

Financial health dashboard

Financial checkpoints

PFM Adjustments

## Product Origination

### Life stage based product originations

Pre approved emergency loans



# Employee experience Use Cases

## Unified Omnichannel

MSR

Unified member  
360 view

Contextual  
engagement

Personalised  
Product  
Recommendati  
ons

## Centralised Case Management

Back Office

Dispute Case  
Management

Centralised  
case  
management

Aggregatio  
n of data

## Oversight & Control

Supervisor

Supervisor  
Dashboard

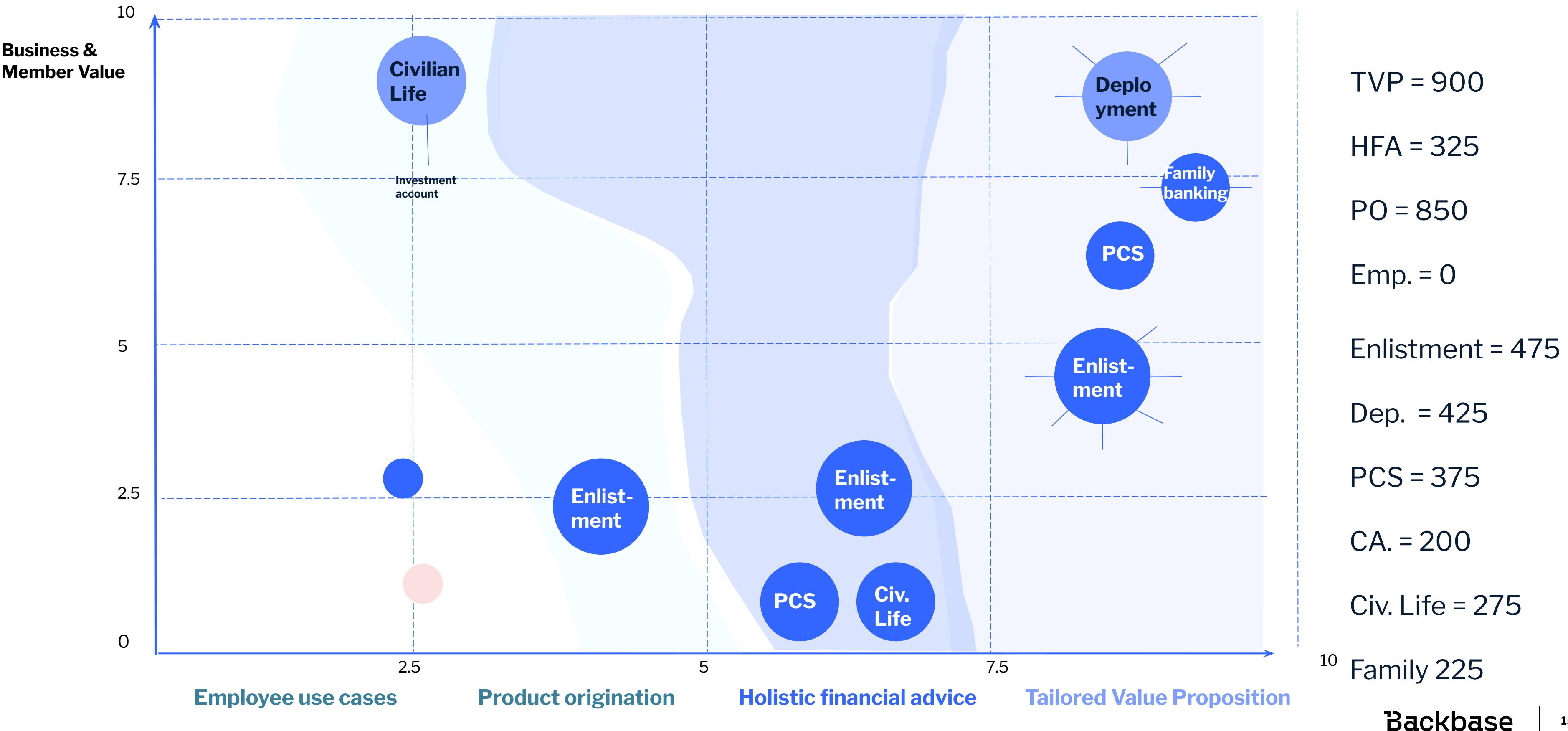
Workload  
forecasting

Compliance  
Reports

Workflow  
optimization

Size represents # of votes

# Value Driven Roadmap



# Backbase

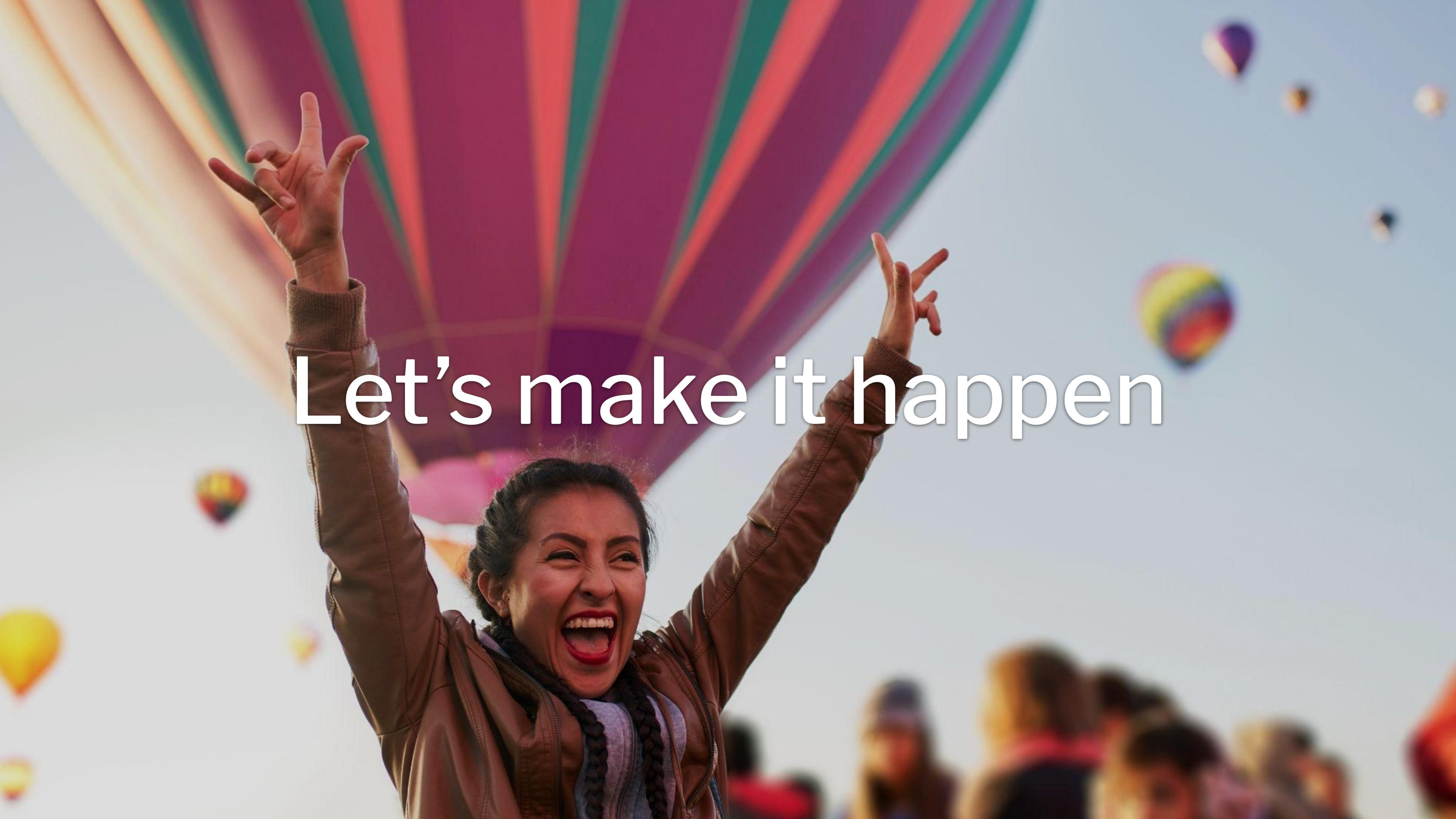
## Next Steps

30 mins



Thank you!

Backbase

A woman with dark hair and a brown jacket is smiling broadly with her arms raised in a celebratory pose. She is positioned in front of a large, colorful hot air balloon with red, orange, and yellow stripes. In the background, several other smaller hot air balloons are visible against a clear blue sky.

Let's make it happen



together