

Nationwide and IBM Train Virtual Agent to Help Provide Timely Support to Members

- Nationwide trains IBM Watson Assistant virtual agent Arti to handle common Covid-19 mortgage holiday queries
- Enhanced abilities mean Arti can support frontline colleagues during unprecedented times
- New service went live at the end of March and has handled thousands of queries to date

London, 15 June 2020 - Britain's biggest building society is using its virtual agent, based on IBM Watson Assistant, to answer questions about mortgage support for those impacted by coronavirus.

The virtual agent, characterised with the name Arti, has been supporting Nationwide's frontline teams by learning how to respond to some of the most common mortgage holiday queries. As well as providing swift responses to more than 10,000 queries since 27th March via online chat, Arti freed up hundreds of hours for colleagues to deal with more complex queries from the Society's members during these difficult times.

A team made up of Nationwide's mortgage, technology and AI specialists worked together with IBM Services on the project and were able to build, test and roll out the service in just four days. Arti's new abilities went live at the end of March, answering thousands of mortgage holiday queries within the first few days and continuing to respond to about 350 queries per day since.

In addition to providing Arti with dialogue to respond with, the team also taught Arti to comprehend intent and understand how a similar question could be asked in several ways, to provide the best possible response. Where Arti was not able to answer a query, it could pass the member over to a fully trained mortgage advisor to help instead, all within the same online chat experience.

Beverley Bartlett, Senior Digital Manager at Nationwide, said: "We see Arti as one of our 18,000 colleagues supporting members to find the best possible solution to their query. This isn't solely about innovation but responding to our members' most pressing needs. Training Arti is just one part of a bigger picture as we find new ways to serve our members better and deploy our colleagues to areas they are most needed, during this unprecedented time. With an 89% increase in new registrations for Nationwide's online bank since lockdown began, it's important we provide our members with more choice to engage with us digitally, alongside our branch network and contact centres, should they need them.

She added: "The long-term close working relationship between Nationwide and IBM means we have been

able to apply IBM Services' unique expertise on how to train AI at scale and our AI experts have benefitted from IBM's wide experiences across the UK Financial Services sector and beyond.”

The speed with which this new capability was delivered meant that frontline teams could spend their time dealing with more complex queries from members. The Society has been able to continue to serve its members in more ways, more quickly and effectively, but still with the added reassurance of the human touch, if needed, that its members value.

Since 2018, Arti has been supporting almost 15,000 first time buyers on their journey to purchasing their first property and, since 2019, guiding members through the Nationwide's later life product range. This experience saw Arti become a key part of the Society's on-going response to Covid-19 to support frontline colleagues and their members.

Michael Conway, AI Practice Leader, IBM Services, UK and Ireland, said: “Our joint passion to transform the customer experience has been at the heart of the partnership between IBM and Nationwide Building Society. Arti has demonstrated the shift from customer service to customer care, creating a dialogue with members that is not restricted to working hours. We were particularly thrilled to help Nationwide better serve their members in need during this crisis. We're looking forward to creating even more successful customer conversations with Nationwide.”

Arti has subsequently been trained to also handle travel insurance and VISA dispute queries, passing members over to expert colleagues as required, as the Society continues to evolve in response to Covid-19, finding more ways to support members where they need it most.

About Nationwide

Nationwide is the world's largest building society as well as one of the largest [savings](#) providers and a top-three provider of [mortgages](#) in the UK. It is also a major provider of [current accounts](#), [credit cards](#), [ISAs](#) and [personal loans](#). Nationwide has around 15 million customers.

Customers can manage their finances in a branch, via the mobile app, on the telephone, internet and post. The Society has around 18,000 employees. Nationwide's head office is in Swindon with administration centres based in Northampton, Bournemouth and Dunfermline. The Society also has a number of call centres across the UK.

About IBM

A world leader in AI software, services, and technology for business, IBM has deployed Watson AI solutions

in thousands of engagements with clients across 20 industries and 80 countries.

For more information about IBM Services, visit: www.ibm.com/services/artificial-intelligence

For more information about how businesses in any industry can use Watson Assistant, visit: <https://www.ibm.com/cloud/watson-assistant/>

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