

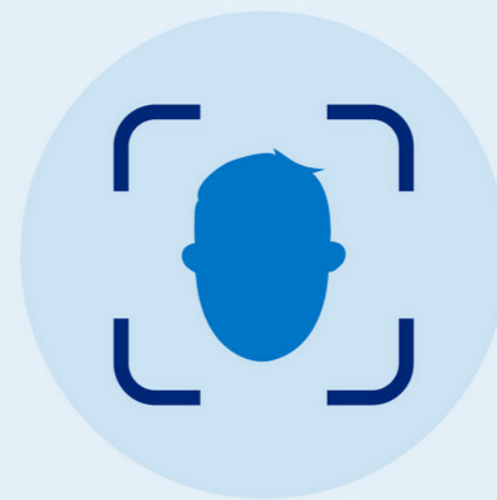


# Upfront

Issue 1

The quarterly update for all member-facing colleagues

[Click to hear from Joe and Mandy](#)



SHAPING THE FUTURE OF LEGENDARY SERVICE

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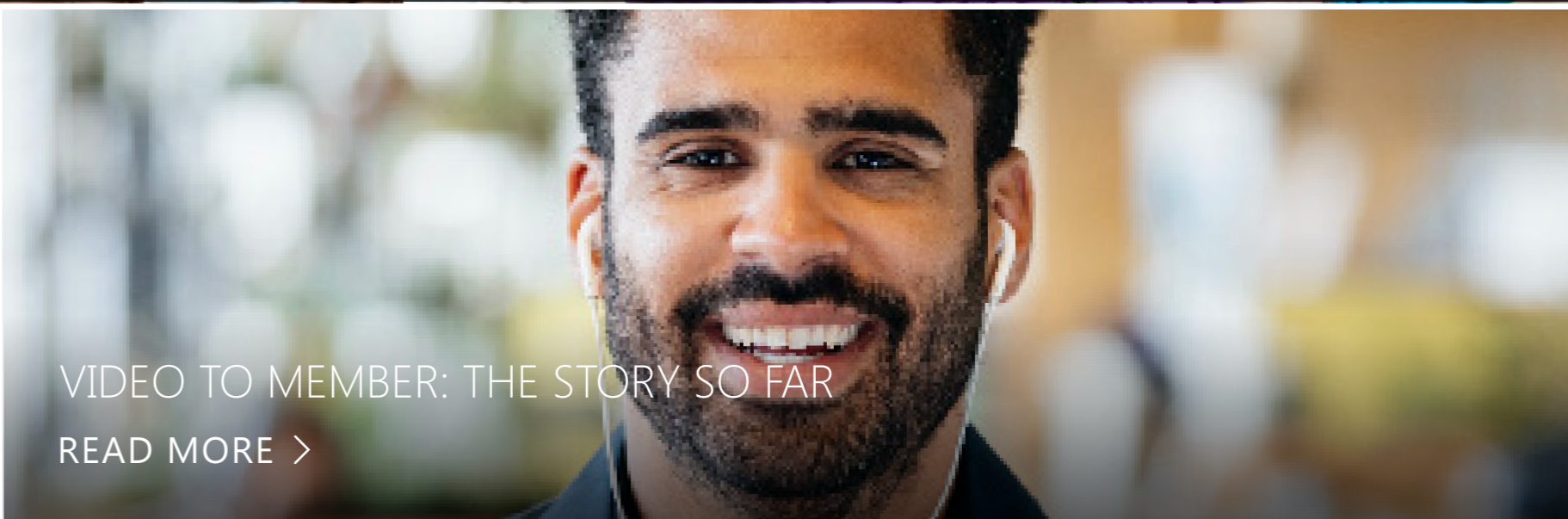
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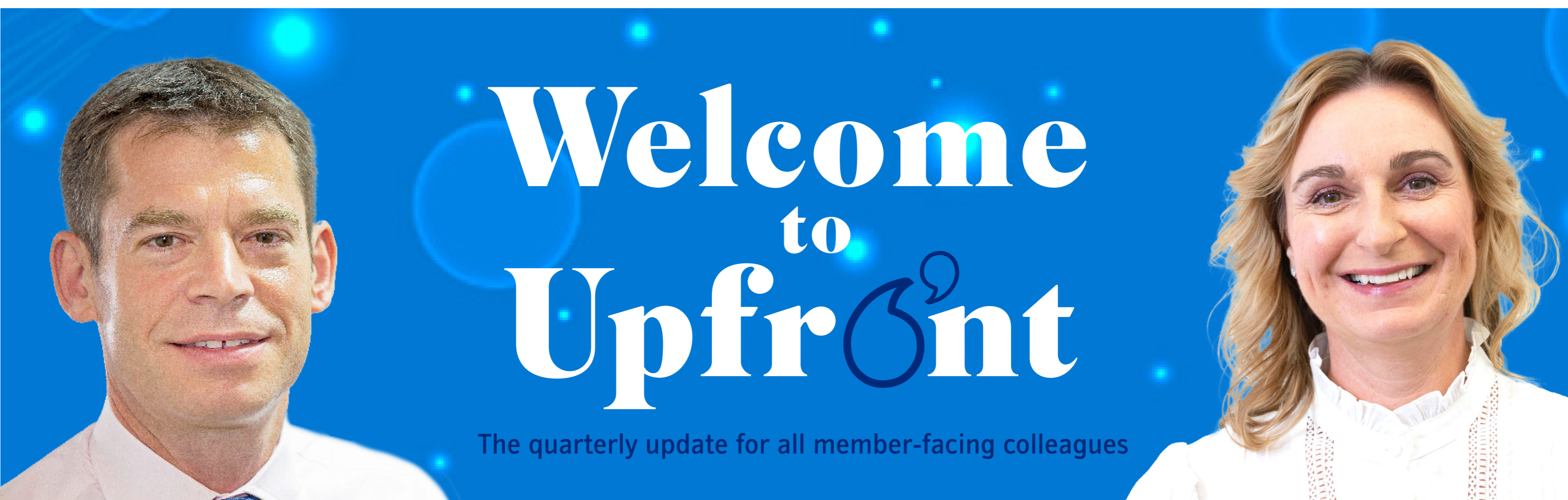
VIDEO TO MEMBER: THE STORY SO FAR

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WE'VE GOT CHALLENGE CUP MOVES TO MAKE!

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Welcome to the first issue of our new e-zine for member-facing colleagues, Upfront.

Firstly, I'd like to say thank you to each and every one of you. I have greatly appreciated all your efforts over the past year.

Some of the stories that have been shared by our members and colleagues have been truly inspiring. You've risen to the challenge heroically and through the most testing of times.

As a building society, founded for a social purpose, we continue to put our mutual values at the heart of everything we do.

Our commitment to deliver a legendary service remains a key priority. Throughout the pandemic, we have learned to innovate, respond and adapt to the ever-changing needs of our members.

We now have the opportunity to take the best of what we have learnt over the past 12 months, balancing digital adoption with our very distinctive ethic of care to create a service proposition, serving members wherever they may be, for many years to come.

I very much look forward to continuing to work together.

Joe

Joe Garner, Chief Executive

Message from Mandy

I'm really excited to be launching the first issue of Upfront, the quarterly e-zine for you, our member-facing colleagues.

There's a lot in a name. Upfront firstly recognises the role you do and how you connect with our members. It also states where we want to be. To be out in front. To be ahead. To exceed expectations.

I truly believe that the changes we're currently making are the right thing for you, Nationwide and our members.

They will leave us Bigger, Better, Stronger, and ready for the challenges ahead.

To be Upfront also means to be bold, honest, and frank. We're on a journey. We've had to make some tough decisions and there'll continue to be challenges in the future. We don't have all the answers, but we'll keep shaping the future together and will continue to keep you engaged throughout.

In this issue, you can read about the changing face of legendary service, which gives more detail about our journey so far. Our Video to Member feature explains how we've managed to adapt at pace to not only restore video appointments to members, but to revolutionise the product application journey.

We've also got a focus on how our member-facing colleagues are helping to shape the work of our Missions.

The Missions were launched, ahead of schedule, during one of busiest times in the history for our Society, meaning some of you may still be unclear on the role you play in making them a success.

That said, the Missions are crucial in making our future of legendary service aims a reality, and so it's essential that everyone is onboard.

Put simply, the Missions are there to deliver a member need. It's about getting the right people round the table (or Teams call) to deliver a member need.

You'll find that you'll identify more with some of the Missions than others. If you're a cashier in branch, you'll see areas where you can support the Hassle-free money Mission. If you're a Mortgage Consultant, you'll have suggestions that can benefit Homes and dreams. Your day job doesn't change, but you can feed into the Missions to help get things right for our members.

Once you've read each feature, why not enter our Upfront Quiz? All of the answers can be found throughout the issue and one lucky reader will win a luxury afternoon tea for two.



Finally, I've love to hear from you. Are we hitting the mark? Are we getting it right? It'd be great to hear your suggestions for future issues or if you want to recognise a colleague or share some of your successes, so please contact our mailbox.

Thanks for everything you do.

Mandy

Mandy Beech, Head of Retail Distribution and Servicing

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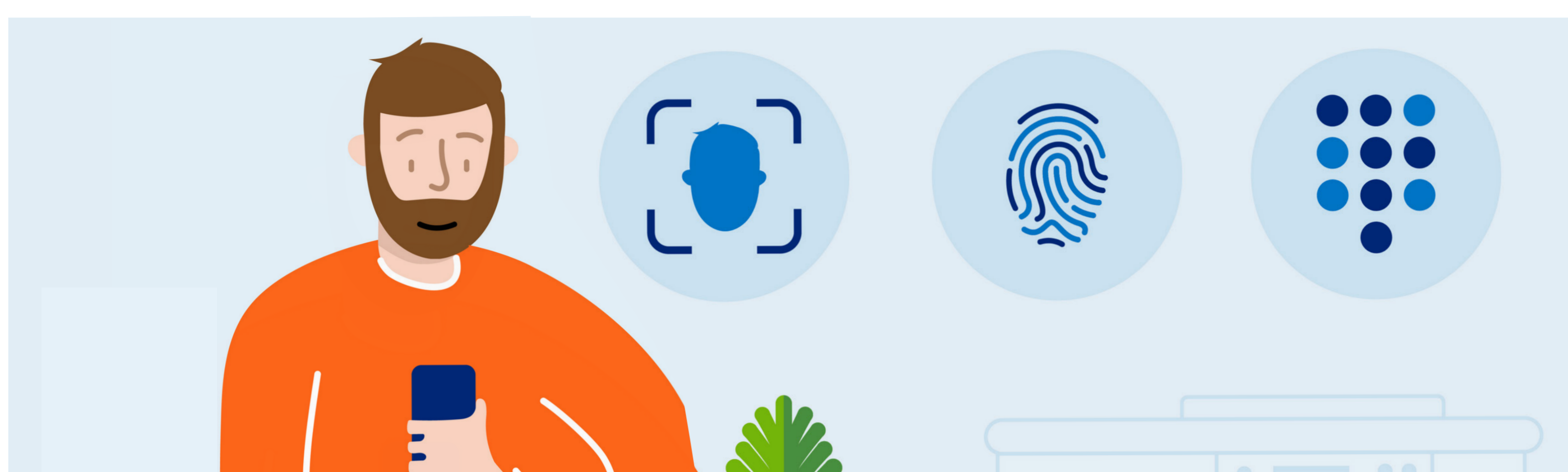
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# Upfront

The quarterly update for all member-facing colleagues

## Shaping the future of legendary service



**Legendary service is one of the hallmarks of our brand and always has been. So, when we were thinking about the future, we had to ask ourselves some tough questions about if our service would continue to be deemed legendary in the months and years ahead, without significant change and investment.**

The backdrop for the conversation was one of much-loved brands disappearing from the high street. Our comparative lead on service is also diminishing, with rising scores from online providers such as Monzo, but also high street competitors like Lloyds seeing the benefit of earlier investments starting to pay off.

Also (and for me probably most importantly), our people are telling us that in too many instances the processes and technology they use today are stopping them providing legendary service to our members.

We're now much clearer on what legendary service looks like in the future and, as awful as the pandemic has been, it has created an opportunity for us to move forward more quickly. We've seen about three years' worth of member behaviour change take place within the last 12

months, with members choosing more digital ways to do their banking.

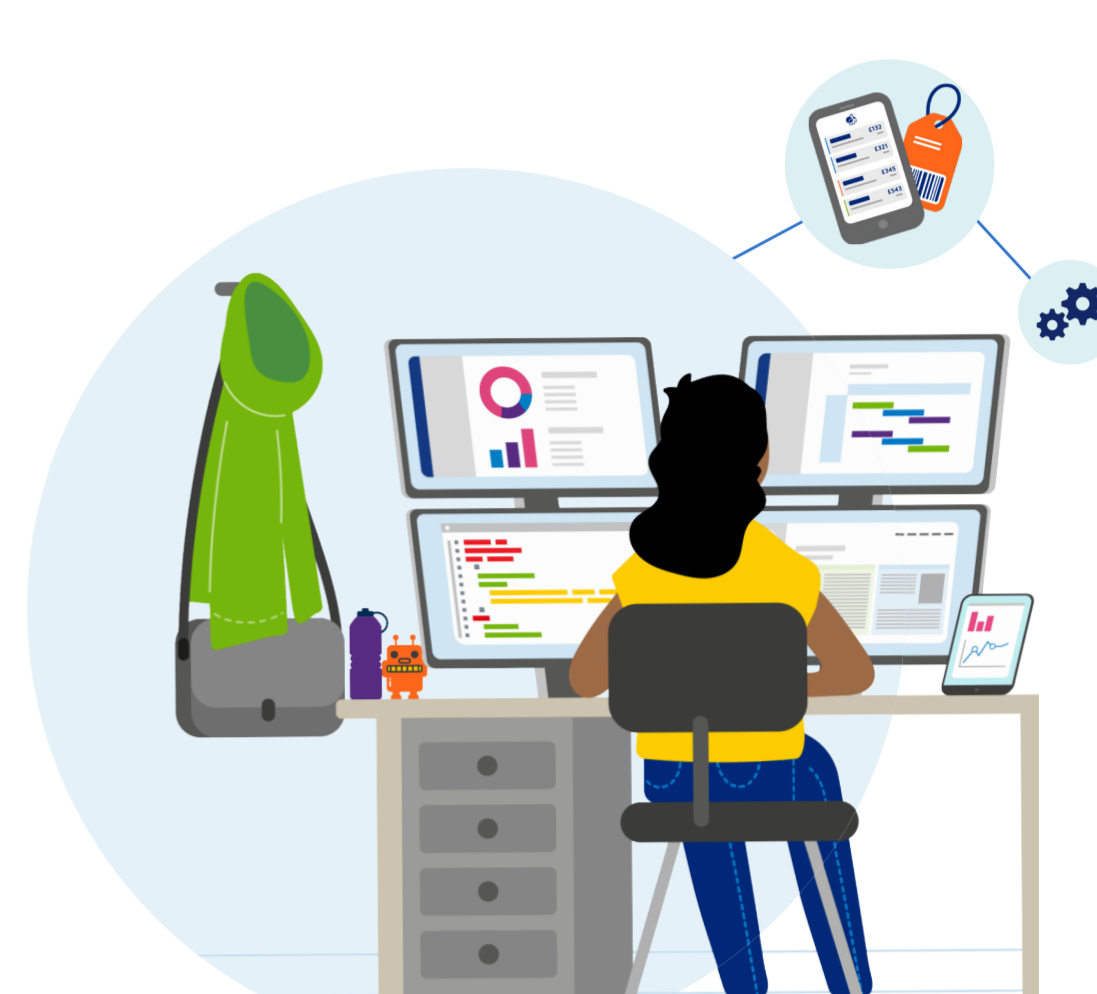
Of course, we don't know how much member behaviour will change again after the pandemic, but we were seeing this trend towards digital anyway, so we know it will definitely be a big part of legendary service in the future.

But it's not just a case of investing in digital technology – the legendary part is when you bring the magic of our people together with great technology. Our vision for the future reflects this important partnership.

We will be: 'thoughtful, caring and here to help at home and on the high street.'

For many this might mean quite a lot of change to the way they work:

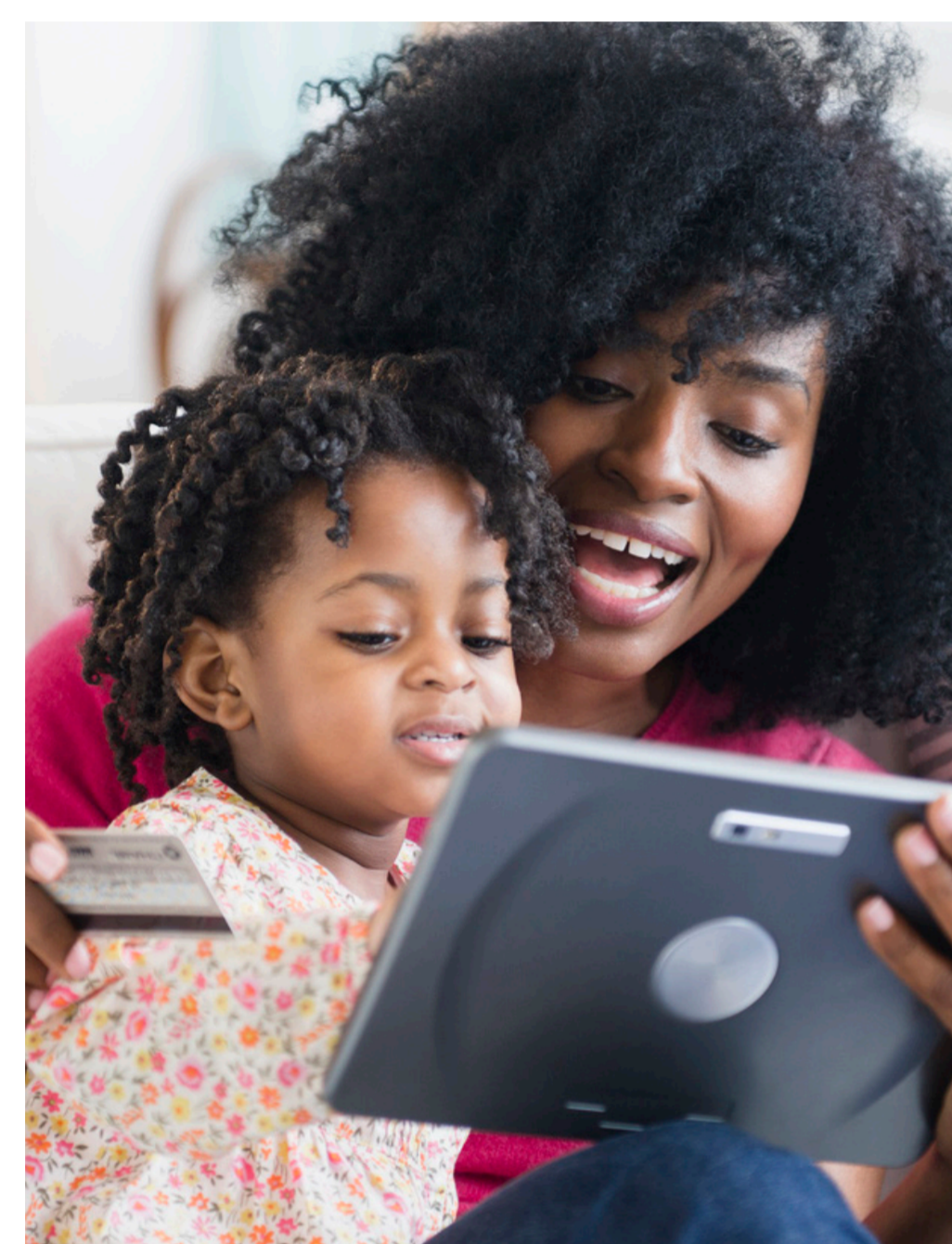
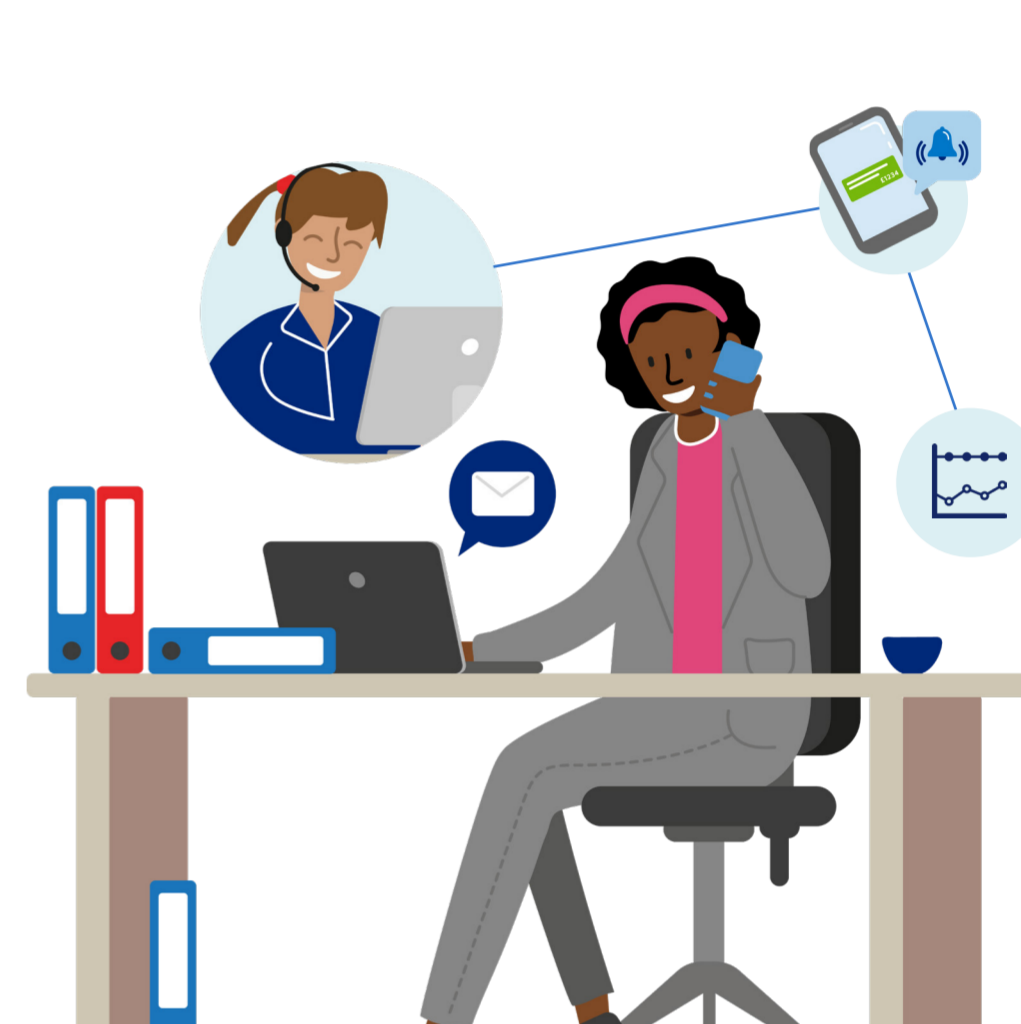
- **Branch teams serving our wider membership by answering member phone calls and digital messages, as well as their much-loved local communities.**
- **Supporting members with more complex queries as they do more everyday servicing of their accounts through digital and self-service.**
- **Engaging with members in different ways. As you'll see, video appointments are now used for all our regulated advice appointments and have been hugely popular with members and our people.**
- **Working more flexibly, whether that be our location or how we work. Thousands of our member-facing colleagues are now remote enabled and able to serve our members wherever they are, from wherever we are.**



We're making a significant investment in technology so we can provide more convenient service to members and make it easier for them to self-serve.

But this investment isn't just for our members, it's for you too. Too often you have to use multiple systems and sub-standard processes.

This investment certainly won't be without bumps in the road, but it will make a massive difference. Of course, investment of this scale takes time to deliver, so watch this space for more updates as our work progresses.



**"I've learnt new processes and the support I receive is amazing, so if you do come across something you're unsure of, you aren't on your own!"**

Kelli Grippo, Personal Banking Manager

And it isn't just technology that we're investing in. The key ingredients of legendary service are technology and the convenience this can provide combined with the empathy, passion and humanity of our people. So, we're making a significant investment in our people too. All our member-facing colleagues will be impacted by this training in the future. Change can be scary, but a positive mindset can make all the difference. Here's what Chesterfield-based Personal Banking Manager Kelli Grippo had to say about her PBM journey:

"I thought I'd share how my role as PBM is going now that I'm multi skilled with member calls. I was a little apprehensive to begin with wondering how it would look, using a new system, having split working etc, but it really is nothing to worry about. For those starting their training or still waiting to start, I can honestly say it isn't as daunting as you may think. I've learnt new processes and the support I receive is amazing, so if you do come across something you're unsure of, you aren't on your own! It's a perfect example of having one platform and aligning everyone to help members regardless of the channel they use."

We talked about how to cope with change in a recent session with our leaders Retail Distribution and Servicing and this toolkit gives us all some tips on how we can shrink the change, so it's less scary. We'll keep you

**1,000s** of our member-facing colleagues are now remote enabled and able to serve our members wherever they are, from wherever we are.

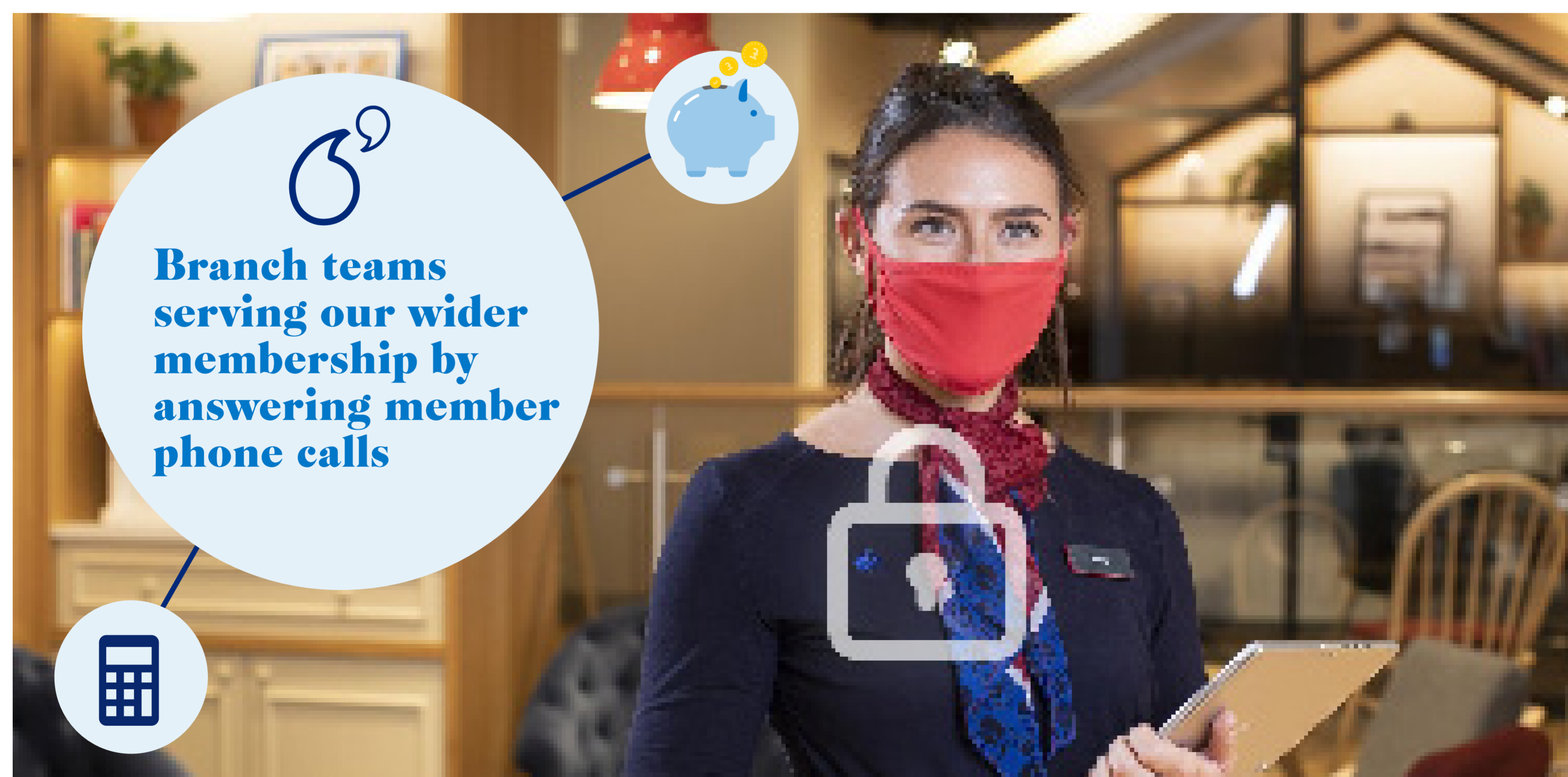
**FUN FACT!**

updated as plans are firming up. We'll also keep the FLS hub updated with all the key info you need about the future of legendary service.

There will be no single point when all of this comes together, but it will build over time and we'll shape the journey together. Our future is in our hands – we are the people responsible for making this a success.

The past 12 months has challenged us all in our personal lives and at work in a way that most of us have never experienced before, and hopefully never will again. As awful as it's been, it has demonstrated our enormous ethic of care for each other and for our members.

Each and every one of you has done a truly outstanding job – thank you so much for all you do.

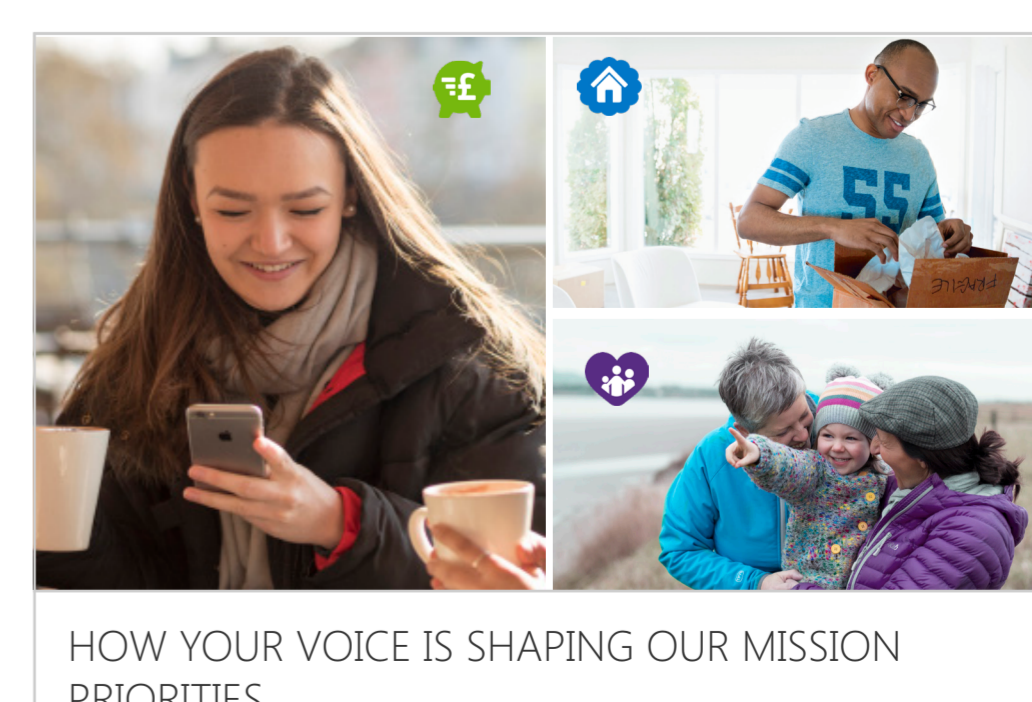


**Branch teams serving our wider membership by answering member phone calls**

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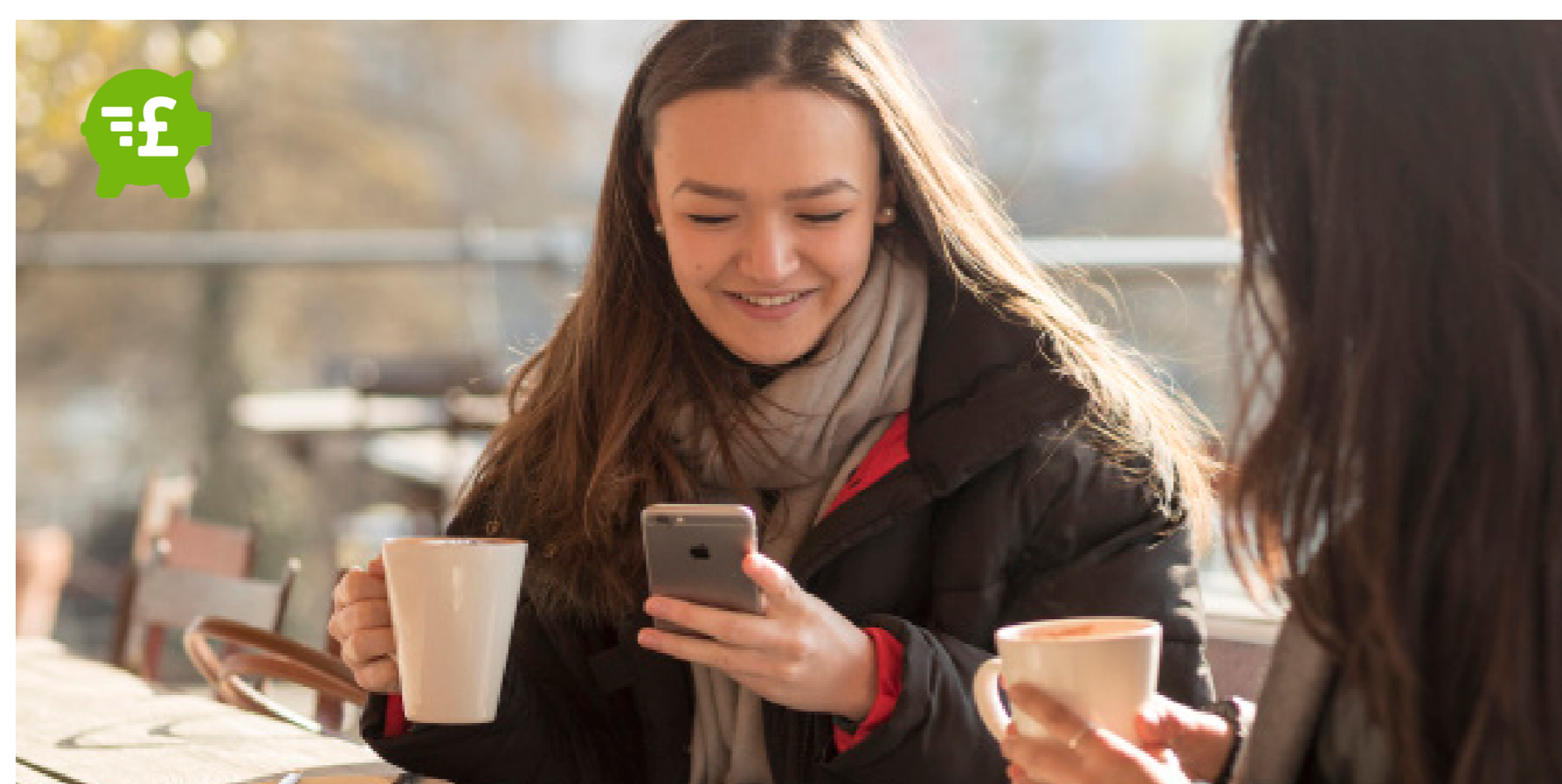
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# Upfront

The quarterly update for all member-facing colleagues

## How your voice is shaping our Member Mission priorities



**It's been nearly a year since we introduced Member Missions to help evolve how we operate as a Society.**

We need to work at a faster pace, be less hierarchical and, of course, be dedicated to delivering better member outcomes.

The unprecedented events of the past year have only accelerated the need for this change. And now, with our Member Missions in place, they are already making it easier to unlock efficiencies and get things done across the Society.

There are three Member Missions – [Hassle-free Money](#), [Homes and Dreams](#) and [Moments that Matter](#) and, below, we hear from each of our Mission leaders and share short videos explaining more.

### Hassle-free money

**“Our Hassle-free Money Mission is here to create simple, empowering, and connected everyday banking experiences that our members value.”**

Paul Riseborough, Mission Leader, Hassle-free Money



### Homes and dreams

**“This Member Mission is at the very core of our existence of building society. Homes and Dreams probably means something different to us all, but at it's heart is a need, want and right to have a roof over our heads, a place we can call home. We also may want to save money to fulfil our lifelong dreams, buy something we've had our eye on, create a better financial cushion for those unexpected moments, or build financial resilience for our later years and our retirement.”**

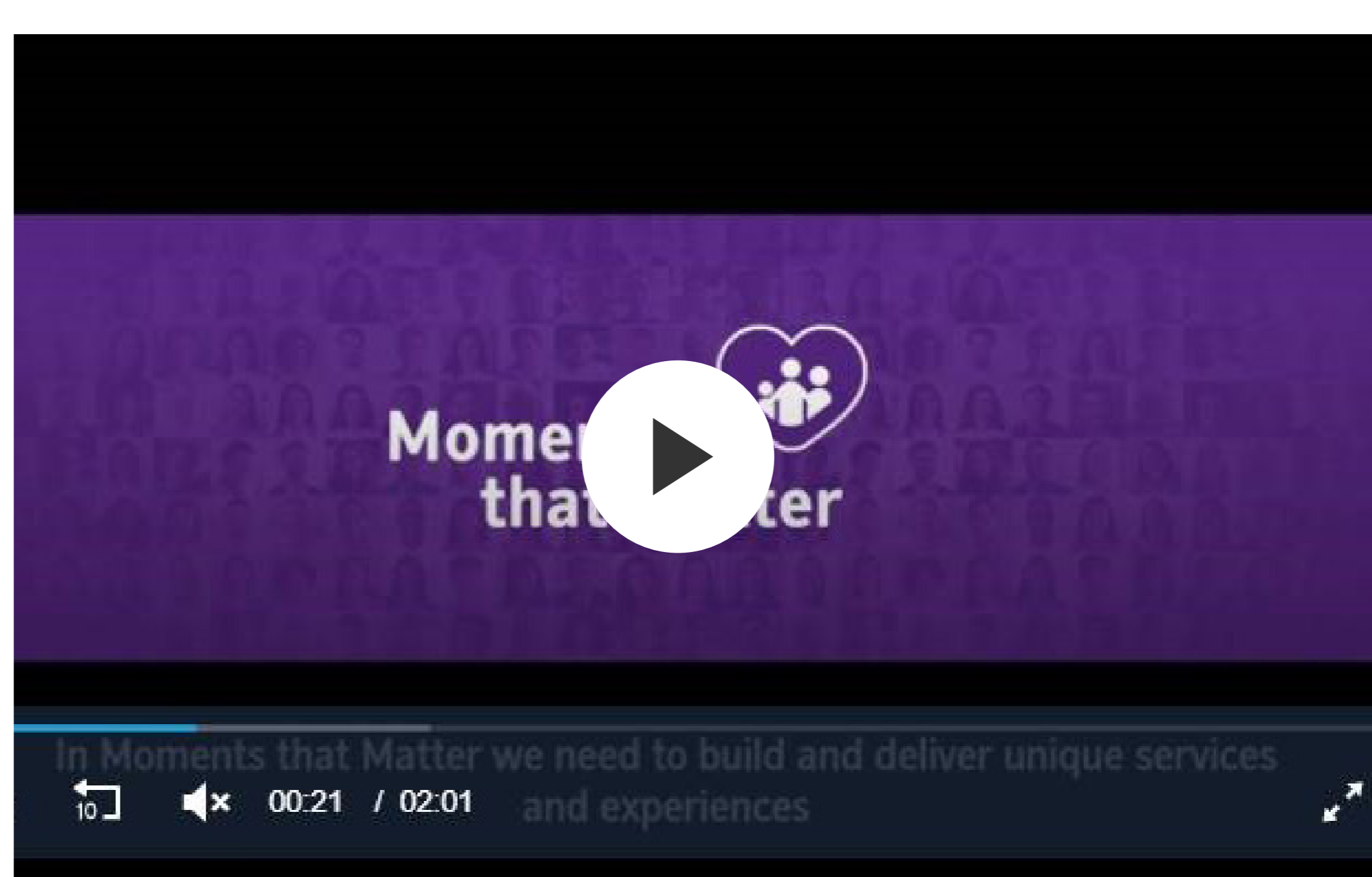
Rachael Sinclair, Mission Leader, Homes and Dreams



### Moments that matter

**“Our Mission's purpose is to be there in the Moments that Matter to our members; moments when events in their lives mean that we need to respond with service that is both empathetic and efficient. We already do this most of the time, but sometimes our processes make it hard for our members to get the outcome they need first time. The Mission is focused on understanding better how we serve our members' needs in Moments that Matter right across the Society, and to improve the experience for both members and colleagues.”**

Janet Chapman, Mission Leader, Moments that Matter



#### Get involved!

We now have **three** Member Mission Colleague Panels – also known as **Colleague Collective in Hassle-free Money**. This is where representatives from the frontline work with our Member Missions to connect, share ideas and challenges.

They help us to make sure we're tackling the issues impacting our members, for example member journeys, improving the experience and making us more efficient as a result.

The panel meetings can vary from testing new concepts and ideas through to helping us understand the issues where we can make a real difference, quickly.

All three are now up and running and we're already seeing some fantastic results.

We asked two colleagues, who've taken part in the Hassle-free Money Colleague Collective, to describe their experience.

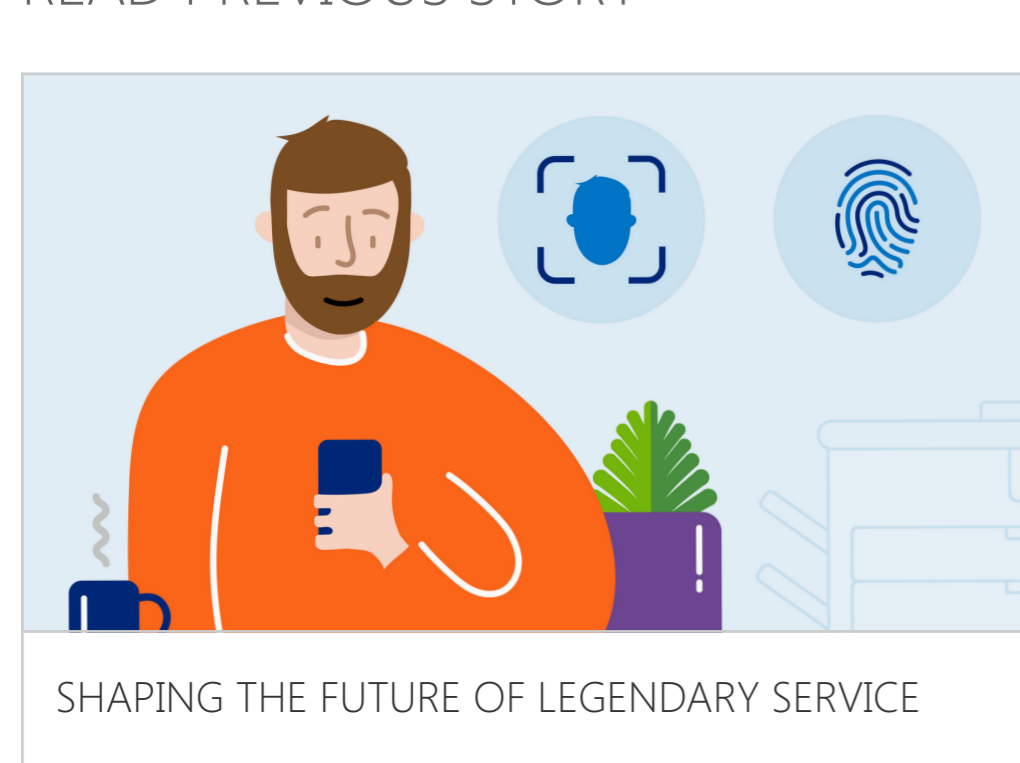
Neill Warhurst, Member Representative, Scarborough says: "It feels very important that we're being listened to and placing a focus on practical solutions that have member (and colleague) day to day experiences at the heart of making improvements."

Jenna Crump, Member Representative, Northwich Bullring, adds: "I personally love and appreciate being part of the Colleague Collective. It's given me a great opportunity to meet colleagues throughout Nationwide that I otherwise would not have met."

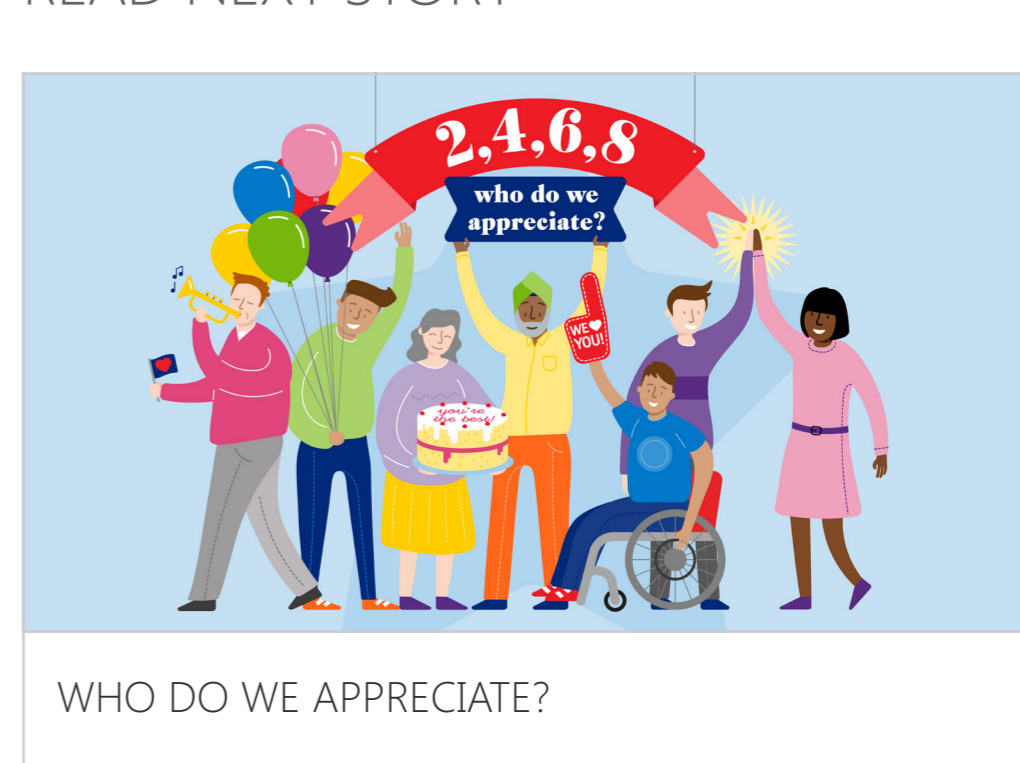
We'll update you on the progress of the Colleague Panels, and hear more from colleagues how are taking part, in future issues of Upfront.

You can click [here](#) to find out more.

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# Who do we appreciate?



## Appreciate is our new recognition system, bringing PRIDE eCards, Anytime Awards and Recognising Loyalty together into one place.

Since launching in February, Appreciate has been a huge hit with you, our member-facing colleagues, with over 40,000 messages being sent between colleagues across the Society so far.

The system is designed to make giving and receiving recognition simpler and easier. For instance, PRIDE eCards have been refreshed, we've added new eCards to recognise other achievements and special moments, and you can even recognise up to 50 colleagues at the same time.

Your recognition dashboard shows the praise you've given and received, and you can also create a Personal Profile to let others know how you'd like to receive recognition in future.

The new Connect+ app means you can send a 'well done' or 'thank you' wherever and whenever you want. It's so quick that an eCard can be sent in just three taps!

In addition to the eCards, there's also been more than 4,000 Anytime Awards given out, totalling £75,000 in value.

Anytime Awards are there to recognise colleagues who've gone above and beyond in displaying our newly-refreshed PRIDE values or achieved something outstanding for our members.

You can nominate colleagues for a financial award between £5 and £100, which managers are responsible for reviewing and approving.

Once approved, awards can be immediately redeemed for instant vouchers or reloadable cards from selected retailers. You can even spend your recognition credit directly on the Amazon Marketplace.

There's also the option to donate the award to a range of charitable projects from across the world.

Daniel Pidgley, an operations team manager in Collections and Recoveries from the Moments that Matter Mission, has been one of the people who've really embraced the new system.

"I find the system very easy to use," he says. "It's simple to understand and once you use it, there's nothing stopping you from going back in and using it again!"

"Being able to quickly send recognition, knowing that two minutes of my time could make someone else feel appreciated is an investment well worth making. I also find the birthday notification superb. There's nothing like making someone feel valued."

### What's next?

For a limited time only, you can bring your PRIDE eCard to life by recording an audio message that could be played on *Nationwide Live!* radio. This is a great way to make someone feel special by sharing your feedback with our ever-growing radio audience. You can find more details of how to do this on the intranet.

There'll also be further integration with Teams and Outlook, and the addition of photos/gifs/videos on eCards, allowing you to personalise your 'thank you' messages.

### We want your long service call outs!

One of the other greats features on Appreciate is getting recognised when you reach any long service milestones.

These milestones are only automatically shared with the recipient and their line manager, but we'd love to celebrate our colleagues who've delivered amazing service to our members in future issues of *Upfront*.

Please make sure the person who's being celebrated is happy to be featured and send their names and milestone to the Upfront mailbox, so we can get in touch.

**Over 40,000 eCards sent out!**

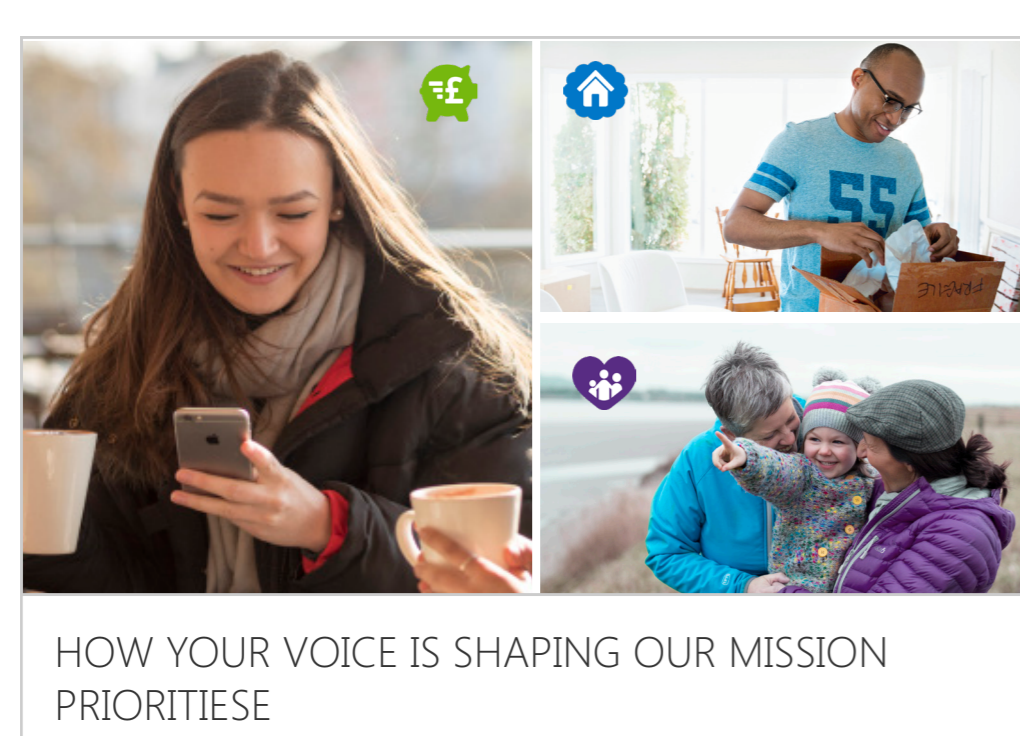
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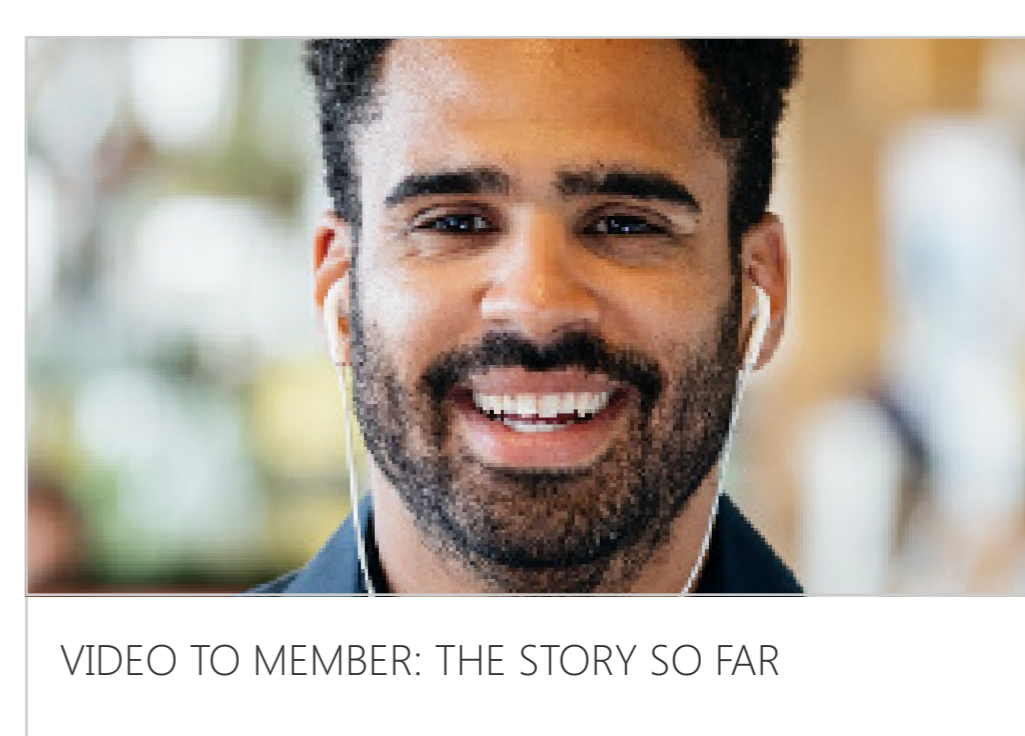
**"Being able to quickly send recognition, knowing that two minutes of my time could make someone else feel appreciated is an investment well worth making."**

Daniel Pidgley, Operations Team Manager

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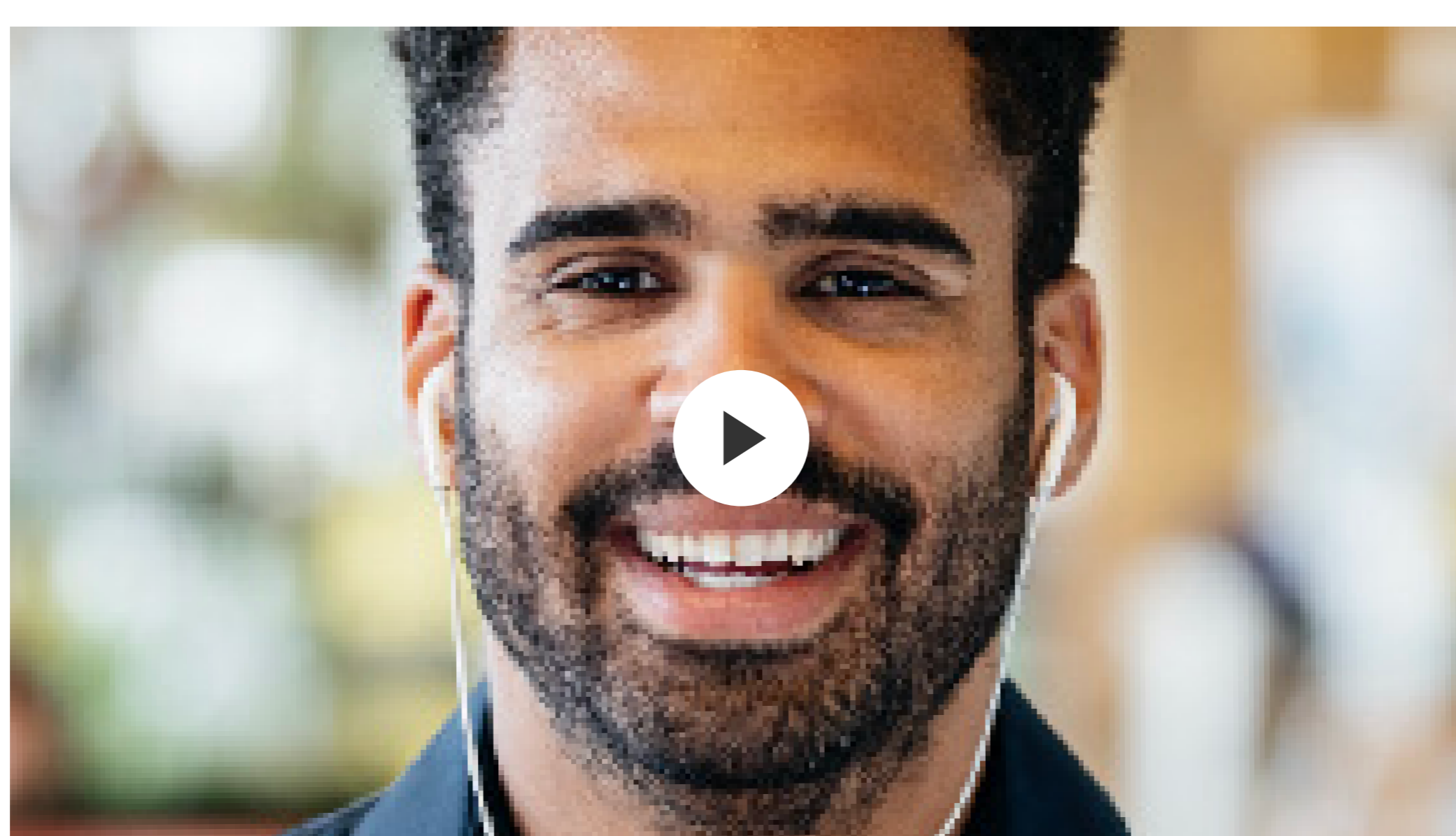
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## Video To Member: the story so far



**Nationwide Now (NNOW) was introduced in 2014. It quickly became a market-leading service, where members could go into branch and connect with a contact centre based advisor by video to complete product applications.**

The service received rave reviews and was adopted by many of our competitors, but by 2019 member needs were changing. They had greater access to technology and were asking 'if I can connect through to an advisor from a branch, why can't I do it from home?'

We ran a 12-week video pilot to allow members to do just that, getting the help they needed to make their Homes and Dreams a reality, using their own devices from a location of their choosing.

The result? They loved it! So plans were made to test the idea more rigorously involving a small number of financial planning managers (FPMs) and prime mortgage consultants. The future of legendary service was being redefined.

### Then came Covid...

Overnight, not only were the goalposts moved, but there was no longer a pitch to play on.

With us protecting colleagues and limiting numbers working in branch, members were unable to attend face-to-face appointments or use the NNOW facilities.

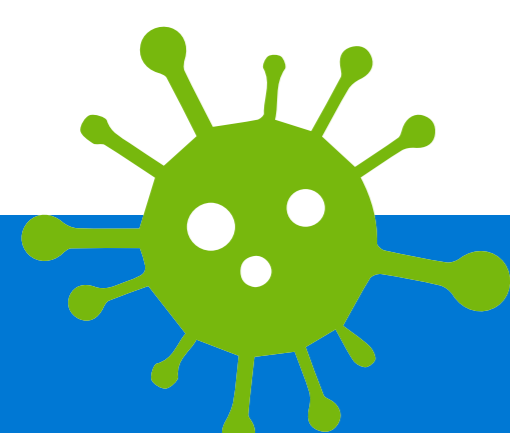
As Investment and Later Life appointments need to be recorded, advisers were suddenly unable to host appointments, all at a time when markets were unprecedentedly volatile and members urgently wanted to connect with our advisors for the expertise and reassurance with which they'd become accustomed.



The project team reacted swiftly and, by the start of May, a pilot group of FPMs and LLMCs launched our Video To Member service, reconnecting members with advisors using video technology that could work anywhere with internet access.

By July, all our financial planning managers and most Later Life MCs were fully enabled to host remote video calls, allowing us to serve members across the UK.

The service offers an engaging experience, with screen sharing and the ability for multiple members to join from different locations. Coupled with the new electronic signature capability, DocuSign, members can complete new investments quickly and without and the need to print and post documentation – great for all, and especially the planet!



**“As a purely telephony-based MC for seven years, the thought of coming out of my comfort zone was scary. However, the best thing about the service is the screen sharing, which makes appointments more efficient and far more engaging than I could ever make a telephone call.”**

Nicola Snow, Mortgage Adviser

The enhanced service is more efficient too. On average, an Investment journey has reduced from four to three hours, with Later Life journeys shorter by half an hour.

The impact of the pandemic massively accelerated the shift towards relying on video appointments. People quickly gained in confidence and the use of the technology became common place across the globe, not just for finance, but for daily workouts, TV chat shows, GP appointments, courts of law and so many other everyday activities. Demand soared.

At the end of September, we extended Video To Member to Prime Mortgages delivered by 65 mortgage consultants and, by February, this was extended to 325 MCs across the branch network, Nationwide Now and Direct.

### One year on...

Two out of three Regulated Advice appointments are now done over video. Video to Member has become the primary way our members and colleagues want to connect, with over 2,000 appointments being held each week... and rising.

Customer satisfaction is great too, with over 23,000 members rating their experience an average score of 9.8/10. So you can see the appeal.

As well as the incredible benefits to our members, these advancements open flexible working opportunities for advisors and will help us to usher in an exciting new Future of Work.

Just as members don't have to travel to branches for appointments and can book in at a time that suits them, advisors aren't tied to working from one location and there's more flexibility around the timing of appointments.

Advisors have rated more than 20,000 member interactions, with an average score of 9.2/10, which is incredible when you consider they were asked to score low for absolutely any technical issue, so the project team could explore and improve the service.

Vicky Mayhew, a financial planning manager, says: "I've found Video to Member invaluable over the past year, as it's allowed me to help and support members with their new and existing needs."



"It's provided greater flexibility and allowed me to work more efficiently as I can now provide appointments to multiple branches on the same day. This would've been impossible previously due to the travel time between locations."

Mortgage Adviser Nicola Snow adds: "As a purely telephony-based MC for seven years, the thought of coming out of my comfort zone was scary. However, the best thing about the service is the screen sharing, which makes appointments more efficient and far more engaging than I could ever make a telephone call."

Pete Johnson, a Later Life Mortgage Consultant in Bournemouth, says: "It's been a complete game changer. Rather than members needing to visit branches, they're able to interact with us from their homes. It's more relaxed and the conversations are more enjoyable for everyone."

This has been a story of not just technological advancement, but of collaboration. Those involved in the original pilot groups stepped forward as champions and shared their experiences and best practices with everyone moving onto the new technology.

The most remarkable thing is that this change to the member journey was done without any external advertising. It's the ultimate example of colleague advocacy and proof that, if we can get the member journey correct, it's one they'll choose to take.



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# Upfront

The quarterly update for all member-facing colleagues

## Pssst... have we got an exclusive for you!



**The Arthur Webb Challenge Cup is back for its fourth year! Yep, Arthur, his impressive tache' and his shiny Challenge Cup has launched across the Society, with this year's theme focussing on the E in PRIDE – empowering each other. After all, creating an inclusive environment that enables everyone to thrive and recognise their individual value to provide better outcomes for our members and colleagues is what Arthur's Challenge Cup is all about!**

So, if you haven't had a chance yet, head on over the [Arthur HQ](#) where you can check out this year's launch film, as well of all the info on how to enter.

We've seen more challenge and change than anybody could have expected over the last 12 months, but we've also achieved an incredible amount together since the start of the pandemic. So, high fives all round. But the hard work doesn't stop here.

When you think about it, the entire Society is working differently now – we're more joined up, we've had to move with more pace to deliver solutions, and, we've flexed more than ever for the needs of our members and each other. And as we emerge from such a

challenging period, we have a real opportunity. A moment in time to build on the progress we've made over the past year and make a real difference. Just like Arthur did.

**So, ask yourself:**



Yes? Well that's the spirit.

We caught up with Amardeep Saundh, Langley (1465) Branch Manager, who had a go and entered the Challenge Cup – here's what he had to say: "Working in branch, there are occasions where I'd think 'wow i wish i could change that' and the Arthur Webb Challenge Cup game me the platform to make it happen. I'm proud that I was part of a team called 'The 15 Minute Movement', where we looked to introduce 15 minutes each day for branch employees to focus on their wellbeing. Thanks to the Challenge Cup, not only did the idea take off in the branch network, but also in different teams across the Society. I'd absolutely recommend entering the Challenge Cup if you want to make a difference – it was a fantastic experience!"

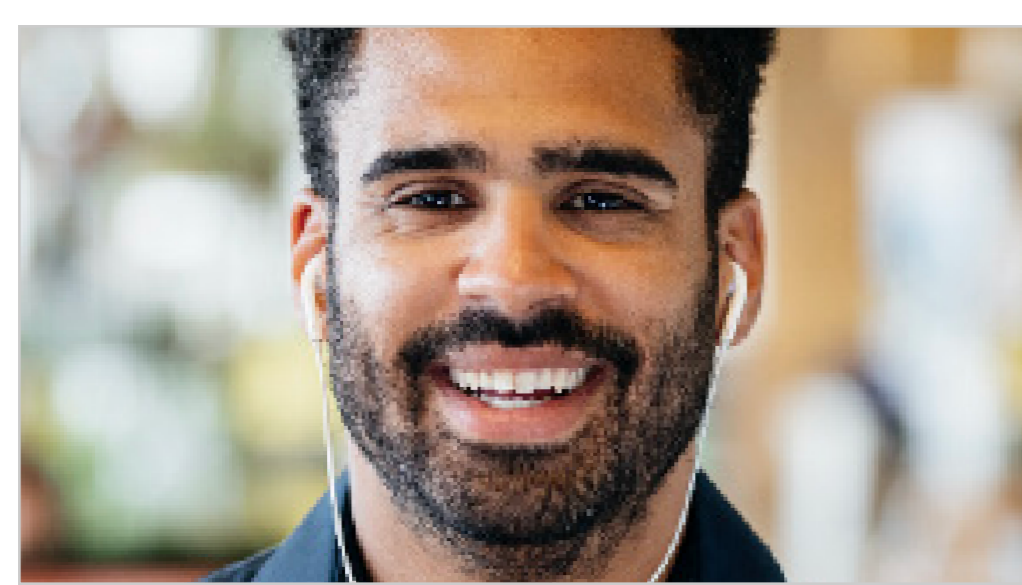
Now that you've got all the latest Arthur info, it's time to make some Challenge Cup moves. Did you know that last year, only 11% of our Challenge Cup participants said they were based in branch? This year we'd love to see more of you getting involved and sharing your ideas that will contribute towards our Society's evolution. And with Microsoft Teams, connecting with colleagues across the country has never been easier – so this year, the playing field is virtual. There really is no stopping us now.

We'll be seeing you soon with some further details and some previous member-facing Arthurs who might just inspire you to get your 'tache on.

**Challenge Cup here we come!**



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# Upfront

The quarterly update for all member-facing colleagues

## Competition time!

# Win a luxury tea for two!



There's nothing like receiving great service, so we're offering everyone the chance to win a luxury tea for two.

To enter, you just need to correctly answer all five questions below. All the answers can be found in this issue of *Upfront*.



1

How often will *Upfront* be produced?

2

According to our article, approximately how many eCards had been sent by colleagues on Appreciate at the time of writing?

3

What's the average member experience rating for Video to Member appointments?

4

In the Hassle-free Money Mission, what are the Member Mission Colleague Panels also known as?

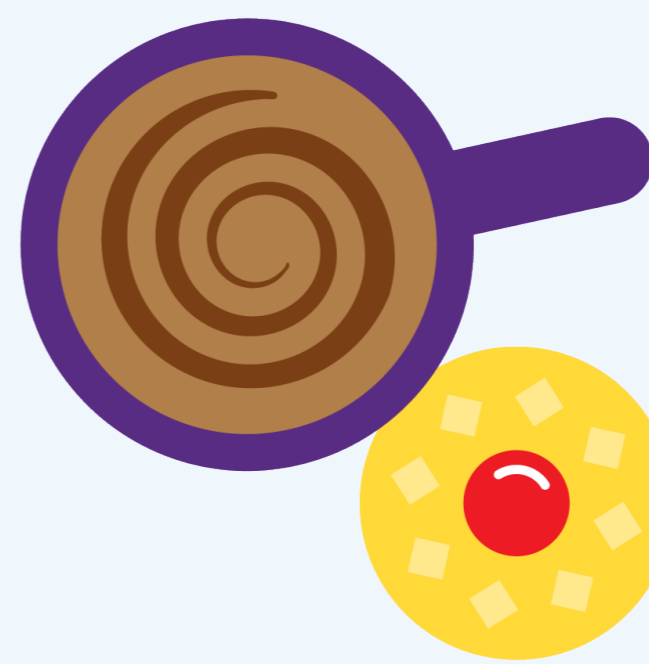
5

Where is Personal Banking Manager Kelli Grippo based?

To be in with a chance of winning, please send an email titled '*Upfront* Competition' to our mailbox.

The closing date for entries is **Sunday 2 July**, and we'll announce our winner in the next issue.

Full terms and conditions are [available here](#).

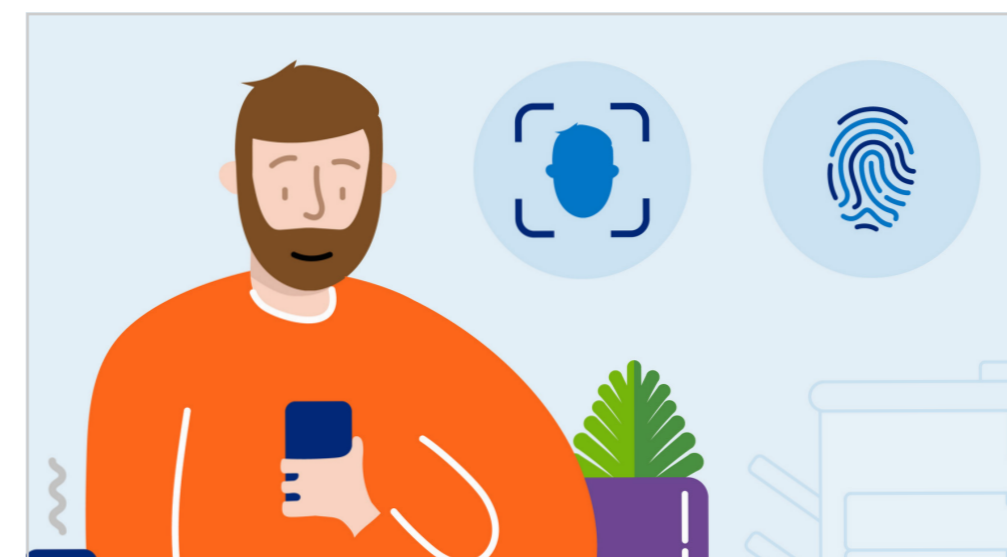


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THE ARTHUR WEBB CHALLENGE CUP IS BACK!

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