How NAB moved unbelievably fast on their mobile banking app.

Giving customers what they want before they ask.

This year National Australia Bank (NAB) won two industry awards: "Best Bank" and "Most Preferred Bank" in Australia, as voted by customers. But NAB is always looking for opportunities to improve the customer experience, and digital innovation is a high priority.

Mobile banking by NAB customers has outpaced browser banking, and so NAB sought to address a range of new customer requests and behaviors, and to develop innovative functions to help customers do their banking more conveniently.

NAB teamed up with Visa and started work.
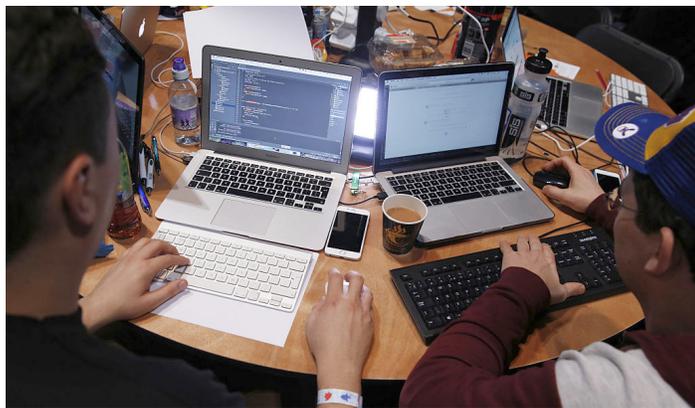
## Collaborating from concept to prototype.

The Visa and NAB teams decided to collaborate in a new way. Typically, someone at the bank would speak to a senior person at Visa and then – hopefully – the requirements would be understood on both sides.

But in this case, each company brought in their teams and both sides co-developed everything. Through design thinking, joint requirements definition and easily available APIs, development moved fast.

NAB was able to deploy Visa token APIs along with a host of other APIs with quick feedback from Visa Developer teams on what would work best. The teams' direct access to each other was unprecedented at this scale.

Shrinking timelines.

By connecting Visa and NAB developers up front through the Visa Developer program, the NAB team was able to save around six months and bring the requirements-gathering and development time down to a week in some cases. And the best part of working together was that it very much felt like one team working together for one purpose.
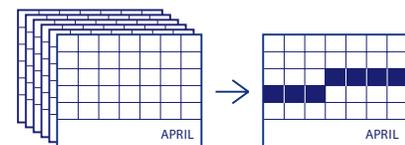
A six-month process shrank down to one week.

"What we've been able to do is bring the developers together, so they can talk in their own language, and that's rapidly sped up time to market."

Mitchell Partoglou
Head of Innovation Planning,
National Australia Bank

What's next for NAB?

This is just the beginning. NAB is on a digital innovation journey and Visa will continue to help them stay ahead of new ways consumers choose to bank.

To learn more about integrating Visa's APIs into your own innovations, visit visa.com/developer.

VISA   nab

Give customers the payment functionality they want before they even ask.