

A Pioneering Approach to Remote Appointments Positions National Bank as a Client-First Leader



ABOUT NATIONAL BANK

National Bank is one of the six D-SIB (Domestic Systemically Important Banks) banks in Canada, and the leading one in Quebec. It offers a full range of financial services for individuals, businesses, and clients with specific needs, both domestically and internationally. It also offers a wide range of banking and insurance services as well as innovative investment and wealth management solutions.

Since its inception in 1859, National Bank has been committed to making a positive impact on people's lives by building long-term relationships with its clients, teams, shareholders, and community.

What's Inside:

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Success Snapshot

92%

92% of clients **express satisfaction or high satisfaction** with National Bank's reimagined appointment booking experience

3x

Remote appointment **bookings have increased three-fold** since implementing Coconut Software

4x

clients can book **remote appointments 4x faster** than in-person appointments



The Goal: Align Appointment Booking with Modern Client Expectations

The retail customer relationship strategy teams at National Bank recognized that their one-size-fits-all appointment booking experience no longer fit with increasing client demand for self-serve solutions and remote appointments. While fintechs and virtual banks offered clients convenient digital solutions and timely access to advice, National Bank still required clients to visit physical branches or complete appointments by phone. This approach wasn't meeting clients where they were.

"The pandemic significantly shifted client preferences, particularly regarding in-person visits," says Jean-Michel Bonin, Senior Manager retail customer relationship strategies at National Bank. "We were seeking a shift in our approach to client appointments that would tap into the strengths of our whole distribution network."

National Bank decided it was time to evolve from a standalone appointment booking solution that essentially directed traffic into branches to a modern, client-first system that would be fully integrated with a holistic digital experience. It also wanted to optimize the solution to meet the unique needs of staff with specific roles, like mobile employees or those with non-traditional schedules.

Finally, it sought a partner that could easily bring its current vision to life, while also offering the agility and skill to adapt to future growth.

National Bank found what it was looking for in Coconut Software.



The Solution: Streamline Appointments and Steer Organizational Change

Coconut stood out from the start as a credible brand committed to excellence thanks to recognition as one of Canada's fastest-growing companies over several years. Coconut also offered a specialized range of appointment booking features providing reassurance that it wasn't a "master of none" vendor that would deliver a diluted offering.

The team at National Bank didn't want to design a process around employee constraints. Instead, they built a client-centered experience with input from Coconut – one that speaks their language and empowers independent appointment management. They gave clients with less complex needs the option to "Skip the Wait" and access self-serve digital tools. Clients who actually need appointments can book them independently without being tied to a specific branch.



“A branch might not be available at the client’s preferred time or provide a service in the client’s preferred language,” says David Simard, Chief Advisor, Strategies, Transformation and Performance. “Booking remote appointments through Coconut lets us assign a client to the next available employee fluent in their chosen language.”

Simard and Bonin also recognized that employees accustomed to reserving time for client outreach and business development would need to get on board with the new booking approach. This requires trusting the process and opening their calendars to let clients take the lead in filling in the empty slots. Meticulous change management was key to helping all employees clearly understand the overarching strategy and how different roles support it. They also rely on Coconut for expert support.

“Coconut’s active involvement in our adoption and transformation journey has been key,” says Simard. “The team has been responsive to issues impacting staff adoption, such as swiftly addressing exchange synchronization problems. They also continually share important trends and benchmarks which helps to position us as industry leaders. This not only positively impacts adoption it fosters a sense of pride among our employees, significantly contributing to their willingness to embrace the change.”

The technical teams at National Bank and Coconut also come together for weekly meetings to solve issues quickly – like how to enhance integration with the bank’s

technology ecosystem to ensure seamless experiences. National Bank has relied on this close working relationship to solve many issues in real-time, including integration of the Adobe ecosystem, Microsoft Teams, SSO, Exchange connection, and Vanity URL.

“We felt genuinely heard from the start,” says Bonin. “Coconut didn’t try to push a solution before they understood our business model and constraints. The team took time to understand our challenges and validate our vision, then crafted a solution tailored to our specific needs.”

The Results: Removing Friction Leads to 3x More Remote Appointments

These days, National Bank doesn’t require clients to choose a branch when booking most appointments. It’s a move that’s creating tangible value for clients who appreciate having straightforward access to qualified advisors – without long waits or forced in-branch interactions.

“Early on, we prioritized the potential pipeline growth created by offering a better, simpler solution for our clients,” says Bonin. “By removing barriers and minimizing effort for clients, we anticipated increased interactions, creating a cycle that



motivated employees to adapt their work habits and fully integrate the new booking solution. The results have been impressive.”

- **Higher client satisfaction.** 92% of clients express satisfaction or high satisfaction with National Bank’s new appointment booking experience. Many describe it as “easy to use” and highlight favourite features like same-day virtual appointments.
- **Increased demand for remote appointments.** Since implementing Coconut, National Bank has enjoyed a 3x increase in the number of remote appointments booked. “Removing the constraints around remote appointments and giving clients access to a pool of coast-to-coast experts was a game-changer,” says Bonin. “Our staff used to work in silos and now the landscape is wide open.”

Employees also enjoy the freedom to choose their availability. A National Bank mortgage development manager shared the significance for his workflow: “I have 100% control of my availability and can leverage it to grow my business organically. Despite working remotely in Quebec, I’ve recently connected with clients from

Toronto, Vancouver, and St. John’s. This new reality has significantly impacted my ability to deliver results and generate revenue.”

- **Reduced friction.** Coconut’s booking shortcuts have also made a significant impact on client completion rates. When initiating a booking directly from a specific web page, clients are no longer forced to select a meeting topic. When booking through a link in a financial planner’s email signature clients never reselect the employee or appointment topic because Coconut automatically captures that information.

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~ Jean-Michel Bonin, Product Owner at National Bank

- **Expanded language support.** Offering support in multiple languages also meaningfully expands National Bank’s impact. Employees can highlight the languages they speak so clients can more easily find right-fit advisors.



This personalized approach helps National Bank connect with key demographics essential to its growth. “The speed of Coconut’s language evolution was a pleasant surprise,” says Bonin. “Coconut went from supporting three languages to eight over six months.”

- **Simplified compliance.** Since Coconut is a Canadian company, regulatory compliance is much simpler too. National Bank’s previous solution was US-based, which precluded it from using some features

Today, any National Bank client across Canada who books an appointment for retail banking is using Coconut Software. Simard and Bonin continue to work with partners from other business units, including commercial and Wealth Management, to replicate the Coconut appointment booking experience across the entire National Bank ecosystem.

“One major advantage of working with Coconut Software is the autonomy it provides to our lines of business,” says Bonin. “We can deploy certain features easily and make updates – like adjusting employee skills, assignments or creating new services – without extensive technical changes.”

Change management is always challenging, but true disruptors like National Bank face it head-on with positivity and agility. The team plans to continue evolving appointment

bookings to address emerging needs, leveraging feedback from clients and staff to ensure new strategies align with demand. They also trust Coconut to help them steer future changes in the right direction.

“Coconut’s flexibility allowed us to launch a comprehensive, highly functional, and well-integrated appointment booking experience in record time,” says Simard. “We look forward to continue working with Coconut to develop exclusive features that will help us strengthen National Bank’s position in the industry and maximize value creation.”

“Working within an **innovative framework allows us to transform our practices and helps position the Bank as a market leader.** This makes it simple for our clients to do business with us through better access to our services. This is all **made possible by a strong entrepreneurial culture** across the organization.”

~ Lucie Blanchet, Executive Vice President,
Personal Banking and Client Experience

“**Coconut’s flexibility** allowed us to launch a comprehensive, highly functional, and well-integrated experience in record time. Partnering with a **growing Canadian business known for its innovation** and industry expertise has been invaluable.”

~ David Simard, Senior Advisor,
Strategies, Consulting and Performance