Agenda

- Intro to Fifth Third Bank

- Technology

- People

- Process

- Next Steps

Who is Fifth Third Bank?

Fifth Third Bank
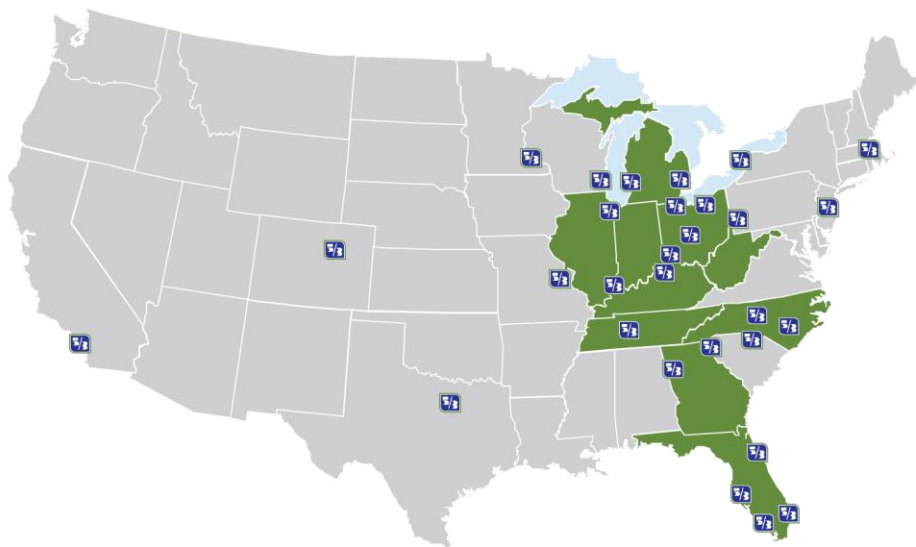
#2 – Most Trusted Companies for Retail Banking[3]

#3 – Retail Banking Customer Satisfaction Survey[4]	#3 – Banking Industry Customer Satisfaction Rating[5]

1 Oliver Wyman 2016 Survey of Consumers, 2 SNL Financial as of 2Q17 3 Ponemon Institute 12th annual Privacy Trust Study for Retail Banking, 5 University of Michigan American Customer Satisfaction (ASCI) Index as of 2016

By the Numbers

#9
U.S. Retail Bank[1]

#10
**U.S. Commercial & Industrial Lending[2]**

- **$142B** Total Assets
- **$92B** Total Loans
  - *62% Commercial*
  - *38% Consumer*
- **$106B** Deposits
- **1,153** branches; **2,459** ATMs
- **Over 18,300** employees

Technology

"Most brands and marketers only utilize 15% of technologies and capabilities they are already paying for, so the focus should not be in the number of technologies that need to adopted, but in "applying" them to solve business needs and changing consumer behaviors."

— **Mayur Gupta**, SVP, Head of Digital Capabilities & OmniChannel Business, Healthgrades
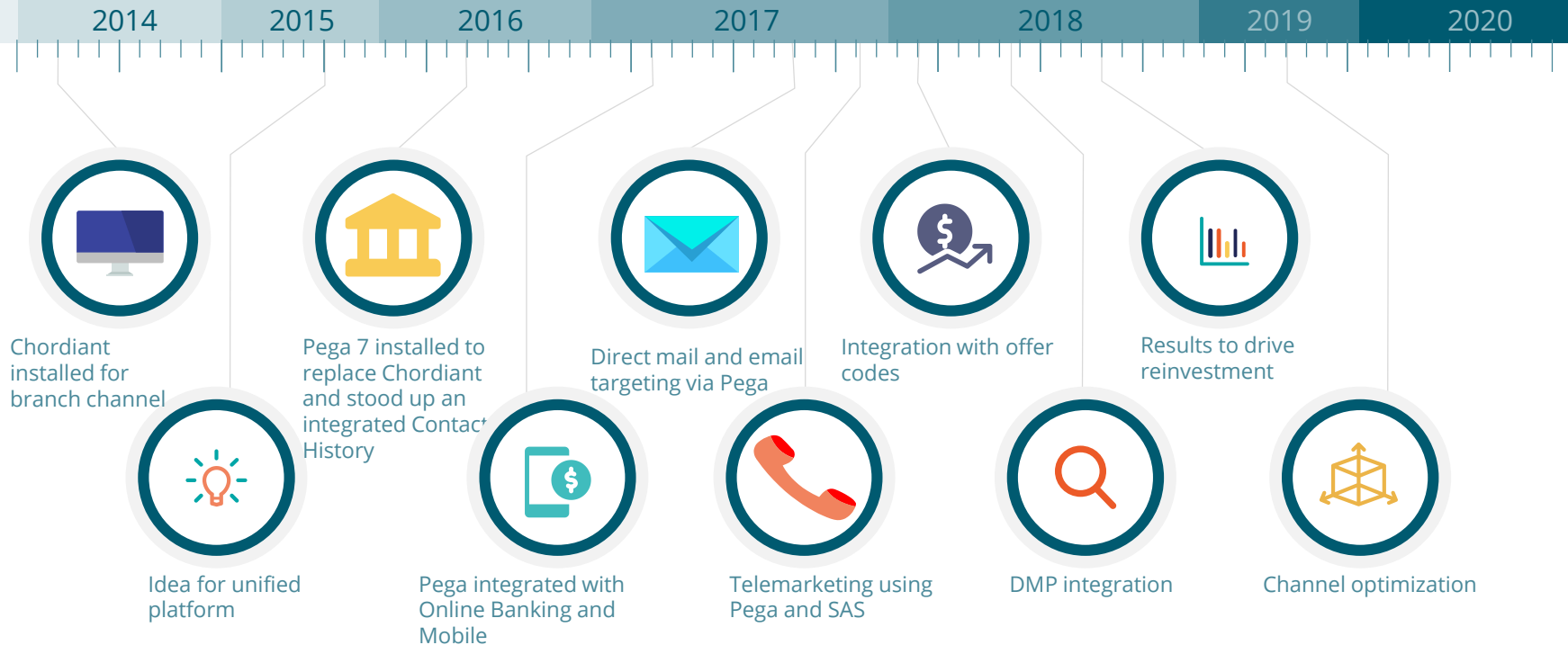
Batch and Blast to Always On
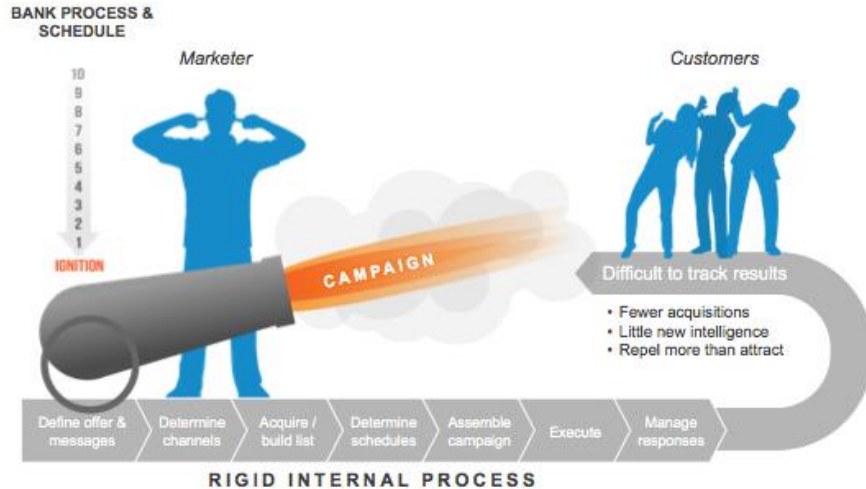
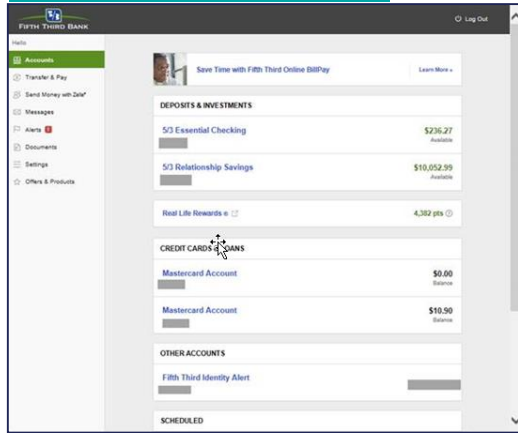# Road to a multi-channel, optimized, unified marketing platform…

Integrated

A vision that started with providing visibility to employees transformed into a multi-year effort to reach customers in 6 different channels for servicing and sales opportunities while focusing on the next best action in a customer centric world.
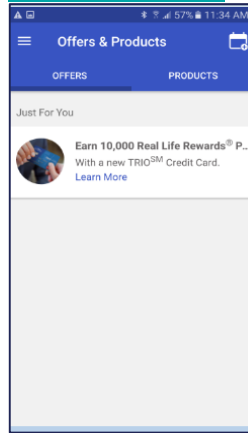
| 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |

Chordiant installed for branch channel

Pega 7 installed to replace Chordiant and stood up an integrated Contact History

Direct mail and email targeting via Pega

Integration with offer codes

Results to drive reinvestment

Idea for unified platform

Pega integrated with Online Banking and Mobile

Telemarketing using Pega and SAS

DMP integration

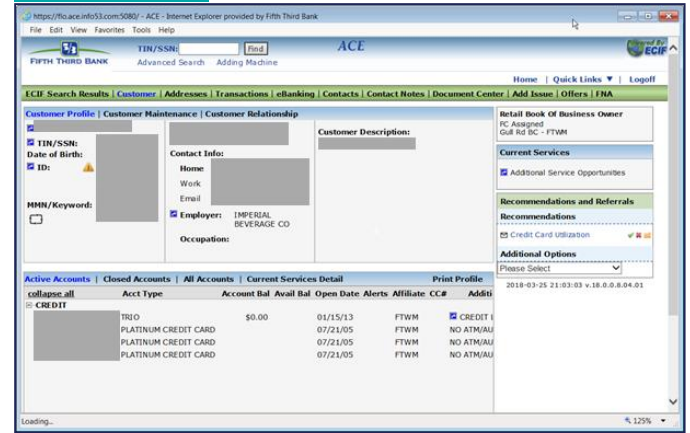Channel optimization

Channels

Online Banking

Mobile

Branch

Direct Mail

Email

Telemarketing

Decisioning Data Pillars

Customer Data

A consolidated location where we track all sales and servicing contacts with our customers across channels, as well as a history of the interactions we have had with them across all channels.

People

"Technology has completely changed what fast means. We are on an agility mission right now because speed is different than agility. What we're trying to build is the capability to go in new directions fast, not just go straight ahead fast, and that's a really different muscle for us to build."

— **Jeff Jones**, CMO, Target

Interdepartmental Partnership

- Significant amount of development work has been placed in the LOB to an agile, more responsive process

- IT policy and guidelines are upheld through Pega Revision Manager, access roles and a thorough Quality Assessment process

- Team structure mirrors traditional IT, but our lifecycle is a fraction of the time, we are a blend of Waterfall and Agile processes

- Everything is rigorously tested

- IT partners keep our infrastructure sound and work with us on upgrades and system maintenance

Requirements

Our Business Analyst captures a hybrid of business, functional and technical requirements from the requestor and sends for sign-off
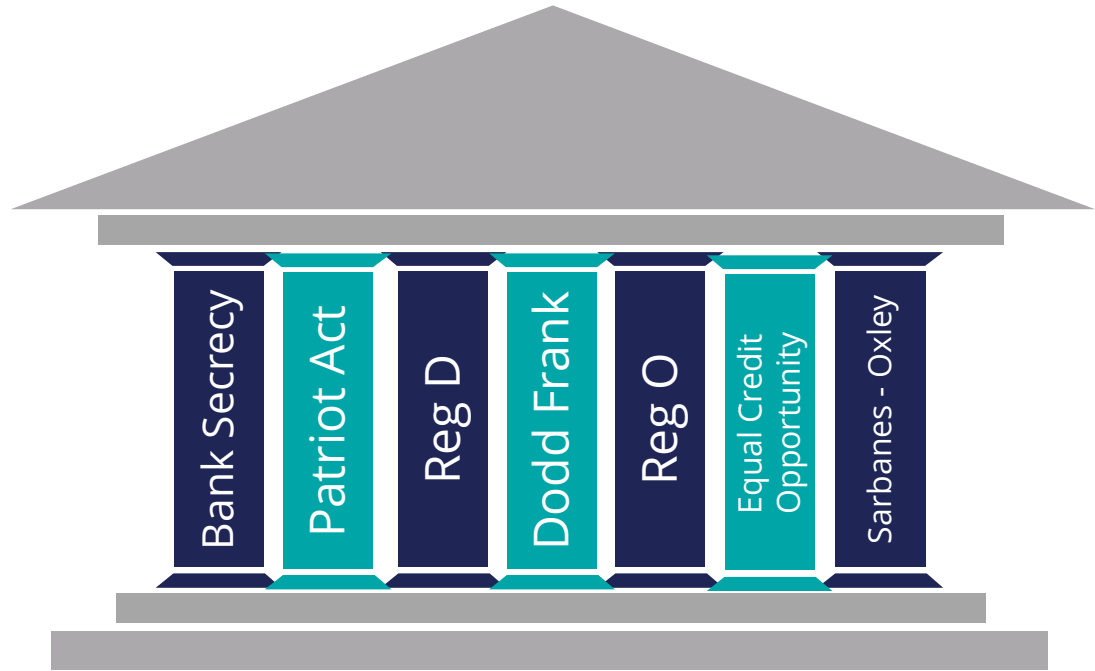
Development

Campaigns and recommendations are built per the requirements

Testing

All output is tested thoroughly prior to being passed to mail vendors and/or production servers

PEGA

Financial Services Regulations

- Recommendations and lists must factor numerous regulatory requirements on top of the standard marketing selection criteria

- Knowing your ideal customer and how to connect with them can be a challenge when select data elements are restricted from use

Bank Secrecy · Patriot Act · Reg D · Dodd Frank · Reg O · Equal Credit Opportunity · Sarbanes - Oxley
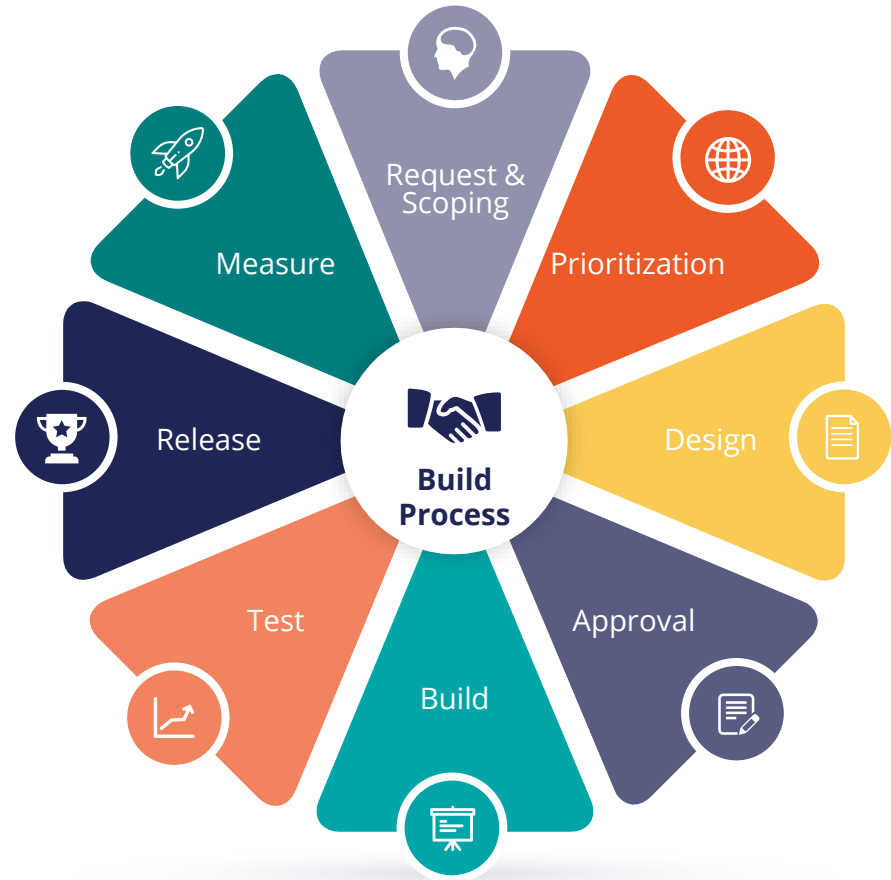
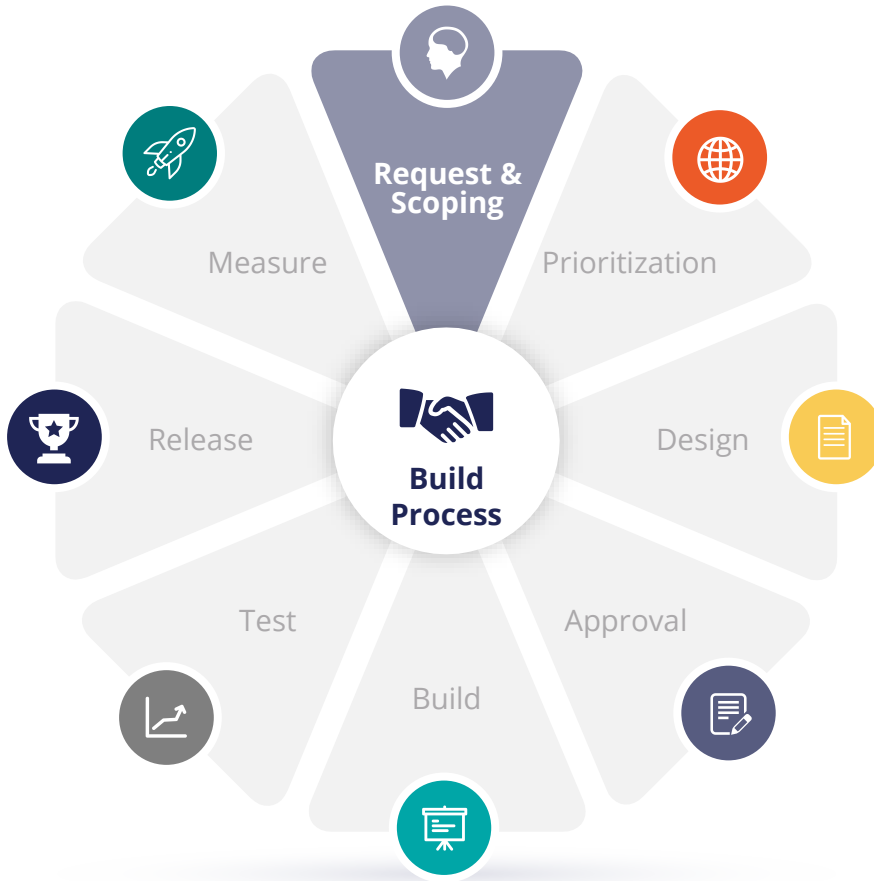# Weighing Service Messaging Over Sales-centric Messaging

- Keeping the customer at the center, we're able to engage customer in a meaningful conversation that they want to have

- Messages are presented based on relevancy to the customer

- Recommendations with a service driven message resonate well with customers in person-to-person channels

Process

Campaign Process

- IT-ifiying the business

- Uniformed process is used for all marketing lists for:
  - Direct Mail
  - Email
  - Telemarketing
  - Branch
  - Mobile App
  - Online Banking

- Over 90% of our releases can be done solely by the Marketing team without involving our IT partners

Build Process

- Request & Scoping
- Prioritization
- Design
- Approval
- Build
- Test
- Release
- Measure

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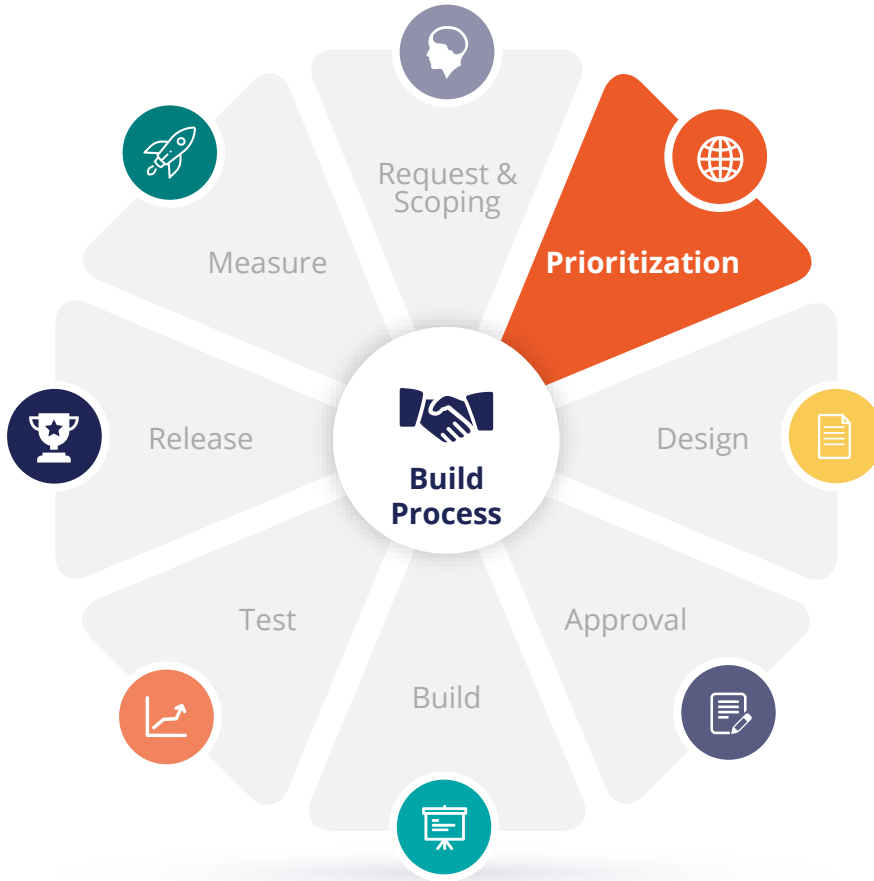- Approval
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Request and Scoping

All requests are filtered through the LOB Marketing partners. Requests are added to a list and sized by the Project Manager and Business Analysts.

Request & Scoping

Prioritization

Measure

Build Process

Release

Design

Test

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Build

Prioritization

Once initially sized, the sponsors meet to review all asks against available hours.
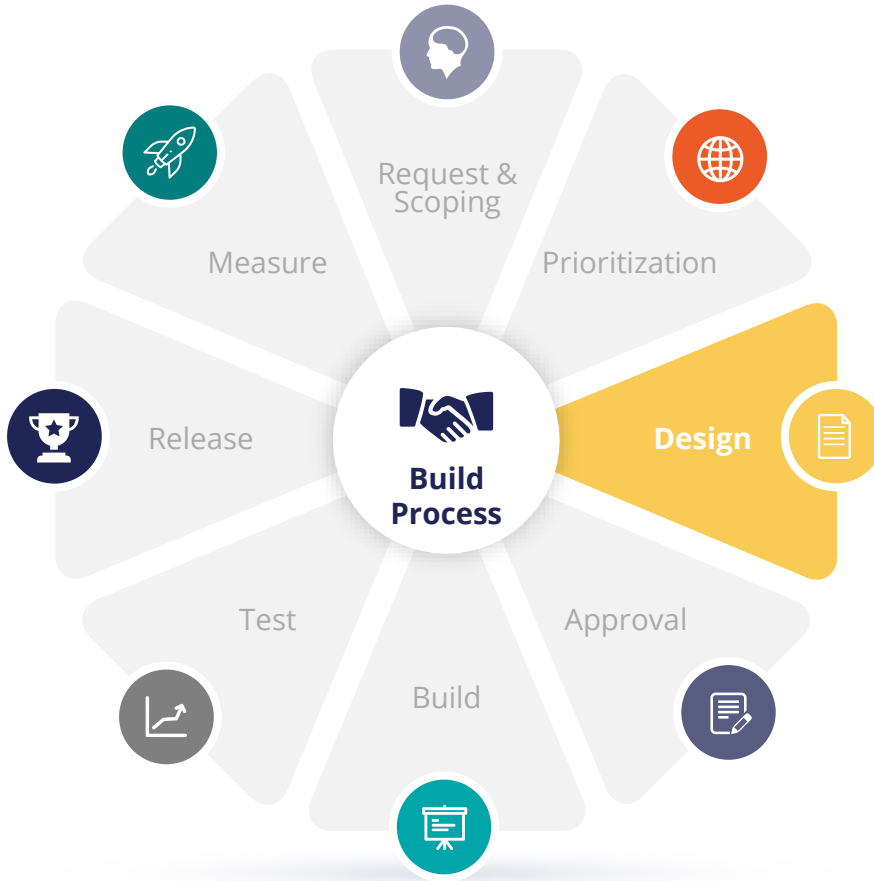
Design

Business Analysts partner with LOB Marketing to document the requirements for who we want to target and ultimately how we will measure each request. A business/functional/technical spec document is completed.

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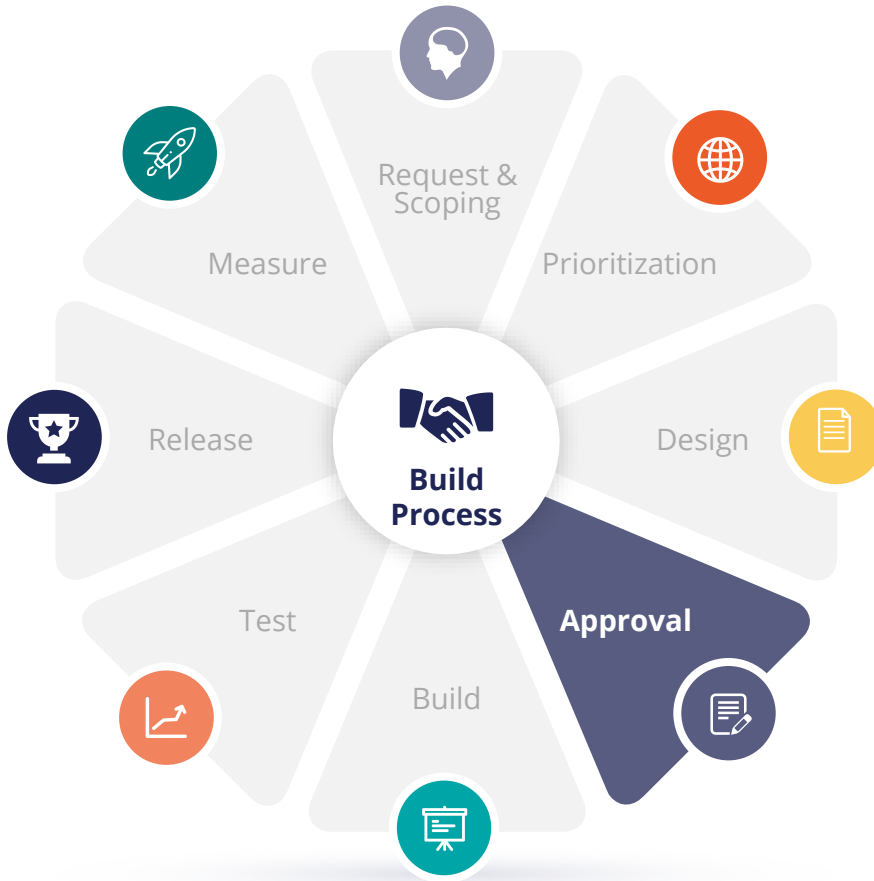
Approval

Requestors must approve the design to ensure what they have in mind is what we plan to build. Once approved, any change is an automated 2 week delay to the timeline.

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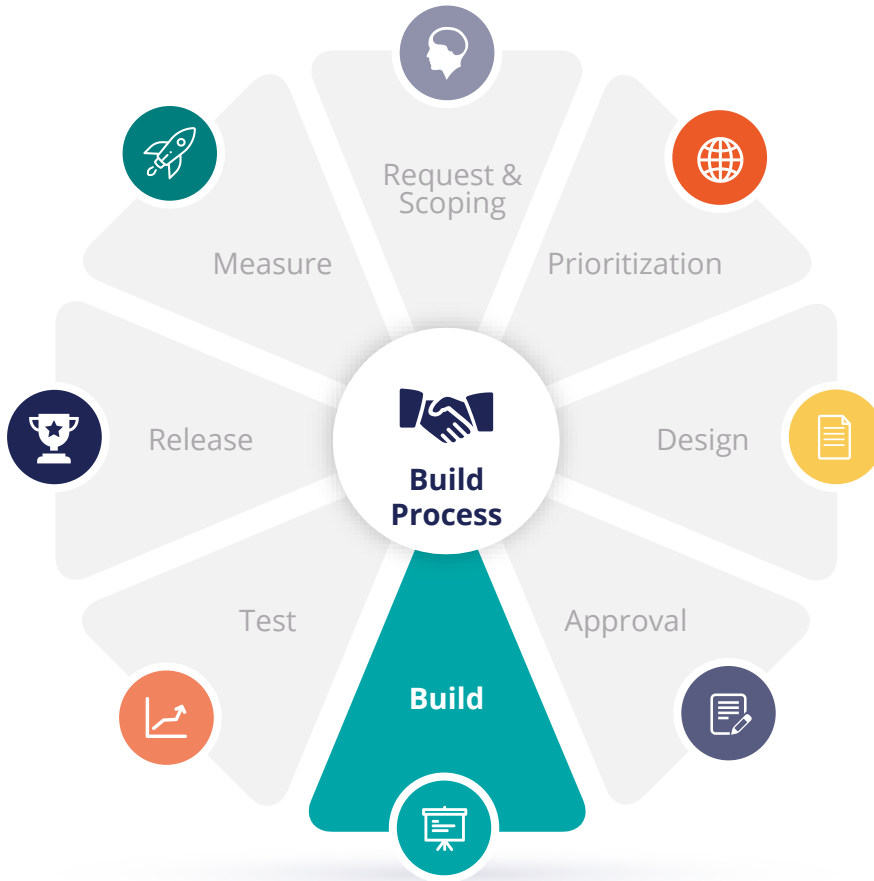
Build

Rules, strategies, recommendations...

Developers are co-located to ensure open communication to ensure a consistent process from developer to developer.

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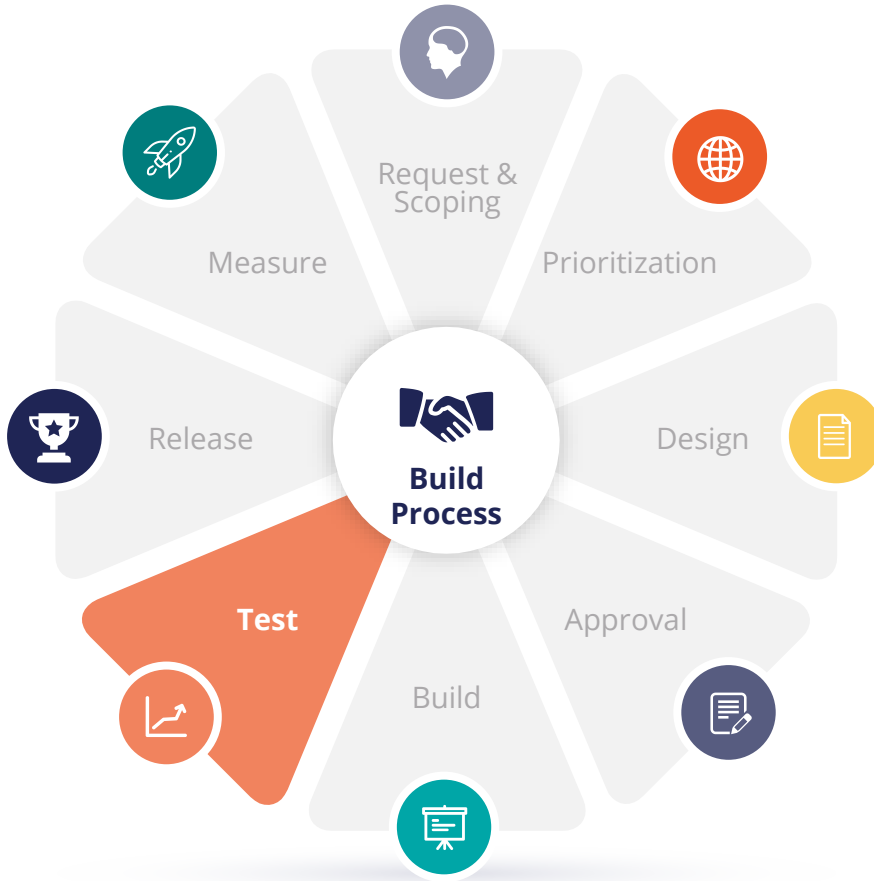
Test

We take quality very seriously and have a rigorous process in place to ensure the customer never receives a communication that isn't relevant.

Request & Scoping

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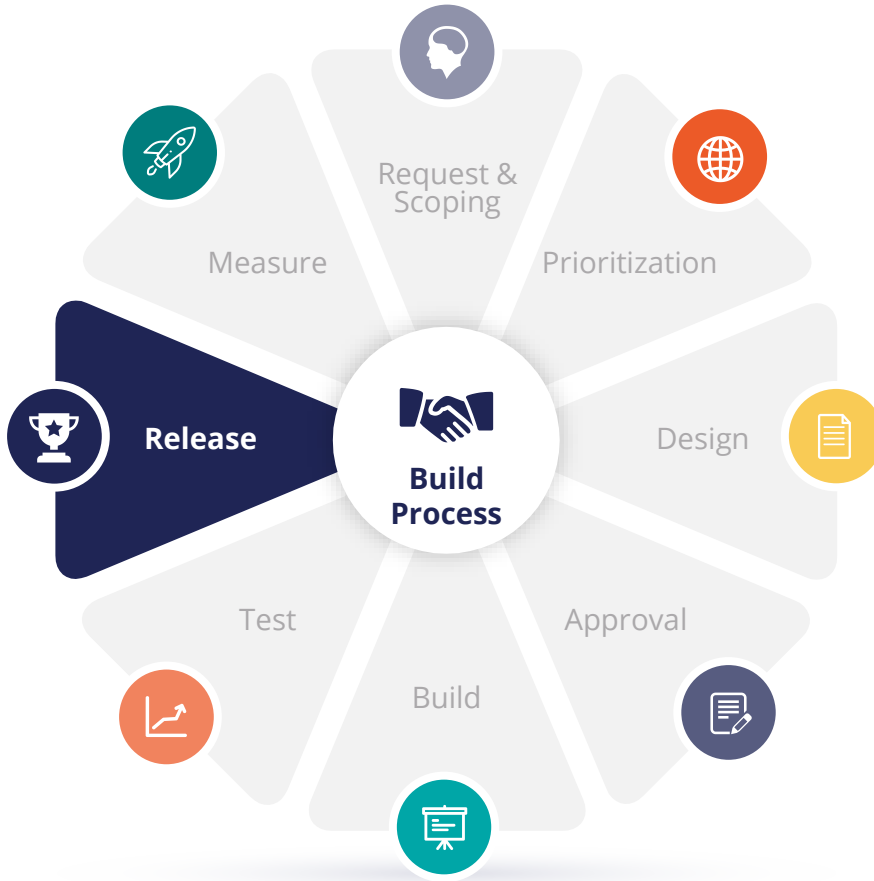
Release

Within Pega, we are able to leverage role types and environments to ensure nothing is going to production until it has passed QA, and that only a handful a people can promote something to production.

Request & Scoping

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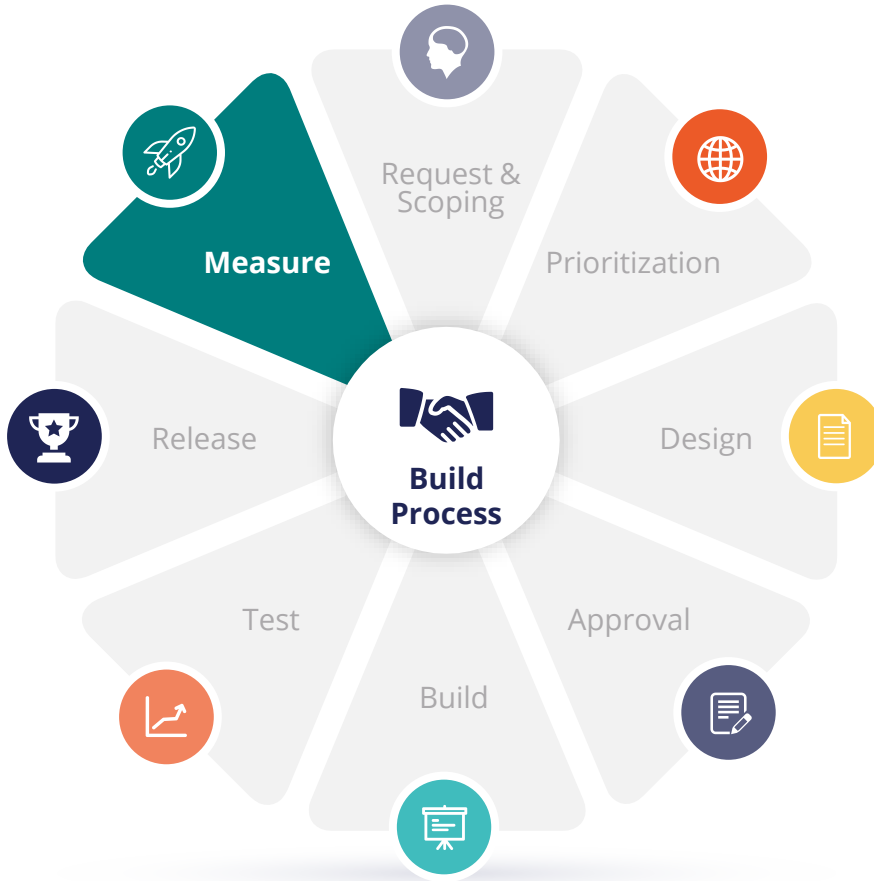
Build

Measure

In order to prove what works and to learn what needs to be adjusted, campaigns, tactics and channels are measured to feed design for future campaigns.

Where to Next?