PEGA SOLVES CRITICAL COMMERCIAL BANKING CHALLENGES

Revolutionary Solutions that Transform Your Client Experience

A PEGA FINANCIAL SERVICES DATASHEET

Agile Solution Meets Tomorrow's Needs

With Pega, every interaction becomes an opportunity to strengthen your client relationships while driving costs down. Pega solutions for commercial banking deliver a real-time view of each client, end-to-end case management and rules-driven processes that dynamically adapt to the client, situation, channel, and jurisdiction. The result is personalized, responsive service that enhances the client experience, promotes sales, improves compliance, and optimizes efficiency.

- **Optimize the client relationship**
  Support the total sales cycle with Pega Sales Force Automation providing dynamic, guided processes and a complete view of the client across every account, geography, service interaction and channel.
- **Engage your customers with client-focused onboarding**
  Cut onboarding time and speed to revenue while enabling compliance using rulesdriven processes that dynamically shift to ensure the differences by client, product and geography are managed efficiently and effectively.
- **Offer personalized service in every channel**
  Operate seamlessly across every channel and device with efficient, client-focused servicing on a global scale providing a holistic view of each client.
- **Continuously improve compliance and risk management**
  Facilitate ongoing compliance with end-to-end case management, and dynamic rules that automatically apply the right process at the right time to ensure compliance.

CHALLENGE

Financial institutions must engage their clients with outstanding customer experiences while simultaneously complying with ever-changing regulations, market conditions, and internal revenue pressures. While client satisfaction must be top-of-mind, banks must continue to drive down servicing costs.

SOLUTION

Pega delivers a suite of solutions that can revolutionize how commercial banks engage with their customers from the first sales interaction to the most detailed payment investigations. These solutions are designed for rapid time-to-value with built-in commercial banking best practices, rules and processes — all delivered on Pega's agile Build for Change® platform.

BUILD FOR CHANGE®

Empower Your Relationship Managers

- Unbeatable case management capabilities automatically apply your sales methodology to deliver the ultimate in efficient, connected and client-centric experiences at every stage of the sales lifecycle on any device.
- Real-time view of the client across every account, channel and relevant activity, including onboarding and service cases, unifies sales and service.
- Seamless integration with Pega's onboarding solution creates a transparent experience from sales to onboarding, as Pega automatically populates applications with pertinent information.

Simplify Onboarding for Lending and Treasury Management

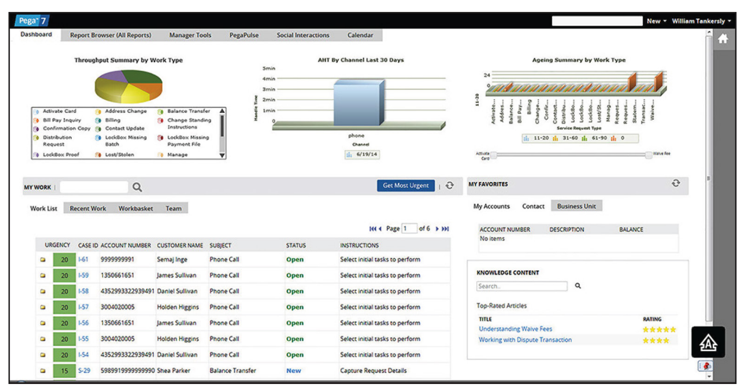
- Simplify complex onboarding and origination from point of sale to back-office fulfillment, reducing overall cycle time from weeks to days, enhancing visibility into workstreams and improving compliance.
- Pega onboarding for Treasury Management includes end-to-end work automation and easy, seamless integration to back-office systems, eliminating paper-based fulfillment by automating account and product setup, correspondence generation, and user provisioning.
- Omni-channel management with support for SWIFT eBAM, Web selfservice, phone, email, mobile and fax lets clients use their preferred access method while ensuring every interaction is visible and actionable across every channel.

Deliver Client-centric Service Globally

- Holistic case management and rapid integration with enterprise systems provides full transparency into the lifecycle of every inquiry and request across channels, lines of business, and geographies.
- Pega automates payment and securities exceptions and investigations management for a wide range of investigation types including payment investigations, compensation claims, Nostro reconcilement, treasury investigations and more.

Manage Enterprise Compliance Including KYC and FATCA

- Pega for KYC and FATCA delivers a real-time risk-rating engine, complete view of the customer and dynamic processes that automatically apply KYC requirements, substantially reducing onboarding time while enabling 100 percent compliance.
- Built-in FATCA compliance streamlines managing complex relationships and underlying party driver data classification for US indicia, driving due diligence based on type, and managing lookbacks using auto-case creation and rules-driven processes.



Pega combines customer account views and intent-led inquiry processes to enhance the client experience and reduce servicing costs.