



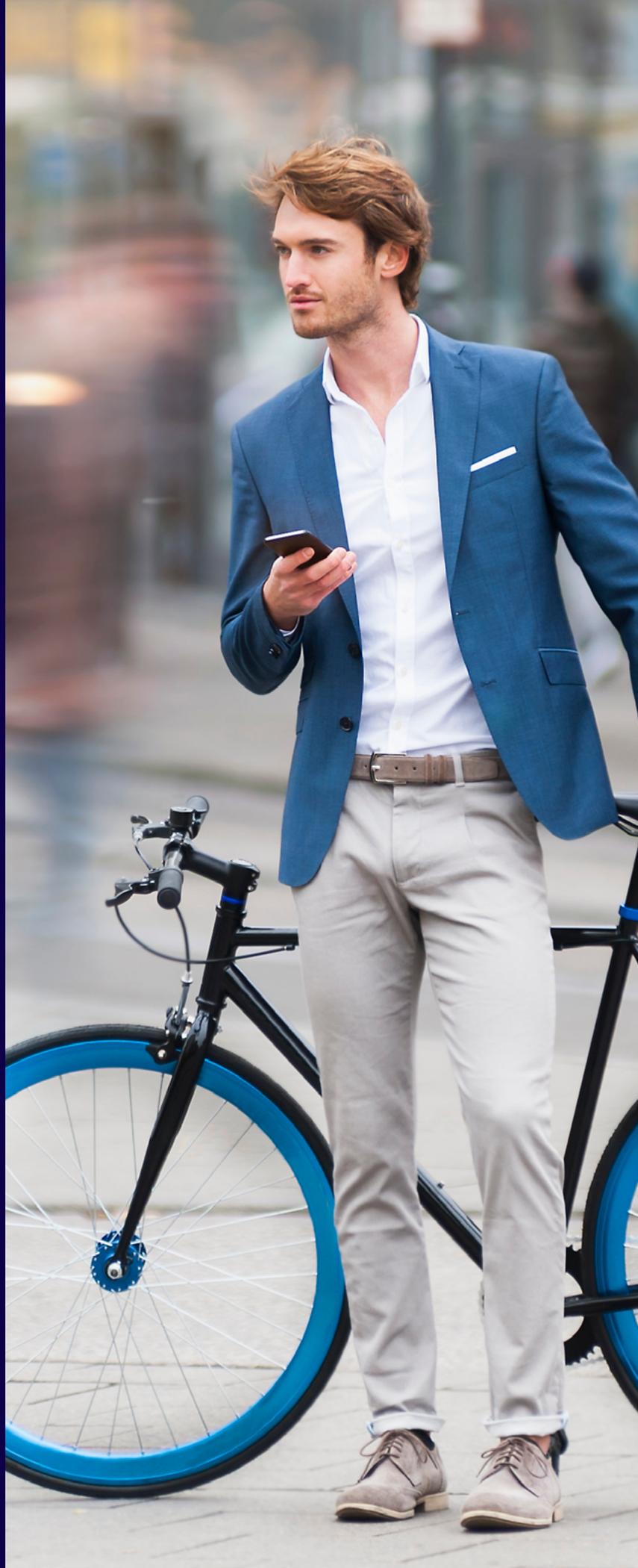
What it takes to achieve intelligent service excellence in banking

Staying ahead when your clients don't stand still

To help connect with clients and deliver the tailored experiences they expect, the banking industry is making significant investments to turn information into guided insight.

As more banks continue to embrace this approach, it's time for you to follow suit. Striking a balance between keeping costs low and delivering exceptional experiences – every single time – is at the core of intelligent service excellence.

So the question is: how do you make this a reality for your organization?



90% of corporate banking customers would consider switching to a different financial institution for better client service...¹

Your clients expect the same kind of frictionless and efficient experiences that they receive in other industries. From account maintenance to service requests to inquiry handling, they want timely and responsive service at every interaction.

As financial institutions continue to increase the level of service they provide, the landscape is even more competitive. To maintain client loyalty, you need to provide connected and consistent service across every channel, and across the full client lifecycle of needs.

It's time to radically shift the way you engage with your clients

As a commercial bank, you need to see your clients as people – not just as a collection of accounts and portfolios. To do that, you need real-time insight and a way to act upon the guidance it provides.

You want to continually engage your clients in tailored, relevant, and timely conversations. That's why you need intelligent service capabilities. Improvements like automating payment and exception inquiries or enhancing self-service models allow your clients to quickly address their needs. This empowers you to reduce expensive, low-value interactions, while still providing your clients with the high-quality service they expect.

3 steps to becoming truly customer-centric

Here's how to take a proactive approach to service that focuses on the client:

1

Knowing your client takes more than identifying their accounts or viewing previous transactions. You must turn customer knowledge and insight into real-time action. You must proactively know their needs and understand their relationship with you to **tailor every interaction to drive greater lifetime value.**

2

Taking an omni-channel approach helps to **simplify the customer experience.** It enables you to quickly provide actionable information across multiple assisted channels, while also improving self-service options if necessary.

3

Embracing digital process automation is essential, as it enables the connection of the front office to the back, tying disparate systems together into a cohesive **end-to-end experience.** This helps to create seamless, connected customer journeys.

How to make it real (and get real results)

Implementing an updated approach to service excellence requires banks to make three significant changes, which together reshape the approach to engagement. These aren't small things, but they're critical for success.

Create positive customer experiences and increase revenue with end-to-end automation

Implementing end-to-end automation and robotics empowers banks to transform staff-driven, manual transactions and help free up resources to focus on higher-touch service. Beyond just cost containment, it can drive real revenue opportunities. By focusing on client outcomes and intelligently automating key processes, you can break through front and back office silos. Automation also helps reduce redundancies while improving SLA performance and client value.

Unify experiences with case management

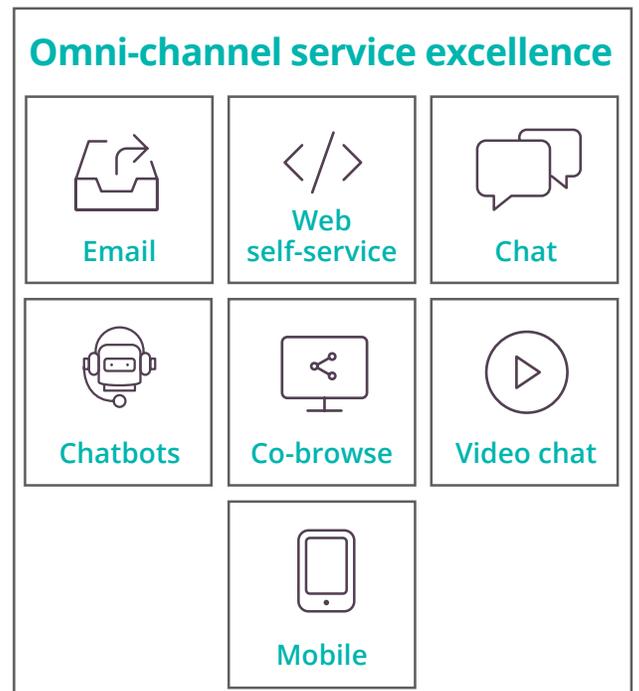
Go beyond simple tracking and ticketing. Case management can capture, process, and resolve inquiries efficiently, cutting across existing systems and silos to drive work from start to completion. This makes it easier for your customer service officers and clients to arrive at the desired outcome – every time, on every channel.

Tailor client interactions for better outcomes with real-time artificial intelligence (AI)

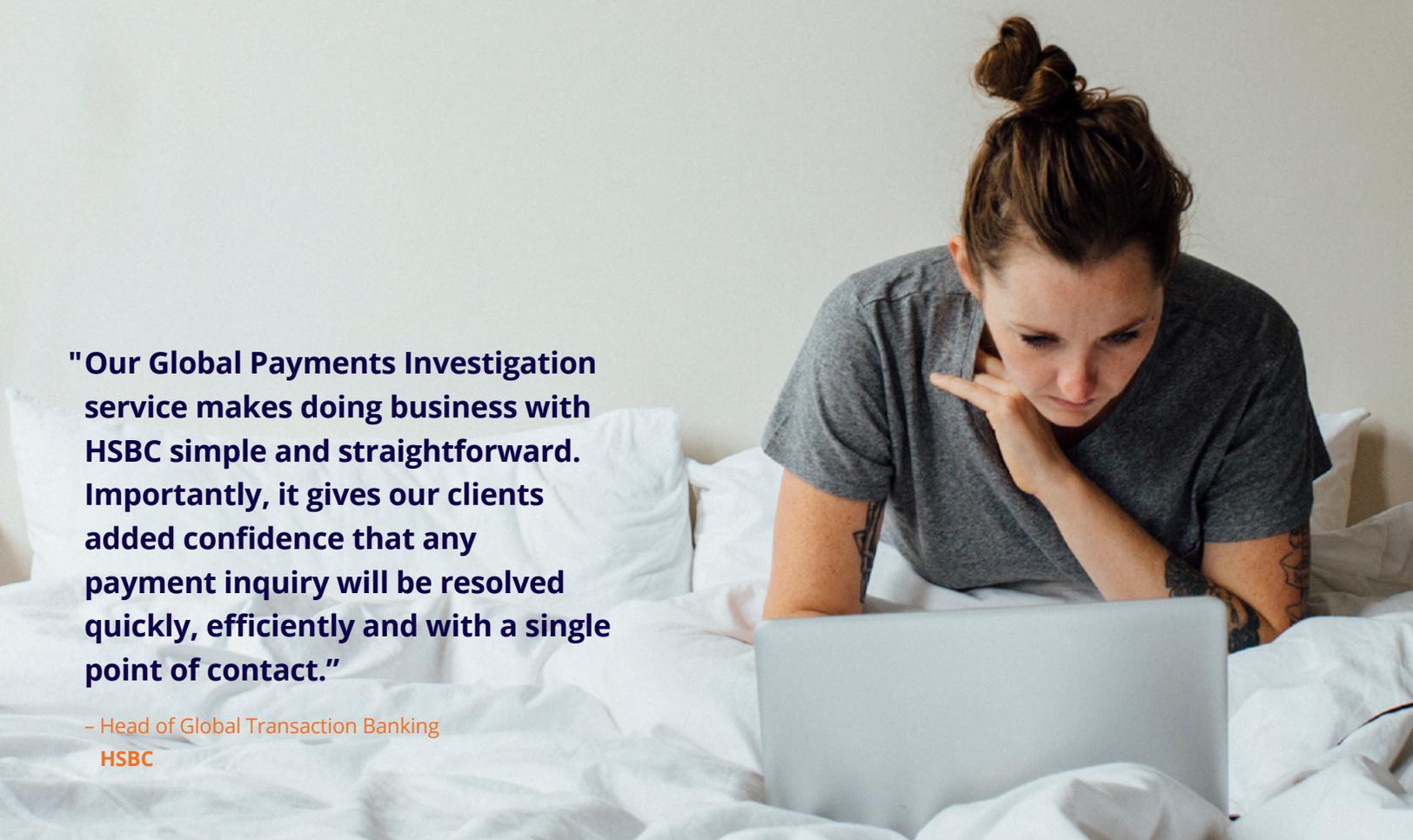
Pega's real-time AI engine recommends the next best action across all channels – such as efficiently routing or escalating a service inquiry via natural language processing or proactively recommending services or a personalized offer. AI helps to optimize every interaction to improve the client relationship, increase straight through processing, and reduce manual disposition of inquiries. It can also provide transparency into how decisions are made, helping banks and regulators track and understand each transaction.

Banks are investing in the transformation needed to achieve intelligent service excellence because they see the tremendous potential value. Some results include:

- **Reduced cost of service by 25%**
- **Streamlined 14 different applications into 1**
- **Improved first touch resolution by 20%**
- **Increased speed to market**



Pega Customer Service™ provides real customer engagement across all channels – with insight, action, and agility.



"Our Global Payments Investigation service makes doing business with HSBC simple and straightforward. Importantly, it gives our clients added confidence that any payment inquiry will be resolved quickly, efficiently and with a single point of contact."

– Head of Global Transaction Banking
HSBC

Who's getting it right?

Industry leaders are already embracing this approach, with dramatic results.

HSBC standardized 87 countries on a single servicing solution, resulting in 70 percent cost savings over two years, 25 percent reduction in unresolved payment cases, and 12 percent average faster resolution. They also created a self-service portal that provides 24x7 support.

Citibank has deployed Pega's wholesale banking service to all of its branches, which span 103 countries. And today, some 6000 Citibank customer service representatives use the application to process over 75,000 cases daily.



Don't be left behind.

To learn more about how commercial banks are delivering service excellence, visit us at:
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