



Transforming Wholesale Client Onboarding in the Digital Age

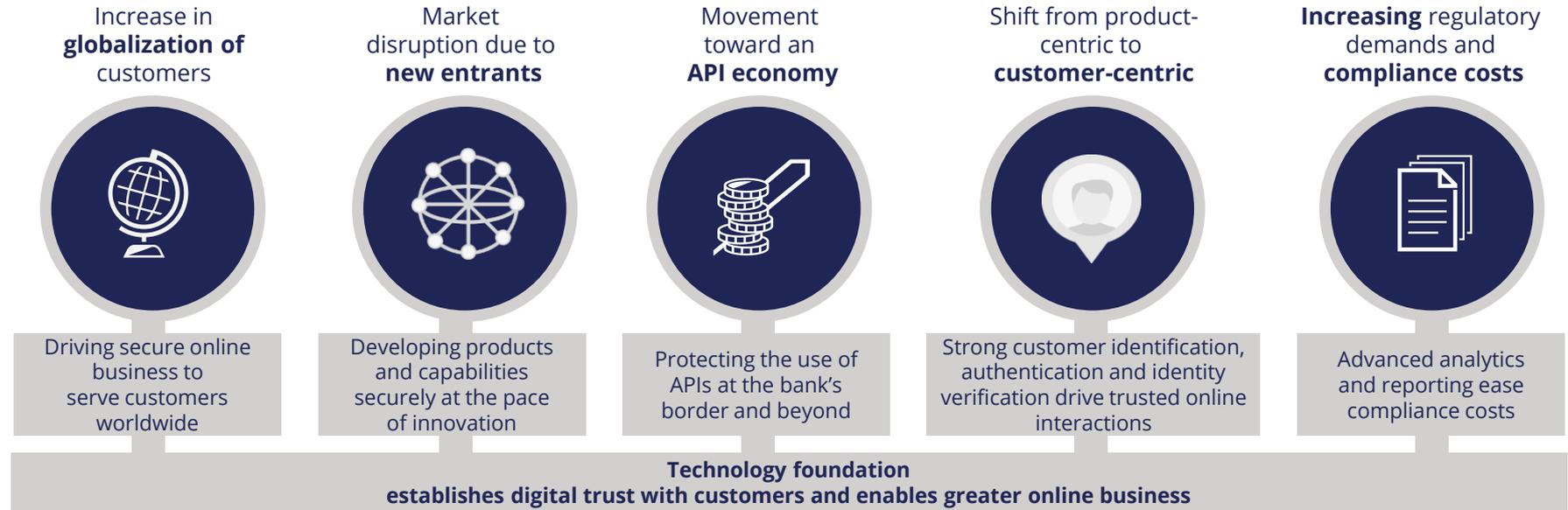
PW 18



Limitless possibilities.
Real results.

Client Onboarding and a Changing Global Environment

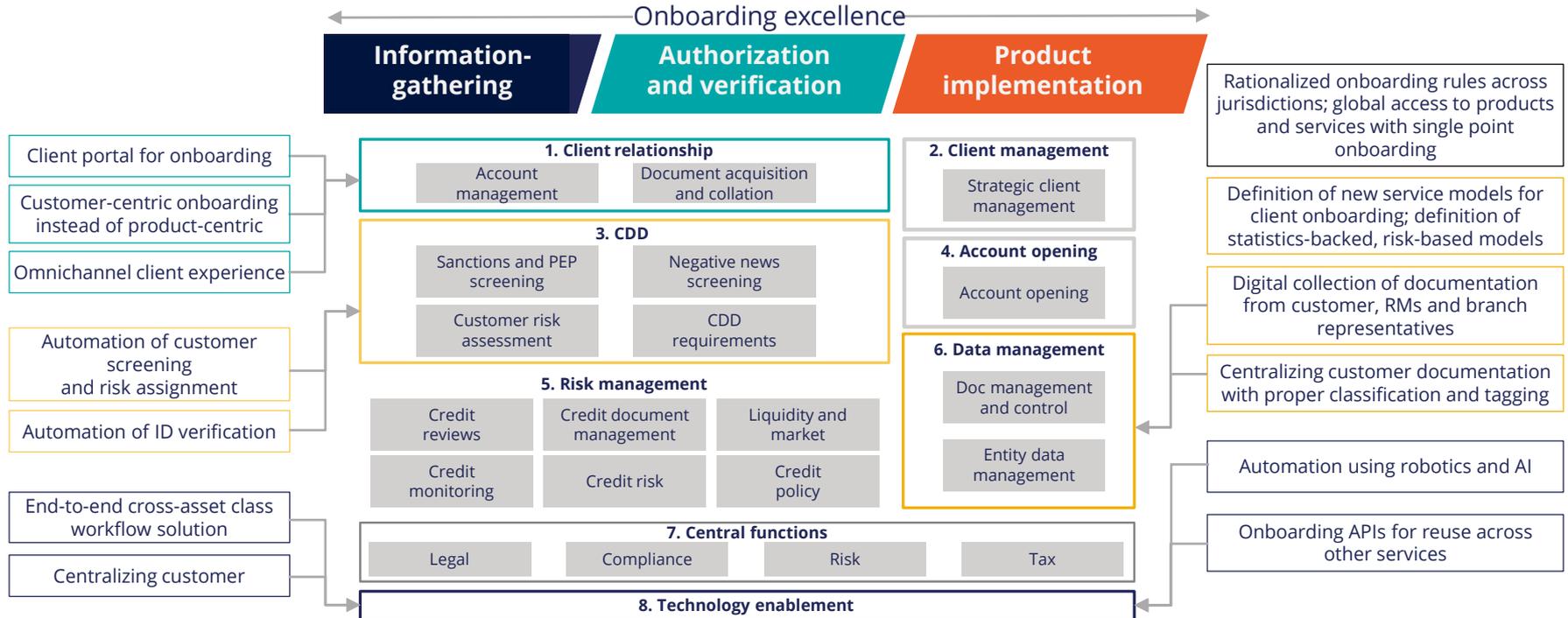
Wholesale bank client onboarding processes today are highly manual and cost intensive, and offer a less-than-optimal experience to customers, as well as employees involved in the process.



Unless the onboarding experience is **re-architected and redesigned**, organizations stand to **lose their competitiveness and value** in this changing environment

Digital Transformation of Onboarding Components

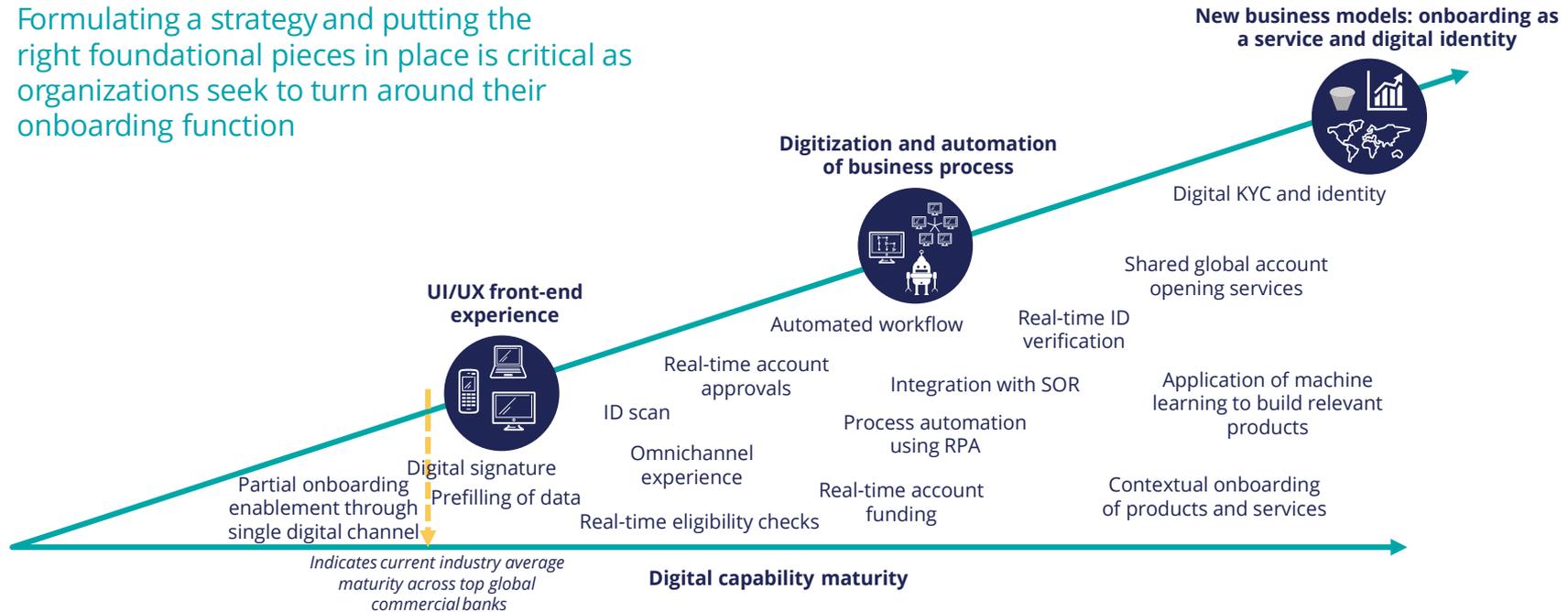
To transform onboarding, changes need to be driven to both the **front-end customer experience**, as well as to the **back-end components** that enable client onboarding.



Building a Foundation for Strategic Advantage

The onboarding process can provide a **strategic advantage**, leading to not just operational efficiencies and reduction of risk but also to **generation of new revenue models**.

Formulating a strategy and putting the right foundational pieces in place is critical as organizations seek to turn around their onboarding function



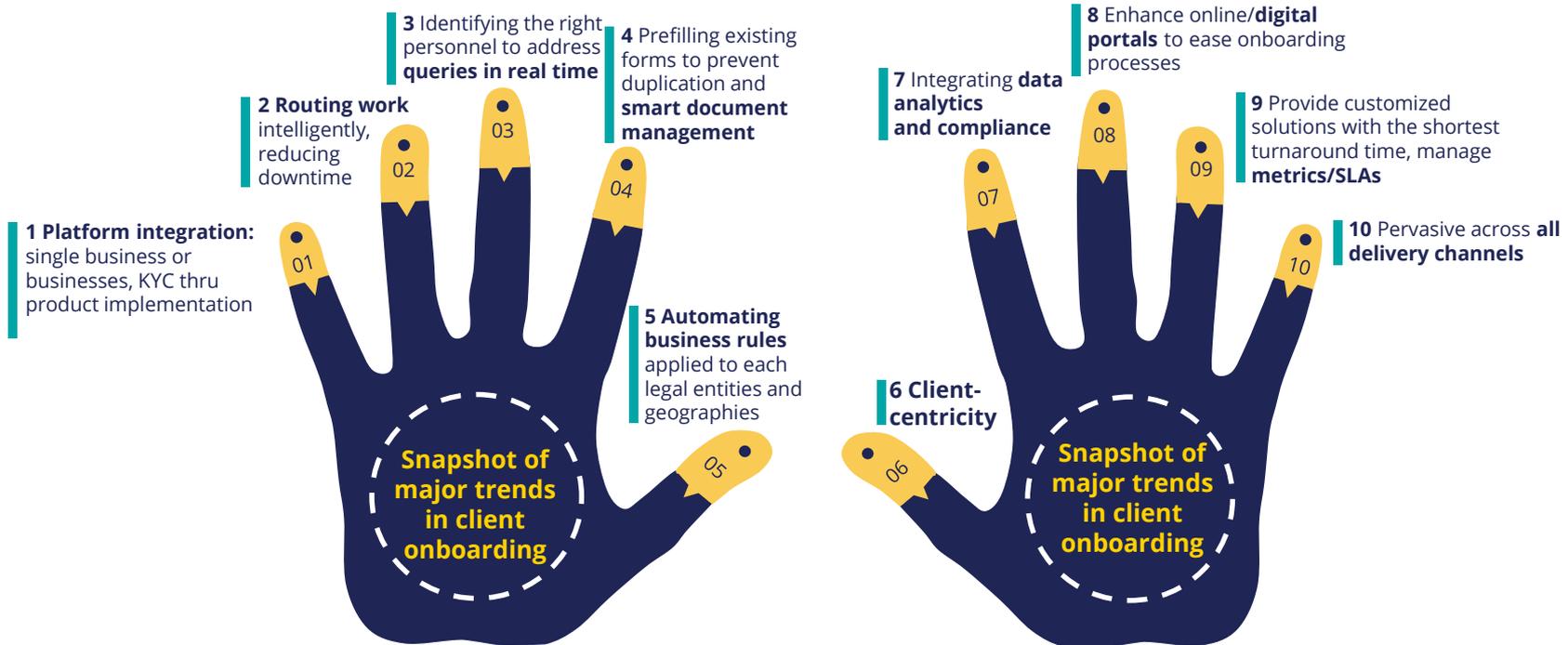
Customer Experience – Starting Right by Answering “What Is”

Understanding the customer (and employee) experience helps identify crucial requirements and pain points for effective redesign of the process, as well as selection of technologies that can enable it.



Onboarding Transformation – How to Get Started

Targeted technology and operational improvement opportunities exist throughout the onboarding life cycle. Application of new technologies to existing pain points can help reimagine and create a differentiated experience for customers and employees.



How to Get Started?

Deliver Today ... De-risk for the Future

Delivery of customer experience

Regulatory releases

Country
2

Country
3

Country
4

Country
n

Initial deployment (Global standard + 1 country)

Pega CLM + Pega KYC

Pega® 7

True digital and omnichannel experience: Front to back office. Extend the platform to surface on **all user desktops (via Mashup)**, streamlining both the use for sales, ops, and customers.

Regulatory rules updated by best in class legal team, policymakers and ex-regulators (global and local intent-led released quarterly) in Pega KYC including AML/CTF, Dodd-Frank, MiFID II, EMIR, FATCA/CRS, FINMA

Empowering the bank to **rollout countries in fast iterations in 4-6 weeks**

Retain what is the same – only define differences

Proven implementation methodology of gap analysis and configuration only, with repeatable rollout – ensuring re-use **12-16 weeks**

Best in class CLM technology for C&IB, WM, AM and retail

80% of leading practice rules that are intent driven
Leverage the power of the Pega7 platform

How EY and Pega Can Help

We have a variety of services to assist clients with specific areas of client onboarding. The services are typically integrated in cross-functional teams providing to client needs.



Enterprises today need the ability to drive continuous digitization and transformation. EY and Pega provide end-to-end global technology offerings, from initial assessment through deployment and ongoing services, to help clients achieve unprecedented business outcomes and provide world-class innovation.

Key contacts



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