



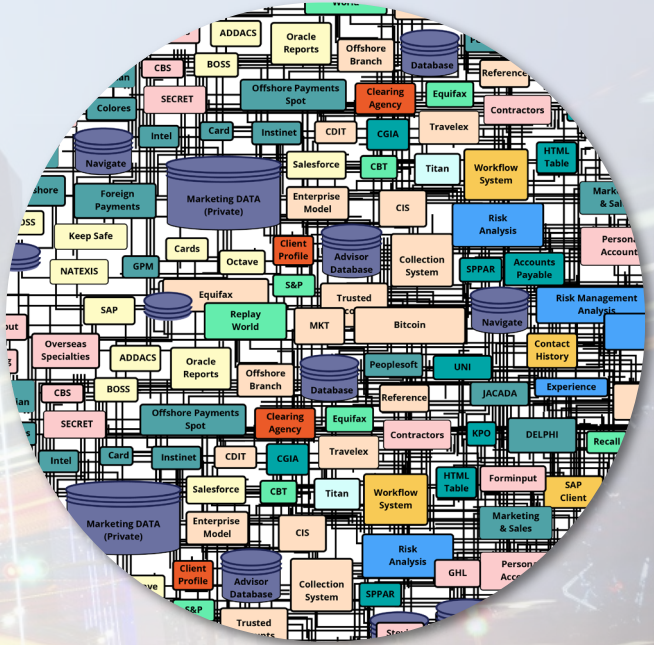
PW  
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# Pega 101: Overview of Pega's Vision and Technology

Jennifer Gill, Senior Director,  
Product Marketing

Jeff Nicholson, Global Head of CRM

Matt Nolan, Director, Product Marketing





# What are the business problems Pega solves?

Pega drives better business outcomes by...



## ***Making Decisions***

Delivering 1:1 customer engagement powered by *real-time, omni-channel AI*



## ***Getting work done***

Making customer and employee-facing processes more efficient through *end-to-end automation & robotics*



...and very often can do both

For example, in the context of **Customer Service**...when customer interactions involve processing work to resolve a request.

# Pega Infinity™

Revolutionary software that unifies Customer Engagement and Digital Process Automation

Pega **Marketing™**

Pega **Customer Service™**

Pega **Sales Automation™**

Pega **Customer Decision Hub™**

**CUSTOMER ENGAGEMENT**



**DIGITAL PROCESS AUTOMATION**

Pega **Robotic Automation™**

Pega **Platform™**

- Case Management
- No-code App Dev
- Mobile



**REALTIME, OMNI-CHANNEL AI**

Industry-leading technology



**END-TO-END AUTOMATION & ROBOTICS**



**JOURNEY-CENTRIC RAPID DELIVERY**

Start fast and scale



**SITUATIONAL LAYER CAKE**



**SOFTWARE THAT WRITES YOUR SOFTWARE™**

Future proof your investment



**CLOUD CHOICE**

**PEGA DX ARCHITECTURE™**



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# How Pega Is Reinventing The World of CRM

Jeff Nicholson, Global Head of CRM

CRM?





# A Better Way to Engage Customers



SYSTEM OF  
INSIGHT



INSIGHT THAT  
FINDS **YOU**



ACTION



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19

# 1:1 Customer Engagement

Matt Nolan

Director, Product Marketing

# Traditional Customer Engagement

Product-Pushing With Segments And Campaigns

analyze



segment



design



target



repeat



report



monitor



execute







The Average  
Campaign Generates  
<1% Response Rates



# Product-First

Offers	Product A	Product B	Product C	Product D
Bob			✓	
Jennifer				
Mary			✓	
Angus			✓	
Emily				

# Customer-First

Actions	 Sell	 Serve	 Retain	 Mitgate
Bob				
Jennifer				
Mary				
Angus			✓	
Emily				

*fx*

## **PREDICT**

Your customer's  
needs & preferences



## **ARBITRATE**

Between all the  
potential options



## **PERSONALIZE**

Content to the  
customer & moment



## **DELIVER**

During their  
moments of need

# Customer Decision Hub

The Single Decision Authority



# Contextual Decisions

With Next Best Action Strategies





# Next Best Action Decisions (P\*V\*L)

Potential Actions for Angus	P Propensity	V Value	L Lever	Action (\$)
<b>Offer:</b> Fixed Rate Mortgage Loan				
<b>Offer:</b> 5% Cash Back Card				
<b>Offer:</b> Adjustable Rate Mortgage Loan				
<b>Service:</b> Update Email				
<b>Service:</b> Travel Notification				
<b>Retention: Rewards Alert</b>				
<b>Retention:</b> Waive Annual Fee 1 Year				
<b>Collections:</b> 3-Days Overdue				

What Is It Worth?

Next-Best-Action

Real-World Adjustment

Will They Accept?



**5% Cash Back**  
On All Purchases

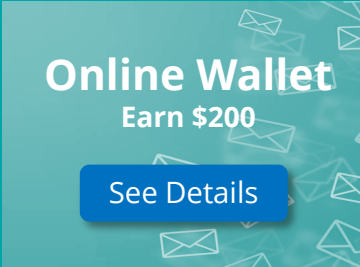
Pre-Qualify

- Get Started
- Get Pre-Approved
- Accept Offer
- Refer A Friend
- Design Your Card



**30-Year Fixed**  
Mortgage

Apply Now



**Online Wallet**  
Earn \$200

See Details



# 30-Year Fixed Mortgage Loan

Get Approved

- Accept Offer
- Go Paperless
- Customize Card
- Online Wallet
- Refer A Friend



# 5-Year Adjustable Mortgage

Compare Rates





Home

**Angus Young**

Last Interaction: **3 Days Ago**  
Context: **Service**  
Case Status: **Open (+)**

**Contact Information**

Callback: **555-341-1209**  
Phone: **555-341-1209**  
Email: **angus@acdc.com**  
Address: **486 Glasgow Ave**  
**New York, New York 13440**

**Customer Summary**

Customer ID: **CM98172121**  
Customer Since: **2009**  
Total Cases: **12**  
Total Accounts: **8**  
Market Segment: **High Net Worth**

**Relationship**

Lifetime Value: **78**  
Engagement Level: **43**  
Business Risk Level: **67**  
Service Likelihood: **41%**  
In-Market Likelihood: **6%**

## Available Tasks

Transfer

1:32:05

Add Task

Wrap Up

## Next Best Actions

Make Card Retention Offer (86%)

Suggest Troubleshooter (46%)

Recommend App (42%)



I'm sorry to hear about that, Mr Young. But I should be able to help!

**Recent Interactions**[View History](#)**Call-Center Agent - Inbound**June 3<sup>rd</sup> (3 Days Ago)

N1432923892

**Corporate Website - Inbound**June 3<sup>rd</sup> (3 Days Ago)

N1432923892

**Call-Center Agent - Inbound**May 29<sup>th</sup> (6 Days Ago)

N1419084342

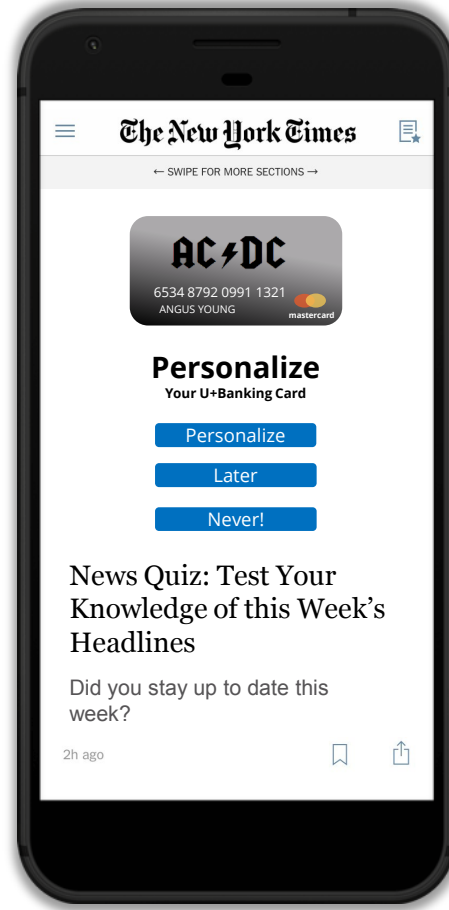
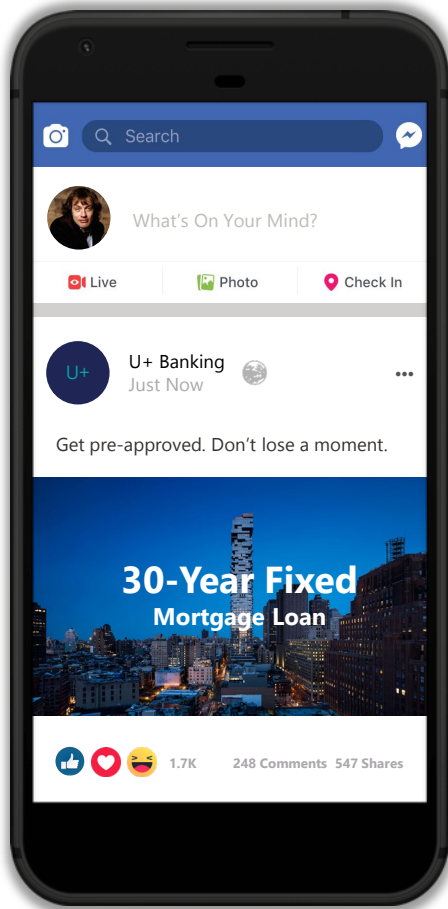
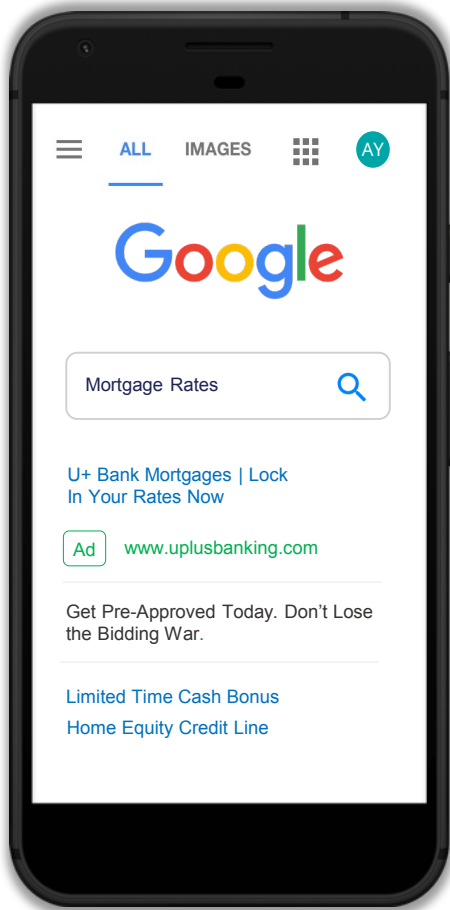
**Call-Center Agent - Inbound**February 23<sup>rd</sup> (4 Months Ago)

N1368365923

**Email Notification - Outbound**February 23<sup>rd</sup> (4 Months Ago)

N1368365923





# Forrester RTIM Wave

## Pega Leads in Real-Time

*"Pegasystems continues to be a dominant player – offering a robust solution for enterprises looking to implement cross-functional RTIM. References unanimously cited Pega as a differentiator for their respective businesses."*

Real-Time Interaction Management (RTIM)  
Wave Report, Forrester Research

Today's empowered customers demand **consistent and relevant experiences** – requiring a sophisticated decision engine to integrate data, analytics, content, and channels. It must provide capabilities for:

- Customer Recognition
- Contextual Understanding
- Decision Arbitration
- Offer Orchestration
- Measurement & Optimization
- Integration



# Where To Go Next

For 1-1 Customer Engagement

## Breakout Session

- The 36 Sexiest Uses Cases for Pega AI & Decisioning  
Tuesday 1:30pm, Ballroom 370

## Tech Pavilion

- Digital Personalization
- Agent Intelligence
- Always-On Outbound
- Paid Media
- Real Time Data Streams
- Data Science
- 1-1 Operations





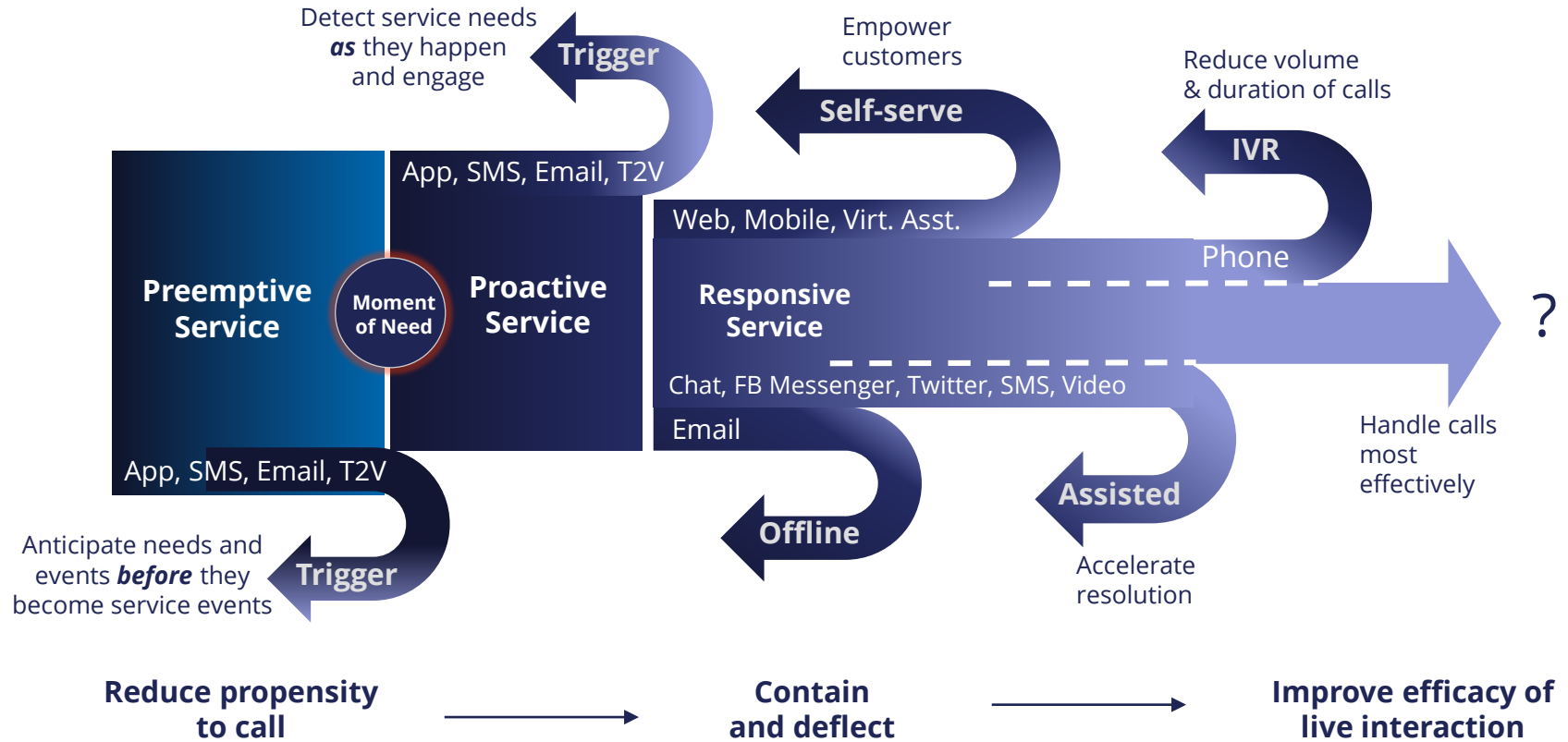


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19

# Proactive Digital Customer Service

Jeff Nicholson  
Global Head of CRM

# A Digital Transformation of Customer Service Strategy



# Pega Knowledge Management



Pega Infinity™

## Centralized content curation and communities

- Knowledge help sites with articles, troubleshooting videos, and page links
- Community portals to foster customer-curated content
- Reporting dashboard and moderation functionality to help monitor performance and brand voice
- Ratings & feedback built-in

The screenshot displays the Pega Customer Service interface. At the top, there's a search bar and a navigation menu. The main content area shows an article titled "5 Tips For Traveling Abroad" with a 100% rating. Below the article, there's a "Recently published articles" section. The interface also includes a "CONTACT INFORMATION" section for Sara J Connor, a "CUSTOMER SUMMARY" section with various metrics, and a "RELATIONSHIP" section. A "Live chat" window is open on the right, showing a conversation about an account balance. The bottom of the interface features a "Recent cases" and "Recent interactions" section, along with a "Transactions" table and a "Statements" table.

**5 Tips For Traveling Abroad**

Whether you have travelled abroad many times, or are a nervous first-timer, everyone can use some tips for traveling abroad. People travel for business, vacation, family events, and many other reasons. Here are our top tips, of many, for making your travel abroad even better, no matter what you're there for.

**Research ahead of time** so that you don't waste your time abroad planning what to do, or how to get to desired locations. It's important to leave some free time for spontaneity, but be sure to plan out what you must do while you're there. Pick out some top locations to eat, lodge, sight-see, and more. A little extra research may help you find the inside scoop of your foreign destination. Perhaps you'll find ways to avoid the large tourist groups, or even find a favorite, niche place to eat. On top of this, research the best ways to travel around the foreign country you are visiting. Is a rental car worth it or are the public transportation systems reliable enough? How do the public transportation systems work? These are important questions that should be answered before you even get close to getting on the next plane to a foreign country.

**Pack smart and light.** This will allow you to forego carrying unessential items, and it will hopefully leave you some extra room for souvenirs on the trip back. Bring clothes that can mix and match, as well as easily

**CONTACT INFORMATION**

Sara J Connor  
Last interaction: 01-Nov-2017  
Reason: Not yet determined  
Status: New  
NPS: —

Callback: 613-543-1234  
Phone: 613-543-1234  
Email: david.fulton@pega.com  
Address: 100 Main Street 6th Floor Suite 155 Cambridge, MA, 20392

**CUSTOMER SUMMARY**

Active accounts: 4  
Open cases: 35  
Communication preference: Phone, Mail

**RELATIONSHIP**

Lifetime value: Platinum  
Churn risk: High  
NPS trend: —  
Customer since: 22-Aug-2015

**Live chat**

My pleasure! Is there anything else I can do for you today? 5:52PM

What is my account balance? 5:53PM

Ms. Sara J Connor your account balance is \$5226.32 5:53PM

I'm worried about ATM fees while abroad 5:54PM

Whether you have traveled abroad many times, or are a nervous first-timer, everyone can use some tips for traveling abroad. People travel for business, vacation, family events, and many other reasons. Here are our top tips, of many, for making your travel abroad even better, no matter what you're there for. (https://crm-cab.lab.pega.com:443/jrweb/PS66v1e?Customer/help/Uplplusbank/article/KC-2/5-Tips-for-Traveling-Abroad) 6:30PM

How can I help you today, Ms. Connor? Phrases ▾ Page Push ▾ Send

**Account Overview**

Account # 123450000  
Account type Individual  
Account Owner Rebecca Biggs  
122 Commonwealth Ave Boston MA 02138

Available balance \$5,226.32  
Status Active  
Last Statement Date Mar 22, 2016  
Next statement date Apr 22, 2016

Payment date Apr 6, 2016  
Last Payment Amount \$110.00  
Last payment posted Mar 8, 2016  
YTD payments \$1,123.19

Min. payment \$95.00  
Available balance \$5,226.32  
Avg monthly balance \$7,539.22  
Account open date Aug 5, 2014

**Recent cases**

Report a lost or stolen card S-162 Urgency: 10 Due: 23h from now	OPEN
Satisfaction Survey S-159 Urgency: 10 Due: 1d 21h from now	PENDING
Dispute a charge (1) S-157 Urgency: 20 Due:	RESOLVED

**Recent interactions**

Other I-139 November 1, 2017 - 4m ago	NPS: —
Continue: Dispute a charge I-135 November 1, 2017 - 2h 25m ago	NPS: —
Other I-134 November 1, 2017 - 2h 39m ago	NPS: —

**Transactions**

Date	Transaction id	Merchant	Amount
Oct 26	8029	Dunkin Donuts	\$9.74
Oct 25	8028	Premier Auto Parts	\$75.22
Oct 23	8027	Best Electronics	\$52.11

**Statements**

Month	Start balance	End balance
Feb 2016	\$5,128.35	\$5,226.32
Jan 2016	\$5,002.58	\$5,128.35
Dec 2015	\$4,852.12	\$5,002.58

**Next best action**

Make Sales Offer

Platinum Plus Travel Card	75%
Classic Credit Card	70%
Cash Rewards	65%

## Increase self-service engagement with contextual guidance

- Brings contextual self-service directly to customers, wherever they are on your web site
- Access knowledge, chat, and even recommended actions
- Traverse channels seamlessly with ability to escalate to live chat or phone agent
- No code setup for web and mobile with ability to customize from style wizards

The screenshot displays the Pega Self-Service Advisor interface for a user named Sara. The main content area shows a greeting and a list of common security-related questions with contact information. A sidebar on the right provides a detailed view of the selected topic, 'Credit Card Information', including a video and a 'Dispute a charge' button.

**U+ Bank**

Personal Business About You About Us

Hello Sara,

At U+ we take your security seriously and monitor it 24/7. If you have a security question or experience a security issue, please let us know through one of the helpful options below.

**I have a question about a:**

- Suspicious Email**  
Call us immediately at: 555-567-9999  
Forward any emails to: [Didyousendthis@Uplusbank.com](mailto:Didyousendthis@Uplusbank.com)
- Suspicious Phone Call**  
Call us immediately (M-F): 555-567-9999  
On weekends call us at: 555-456-9995
- Suspicious Letter**  
Call us immediately (M-F): 555-567-9999  
On weekends call us at: 555-456-9995
- Unrecognized Charges on a Bill or Statement**  
Call us immediately (M-F): 555-567-9999  
On weekends call us at: 555-456-9995
- Unrecognized ATM Withdrawal**  
Call us immediately (M-F): 555-567-9999  
On weekends call us at: 555-456-9995
- Lost Card**  
Call us immediately (M-F): 555-567-9999

**Self-Service Advisor**

**Credit Card Information**

**Fraud: What it is and how it impacts you** [Share](#)

Fraud happens more often than you think. Watch the video below to understand how it impacts you and what you can do to prevent it damaging your financial help and well-being.

**Related actions**

[Dispute a charge](#)

Was this helpful? [👍](#) [👎](#)

**Call us**  
Wait time: 3 min

**Chat not available**

**Write to us**  
Resp. in: 1-2 days

Powered by Pega

# Pega Chat



Pega Infinity™

## Engage in live chat with guided intelligence right from the agent desktop

- Supervisor monitoring empower managers to help guide agents and expedite learning
- Real-time sentiment detection enables CSRs to detect potential issues as they arise
- OOTB dynamic phrases make it easier for agents to respond to questions in a uniform manner

The screenshot displays the Pega Customer Service agent desktop interface. The main area shows customer information for Sara J Connor, including account details, contact information, and relationship status. A live chat window is open on the right, showing a conversation with Sara Connor. The chat history includes a customer question about overnight delivery and a suggested reply from the system. The interface also features a 'Recent cases' and 'Recent interactions' section at the bottom.

**Customer Service Interface Data:**

Section	Item	Value
Customer Summary	Active accounts	5
Customer Summary	Open cases	3387
Customer Summary	Communication preference	Phone, Mail
Contact Information	Phone	613-543-1234
Contact Information	Email	sconnor150@gmail.com
Contact Information	Address	100 Main Street 6th Floor Cambridge, MA, 20392
Relationship	Lifetime value	Platinum
Relationship	Churn risk	High
Relationship	NPS trend	---
Relationship	Customer since	Aug 22, 2015

**Live Chat Window Content:**

SARA CONNOR has connected.  
Description of the problem: Unspecified

Just exactly does overnight mean?!! Tomorrow? When exactly will the replacement card be available?!! (6:55PM)

We'll guarantee delivery by 9am at the location you selected (6:55PM)

thanks (6:58PM)

Suggested reply - 1 of 5  
50% My pleasure! Is there anything else I can do for you today? Edit

How can I help you today, Ms. Connor? (Send)

# Pega Chat with AI-Augmented Agent™



Pega Infinity™

## Improve agent productivity and accelerate responses with AI self-learning

- AI instantly suggests personalized responses, knowledge articles, useful links
- Agents are still in control (may accept, modify or decline)
- Learns and models from how your best agents engage to continuously train the AI engine

The screenshot displays a Pega customer service interface. At the top, a customer profile for Mildred Gray is shown with contact information (callback: (617) 374-9637), customer summary (31 open cases), and relationship details (churn risk: High). The main area shows a chat window titled 'Live chat with Mildred' with a question: 'How can I help you today, Ms. Gray?'. Below the chat, there are sections for 'Summary', 'Account' (00114598769, Credit card, Owner), 'Recent cases' (Dispute charge, Open account, Update profile), and 'Transactions' table.

Date	Txn ID	Merchant	Txn amount
Jan 01	1234	Merchant	\$120.00
Jan 01	1254	Merchant	\$357.50
Jan 01	4673	Merchant	\$165.00

The chat window shows a sequence of messages:

- Agent: agent. They may be more helpful in this situation.
- System: You began chat with Mildred
- Agent: Hello, Ms. Gray, my name is Dan. Please give me a moment to review. (99% confidence – automated)
- Agent: Which income source provides the largest contribution? (90% confidence – suggested)
- Customer (MG): I'm not sure. My income sources varies month to month...
- System: Suggested replies (89% confidence) - Here's a guide on [Determining Your Income Source.](#)

# Pega Co-Browse



Pega Infinity™

## Real-time co-browsing gets customers and agents on the same page – finally.

- Accelerates resolution and eliminates frustration during online + agent sessions
- Works with both web and mobile browsing
- Co-browse recording for compliance and training
- Supervisor monitoring for live screen share sessions
- Data masking ensures sensitive customer data are redacted
- No downloads, installations, or third party plug-ins needed

Mark is currently viewing your desktop... End Co-browsing

U+ Bank

Accounts Statements Payments

Hello, Sara

U+ Bank Preferred Client since 2005  
781.987.5687 | sara.connor@mail.com | Update profile

I want to...

My accounts

	Premier Savings (***2367) Go paperless and save the planet!	Status: Active Balance: \$32,487.25 View statement
	Master card credit card (***9990) Go paperless and save the planet!	Status: Active Balance: \$32,487.25 View statement

Open cases

Application for new card	Awaiting approval
Lost card	Open
Dispute transaction	Pending verification

Recent activity See all

Is your retirement plan on track?

Open a U+ retirement and access a full investment choice

Customer Assistance

I can show you how to do this easily through a co-browsing session. Let me send you a request! 3:15PM

That would be great, thank you! 3:16PM

Mark is requesting permission to view your computer screen. User will not be able to see your screen upon ending the session. 3:23PM

Accept Decline

Type a message...

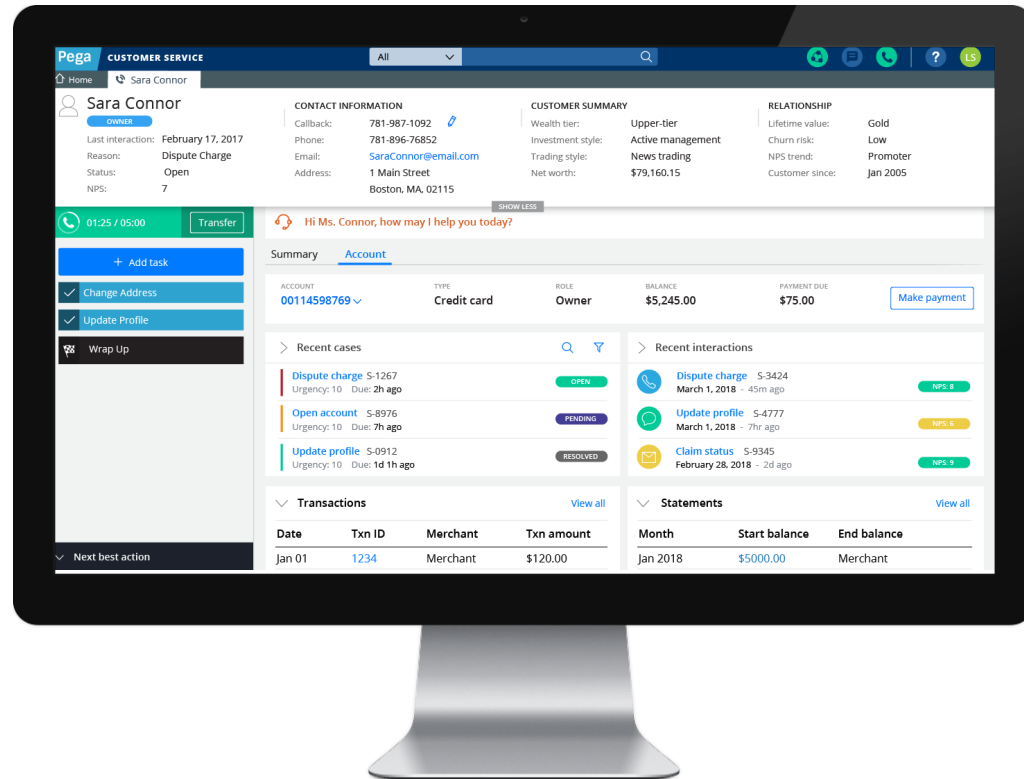
Powered by Pega

# Best-practice service processes, right out-of-the-box



Pega Infinity™

- Add New Organization
- Address Change
- Close Account Co-Browsing Session
- Complaint or Compliment
- Dispute Transaction General Service Request
- Modify Account Links
- Modify Organization Links
- New Contact
- Open New Account
- Quality Review
- Modify Contact Links
- Lost or Stolen Card
- Statement Copy
- Suggested Item Review
- Suggested Offers
- Update Contact Profile
- Update Organization Details
- Update Organization Address Details
- Update Organization Communication Details
- Schedule Activity‡
- Send Correspondence
- Schedule Appointment‡
- Create Lead‡
- Create Opportunity‡
- Offer Negotiator\*\*
- Sales Negotiator\*\*



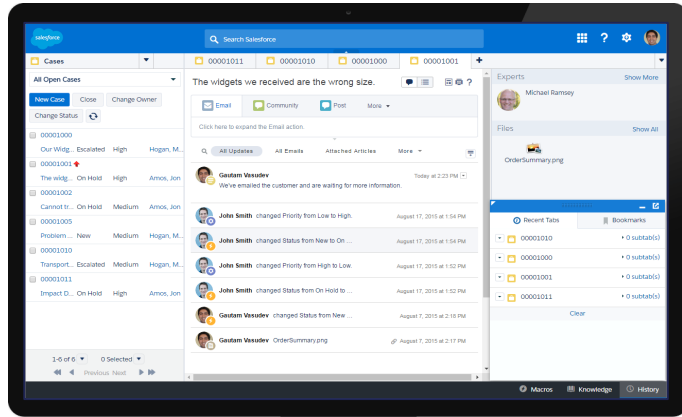


# Enhance or replace your existing investment?

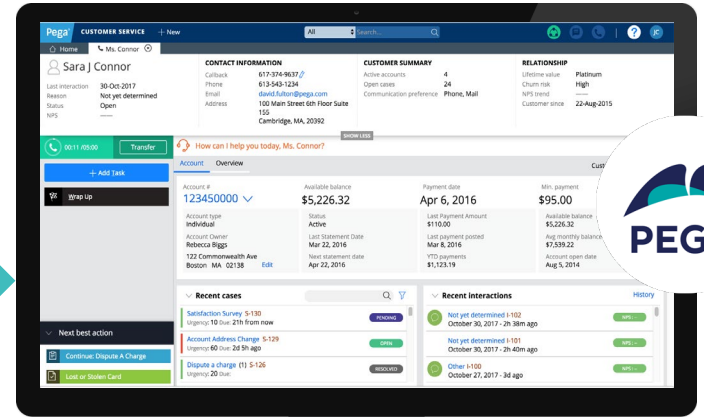
The choice is yours - Pega makes it easy to enhance or replace existing systems



## Enhance Existing System (Add Robotics & AI)



## Replace Existing System (Replace Agent Desktop)



OR



End-to-end  
robotic automation



Real time  
omni-channel AI



# Gartner Analysis: Critical Capabilities for CRM Customer Engagement

Sophisticated environment?  
Pega is the right choice.

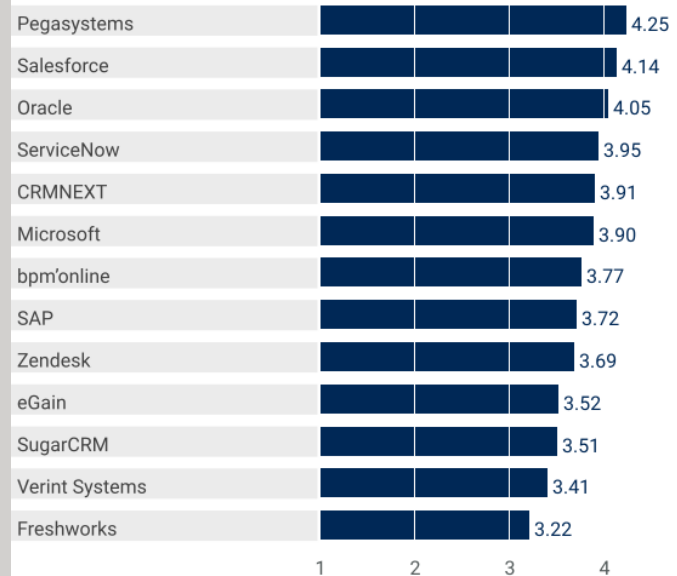
“**Pegasystems stands out** in supporting B2C enterprise deployments with **complex use cases.**”

“It has **the best ability** to build, maintain and change the complex use cases **of any CRM vendor.**”

“The product offers a **great balance of agent process support**, a full range of **digital engagement channels** and a **fundamental decision hub** to deliver intelligent functions.”

## Gartner

Product or Service Scores for Complex Processes



As of 25 September 2018

© Gartner, Inc

Critical Capabilities for the CRM Customer Engagement Center, Gartner, Inc. Published 7 November 2018



*"The banks with the best customer service retain customers and retain revenue."*

**- Greg Toyn  
HSBC Global Programme Director**

HSBC uses Pega Customer Service to receive all customer requests coming in via a variety of channels, and instantly directs the request to the appropriate party so the inquiry can be responded to quickly and accurately.

- 70% cost savings over 2 years
- 25% reduction in unresolved payment cases
- 12% average faster case resolution



# Where To Go Next

For Customer Service

## Monday

- 1:30** | Achieving **Digital Service Transformation**  
Rm 319
- 2:30** | **Scotiabank**—Modernizing Global Tech  
Rm 316
- 2:30** | **BCBS NC**—Diving value through BOTS  
Rm 361
- 3:30** | **Cisco**—Customer Engagement to Digital Delivery  
Rm 370

## Tuesday

- 11:45** | **BT**—Botman vs. Super Agents  
Rm 357
- 1:30** | **Troubleshooters** Guide to the Service  
Galaxy  
Rm 316
- 2:30** | Fast Track your **CCPA Compliance**  
Rm 359
- 3:30** | **Accelerate the DX Journey** with Design Thinking  
Rm 361
- Unipol**—Innovative Omnichannel Gift Card  
Rm 355



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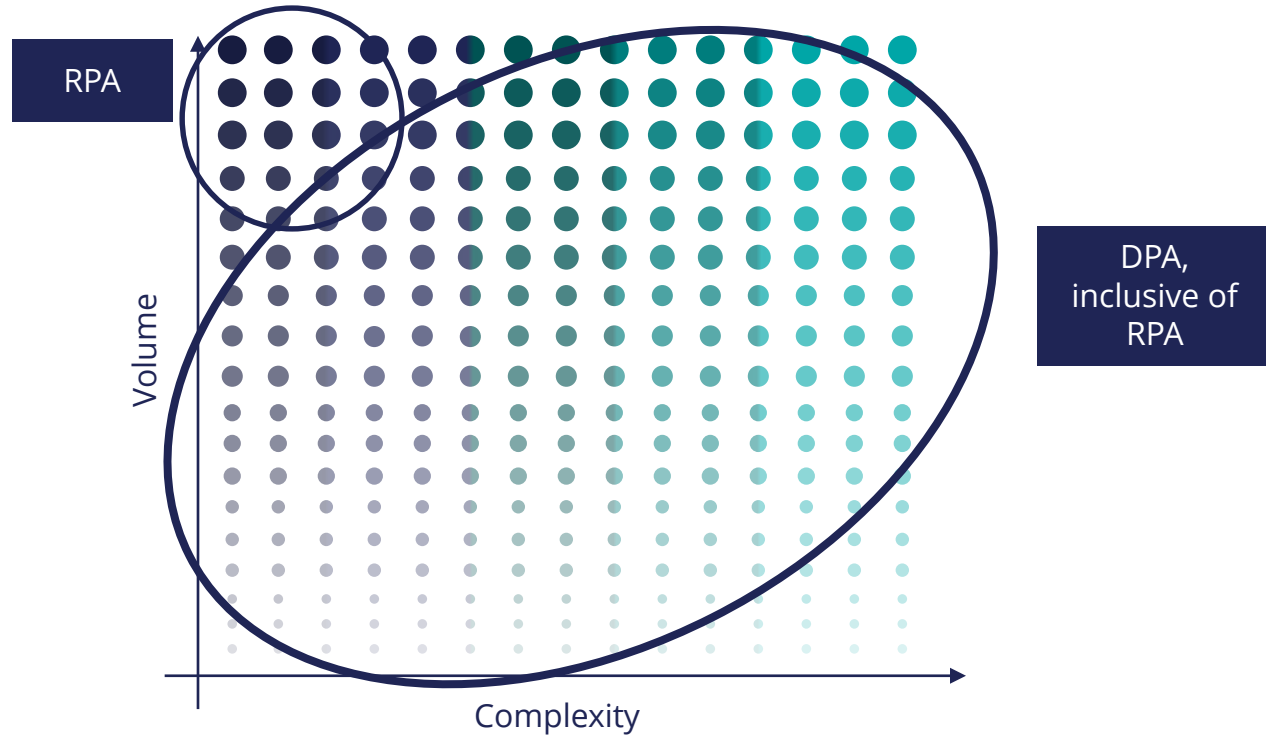
# Digital Process Automation

Jennifer Gill

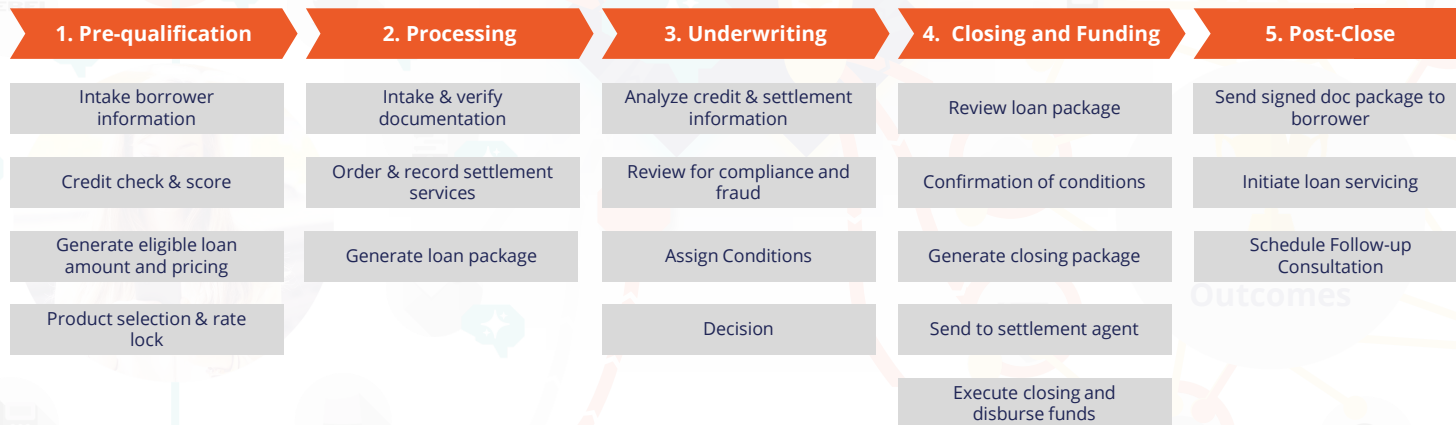
Senior Director, Product Marketing

# RPA alone doesn't scale

Digital Process Automation required for transformational impact

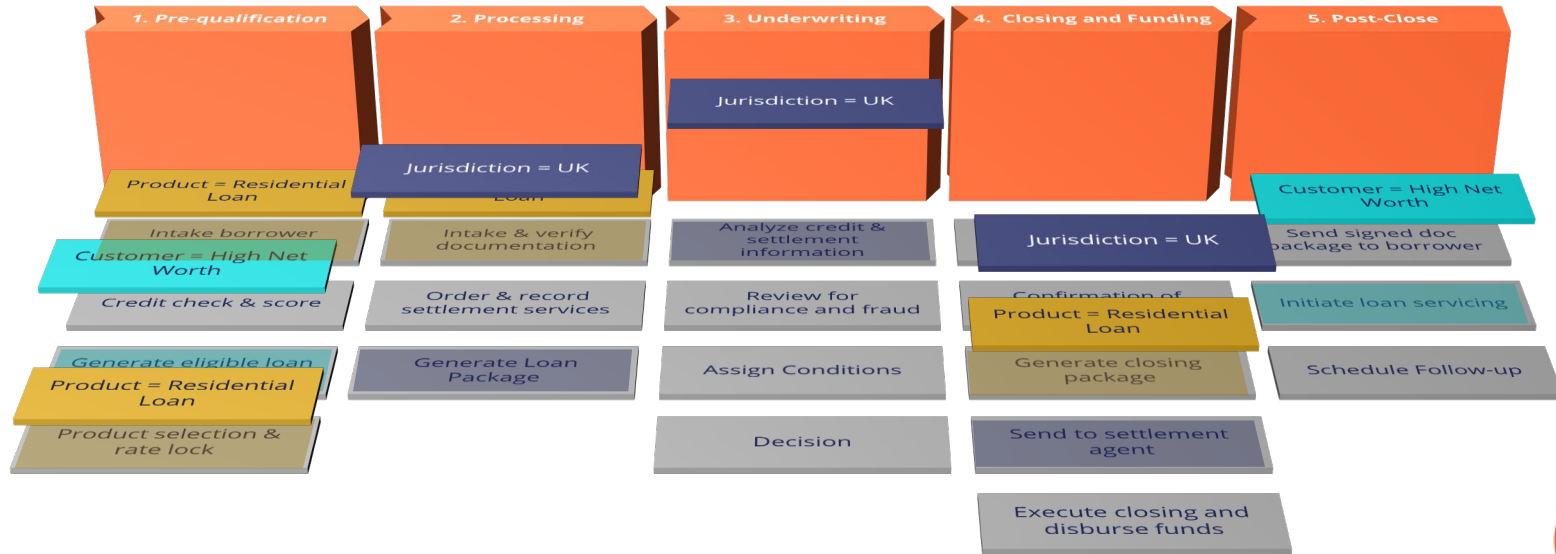


# Organize Processes to Enable Clear Communication



# Expand journeys across business dimensions

## Account Opening | Onboarding



SITUATIONAL  
LAYER CAKE®



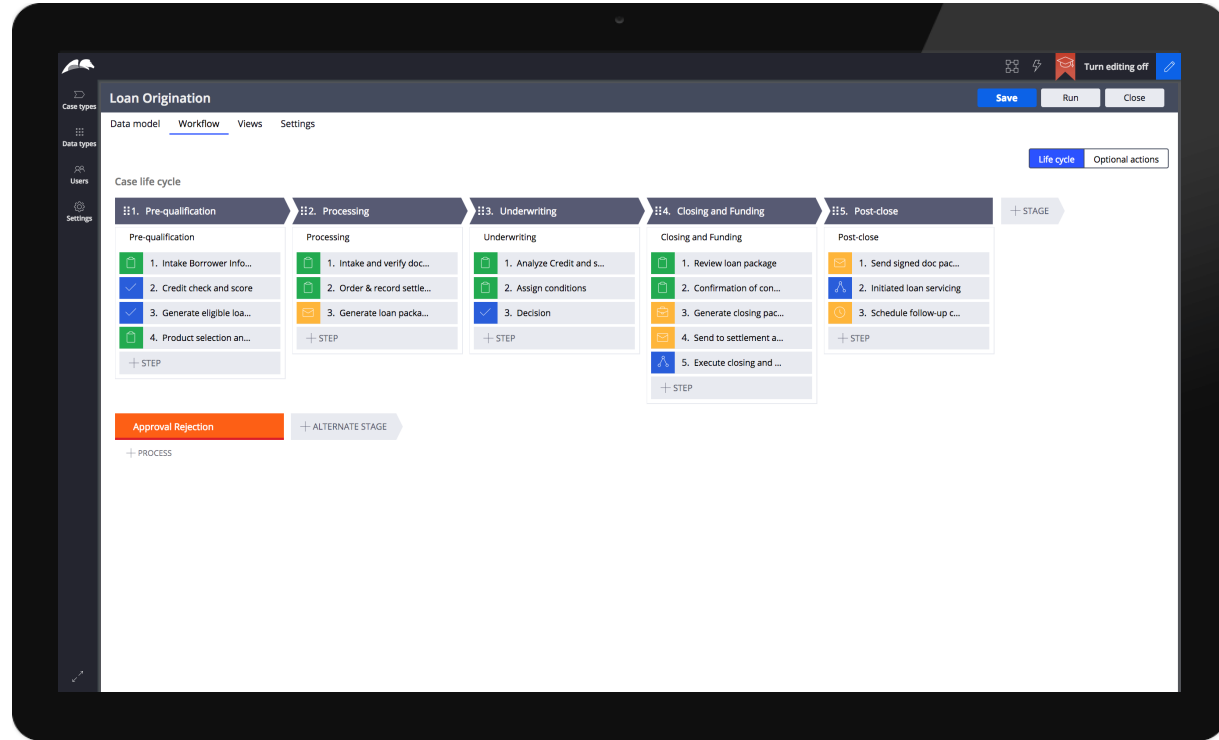
# Future-proof technology

## Software that writes your software®



- Business and IT collaborate in a single environment
- Proven to deliver 12X faster than code
- Self-tuning software with automatic documentation

**Cloud Choice**  
Guaranteed flexibility



# Order Management: Streamline customer engagement

*"We managed to reduce cost by a factor of four... and eliminated 93% of touches."*

**Gilles Leyrat, SVP of Customer and Partner Services, Cisco**

- Reduced **93%** of touches
- Reduced costs by a **factor of 4**
- Eliminated **2 million hours** of customer wait time



# The ONLY unified architecture for digital transformation

Gartner



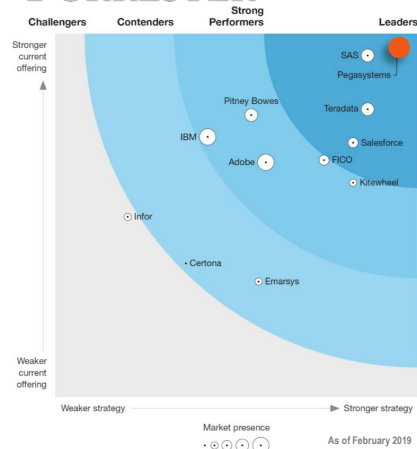
**Customer Engagement**

FORRESTER®



**Digital Process Automation**

FORRESTER®



**Real-Time Decisions & AI**

Gartner



**End-to-End Work Management**

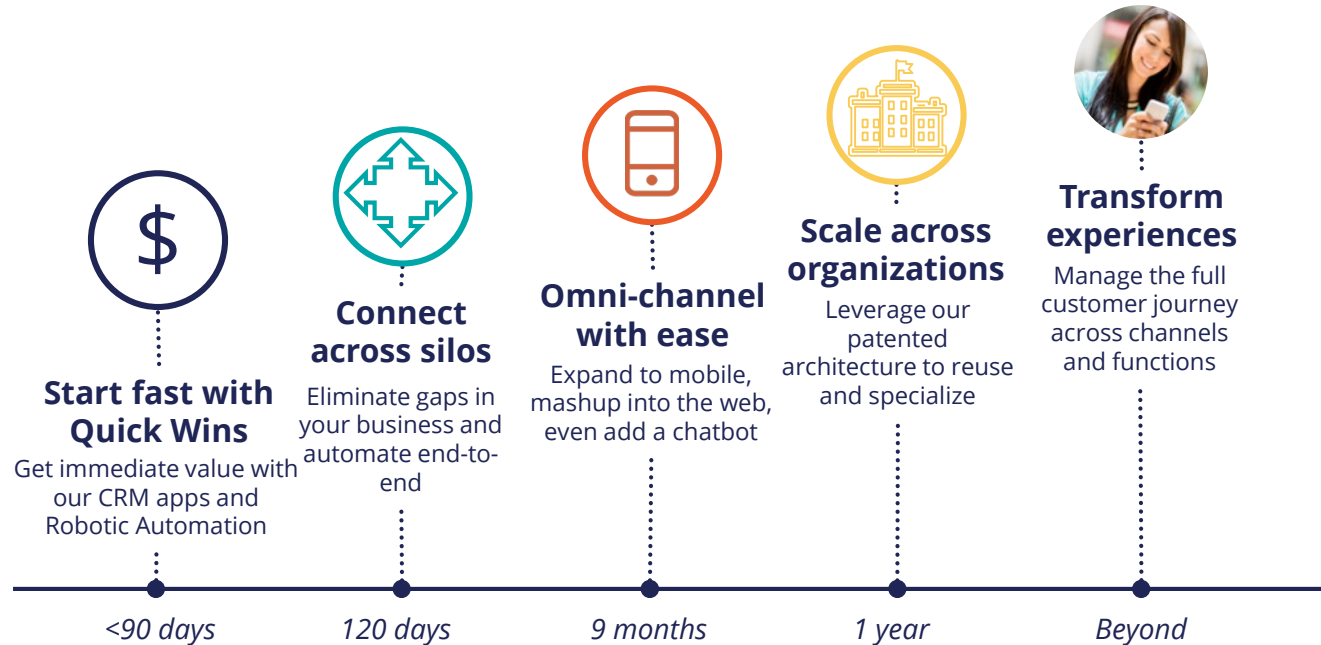
“The highest reference customer score for customer usability.  
The best ability to build, maintain, and change complex cases.

The Pega Platform™ offers one of the most comprehensive sets of features in the market.”

**Gartner**

# A proven path to get you to value fast

- Rapid Delivery delivers rapid ROI.
- 40,000+ certified professionals globally.
- Agile tools and DevOps baked in.
- Global ecosystem of technology and delivery partners.



# Where To Go Next

For Digital Process Automation

## Breakout Session

- Customer Case Study: Sun Life Financial: ROI and change management within the digital process automation journey  
Monday, 11:45 AM Premier Ballroom 315
- Customer Case Study: Optus - Increasing Customer Satisfaction while Reducing Cost to Serve with Digital Case Management  
Tuesday, 3:30 PM – 4:15 PM Premier Ballroom 317

## Tech Pavilion

- Digital Process Automation
- Digital Process Automation for Life Sciences
- Low-code Factory for the Enterprise
- Data and Integrations





**PEGA<sup>®</sup>**

Build for Change<sup>®</sup>

## Digital Prescriptive Maintenance: Achieve new levels of customer engagement

- Support 4,500 dealer with 45,000 employees
- 3.5 million cars sold
- 10 million vehicles serviced

*"Pega is helping us **decision over a million times an hour** – and we only expect that to grow."*



**Dave Mingle,**  
**General Motors**  
*PegaWorld Keynote*  
*2017*