



*Breakout | 1:1 Customer Engagement*

# Community Forum

Hyperpersonalization: Citadele's journey  
from Decision to Implementation





# Hyperpersonalization

## Our Journey from Decision to Implementation

Mārtiņš Bērziņš

Head of Digital Customer Experience, Citadele Banka



# Constant innovations in the Baltic's



Transportation card

2015



MobileScan autorisation

Credit rating  
—  
Individuals amount and % rate

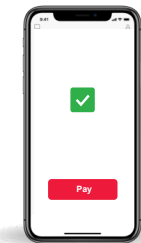
2016



Contactless payments with the phone, sticker and bracelet

2017

SEPA Instant payments



New Mobile App; Payments to Mobile Phone Numbers

2018

Instant POS

2019

Digital Onboarding (retail)



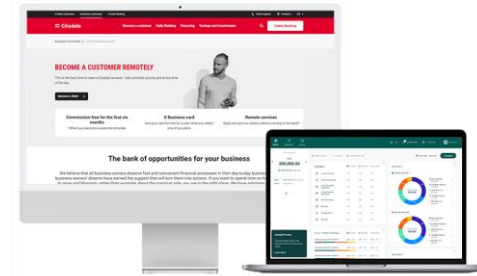
Payment rings

2020



Streamlined e-commerce experience for customers

Klix



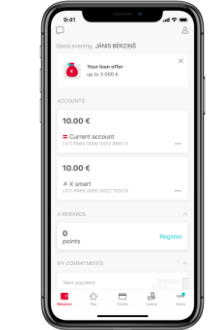
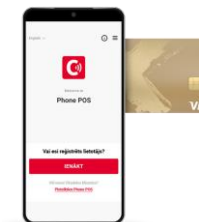
Digital onboarding (business); e. portal (business)

2021



Fitbit & Garmin Pay

Automated SME scoring; nCino



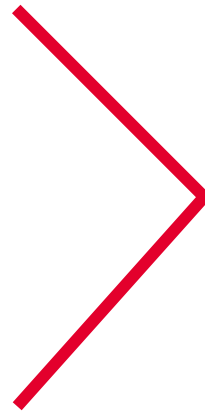
Insurance in Mobile App

2023

Phone POS

# The path from Traditional Bank to Digital Bank

- Service in Branch
- Fixed Working Hours
- Product availability in hours
- Customer Service
- Analog Customer Experience



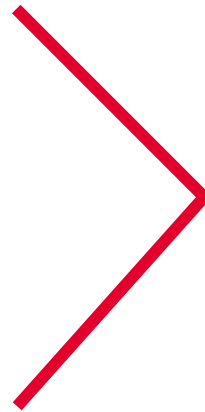
- Digital Services
- Available 24x7
- Product Availability in minutes
- Digital Customer Service
- Best in Class Digital UX



- Digital proposition
- Habit creation
- New Client activation
- Rewards

# Transitioning from Traditional Bank to Digital Bank

- Service in Branch
- Fixed Working Hours
- Product availability in hours
- Customer Service
- Analog Customer Experience



- Digital Services
- Available 24x7
- Product Availability in minutes
- Digital Customer Service
- Best in Class Digital UX



- Digital proposition
- Habbit creation
- New Client activation
- Rewards

This took us to Idea about  
**Decisioning** and **CDH**

# CDH Development story



# Our Initial plan in 2021

Citadele

## Channels

E-mails, Banners in Internetbank

Banners in Mobile App, Notifications in App, Outbound channels (FB,Google), Agent assisted channels

## Products

Credit products for Private customers

Insurance and Investment products

## Team

Agile Squad – IT Teams, Digital Sales & WEB Team, Marketing, Retail Business + PEGA SI



Changes on  
Geopolitical scene  
Q1,2022 –  
**Russian Invasion  
in Ukraine**



# Delayed start in 2022

MVP was not changed –  
we started as per initial plan

## Channels

E-mails, Banners in Internetbank

## Products

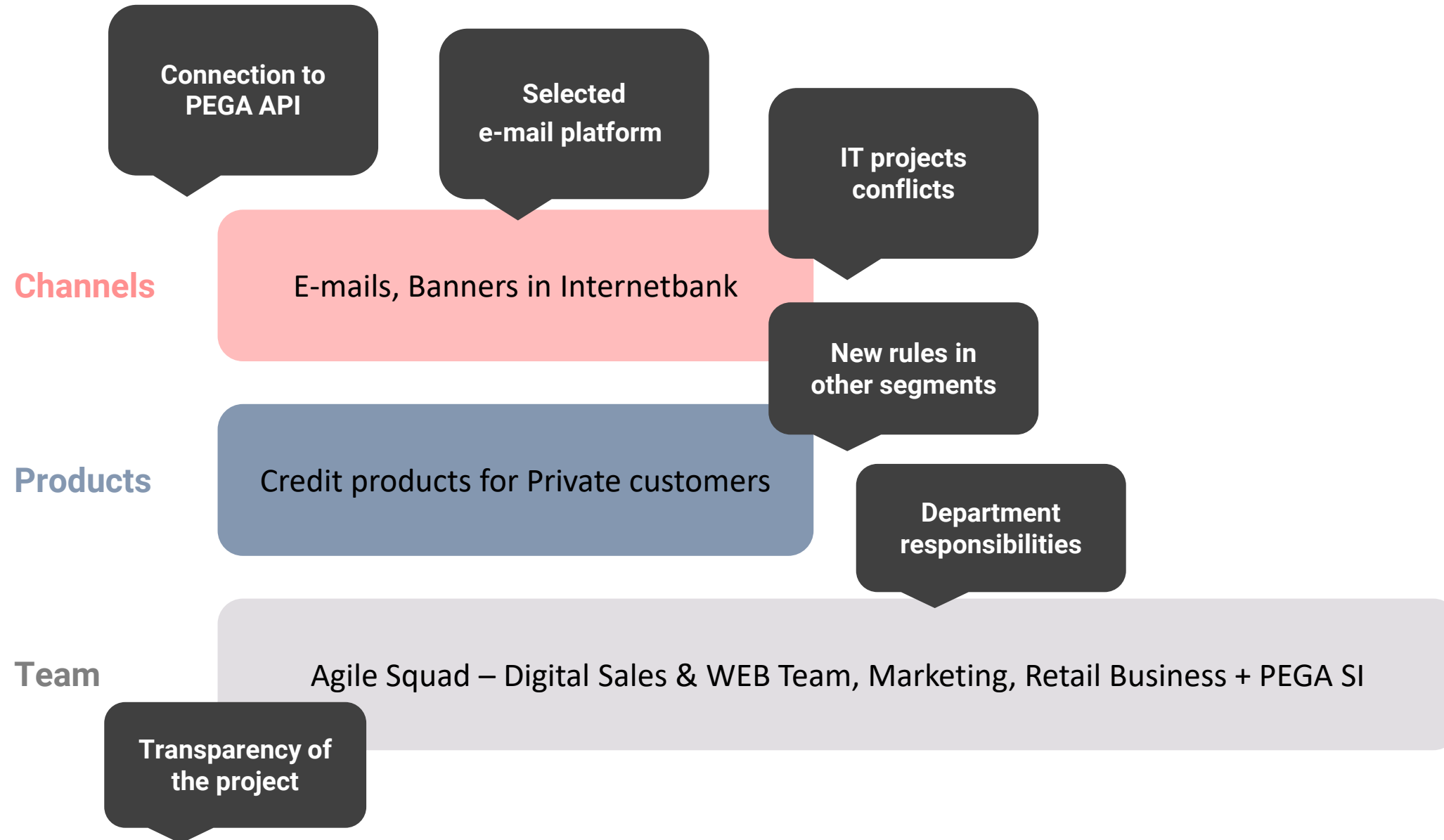
Credit products for Private  
customers

## Team

Agile Squad – Digital Sales & WEB Team, Marketing, Retail Business + PEGA SI

# Partial MVP launched in NOV, 2022

Citadele



# Retrospective on Project

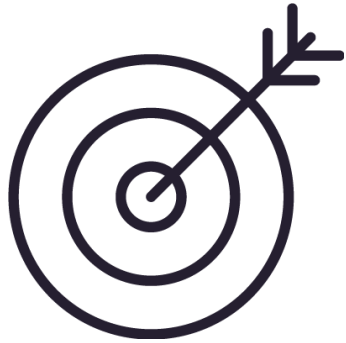
- Multiple Workshops done with key stakeholders
- New aligned (prioritized) Development roadmap in 3 major directions – Technology, New rules, Content
- New structure – one key owner responsible for delivery of overall success
- What CDH is for Citadele – alignment between all the departments
- Data Mapping might take a lot of time (in Citadele case – up to 2 months)
- Not seeing full flow for client  
(communication besides CDH – first existing flows and only after creating rules for CDH)
- Rules in system might overlap
- Adding of new data impacts existing rules



# Key Learnings



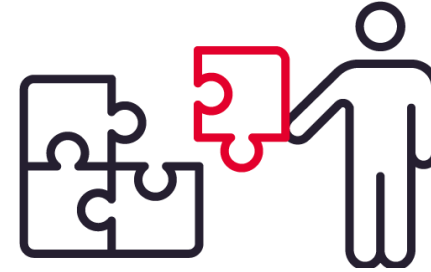
# Organization related



All involved colleagues should know, what is the Goal of the Project



CDH project should be one of TOP projects across organization and well communicated



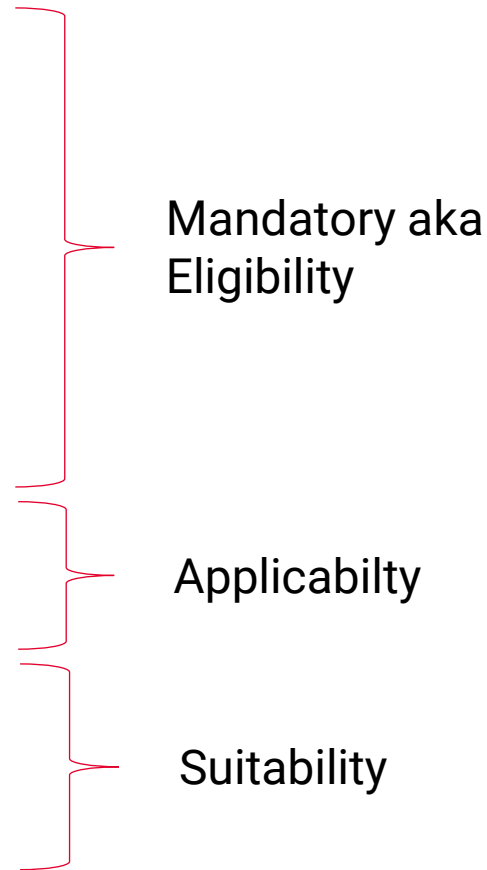
CDH doesn't have built in communication platform – a lot of integrations must be done

# What will steal a lot of time – Rules and Content

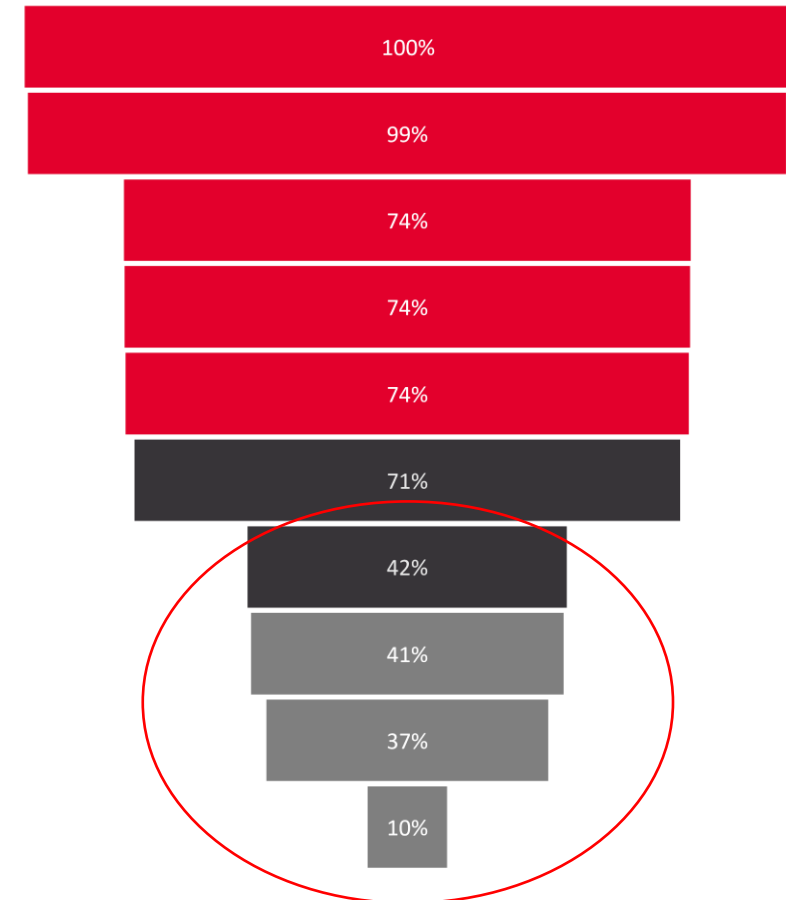
**Start with more general (simple) rules first to get higher reach**

Criteria's:

- Has KYC questionnaire filled
- Private segment
- GDPR consent
- Status Active
- No debt days
- No preapproved
- Never made scoring
- Has online bank
- Doesn't have other loans
- Has salary in Citadele



Scoring offer to find out bank's Lending offer



# What will steal a lot of time – Rules and Content

Citadele

Maintenance of 5-6 languages and operations in 3 countries requires additional reviews and acceptance

The image displays four overlapping promotional banners for the X PRIME rewards card, each in a different language. Each banner features a dark background with a collage of travel-related images: a hand holding a card, a sunset over the ocean, and a beach with umbrellas. The banners are arranged in a descending staircase pattern from top-left to bottom-right.

- Latvian:** JA CEĻOJUMĀ, TAD AR X PRIME! Saņemiet 2x vairāk X REWARDS punktu, maksājot ar X prime. Button: Uzzināt vairāk.
- Russian:** ЕСЛИ ПУТЕШЕСТВОВАТЬ, ТО С X PRIME. Получайте в 2x больше баллов X REWARDS, рассчитываясь картой X prime. Button: Подробнее.
- Lithuanian:** JEI KELIAUTI, TAI SU „X PRIME“! Atsiskaitykite su „X prime“ ir uždirbkite 2x daugiau X REWARDS taškų! Button: Sužinoti daugiau.
- Estonian:** KUI REISID, SIIS X PRIME KAARDIGA! Maksa X prime kaardiga ja saad 2 korda rohkem punkte. Button: Loe lisa.

Each banner also includes a validity period: "Piedāvājums spēkā no 12.04. līdz 31.08.2023." (Latvian), "Предложение в силе с 12.04.2023." (Russian), "Pasiūlymas galioja nuo 2023-04-12 iki 31.08.2023." (Lithuanian), and "Pakkumine kehtib 12.04 - 31.08.2023 lennupiletite, majutuse ja autorendi eest tasumisel X prime kaardiga." (Estonian).

Easy example, when other languages can be reused in other countries



# What will steal a lot of time – Rules and Content

Citadele

Maintenance of 5-6 languages and operations in 3 countries requires additional reviews and acceptance

## THE ABILITY TO PROTECT YOUR LOVED ONES FROM YOUR CREDIT COMMITMENTS

Borrower's life insurance

[Learn more](#)



Service provided by „Citadele“ subsidiary AAS „CBL Life“, represented by AS „Citadele banka“ Lithuanian branch. Review the terms and conditions in citadele.lt/en.

## PROTECT LOVED ONES FROM YOUR CREDIT COMMITMENTS

Borrower's life insurance

[Learn more](#)



The service is provided by AAS "CBL Life".

Potentially for one rule might be **9 banners in place** – 3 for each country (Latvia, Lithuania and Estonia) x 3 languages

More complex, content per country per language might differ

Small screen of part  
of online bank  
banner variations  
and translations for  
lending product

RULE 6

Banner 59  
JĀMS PĒRĒJAMS KREDĪTLIMITS LĪDZ XX  
XXX EUR  
[Image of money]

Banner 103  
YOU CAN ACCESS A CREDIT LIMIT UP TO XX  
XXX EUR  
[Image of money]

Banner 147  
ВАС ДОСТУПЕН КРЕДИТНЫЙ ЛИМИТ ДО  
XX XXX EUR  
[Image of money]

Rule\_6\_LT / Rule\_12\_LT / Rule\_16\_LT  
GALI KREPTIS BĒL KORTĒĻS SU KREKTO  
LIMITU (AI) XX XXX EUR  
[Image of money]

RULE 71

Banner 6.2  
JĀMS PĒRĒJAMS KREDĪTLIMITS LĪDZ XX  
XXX EUR  
[Image of money]

Banner 6.2  
YOU CAN ACCESS A CREDIT LIMIT UP TO XX  
XXX EUR  
[Image of money]

Banner 6.2  
ВАС ДОСТУПЕН КРЕДИТНЫЙ ЛИМИТ ДО  
XX XXX EUR  
[Image of money]

Banner 6.2  
GALI KREPTIS BĒL KORTĒĻS SU KREKTO  
LIMITU (AI) XX XXX EUR  
[Image of money]

RULE 7

Banner 60  
NOFORMĒJET AIZDEVUMU KREĪTU  
REFINANĒSAMĀ LĪDZ XX XXX EUR  
[Image of woman sitting]

Banner 104  
REFINANCE YOUR LOANS UP TO XX XXX  
EUR  
[Image of woman sitting]

Banner 148  
ОФОРМИТЕ ЗАЕМ ДЛЯ  
РЕФИНАНСИРОВАНИЯ КРЕДИТОВ ДО XX  
XXX EUR  
[Image of woman sitting]

Banner 148  
GALI KREPTIS BĒL KORTĒĻS SU KREKTO  
LIMITU (AI) XX XXX EUR  
[Image of woman sitting]

RULE 8

Banner 61  
NOFORMĒJET AIZDEVUMU LĪDZ XX XXX  
EUR  
[Image of woman sitting]

Banner 105  
APPLY FOR A LOAN UP TO XX XXX EUR  
[Image of woman sitting]

Banner 149  
ОФОРМИТЕ ЗАЕМ ДО XX XXX EUR  
[Image of woman sitting]

Banner 193  
PASKŪLA (AI) XX XXX EUR  
[Image of woman sitting]

RULE 9

Banner 62  
NOFORMĒJET AIZDEVUMU LĪDZ XXXX EUR  
[Image of woman sitting]

Banner 106  
APPLY FOR A LOAN UP TO XXXX EUR  
[Image of woman sitting]

Banner 150  
ОФОРМИТЕ ЗАЕМ ДО XXXX EUR  
[Image of woman sitting]

Banner 150  
PASKŪLA (AI) XX XXX EUR  
[Image of woman sitting]

RULE 10

Banner 63  
NOFORMĒJET AIZDEVUMU LĪDZ XX XXX  
EUR  
[Image of person on boat]

Banner 107  
APPLY FOR A LOAN UP TO XX XXX EUR  
[Image of person on boat]

Banner 151  
ОФОРМИТЕ ЗАЕМ ДО XX XXX EUR  
[Image of person on boat]

Banner 195  
PASKŪLA (AI) XX XXX EUR  
[Image of person on boat]

RULE 11

Banner 64  
JĀMS PĒRĒJAMS KREDĪTLIMITS LĪDZ XX  
XXX EUR  
[Image of person on boat]

Banner 108  
YOU CAN ACCESS A CREDIT LIMIT UP TO XX  
XXX EUR  
[Image of person on boat]

Banner 152  
ВАС ДОСТУПЕН КРЕДИТНЫЙ ЛИМИТ ДО  
XX XXX EUR  
[Image of person on boat]

Rule\_5\_LT / Rule\_11\_LT / Rule\_16\_LT  
GALI KREPTIS BĒL KORTĒĻS KREKTO  
LIMITU (AI) XX XXX EUR  
[Image of person on boat]

RULE 72

Banner 11.2  
JĀMS PĒRĒJAMS KREDĪTLIMITS LĪDZ XX  
XXX EUR  
[Image of person on boat]

Banner 11.2  
YOU CAN ACCESS A CREDIT LIMIT UP TO XX  
XXX EUR  
[Image of person on boat]

Banner 11.2  
ВАС ДОСТУПЕН КРЕДИТНЫЙ ЛИМИТ ДО  
XX XXX EUR  
[Image of person on boat]

Banner 11.2  
GALI KREPTIS BĒL KORTĒĻS KREKTO  
LIMITU (AI) XX XXX EUR  
[Image of person on boat]

RULE 12

Banner 65  
JĀMS PĒRĒJAMS KREDĪTLIMITS LĪDZ XX  
XXX EUR  
[Image of money]

Banner 109  
YOU CAN ACCESS A CREDIT LIMIT UP TO XX  
XXX EUR  
[Image of money]

Banner 153  
ВАС ДОСТУПЕН КРЕДИТНЫЙ ЛИМИТ ДО  
XX XXX EUR  
[Image of money]

Rule\_6\_LT / Rule\_12\_LT / Rule\_16\_LT  
GALI KREPTIS BĒL KORTĒĻS SU KREKTO  
LIMITU (AI) XX XXX EUR  
[Image of money]

RULE 73

Banner 12.2  
JĀMS PĒRĒJAMS KREDĪTLIMITS LĪDZ XX  
XXX EUR  
[Image of money]

Banner 12.2  
YOU CAN ACCESS A CREDIT LIMIT UP TO XX  
XXX EUR  
[Image of money]

Banner 12.2  
ВАС ДОСТУПЕН КРЕДИТНЫЙ ЛИМИТ ДО  
XX XXX EUR  
[Image of money]

Banner 12.2  
GALI KREPTIS BĒL KORTĒĻS SU KREKTO  
LIMITU (AI) XX XXX EUR  
[Image of money]

RULE 13

Banner 66  
NOFORMĒJET AIZDEVUMU LĪDZ XX XXX  
EUR  
[Image of woman sitting]

Banner 110  
APPLY FOR A LOAN UP TO XX XXX EUR  
[Image of woman sitting]

Banner 154  
ОФОРМИТЕ ЗАЕМ ДО XX XXX EUR  
[Image of woman sitting]

Banner 198  
PASKŪLA (AI) XX XXX EUR  
[Image of woman sitting]

RULE 14

Banner 67  
NOFORMĒJET AIZDEVUMU LĪDZ XXXX EUR  
[Image of woman sitting]

Banner 111  
APPLY FOR A LOAN UP TO XXXX EUR  
[Image of woman sitting]

Banner 155  
ОФОРМИТЕ ЗАЕМ ДО XXXX EUR  
[Image of woman sitting]

Banner 155  
PASKŪLA (AI) XX XXX EUR  
[Image of woman sitting]

RULE 15

Banner 68  
NOFORMĒJET AIZDEVUMU LĪDZ XX XXX  
EUR  
[Image of person on boat]

Banner 112  
APPLY FOR A LOAN UP TO XX XXX EUR  
[Image of person on boat]

Banner 156  
ОФОРМИТЕ ЗАЕМ ДО XX XXX EUR  
[Image of person on boat]

Banner 200  
PASKŪLA (AI) XX XXX EUR  
[Image of person on boat]

RULE 16

Banner 69  
JĀMS PĒRĒJAMS KREDĪTLIMITS LĪDZ XX  
XXX EUR  
[Image of person on boat]

Banner 113  
YOU CAN ACCESS A CREDIT LIMIT UP TO XX  
XXX EUR  
[Image of person on boat]

Banner 157  
ВАС ДОСТУПЕН КРЕДИТНЫЙ ЛИМИТ ДО  
XX XXX EUR  
[Image of person on boat]

Rule\_5\_LT / Rule\_11\_LT / Rule\_16\_LT  
GALI KREPTIS BĒL KORTĒĻS KREKTO  
LIMITU (AI) XX XXX EUR  
[Image of person on boat]

Banner 16.2

Banner 16.2

Banner 16.2

Banner 16.2

# What's next?



Explore what CDH & PEGA products provide (what is available) and use it;



Invest more in content and analytics