



# PegaWorld

JUNE 7-9 | LAS VEGAS

[PEGAWORLD.COM](https://pegaworld.com)



# Turning Data into Decisions, Collections into Connections



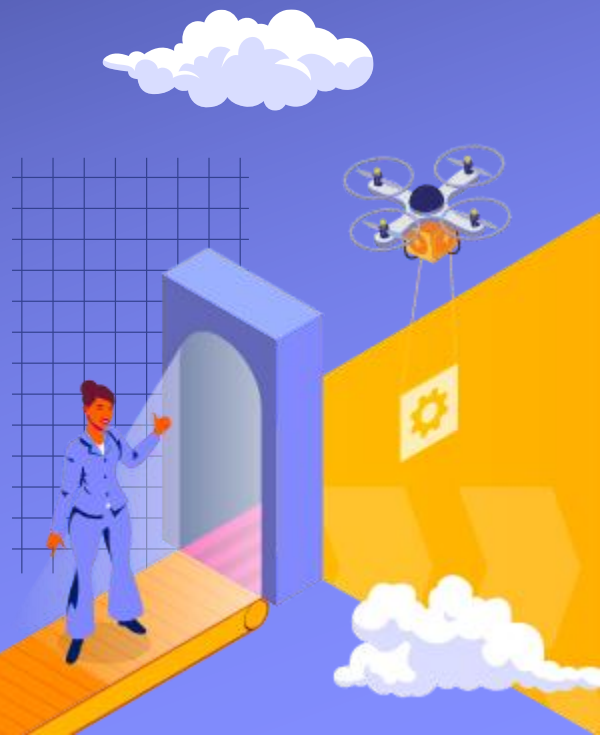
## Justine Cook

Director of Business Operations  
Equipment Finance  
First Citizens Bank



## Sanjoy Sarkar

SVP, Senior Director  
Head of Enterprise Workflow Automation & Robotics  
First Citizens Bank



# FIRST CITIZENS BANK

At First Citizens, we help our clients build lasting financial security that is fit for their ambitions at every stage of their personal, business or entrepreneurial journey.

## A legacy of strength and stability over the long term

Over 125 years of serving the financial needs of our clients and communities, with a strong balance sheet position, solid capital and liquidity profile, and prudent risk management.



Founded in 1898

**17,000+**  
colleagues



Top 20 U.S. bank by assets

**\$236 B**  
in assets



Member of the Fortune 500™

**\$171 B**  
in deposits



Solid capital and liquidity profile

**\$149 B**  
in loans and leases



Prudent risk management

**Locations**  
nationwide

## We are dedicated to delivering for our clients, serving:

- Businesses of all sizes
- Individuals and families
- Nonprofit organizations
- Founders
- Venture Capital and Private Equity investors and entrepreneurs

## We offer financial solutions, sector expertise and high-touch service that fuels lasting client relationships:

- **Consumer:** Personal banking through an extensive branch network and digital channels, offering a full suite of banking and lending products and services.
- **Business:** Serving the diverse financial needs of growing businesses, offering a broad range of financial products and services tailored to each client's goals.

- **Commercial:** Comprehensive financing solutions, including a full suite of deposit products and services, treasury management solutions, foreign exchange and trade finance across a broad range of industry sectors.
- **Wealth:** Private banking, wealth planning and asset management solutions.
- **SVB Commercial:** Banking solutions specifically designed for high-growth companies and investors, with more than 40 years of dedicated focus serving the innovation economy.

## Values-driven approach helps our clients reach their financial goals



## Enriching our communities

We have a long history of giving back to the communities we serve, collaborating with community organizations that uplift people through our work in affordable housing, financial education, economic development and health and human services.

Data is as of March 31, 2026, for First Citizens BancShares, Inc. See full list of [Forbes Best Companies 2026](#). ©2026 First-Citizens Bank & Trust Company. All rights reserved. Member FDIC.



**First Citizens Bank**

109,865 followers  
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First Citizens BancShares Chairman and CEO [Frank Holding, Jr.](#) and other associates visited the [Nasdaq MarketSite](#) in Times Square to ring the closing bell today.

"It's an honor to be here today to celebrate First Citizens," said Holding. "I am proud of what we've accomplished, and I'm excited as we look to the future. We have an undeniable sense of momentum. We strive every day to help our clients, associates, communities and stockholders succeed."

Photograph courtesy of Nasdaq, Inc.



**HONORED BY FORBES AS ONE OF  
America's Best Large Employers 2026**



**First Citizens  
BancShares**

# EQUIPMENT FINANCE - Customizable financing designed



## LEASING

- Capital leases
- Full payout and fixed-purchase options
- Operating leases
- Fair market value (FMV) and usage-based rentals



## WORKING CAPITAL LOANS

- Monthly ACH
- Funding through multiple referral sources



## STRUCTURES

- Deferred payments up to 90 days
- Ownership and rental programs
- Co-terminus schedules / add-ons
- Sale leasebacks
- Government-sector financing
- Managed services structures



## SERVICES

- Refresh programs
- Point-of-sale financing for online equipment sales
- Pass-through maintenance
- End-of-lease services referral (pack and ship, data wiping, disposal)

# Take a walk back in time with us



# Take a walk back in time with us

**2018**

Introduced Pega 7.1; established the foundation for automated workflows



**2020**

Pandemic-driven shift  
Pega adopted as the primary servicing platform

**2022**

CIT Bank N.A. merger completed with First Citizens Bank



**2023**

Stabilized BAU program  
112+ workflows delivered.

**2024**

Technology and approach defined  
Roadmap, scope, and funding aligned



**2025**

Refinement and phased releases  
Advanced capabilities introduced (AI, integrations, external portal)

**July 18, 2025**

External release - Phase 2  
Expanded services, integrations, and external portal rollout

# EQUIPMENT FINANCE – Flashback & Now



# One Platform. One Brain. Infinite Outcomes.

1. Unified Customer Engagement Layer
2. Intelligent Collections Transformation
3. Real-Time Decisioning with CDH
4. Power of the Combined Platform
5. First Future

Predictive + Prescriptive  
Foundation built today → scalable for the next  
decade of innovation

This is not three implementations. This is one  
integrated system where every interaction  
becomes a decision, and every decision improves  
the next interaction.

## EXPERIENCE LAYER

Pega Customer Service | Pega Collections

## DECISIONING / INTELLIGENCE LAYER

Pega Customer Decision Hub (CDH)

## AUTOMATION LAYER

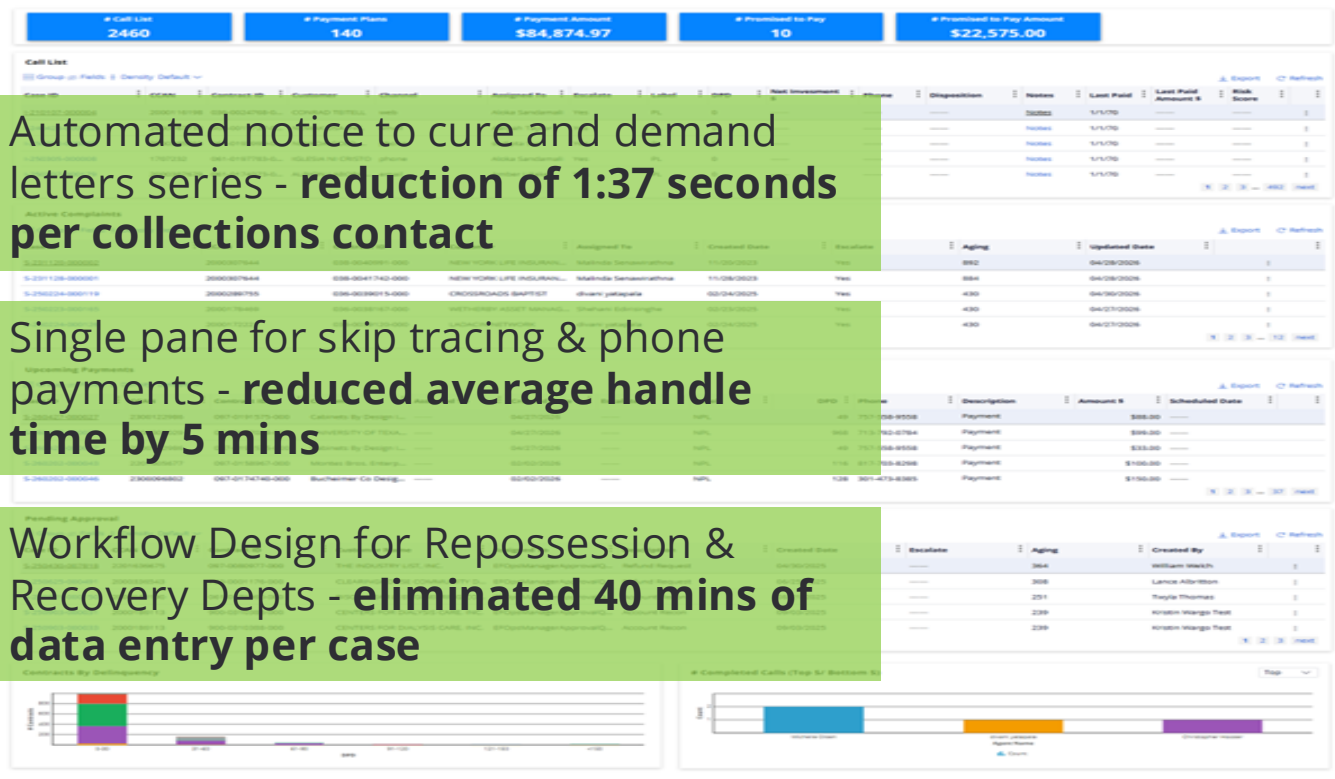
Data Fabric | AI/ML Models | Workflow  
Automation | RPA

Continuous Feedback Loop - Every interaction  
→ data → smarter decisions

Automated notice to cure and demand letters series - **reduction of 1:37 seconds per collections contact**

Single pane for skip tracing & phone payments - **reduced average handle time by 5 mins**

Workflow Design for Repossession & Recovery Depts - **eliminated 40 mins of data entry per case**



CUSTOMER INFORMATION

Customer Name: O'Hareway  
Contact ID: 900-009-000  
CCAN: 20005444E1  
Total Contacts: 12

CONTACT DETAILS

Contact Name: \_\_\_\_\_  
Telephone Number: 416-...  
Address: 212 (B) 1181  
Email: chru...@...

AUTOMATED SERVICES

Distribution: ERIC/DNC  
Performance: \_\_\_\_\_  
Email Address: \_\_\_\_\_  
ACH: No  
Fax: \_\_\_\_\_

RELATIONSHIP

Dealer: IAA (VNAV), INC.  
Last: F  
Primary Client: No  
IBC: No

Legal Status: \_\_\_\_\_  
Symbolism: No

NEW NEXT BEST ACTION

+ Add JCR

Customer Complete

Customer Complete

Payments/Promise to Pay

Payments/Promise to Pay

View Up

Potential duplicate cases are present. Click here to see the list of cases.

Payments/Promise To Pay (S-26046-00006) (CP#)

Make payment

Payment Type  
 One Time  Recurring

Add new credit card process – Average Speed to Answer reduced by 50%

**Add new credit card**

Please ask the customer the following if they would like us to store their payment information for future use:  
"To make future payments easier, we can securely store your credit card information. Would you like us to ensure your payment details for future transactions?"

Cardholder Name:

Card Number:

Expiration Date:

CVV:

Postal Code:

Save payment method:

Next Best Action (NBA) – AHT reduced by 20%

Next best action:

+ All Address Change

+ Contact Change

+ Invoice Distribution

900-009-000	Commitment Date <b>May 25, 2023</b>	Terms Date <b>May 25, 2028</b>
Total Rev Due (incl. Tax) \$79.34	Total Late Charges Due (incl. tax) \$10.40	Last Payment Date September 13, 2024
Total Misc Due (incl. Tax) \$0.00	Outstanding Open Items \$30.52	Last Payment Amount \$79.34
Payments Made	Remaining Payments	Payments To Invoice

Knowledge - New hire training reduced by 20% Same day case resolution increased by 44%

# Refining our Operations

## Looking to the future

### Pega Process Extender for Salesforce Lightning

- Omni-channel enablement for 26 existing Pega cases
- Creation of worklists and work queues for streamlined operations
- Front office to back-office unified case management

### Five9 Integration (Live - May 2026)

Integrated telephony with Pega for seamless agent experience

- Enables call handling, screen pop, and interaction tracking within workflows

### Remarketing Portal - External Portal (Planned - Late 2026)

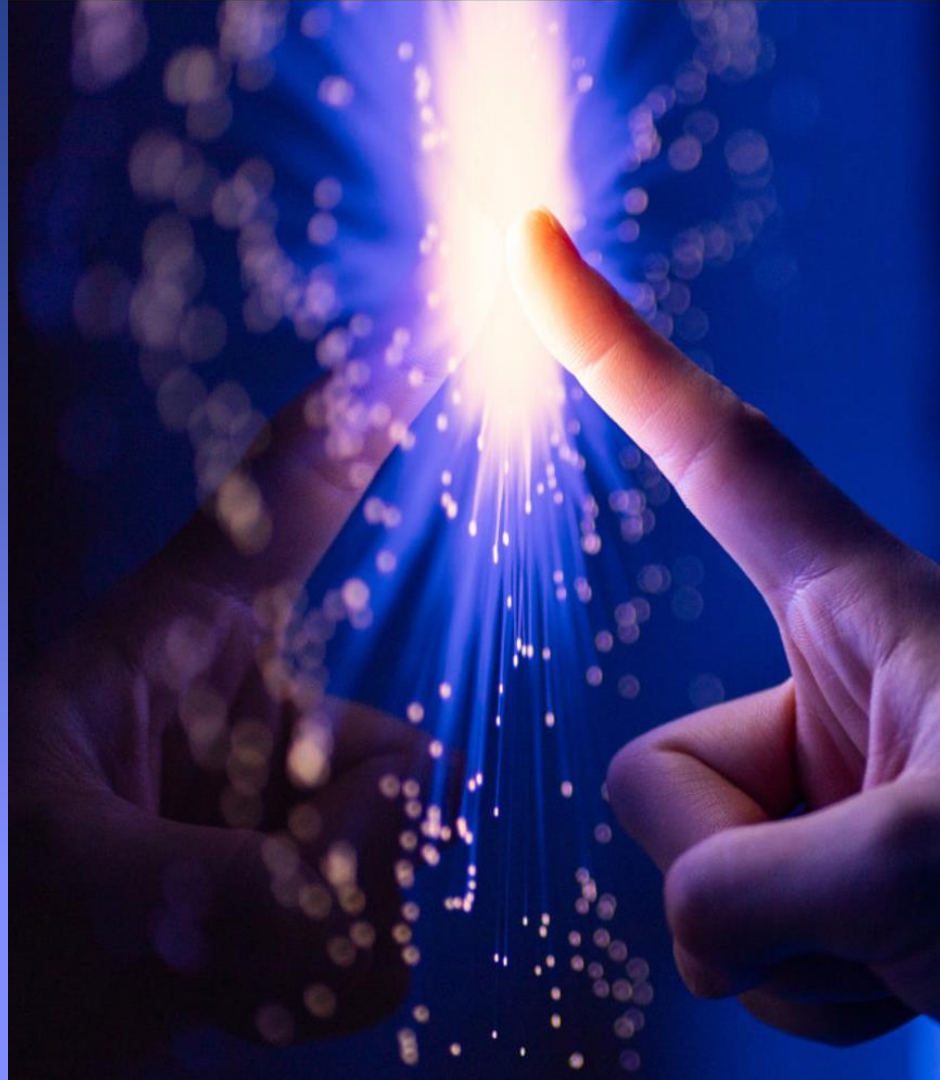
- External-facing portal for remarketers
- Improves transparency, turnaround time, and partner collaboration



The screenshot displays the Pega Blueprint Management Process interface. At the top, the Pega logo and 'Blueprint™' are visible. Below the header, there is a navigation menu with options: Sales, Home, Contacts (selected), Opportunities, Accounts, Leads, Cases, Files, and Tasks. A search bar is located on the right. The main content area shows a contact record for 'Emily Foster' with details: Account Name (C-1006), Phone (617.555.1212), Email (emily.foster@mail.com), and Contact Owner (John Smith). Below this, there is a section titled 'Create Vendor Title Work (VW-2964)' with a sub-section 'Proof of transfer received' assigned to 'Justine'. The form contains several input fields: Loan Agreement Reference (Residential Mortgage), Title Number (TX-2023-005), Title Status (Transferred), Customer Name (John Doe), Vehicle Description (2019 Nissan Altima), Vendor Name (GHI Collateral Services), Vendor Contact Information (GHI Collateral Services, 159 Pine Rd, Anycity IL), and POT Received (POT Received). A 'Cancel' button is at the bottom.

# What's Next - Toward Autonomous Intelligence

- **Agentic AI** - from decision support to autonomous action
- **GenAI in Workflows** - dynamic case handling and agent augmentation
- **Real-Time Architecture** - event-driven, always-on decisioning
- **Enterprise CDH Scale** - unified decisioning across all touchpoints
- **Closed-Loop Learning** - self-optimizing models and processes



# 7+ Years. One Platform. Real Lessons That Matter.

- Start with business outcomes, not technology
- Treat Pega as a platform, not a project
- Unify, don't fragment
- Decisioning is the differentiator
- Data readiness is non-negotiable
- Design for real-time, not batch
- Standardize early, federate smartly
- In-house capability is critical
- Adoption over implementation
- Build for the future



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