



PegaWorld

JUNE 7-9 | LAS VEGAS

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From Vision to Reality

Wealth Workstation – Client Servicing & Operations Platform

Presented by Citi.



Today's Presenters



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Platform Strategy



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Product Owner
Wealth Workstation for Client
Service and Operations



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Engineering Lead
Wealth Workstation for Client
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Overview of Citi

Citi is a preeminent banking provider for institutions with cross-border needs, a global leader in wealth management and a valued personal bank in its home market of the United States.



Citi does business in over 150 countries and jurisdictions, providing corporations, governments, investors, institutions, and individuals with a broad range of financial products and services

Zoom on Citi Wealth Business

\$11.3B

Revenues

\$1.3T

Client Balances



Global Reach

Citi Wealth serves the clients across the world with distinct, world-class, segment-specific coverage models across the wealth continuum



Consolidated Platform

Formed through consolidation of **Citi Private Bank, International Citigold/ Citigold Private Client, and now US Retail Bank** segments, managing hundreds of billions in client assets under one unified Wealth umbrella.

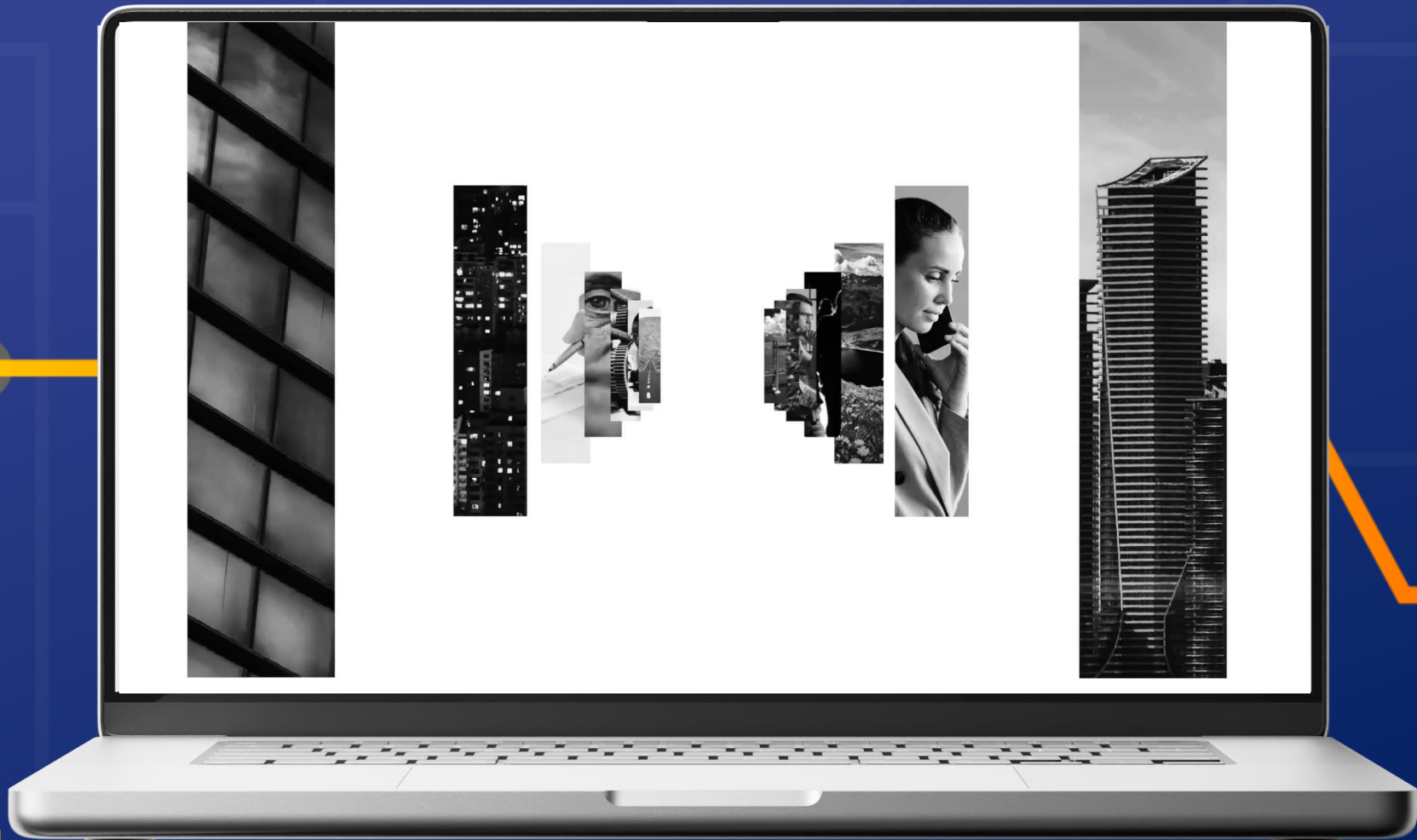


Technology-Powered Transformation

Over the last decade, Wealth evolved from regionally siloed private banking into a cohesive, technology-powered global wealth platform, leveraging **AI, cloud infrastructure, digital onboarding, and data analytics.**



What problem are we solving with Pega?



Key Challenges – The Problem Statement

Inefficiencies across Client, Operations, Technology & Coverage Teams



CLIENT

- ▶ Inconsistent client experience across channels
- ▶ Multiple fragmented touchpoints



COVERAGE TEAM

- ▶ No single platform for all client inquiries
- ▶ Swivel chairing between multiple applications
- ▶ High reliance on e-mail communication



OPERATIONS

- ▶ Manual data capture across multiple systems
- ▶ High-volume email inquiries



TECHNOLOGY

- ▶ Legacy platforms creating tech debt & high compute costs
- ▶ Scalability & resiliency issues
- ▶ Different tech stacks per region

The Solution – Wealth Workstation

A Unified, AI-Powered Client Servicing & Operations Platform Built on Workstation

Common UI Layer - Wealth Workstation (Citi UI Framework)

Microservices & API Gateway ↓

WEALTH WORKFLOW PLATFORM (Pega Infinity ECS 24.1)

TRANSACTIONS

Account Maintenance
Payments, Lending
Investments

EXCEPTIONS

Internal Instructions
Investigations
Manual Verification

MANAGED WORK

Referrals
Inquiries
Complaints



Data API Abstraction Layer

Data Lake

Product Processors

Analytics

Legacy
Workflows

End-to-End Visibility, Transparency & Auditability



New platform using the **Citi UI Design Framework**



Client Service & Ops-specific capability widgets



Client 360 view + Legacy Workflow Integration



Auto-ingestion of client emails as workflow cases



AI-powered email analysis: urgency & sentiment flags and entity extraction



6+ Major service workflows LIVE in 2025

Business Center Out Architecture – UCM (Unified Case Mgmt)

1st in Citi: 100% Tech Stack on ECS Cloud | Angular Framework | Pega Infinity 24.1.1 | AI Automation



Security: CyberArk · Splunk · App Dynamics · Zero-Trust Architecture



100% ECS Cloud

First wealth ops platform on full cloud deployment at Citi with 24.1.1



Angular Framework

Front-End Design System (Citi)



Pega Infinity 24.1.1

Pega Core Platform with DX API integration

Enterprise component Architecture - Unified Wealth Workstation Platform

Pega Infinity 24.1.1

Odyssey Framework

ECS Cloud



Quantified Outcomes – The Numbers Speak

From Pilot to Scale in 6 months

ROLLOUT PROGRESS

200+

Client Service Users

Projected to grow to 300 users by year-end

PLATFORM ADOPTION

190K

Unique Client Interactions

Projected to double by year-end

AI-DRIVEN AUTOMATION

55%

AI Assist Rate

Targeting 80+% by year end

Overcoming Enterprise-Scale Challenges

Large-Scale Delivery | Business + Tech + Operations as One

Scale and Complexity

- ▶ **Multiple** cross-functional teams
- ▶ Complex infrastructure
- ▶ Global regulatory and compliance requirements
- ▶ Completely new operating model

Technical Hurdles

- ▶ Platform stability and latency
- ▶ Pega DX API integration within Citi's complex ecosystem
- ▶ Redis caching and Oracle DB tuning
- ▶ Migrating to Pega Constellation while shipping features
- ▶ Security: CyberArk, Splunk, App Dynamics integration

How We Overcame

- ✓ Business, Tech and Ops as **ONE unified team**
- ✓ Pega Professional Services & GCS guidance at critical junctures
- ✓ Rapid prototyping powered by AI
- ✓ Disciplined sprint execution

Discovery and Design



MVP 1.1



MVP 1.2



MVP 2.0 LIVE

Wealth Workstation Roadmap

Global Expansion and AI-driven Automation

PHASE 1 — 2025



Foundational Build with some automation

- Centralized NAM Client Service into single platform
- Reduced swivel charring
- Work status transparency
- AI-powered e-mail triage

PHASE 2 — 2026



Workflows Automation

- Continue to integrate applications and workflows for E2E user experience
- Automation through AI:
 - Expand e-mail triage with Agentic AI
 - Entity Extraction
 - Voice AI for phone calls

PHASE 3 — 2027



Global Expansion

- Expand the platform globally
- Continue to automate through AI
- Closely Integrate with Citi's strategic platforms for E2E user experience

Q & A





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