



PegaWorld

JUNE 7-9 | LAS VEGAS

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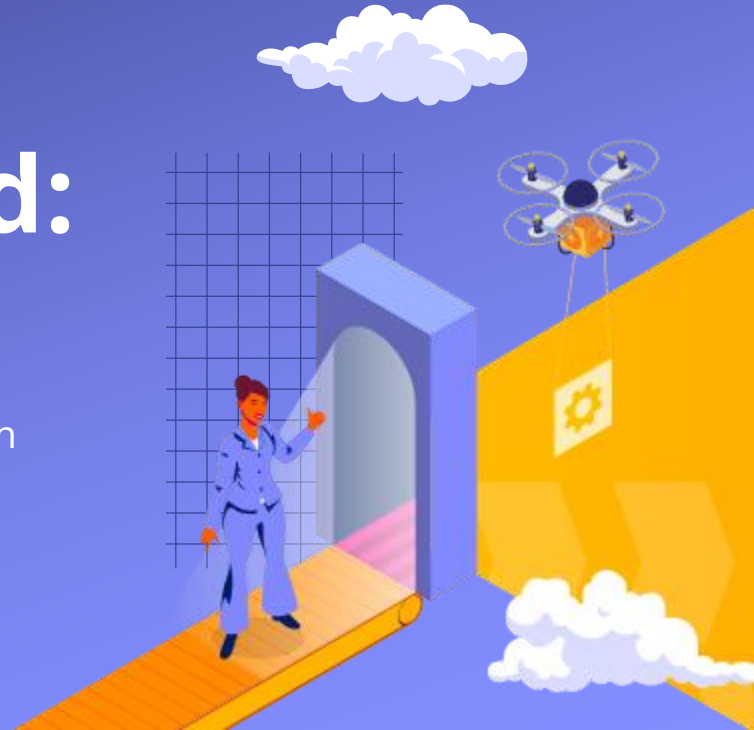


PREMIER Bankcard

Modernizing Service at PREMIER Bankcard:

From Onboarding to Disputes and Beyond

2025 Experian Vision Award Winner for Excellence in Innovation



“ There are two times to make the level of investment
PREMIER is making in its business

The first is when you're **investing in the future**

The other is when you **have concern for your future**
and it becomes a necessity

Be the former - Avoid the latter ”

Ben Marcello, PREMIER Bankcard President

Winner of the 2025 Experian Vision Award for Innovation.

PREMIER Bankcard

A leader in the non-prime credit card market for 30+ years.

Transformation IS...

...People, Process & Technology

Transformation IS NOT...

... An IT project



"Premier Bankcard has staked its claim as the most innovative financial services company in America"

– Steve Rufino, SVP at Experian



Five (5) Keys to Transformation

Know the Problem You Are Solving

- Build strategy to outcomes

Be Audacious & Ambitious

- Go Big! All change is hard

People, Process & Technology

- 'PEOPLE' are the most complex

Partners v. Vendors

- The difference is critical

Define Success

- It only counts if you can count it



Know the Problem

More competition entered our market in the past 5 years than in the previous 25 years combined...

Market Shift from 'Access' to 'Convenience'

- Credit stressed consumers have more choices than ever

Post COVID Credit

- COVID inflated credit scores; The air is out of that balloon

Simple & Easy

- Your customers' best experience anywhere is their expectation everywhere

Technology Moved to the Cloud

- Perpetual licenses are now streaming subscriptions

Agentic AI... is Different

- Only lifeguards and bartenders are safe...



NETFLIX

Disney+

hulu

TV

prime video

Apple tv+

The Pace of Change has Changed

The Internet - 14 Years



Chat GPT - 36 Months



Agentic AI is scaling faster than previous enterprise tech, with 65% of companies expecting to fully deploy agents within two years (**24 Months**)

Audacious & Ambitious

To remain a market leader,
PREMIER needed to modernize...
EVERYTHING

Account Opening

Online Account Opening, A/B testing & Customer life-cycle management

Scalable Intelligence

Intelligent offers, automated underwriting & fraud controls

Engagement

IVR, intelligent call routing, skills management & outbound call dialing

Pega is the Customer System of Record

EVERY interaction, AI Powered workflow automation & agentic agent desktop

Payment & Transaction System of Record

Core system for payment and transaction system of record

Integrations

API gateway

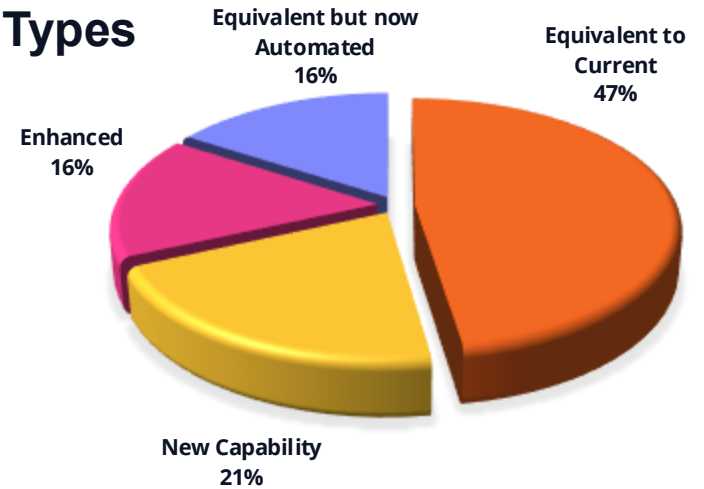


PEGA Minimum Viable Scope

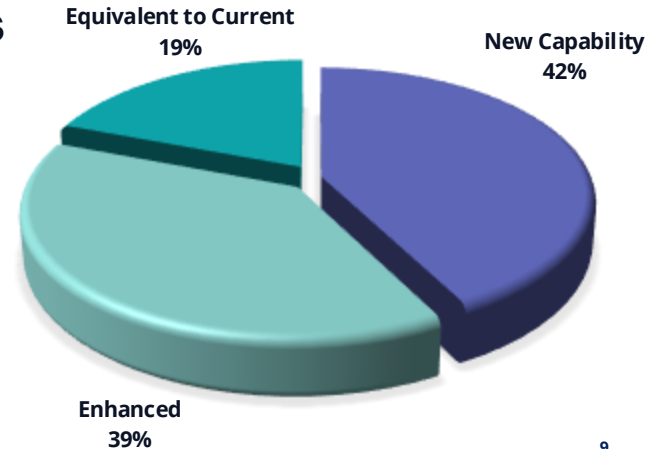
50%+ Improvement Across the Board

Area	Case Types	Features
Customer Service	55	30
Collections	8	96
Disputes	2	12
ACDV	2	10
Doc Management		41
Web/Mobile		19
Payments		47
Onboarding		103

Case Types

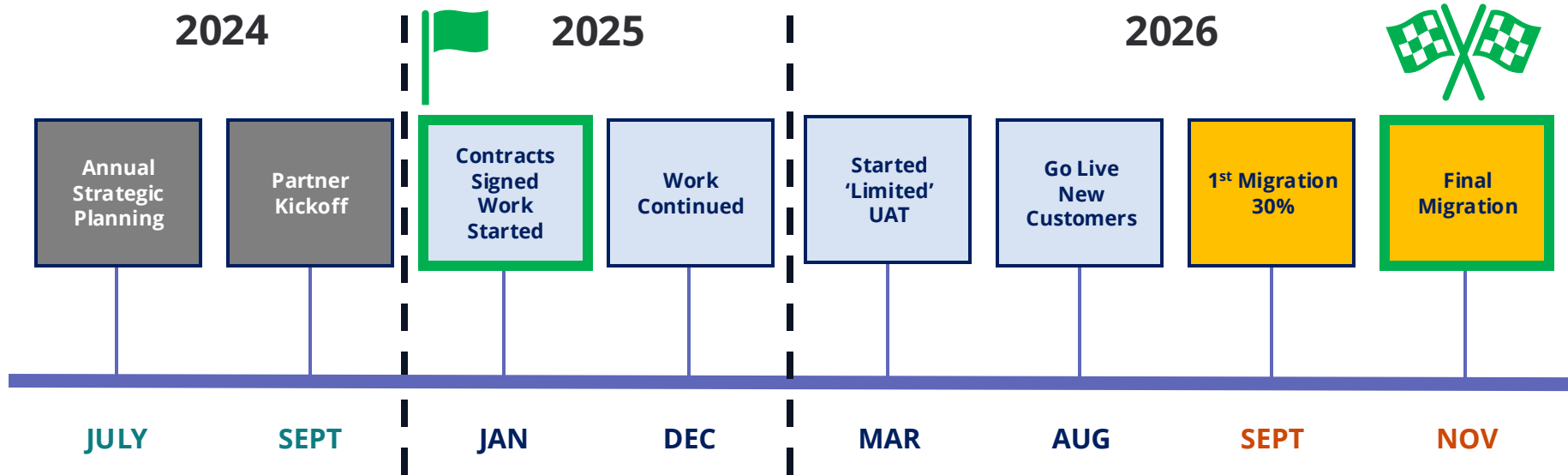


Features



Transforming 30 Years in 20 Months

The current rate of change in technology means a, “Low and Slow” strategy will not keep pace



The Odds are Against You



**TWO THIRDS of all
transformations
FAIL!**



How Can You Succeed?



**7%
Employee
Engagement**



**Win Hearts
& Minds**



**Have a
Complete Plan**

People, Process & Technology

People are the most complex

Tone at the Top

Executives from the CEO down must be aligned

Change Communication

Pod Cast, 1 Minute, Partner Interviews, Staff Surveys

Simple & Easy

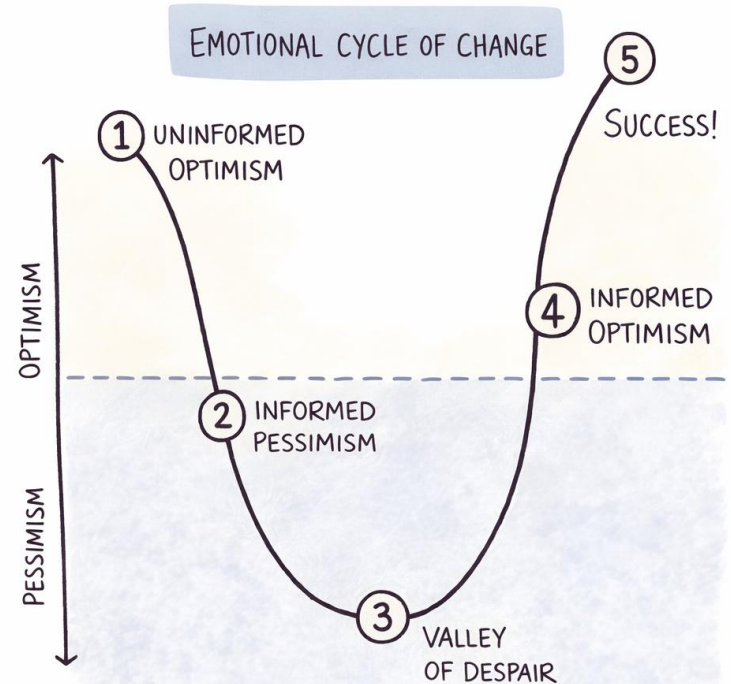
Anchor communication a clear 'North Star'

Get Everyone Involved

Exco, SteerCo, 'Trinity', Post-it-Note Process Mapping, UAT Testing, Pega Simulators

Progress is Nonlinear

Managing change is not straight forward, it's vital to give people permission to be **feel frustrated**... but to then **make them responsible for a solution**



Communicate... Communicate... Communicate...

Staff Surveys

PREMIER One Survey	Aug. 2022	March 23	September 23	February 24
Participation Rate	51%	43%	40%	47.10%
Average Rating Score	4.1	4.3	4.1	4.2
I am aware of One PREMIER One updates	93	92	94	93
I understand the value of PREMIER One	93	92	93	94
I recognize the need for PREMIER One	93	91	93	94
I understand why 2022 is the right time to implement PREMIER One	53	5	52	53
I understand how the changes brought by PREMIER One will affect me	49	45	46	48
I am excited about the changes PREMIER One will bring	51	49	50	51
I understand the positive impacts the change will have on my work	50	49	50	50
I am committed to making the change successful	93	93	94	95
My peers are excited about the changes PREMIER One will bring	48	45	47	48
I support the changes PREMIER One will bring	53	50	52	52
My direct supervisor supports the changes PREMIER One will bring	93	92	93	95
My executive leader supports the changes PREMIER One will bring	93	93	95	94



Partner Interviews



PREMIER One Launch Day



One Minute Updates



Simple & Easy Pod Cast

Partners v. Vendors

You need **both**, but the difference matters

You can never outsource your business.
and the mechanics of a strong partnership
are critical to everyone's success

Vendors

Provide transactional, short-term products or
services based on a contract

Partners

Are strategic, long-term collaborators invested in
your business success



Measure Success

It only counts if you can count it...

Operational Efficiency

Process automation at scale delivers material savings

Improved Customer Experience

Fewer mistakes make for a better customer experience and fewer audit findings

Vendor Consolidation

Simplified technology stack, configurations and low-code increase flexibility and reduce technical debt

Staff Proficiency

Reducing the time from hire to proficiency is huge

Increased Speed to Market

Quality & Feature delivery materially improved

Select Target Benefits

*Cost
Reduction*

Customer Service

- Increase FCR with single system providing full 360
- Reduce AHT with automated data capture, knowledge search, and wrap-up
- Reduce call volume with enhanced self-service

20-25%

New Customer Credit

- Reduced AHT with optimized prioritization & routing
- Reduce call volume with enhanced self-service

15-20%

Retention

- Reduce AHT through improved call handling & real-time email automation

10-15%

Disputes

- Reduce AHT through automated transfer & interaction summarization
- Increased bac-office productivity through integrated automated processing

15-20%

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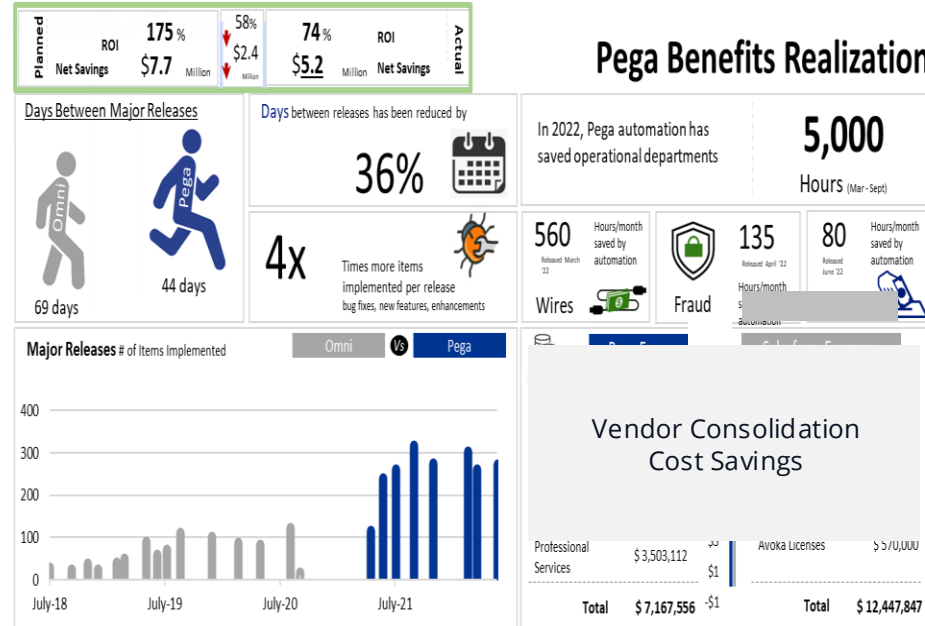
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3YR Look Back Based on my prior experience



Questions



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