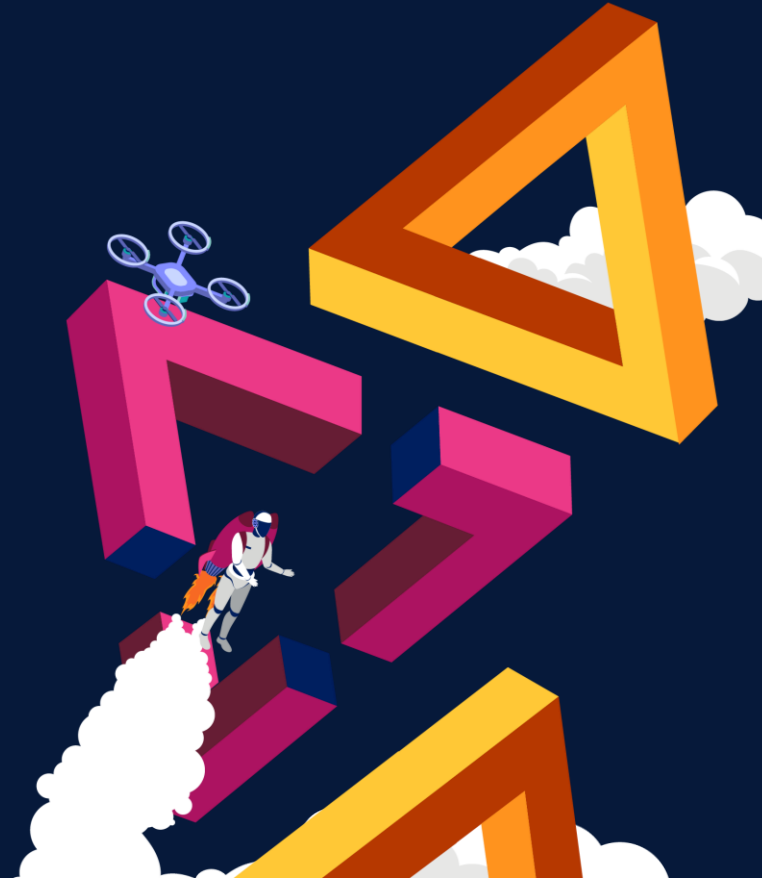




PegaWorld

JUNE 1-3, 2025 | LAS VEGAS

Cloud Modernization: ANZ Bank Transforms from Legacy to Future-proof on Pega Cloud



From legacy to process orchestration

ANZ's journey to cloud and modernisation

Andrew Calyvopoulos



Agenda

01 Legacy to modernisation

02 Value of SaaS offering

03 Leveraging the latest features



Our purpose is to
shape a world
where people and
communities thrive.
We bring our
purpose to life
through our strategy
– to improve the
financial wellbeing
and sustainability of
our customers.



Who we are

Top 4

bank in Australia

197

years in operation

29

markets

8.5m

retail and business
customers

40k+

employees



Our goals for cloud migration



Simplify
architecture



Reduce
operational
support costs



Reduce
ongoing
maintenance
costs



Reduce
technical debt



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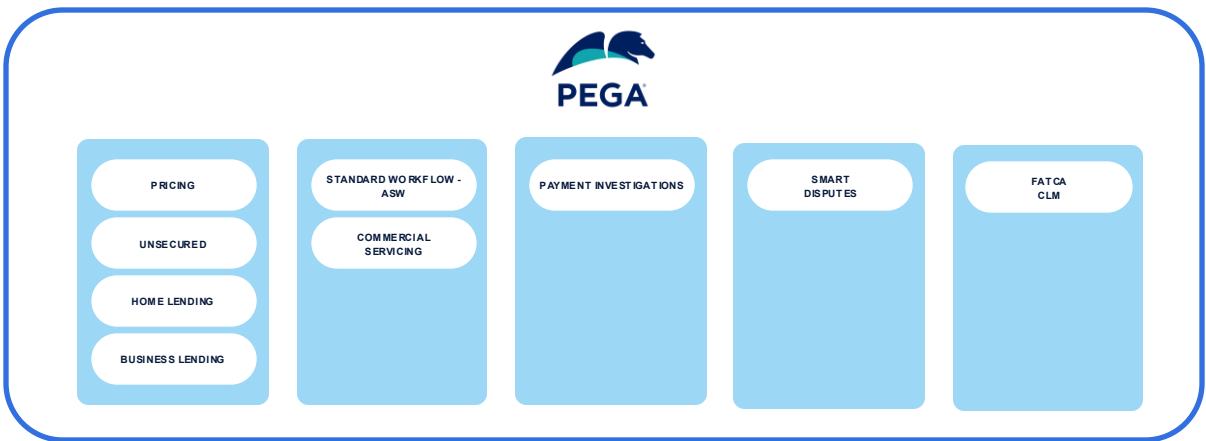


Reduce
technical
debt

- ▶ Reduce cost hardware, software and support
- ▶ Reduce number of integrations
- ▶ Decommission unneeded legacy applications
- ▶ Adopt and implement best practices consistently
- ▶ Utilize latest tools and technology
- ▶ Reduce effort of maintaining applications
- ▶ Reduce time spent on upgrades and patches
- ▶ Shift focus to transformational activities
- ▶ Reduce development and testing
- ▶ Increase quality of projects and initiatives
- ▶ Reduce effort spend fixing bugs
- ▶ Reduce time to market for initiatives



Current state vs target state



Challenges along the way



Data
migration



Integration
and security



Regulatory
oversight



Business
change
management



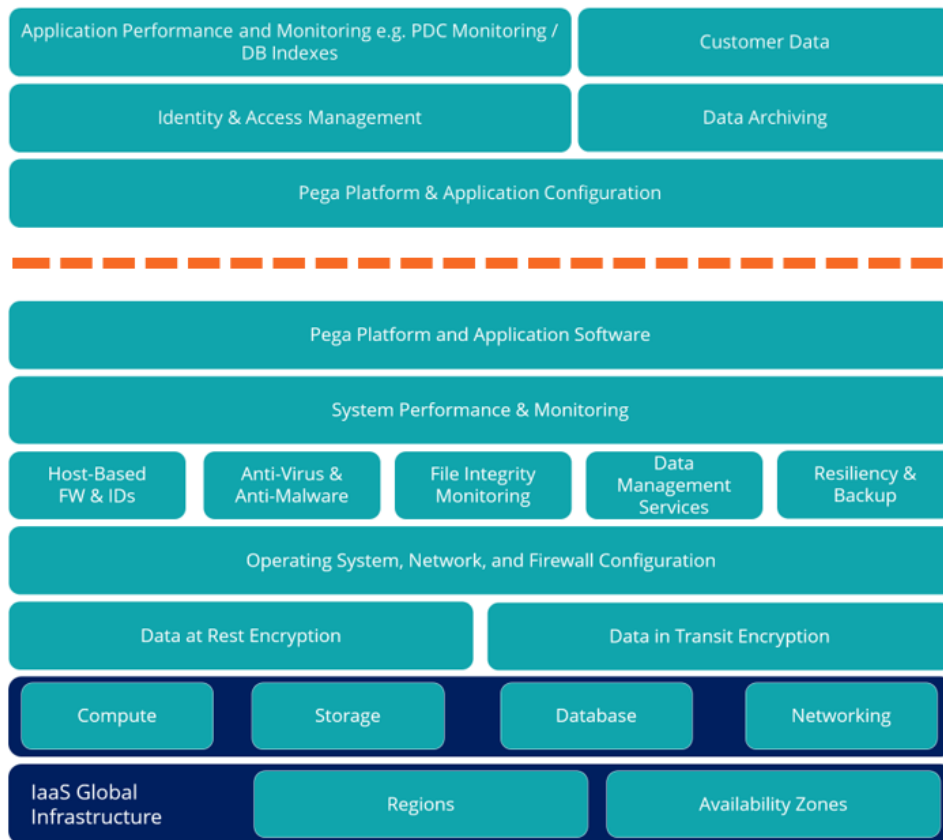
Value of moving to cloud

- ▶ 14% reduction in Total Cost of Operation (TCO)
- ▶ Simplified infrastructure and enhanced security
- ▶ Upgrades done in weeks not months improving business agility and customer experience
- ▶ Ability to restore services quickly and maintain high availability
- ▶ Archiving of data improves system performance



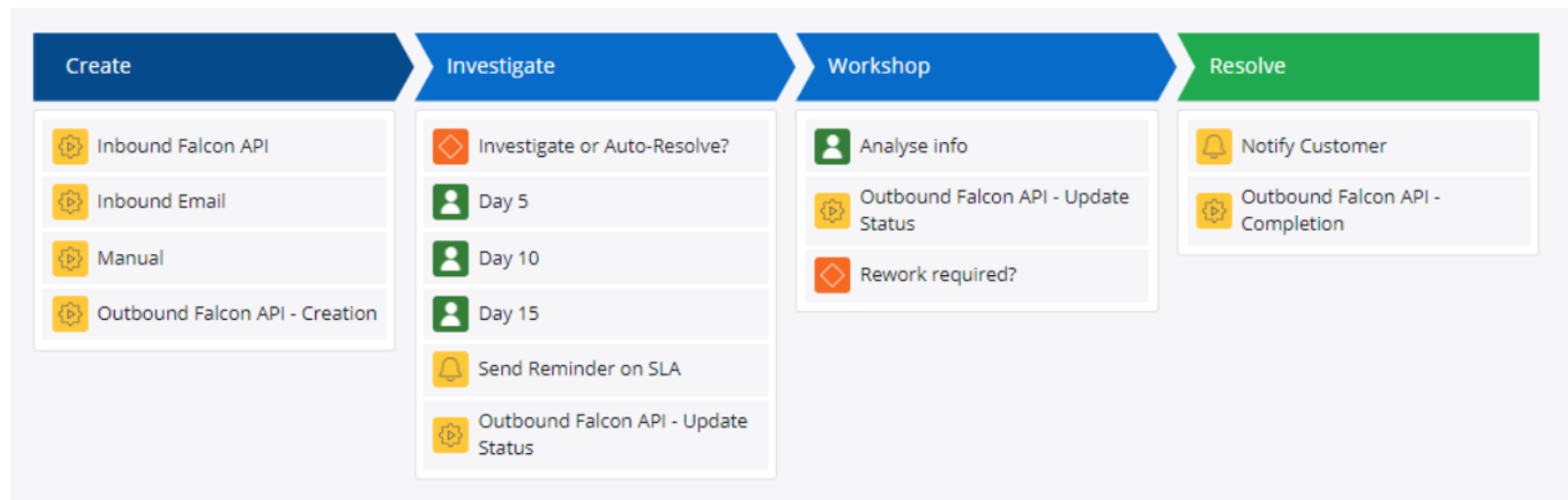
960 Pega Cloud Managed Services performed in the last 12 months

- ▶ 114 Client Advisories
- ▶ 90 Cloud Assistance Requests
- ▶ 480 Cloud changes (mostly medium and high complexity)
- ▶ 275 cloud maintenance tasks (mostly medium to high complexity)
- ▶ 3 database upgrades with ANZ effort only BVT
- ▶ 2 version upgrades
- ▶ Lower downtime
- ▶ Archive and storage of old data



Using Blueprint on Pega 24.2

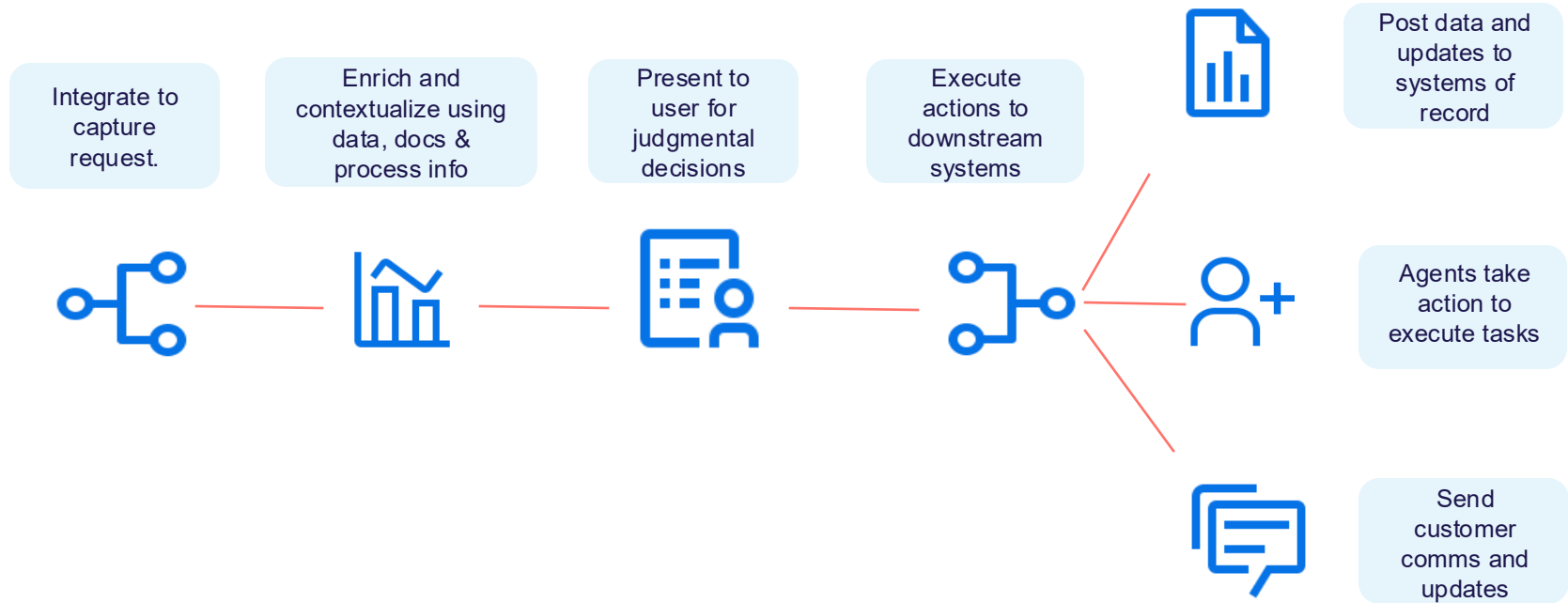
Updated Blue print (02/May) **AGREED**



Example: ASW3 – Scam Assist



Process Orchestration Strategy



Thank you

