



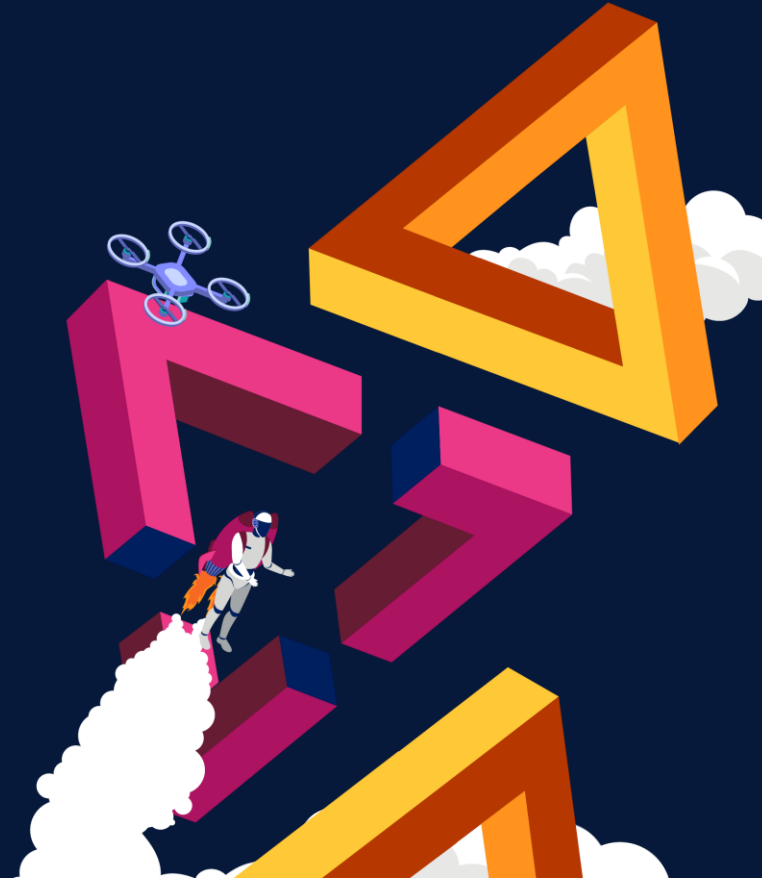
PegaWorld

JUNE 1-3, 2025 | LAS VEGAS

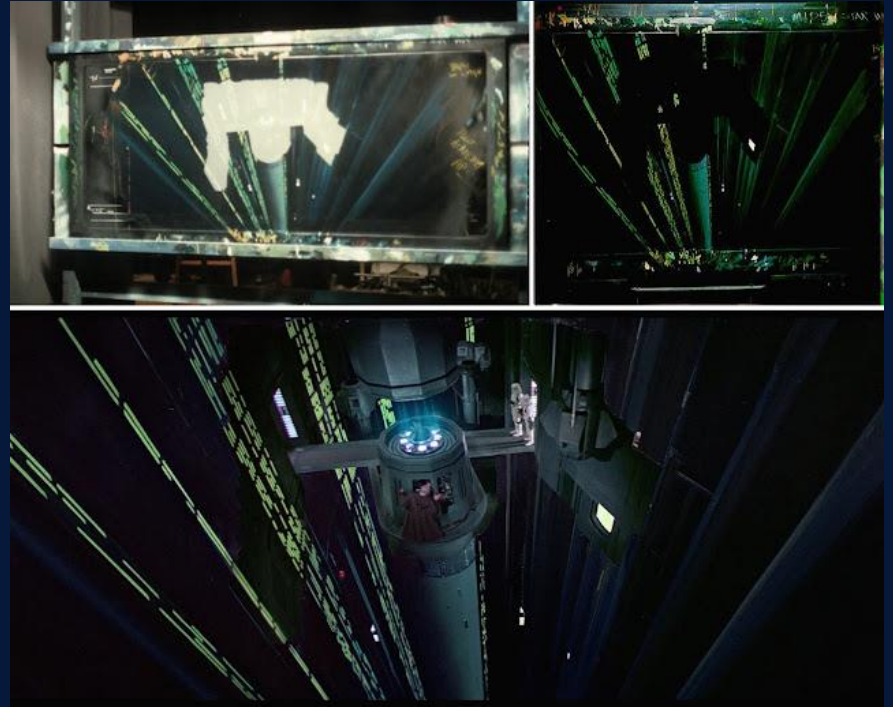
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The Future of Banking in an Agentic World

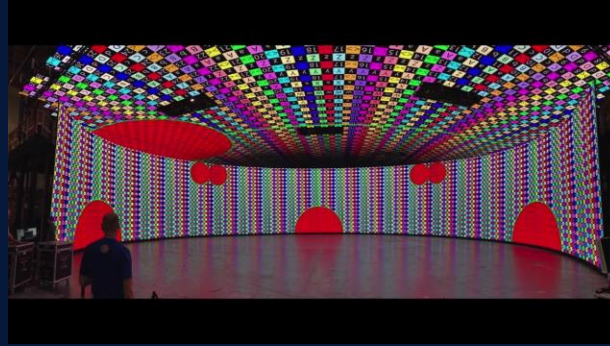
Steve Morgan – Global Banking Industry Lead, Pega

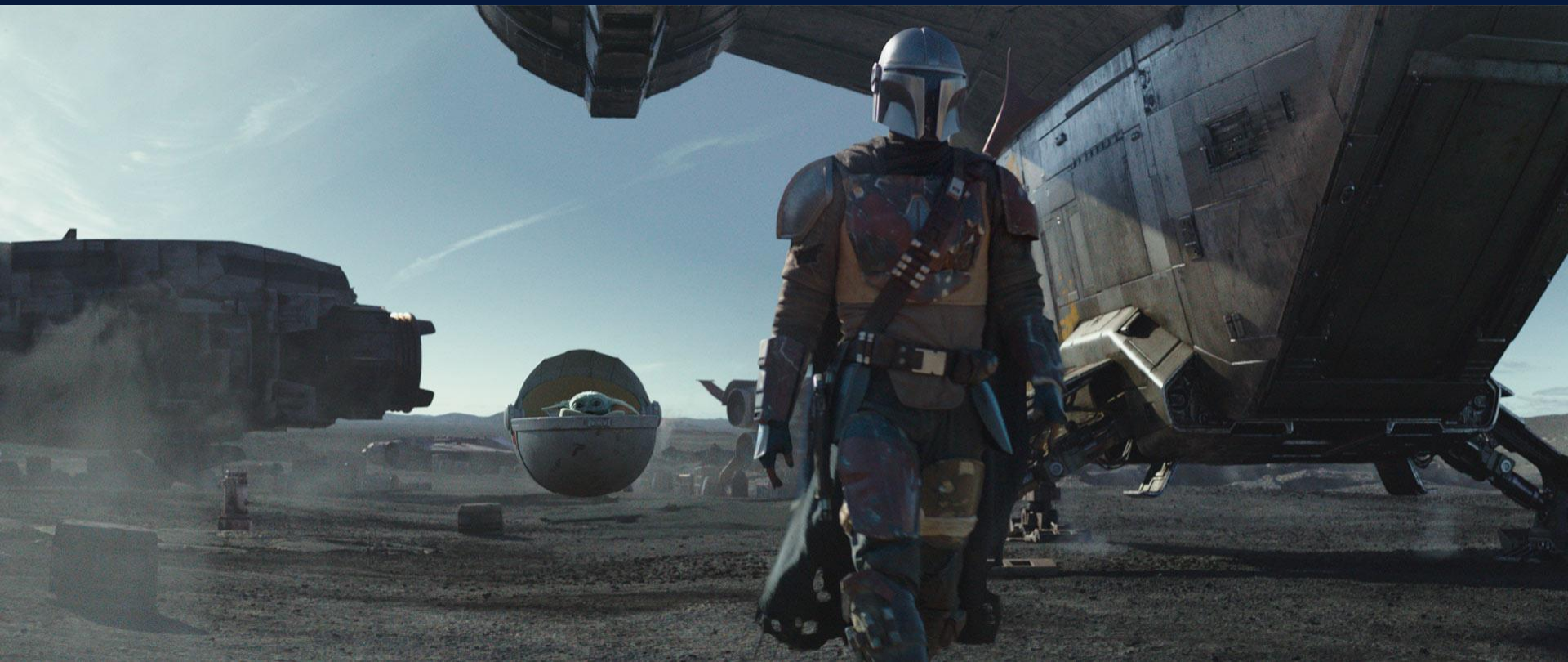


From Models and Matte Effects...



To Full digital sequences.... And then StageCraft





Our path to an Agentic World?



Manual and heavily people managed



Some automation and AI



How to perfect the balance of technology and personal?



Video credit: inVideo, Steve Morgan inputs





What if you could combine the
power of agents



with the
predictability of workflows?

What could it mean for your bank if every one of your workflows were agentic?



Your *operations & customer service*

**Conversation-ready,
instantly**

Increase self-service and automation completion for **fee/payment enquiries, complaints, loan payment changes**



Your *workflows*

**Orchestrate structured
and agent-driven work**

Agent validation and actioning of **Lending or KYC docs**, improving data quality and process performance



Your *workforce*

**Armed with always-on
AI assistance**

Automated preparation of **research, target persona insights, opportunity reviews or coaching for client advice**



Design Agents

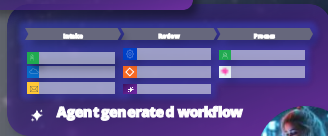
Pega Blueprint



Conversation Agents

Pega AgentX

Instructions:
Collect additional documentation for validation from the exception provider

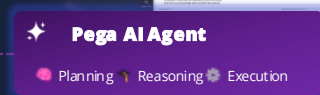


Automation Agents

Dynamic AI Workflows

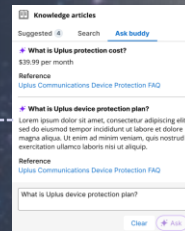


Enterprise Ready Agents Predictable AI



Automation Agents

Pega Agent Builder



Knowledge Agents

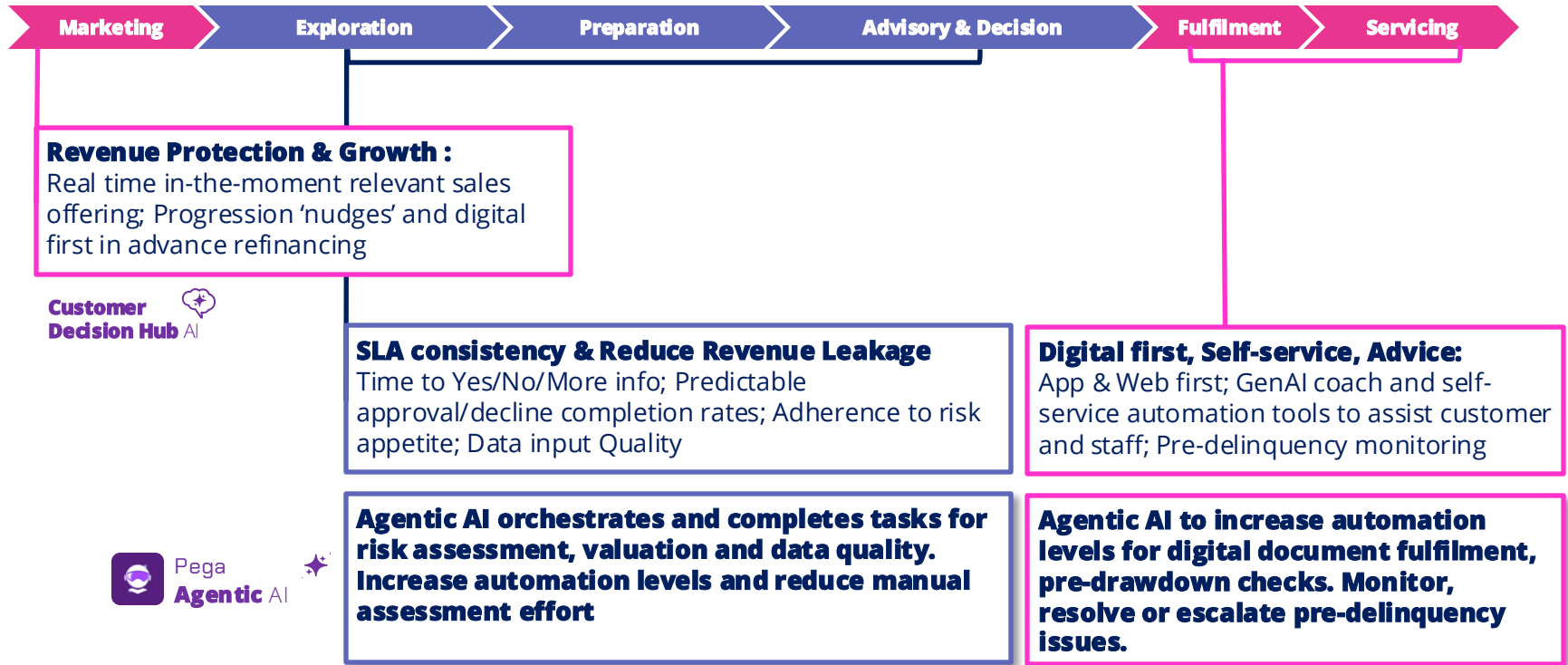
Pega Knowledge Buddy



Coaching Agents

Pega Coach

Maximising AI and Agentic AI impact in Banking: Lending



Agentic Lending Origination and Servicing

Reduced risk exposure and improved scalability in loan processing

**Easily add GenAI,
Agent or Automation**

Improved Loan processing

- Automated application processing **applying GenAI for reviews and documentation**
- Automatically applying bank credit policies to improve automated and manual credit assessment. **Fully governed through workflow driven agents**
- Improving manual credit reviews with a GenAI coach
- Automated document creation and issuing through agents
- Conversational Agents documenting and automating loan servicing requests e.g. change of payment terms

Select the Case Type to define the workflow details: [Home Loan Application](#) Edit Case Type

Case Lifecycle Case Data Model

This case type represents the process of origination, reviewing and approving home loan applications. It includes verifying applicant information, assessing property value, conducting title searches, and determining loan terms and conditions. The workflow ensures efficient communication with applicants and streamlines the... Edit L

[Show more.](#)

Primary Stages

Capture Borrower's I...	Mortgage Applicatio...
Collect Applicant Information	Collect Applicant Information
Existing Customer?	Collect Income Details
Existing pre-qualification?	Collect Expenses & Dependents
Select product & purpose	Collect Other Assets
Check Initial Eligibility Criteria	Upload Documents
In-principal Approval or Reject	Validate Applicant Information
Notify Customer on Outcome of Pre-Qualification Checks	Orchestrate Consent
	Check Income

Validate Applicant Information ×

Stage: Mortgage Application Submission • Step type: Collect information

Type * Generative AI Name * Validate Applicant Information

Notes

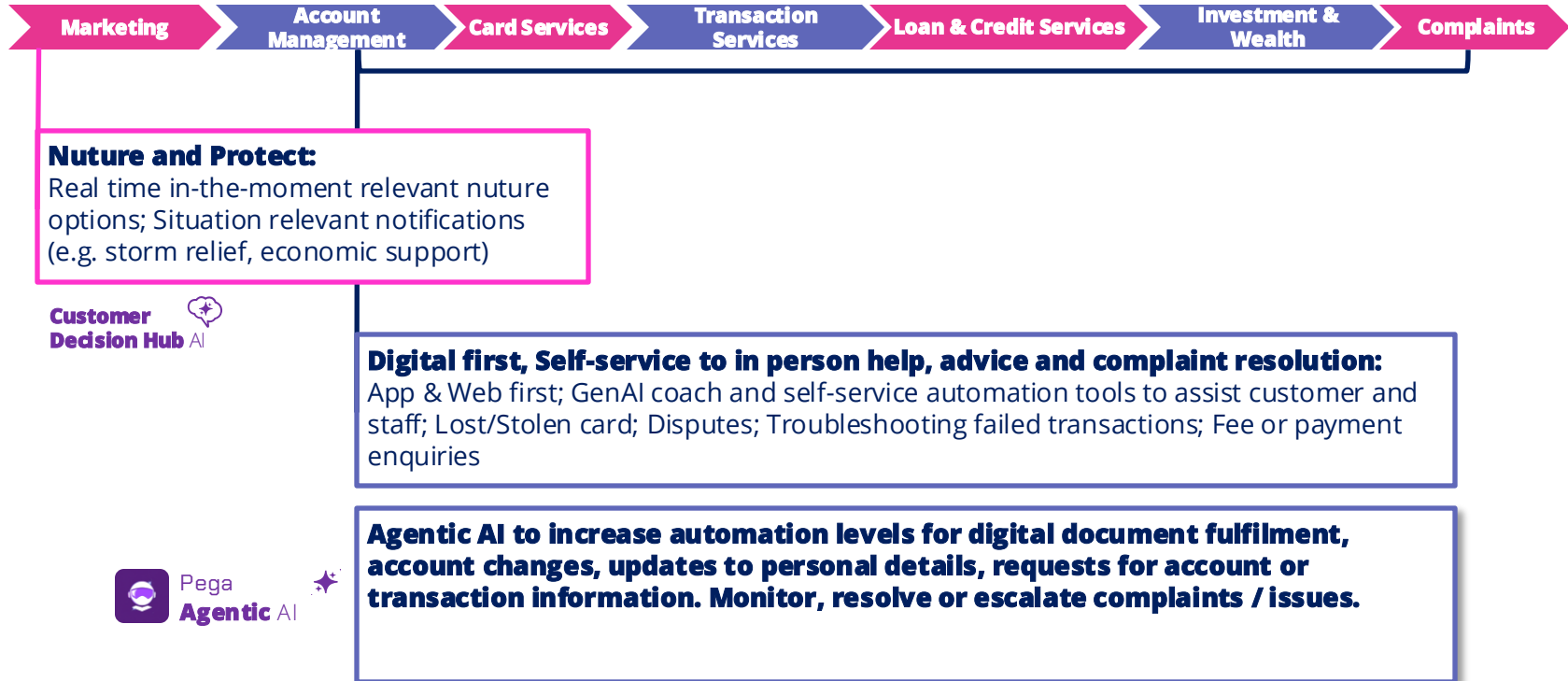
Use Pega GenAI Coach to review applicant information and make recommendations or trigger manual assessment

Save Cancel

Upload Documents Auto Verify Income Collect Property Details Auto Verify Expenses Auto Verify Assets

[+ Add Step](#)

Maximising AI and Agentic AI impact in Banking: Servicing



Agentic Customer Service

Resolving more complex queries digital first or alongside a human agent

Improved Customer Service

- More advanced **natural language conversations using GenAI**
- **Analyses historic resolution options and bank policies** to identify resolutions steps to recommend to agent (**Pega GenAI Coach**) or customer
- **Automatically triggers actions** from self-service or human agent e.g. for replacement card
- Generates **easy to understand summary** of customer case for activity record / wrap up
- **Reduces resolution times** through automated processing and intelligent guidance

Interaction history

The screenshot displays the Pega GenAI Blueprint interface. On the left is a sidebar with icons for Desktop Employee, Mobile Employee, Salesforce Extender Employee, Contact Center CSR, Web Self Service Customer, and Conversational Self-Service Customer. The main area shows a customer profile for 'Steve' with details like Lifetime value (Platinum), Interaction goal (Nurture), Verification status (Verified), Customer tenure (10 years 2 months), and Call balance (+1 761). Below this is an 'Interaction Timeline' for May 11, 2025, with three entries: 'Initiated process for Card Inquiry' at 12:14 PM with reason 'lost/stolen', 'Collected Customer Data' at 12:15 PM with card details 'Credit' and 'Card Number (Last 4 Digits) 9004', and another 'Collected Customer Data' entry at 12:16 PM with last name 'Morgan' and inquiry details 'Need the card issued quickly as I am travelling to Asia in 2 days time'.

Customer interaction

The screenshot shows a chat interface with a 'Conversational Agent' header and a 'Call us' button. The chat history includes: a customer message at 12:14 PM asking for a replacement card after losing it; an agent response at 12:14 PM asking for the last four digits and card type; a customer response at 12:15 PM providing 'Credit card and 9004'; an agent response at 12:15 PM asking for confirmation of the last name and additional details; and a customer response at 12:15 PM stating 'Morgan and need the card issued quickly as I am travelling to Asia in 2 days time'. The input field at the bottom says 'Type a message...'.

Agentic Customer Service

Achieving higher rates of automation and STP in servicing

Improved Customer Service

- More advanced **natural language conversations using GenAI**
- **Analyses historic resolution options and bank policies** to identify resolutions steps to recommend to agent (**Pega GenAI Coach**) or customer
- **Automatically triggers actions** from self-service or human agent e.g. for replacement card
- Generates **easy to understand summary** of customer case for activity record / wrap up
- **Reduces resolution times** through automated processing and intelligent guidance

Steve

Customer

Lifetime value
Platinum

Interaction goal
Nurture

Verification status
Verified

Customer tenure
10 years 2 months

Call back
+1 761 435 7698

Primary
English

Interaction Timeline

May 11, 2025

12:14 PM

Initiated process for Card Inquiry

Inquiry Reason

lost/stolen

12:15 PM

Collected Customer Data

Card Type

Credit

Card Number (Last 4 Digits)

9004

12:16 PM

Collected Customer Data

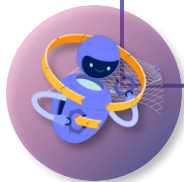
Last Name

Morgan

Inquiry Details

Need the card issued quickly as I am travelling to Asia in 2 days time

Governed workflow triggering agent



Agent automatically blocks card

Agent automatically issues replacement

Agentic Commercial Relationship Management

Meeting preparation, Assisted advice, automated Deal management

**Sales research,
Opportunity advice**

Agentic Relationship Management

- **Automated preparation** of research, target persona insights
- **Opportunity reviews** applying best practices
- **Improving manual credit reviews** and industry research with a GenAI coach
- **Automated document creation and issuing through agents**
- **Automated decisioning on changes to credit or cash management facilities**

Sales Buddy

Ask Sales Buddy History

Browse questions
Browse through sample questions

Ask a question
Can you describe the best negotiation tactics for Pega Customer Service - Enterprise Edition?

93 of 3000

Clear Ask

When negotiating for Pega Customer Service - Enterprise Edition, it is essential to focus on the unique value propositions and competitive differentiators that Pega offers. Here are some effective negotiation tactics:

- **Highlight Incremental Transformation:** Emphasize Pega's Center-out architecture, which allows clients to transform incrementally. This means they can automate one customer workflow at a time without needing to replace their existing systems entirely. This approach reduces the perceived risk and cost associated with a complete system overhaul.
- **Showcase Integration Capabilities:** Demonstrate how Pega Customer Service can augment existing desktop and digital self-service applications. This flexibility allows clients to keep their current systems of record while leveraging Pega's advanced features.
- **Address Immediate Needs:** Counter any claims that clients need immediate fixes and cannot afford the time and money to replace existing systems by explaining how Pega's solutions can provide quick wins and immediate value through incremental improvements.
- **Use Client Success Stories:** Share success stories and case studies that highlight how other clients have benefited from Pega's solutions. This can build trust and provide concrete examples of the value Pega can deliver.
- **Emphasize Competitive Differentiation:** Position Pega as the best choice by understanding the competitive landscape and clearly demonstrating why Pega's solutions are superior. This includes showcasing Pega's predictive analytics, AI, and machine learning capabilities that enhance customer service efficiency and effectiveness.

References

- Client-First Competitive Differentiation: Customer Service?

Unconfirmed:

Opportunity review coach

Can you perform a hygiene check?

Can you provide a detailed MEDDPIC analysis and review?

Are there any potential risks or challenges?

Ask Opportunity

Opportunity review coach

Opportunity review coach
MEDDPIC Analysis and Review
Overall Score: Needs Significant Improvement

Section 1: Metrics
Score: Needs Significant Improvement

- **Assessment:** Key metrics (M1s and M2s) are not clearly defined. There is a lack of quantified business value measures driving client decisions.
- **Recommended Actions:**
 1. Identify specific metrics for onboarding and servicing improvements.
 2. Document ROI expectations, including total cost of ownership and ongoing maintenance costs.

Section 2: Economic Buyer
Score: Needs Improvement

- **Assessment:** The economic buyer (Sid Kaw) is identified, but there is no confirmed engagement or positive sentiment noted.
- **Recommended Actions:**
 1. Schedule a meeting with Sid Kaw to discuss budget priorities and gain insights into decision-making.
 2. Strengthen the relationship with the economic buyer to ensure favorable sentiment towards Pega.

Section 3: Decision Criteria
Score: Needs Improvement

- **Assessment:** Key decision factors are not fully documented. There is uncertainty regarding how solutions will be evaluated.
- **Recommended Actions:**
 1. Document the key factors for evaluating Pega's solutions, focusing on onboarding and growth drivers.
 2. Engage with decision-makers to understand their evaluation criteria and sentiment.

Commercial Payment Exceptions & Investigations

Explain Swift messages and recommend actions

Improved Customer Experience

- Generates **easy to understand summary** of Swift messages to more easily determine request
- Analyses historic resolution patterns** to identify potential issues before they escalate and recommend actions
- Reduces resolution times** through automated processing and intelligent guidance

The screenshot displays a Pega GenAI interface for reviewing Swift messages. The interface is divided into several sections:

- Review inbound message:** A header section indicating the message is due in 6 days from now.
- Original Swift message:** A section showing the original Swift message content, including the date and time (Sept 19, 2023 15:38:17) and the message type (MT199). The message content is: (1:F01CRDDDBK33XXX000000000) (2:1199UPLSUS330XXXU3003) (3: (1210495785-677D-4216-93D5-46A8E40C17EF)X4: :20:PEG-230124-000004 :79:FURTHER TO OUR PREVIOUS REGARDING YOUR PAYMENT TRN LON11082BB-00001 F/O HORIZON OIL WE HAVE RECEIVED DEBIT AUTHORITY TO RETURN PAYMENT. PLEASE DEBIT OUR ACCOUNT WITH YOU IN REVERSAL TO THE DEBTOR QUOTING OUR REF CRDBNK1809-001. REGARDS, CREDIT BANK -})
- Pega GenAI summary:** A section providing a summary of the Swift message, stating: "The message sender is notifying that the counterparty bank has received debit authority from their customer, and are now asking us to debit their account with us and refund our customer".
- Determine next action:** A section for reviewing the Swift message and determining the next action to take on this investigation. It includes an **AI Suggestion** for "Financial Adjustment" and a dropdown menu for "Next action" with "Financial Adjustment" selected.
- Steps the system will take:** A section listing the steps the system will take, including "Automatically complete a 'return to sender' financial adjustment" and "Update the inquirer about the investigation".
- Pega Process AI recommended next step:** A section at the bottom right showing the recommended next step.

The interface also includes a sidebar with a user profile for Michelle Adams, a list of messages, and a bottom navigation bar with buttons for "Cancel", "Save", "Submit", and "Tools".

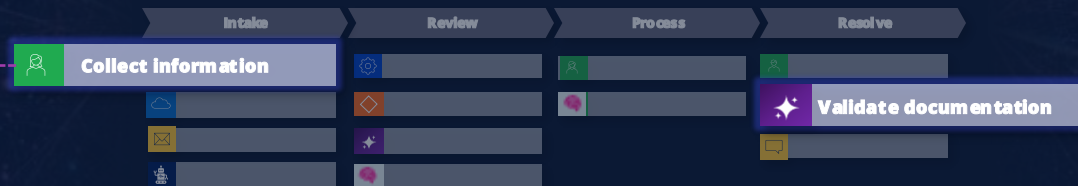
Fuel AI with Trusted workflows.

Pega AgentX API



Turn any
workflow into
agent fuel,
instantly.

Orchestration • Governance • Auditability



Orchestrate the
right agent at the
right time.



Where will your Agentic Journey focus?





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