Using Pega's AI-driven Platform to Innovate at Bradesco

New Workflow for Wholesale Credit Analysis

Rubia Becker – Head of Wholesale Credit
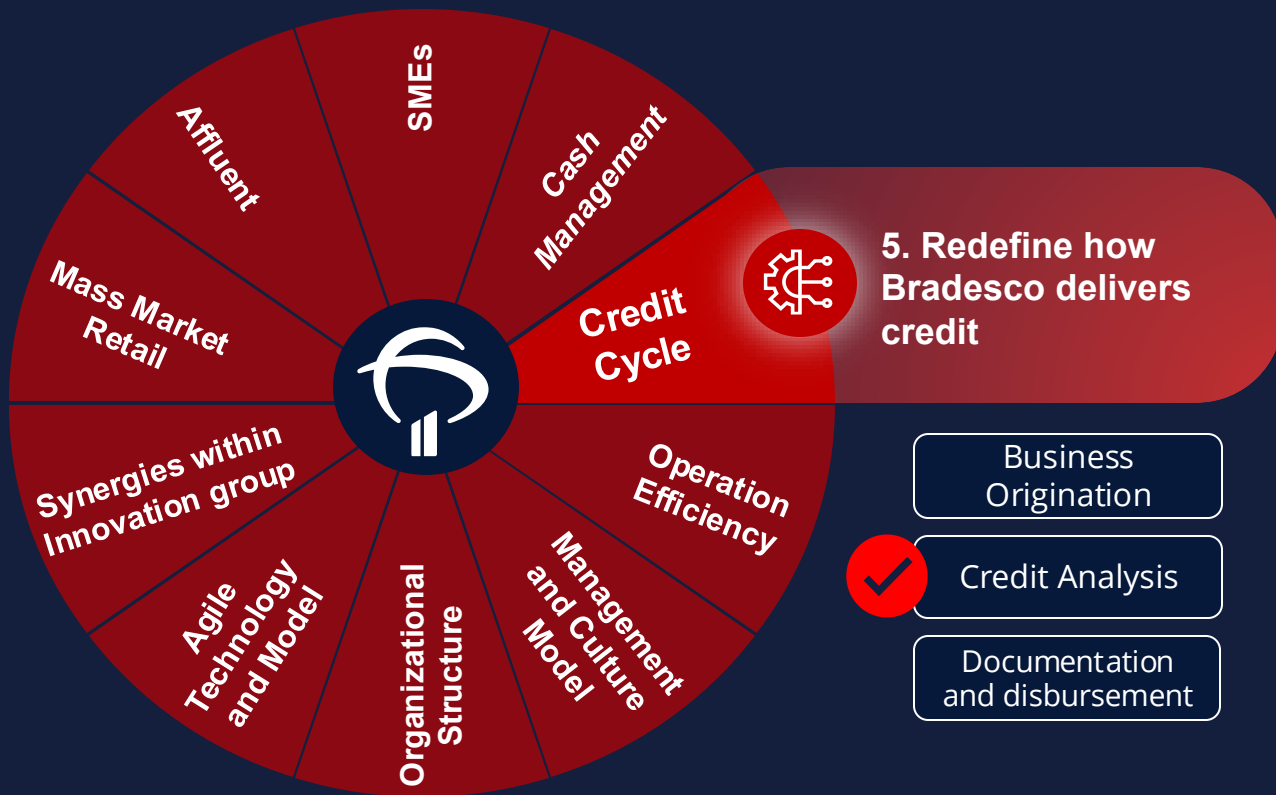**Mariana Marchiolli Garcia** – Senior Product Manager

bradesco

Bradesco at a glance

73MM clients

Top of mind **for 18% of Brazilians**

Top 2 in Affluent market

38MM account holders
60% primacy of customer relationship

SME leader
Top 2 in Corporate and Middle

Top 2 Private Banking in Brazil
US$ 76 Bn in AuM (Anbima)

Leader and largest insurance group in LatAm
+US$ 20 Bn revenue in 2024

Third largest bank of Brazil

Credit as a conerstone of change

In **1Q24** Bradesco **embarked in a transformation** on 10 pillars led by the CHANGE to achieve **sustainable recovery of profitability**, with **greater agility, efficiency and use of technology**

SMEs

Affluent

Cash Management

Mass Market Retail

Credit Cycle

Synergies within Innovation group

Operation Efficiency

Agile Technology and Model

Organizational Structure

Management and Culture Model

5. Redefine how Bradesco delivers credit

Business Origination

Credit Analysis

Documentation and disbursement

Wholesale Credit Analysis

US$ **61,4 Bi** (35% of Bradesco) in over **120 credit products** (Dec24)

Over 25k groups (60k companies) from all over the world

3,5k analysis per month

200 credit members and over **60 technical analysts**

Goals

Improve **decision making**

Reduce **operational risk**

Decrease of **Time To Yes**

Modernization of the **technological infrastructure** streamlining our operations

Shaping tomorrow with Pega

CHALLENGES
Disconnected journey with rework and lacking automation
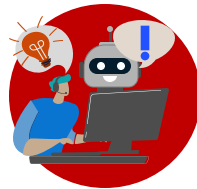
Not-user friendly front-end

25 linear and manual **steps**

40% of the work only to **collect data in 8 different systems**

Lack of **structured data**

Complex architecture

High **maintenance** and **development costs**

TO BE
A fluid end-to-end process combining automatic and assisted decision-making

One stop shop with **intuitive** front-end
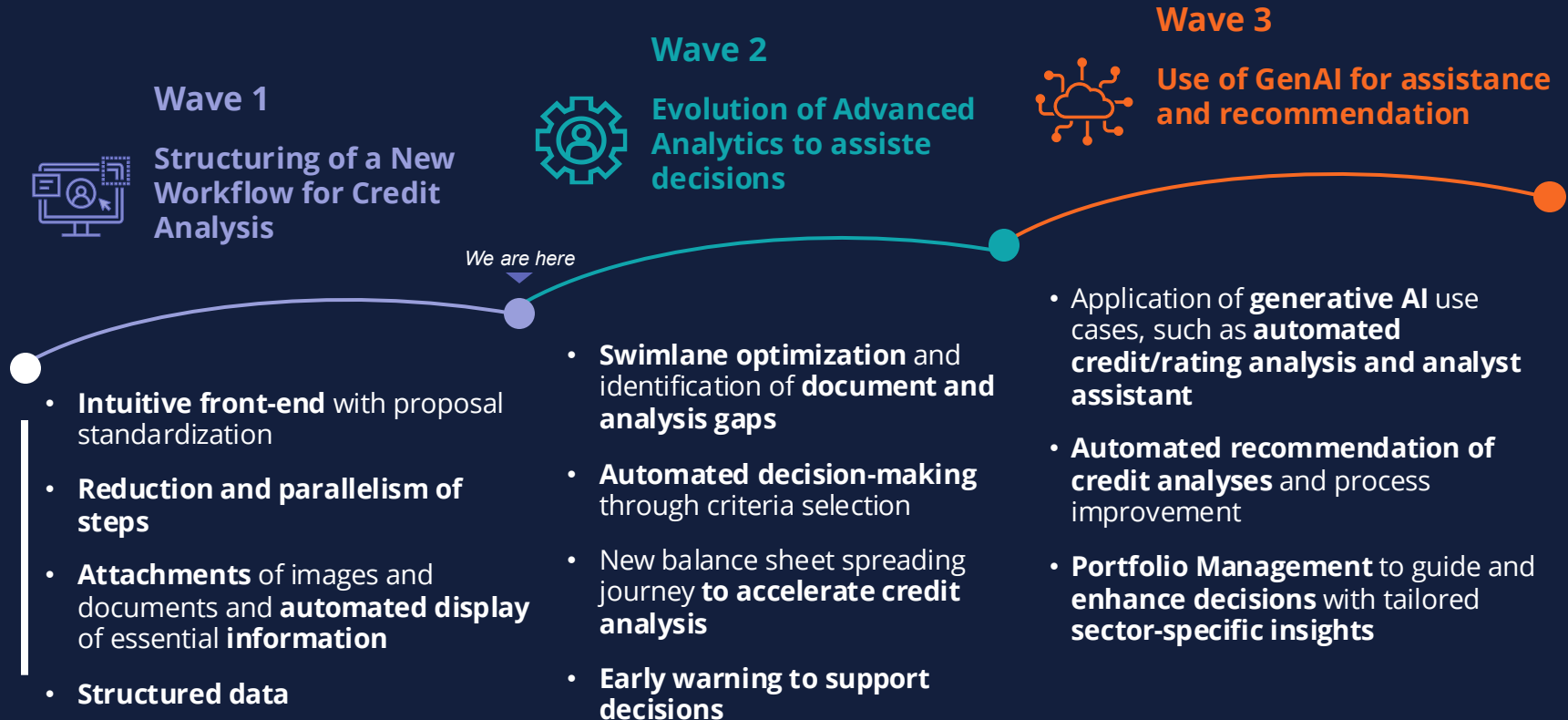
Automated steps and **decisions**

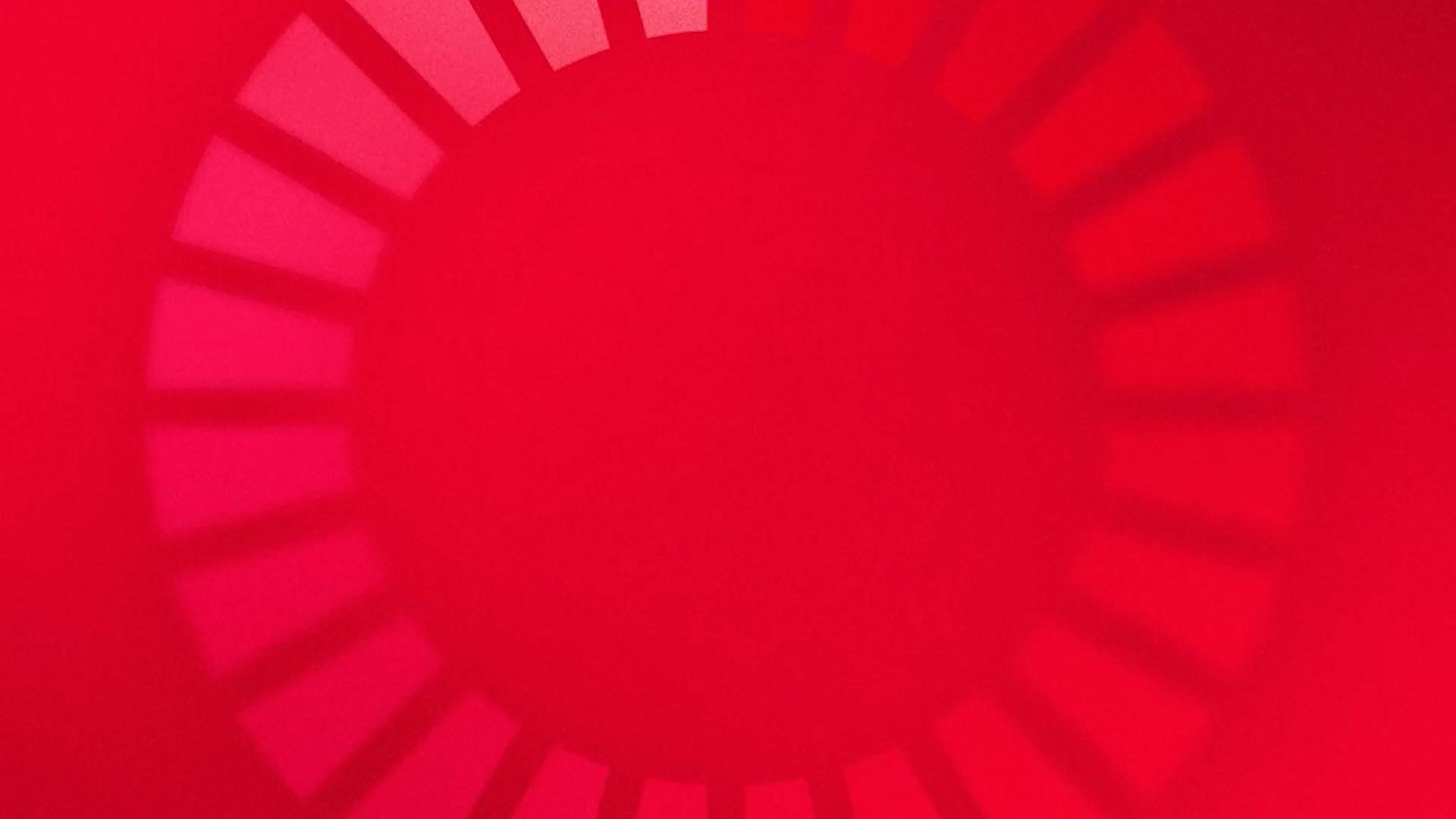**AI's insights** to guide decisions and team management

Flexible architecture

100% **Cloud hosted**

Digital Transformation at Credit Analysis in Waves

Wave 3

Use of GenAI for assistance and recommendation

Wave 2

Evolution of Advanced Analytics to assiste decisions

Wave 1

Structuring of a New Workflow for Credit Analysis

We are here

- **Intuitive front-end** with proposal standardization
- **Reduction and parallelism of steps**
- **Attachments** of images and documents and **automated display** of essential **information**
- **Structured data**

- **Swimlane optimization** and identification of **document and analysis gaps**
- **Automated decision-making** through criteria selection
- New balance sheet spreading journey **to accelerate credit analysis**
- **Early warning to support decisions**

- Application of **generative AI** use cases, such as **automated credit/rating analysis and analyst assistant**
- **Automated recommendation of credit analyses** and process improvement
- **Portfolio Management** to guide and **enhance decisions** with tailored **sector-specific insights**

Customer experiences

Feedbacks and Metrics

"I was able to aprove my first case without any assistance"
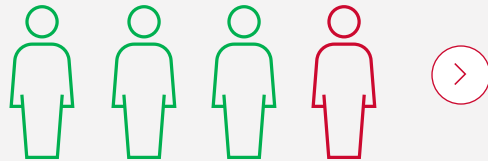*Rodrigo Borelli – Credit Superintendent*

"The journey is fluid and easy"
Caio Henrique Dare– Credit Analyst

"Much better to view the whole case and therefore easier to decide"
Alane Cristina Lima – Credit Manager

First Impression

75% of the activities were conducted **without any assistance or guidance**

Now

CES (Customer Effort Score)

High effort
0
7
Low effort
5.3

CSAT (Customer Satisfaction Score)

0
5
1.75
Old system
4.25
Pegasystem

Results achieved

24% decrease in manual steps

75% drop in systems used

9% decrease in resubmission

20% reduction in Time-to-Yes

Lessons learned

1   Conduct a **thorough discovery, ensuring the comprehensive** identification and documentation **of all business requirements, assisted by the right tools (e.g.: Pega Blueprint)**

2   Amid significant changes, adopt a **strategic approach** by starting with a **well-defined MVP, ensuring a smooth workflow transition**
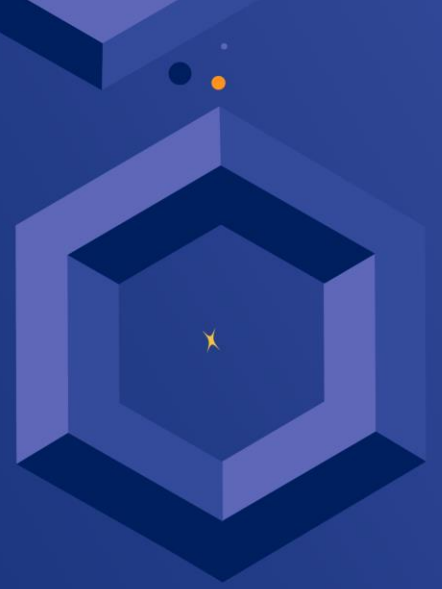
3   Effective **communication is crucial** at every stage of the project and among all participants

4   Promote a **robust partnership** between **business and IT** that drives **mutual growth**

Q&A

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