



PegaWorld

JUNE 7-9 | LAS VEGAS

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New Workflow for Retail Credit Analysis

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

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Bradesco

+73MM clients

Top of mind for 18% of
Brazilians

SME leader

Top 2 in Corporate and Middle

Top 2 in Affluent market

Top 2 Private Banking in Brazil

US\$ 76 Bn in AuM (Anbima)

38MM account holders

60% primacy of customer relationship

Leader and largest insurance

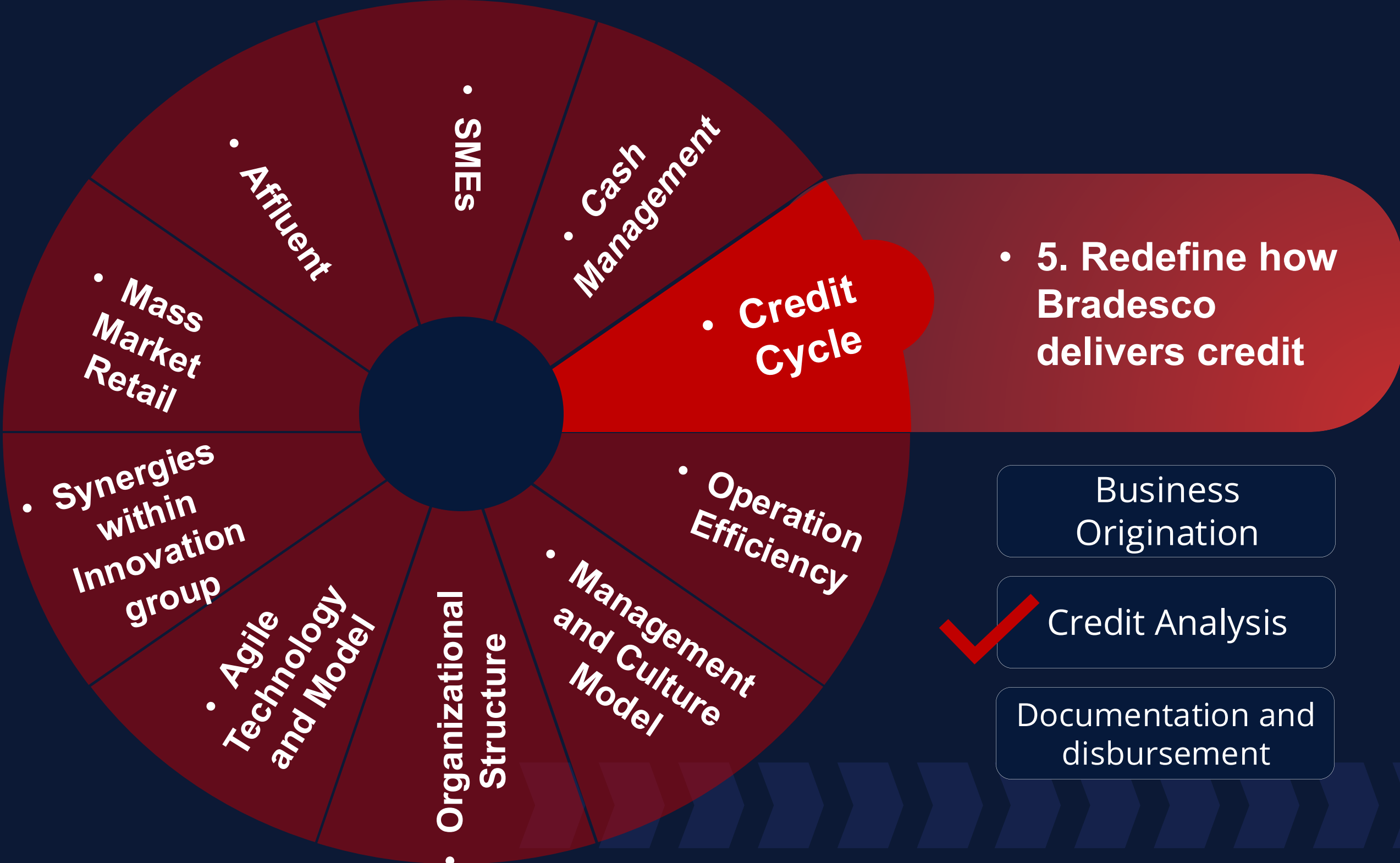
group in LatAm

+US\$ 20 Bn revenue in 2024

Second largest private 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**



The Challenge

Transforming the credit decisioning analysis journey

Our challenge is to **reduce operational risk** and **shorten analysis time**, while **delivering the best possible experience** for all users involved in the credit approval process. At the **same time**, we aim to **accelerate time to market** by adopting a solid, **market-leading platform** that provides the security, efficiency, and **implementation agility** required to support **continuous enhancements**.



Tactical Plan

Given the challenge, we conducted a study of possible suppliers that would meet our needs. After, we created the implementation plan.

1



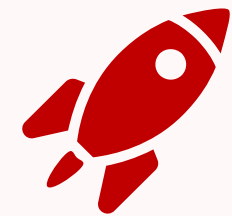
Search for suppliers and execution of a POV to evaluate which market tool would be the most suitable

2

Pega GenAI™
Blueprint

To design the implementation plan for the tool. For that, we started by designing the application using the Pega GenAI blueprint solution

3



We defined **4 waves** to implement the complete journey for Retail Credit Analysis

Waves for implementing the new credit analysis workflow

1

Channel Decoupling and Implement the New Analysis Journey

Our focus is on addressing the main pain points of the Credit Desk and technical areas, without changing the manager's workflow at this initial stage. With this approach, we developed a solution that enables a reduction in Time to Yes and accelerates Time to Market.

2

MVP Pilot for Enterprise Companies

With the MVP already in use, we are moving forward with the gradual expansion of the tool, continuously gathering user feedback while simultaneously implementing new features to evolve the journey.

3

Expand Usage

Rollout to the clients Mid-Market Companies segment and also to Individual proposals, scaling the solution.

4

Implement the New Capture Journey

Transform the proposal-submission experience for managers through a controlled rollout, using modern technology (microfrontends) that is simple, intuitive, and fully integrated into the manager's Cockpit.









Waves 1 and 2 are ready

We are here

Main Differentiators of Pega Tool







Before Pega

How it was before

-  **Proposals** only reach the analyst's desk **on the following day**
-  **+20 screens** required to complete the submission and approval workflow
-  **Decentralized data**, requiring consultation across multiple routines and cost centers
-  **Journey not customized**
-  **No automation** in proposal distribution — **process is done manually**
-  Mainframe **application** with high **complexity** for enhancements

After PEGA

How it works after implementing PEGA as the credit proposal analysis tool

-  **Online proposal** submission reception
-  **Proposal Dashboard**, providing much better usability
-  **Centralized data** for the analysis tool, offering greater visibility for credit evaluation
-  **Personalized Journey**
-  **Automated proposal distribution**, with parameterized rules
-  100% Cloud, **low-code tool**, enabling implementations **10x faster**

User Testimonials



"The ease of working with this tool helps us deliver in the shortest possible time, which in turn supports our goals around production time, quality of analysis, and client relationships."

Hanna, Credit Analyst



"This evolution is not just technological, but very strategic, because it strengthens our productivity and drives our growth."

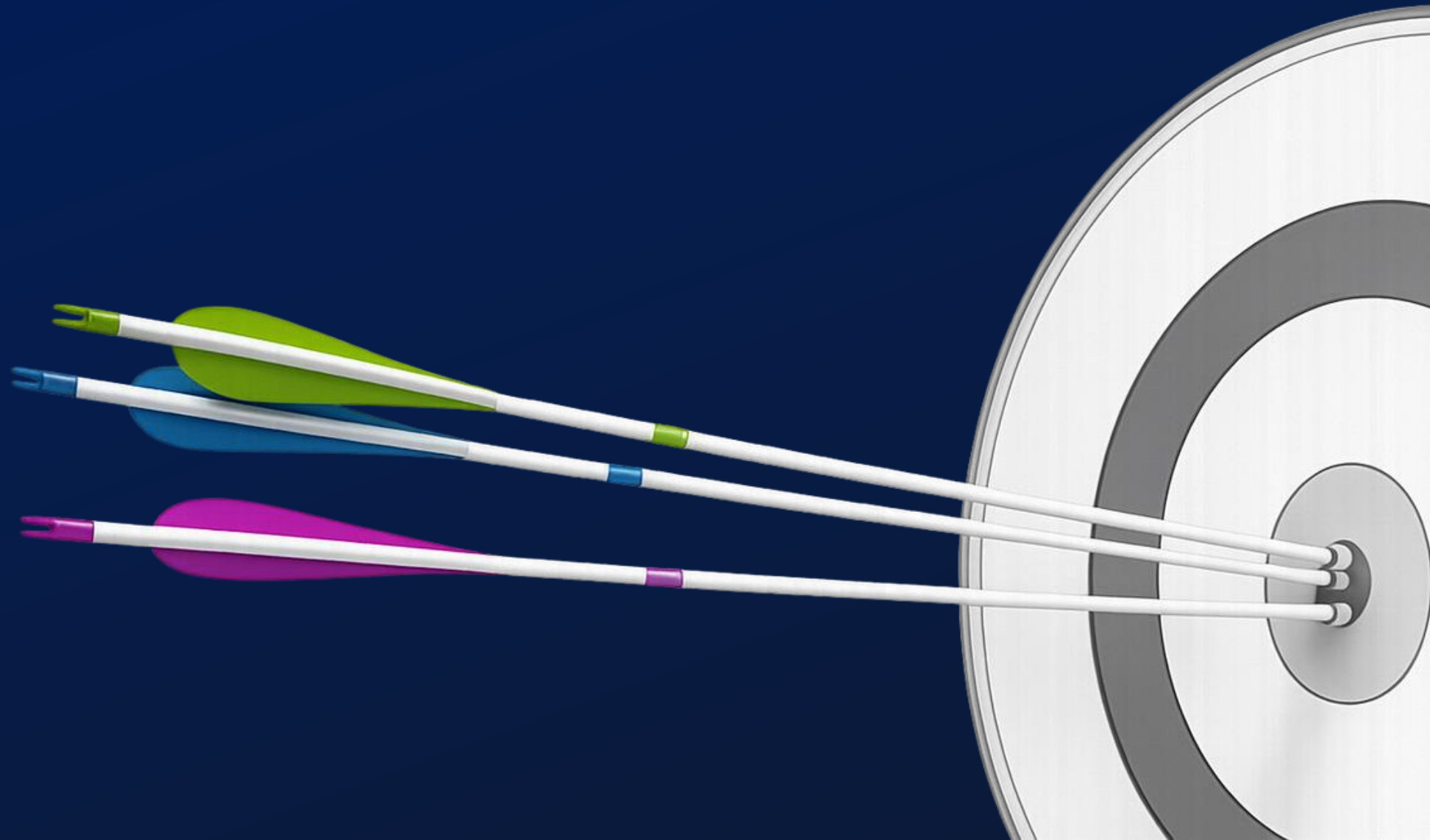
Kauan, Credit Analysis Manager



"We gained considerable efficiency in the quality of our decisions, enabling full traceability and follow-up at every stage of analysis."

Nathan, Credit Analyst

Results achieved so far



75% reduction in the number of screens and clicks required to analyze the proposal

50% drop in systems used

20% decrease in manual steps





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