



PegaWorld

JUNE 7-9 | LAS VEGAS

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MIZUHO

The Next Era of Banking: How Mizuho Bank is Pioneering AI-driven Automation



Today's speakers



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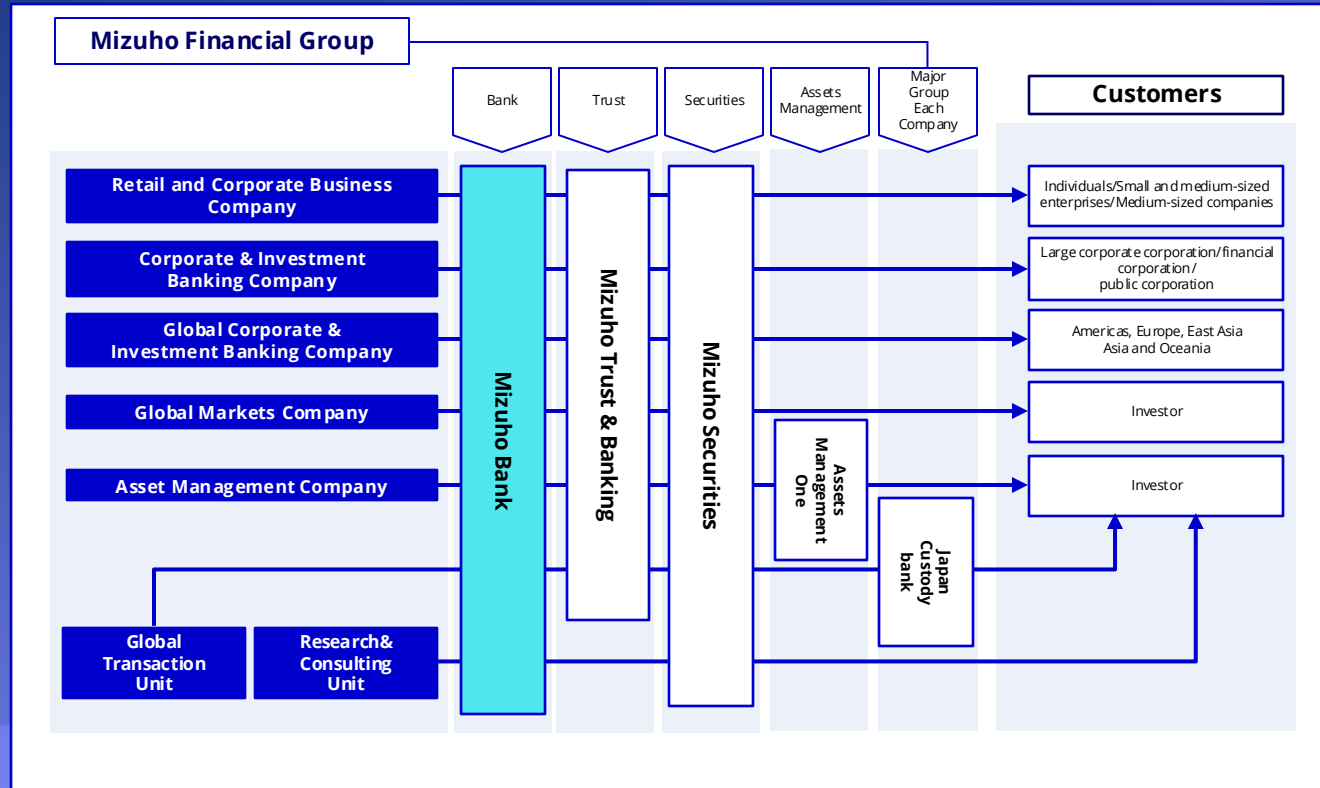
Mizuho Bank Ltd
Director
Business Promotion Team
Digital Channel Promotion Department

Agenda

1. Mizuho Bank Overview
 - Overview of Mizuho Bank and Group Strategy
2. Retail Banking as a Key Growth Engine
3. Our Journey with Pega
4. Challenges Before Implementing Pega
5. After implementing Pega
6. Benefits of Implementing Pega
7. Use case of DX initiatives at Mizuho Bank
8. Utilizing AI Agents for Further Improvement
9. AI implementation through workflow
10. Workflow and Expected Use Cases of AI
11. Pega plays a key role in leveraging AI agents

Mizuho Bank Overview

- Japan's leading Megabank
- The core company of Mizuho Financial Group
- Through five companies and two units that span across the group, we provide comprehensive financial services.



2. Retail Banking as a Key Growth Engine (1/2)

- The retail business serves as the foundation supporting all of the Group's diverse and dispersed business operations
- Focusing on enhancing the customer experience through a relentless pursuit of customer convenience (details on the next page)

Mass Retail Business

The foundation supporting all business

- Securing a customer base and deposit balances that support a stable revenue base



Thorough pursuit of customer convenience

Focus

Digital × Remote × In-Person
Seamless Experience

Wealth Management, Domestic Corporate, and Global CIB



The Challenge of "Doubling Asset Income"

Stable Revenue Streams



Strengthening the Competitiveness of Japanese Companies

Stable Revenue Streams

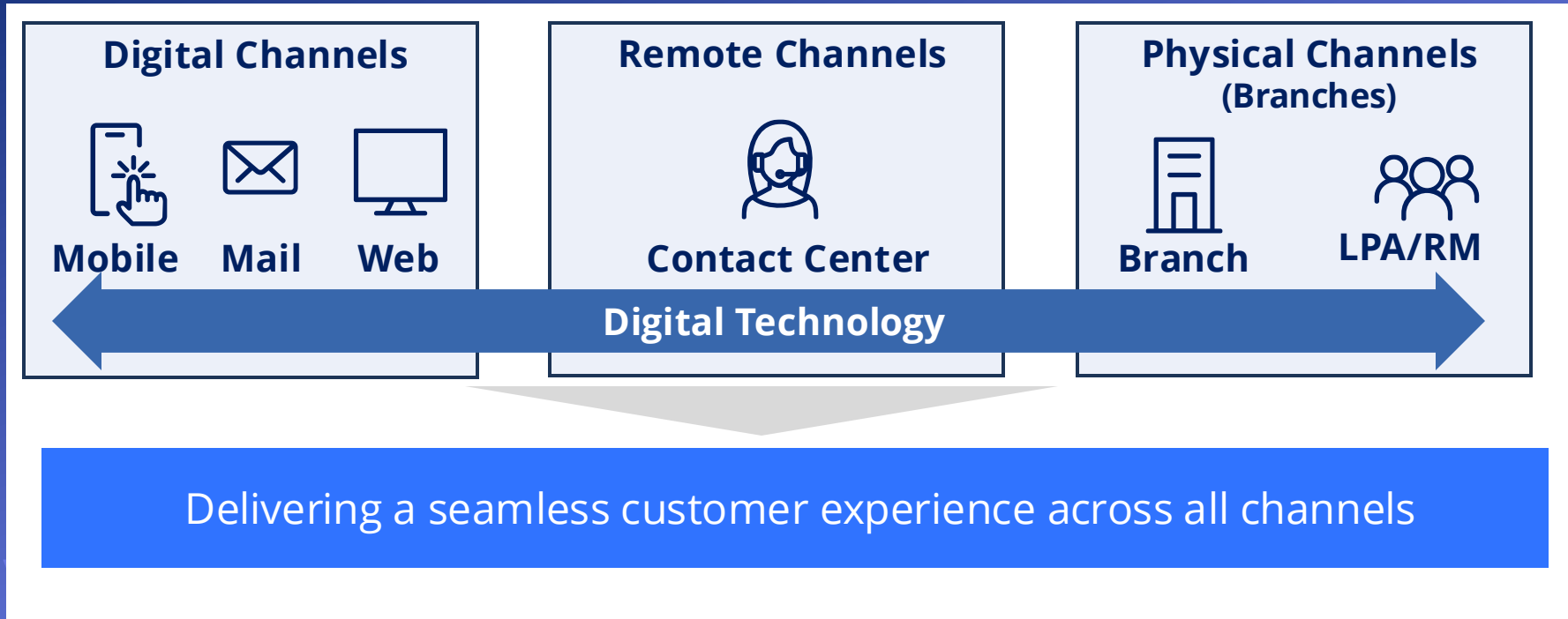


Global CIB Business

Complementary portfolios that are not dependent on market conditions

2. Retail Banking as a Key Growth Engine (2/2)

- Leveraging digital technology to provide a secure and convenient customer experience across all channels



3. Our Journey with Pega

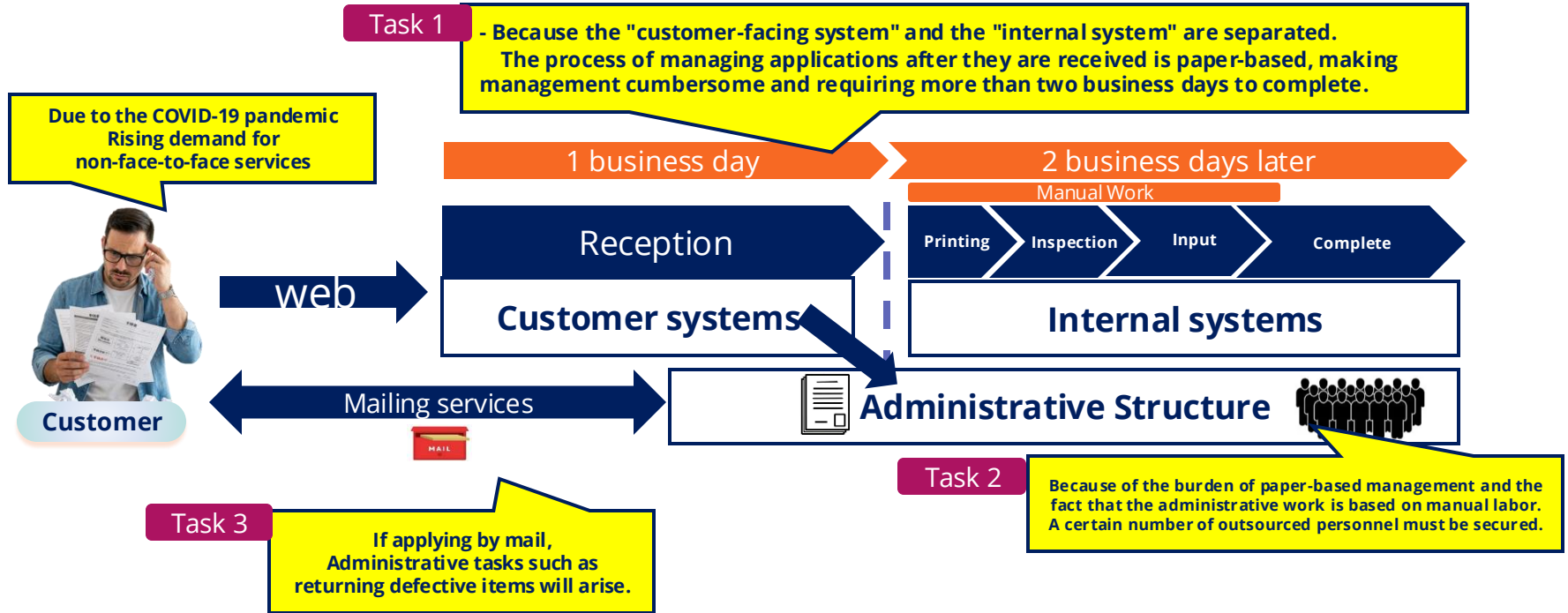
- A partnership spanning over 10 years
- Targeted at companies using Pega Systems
- In Japan, Pega Systems is used not only for internal operations but also for such as account Opening and Various Procedures

MHBK: Mizuho Bank
MHSC: Mizuho Securities



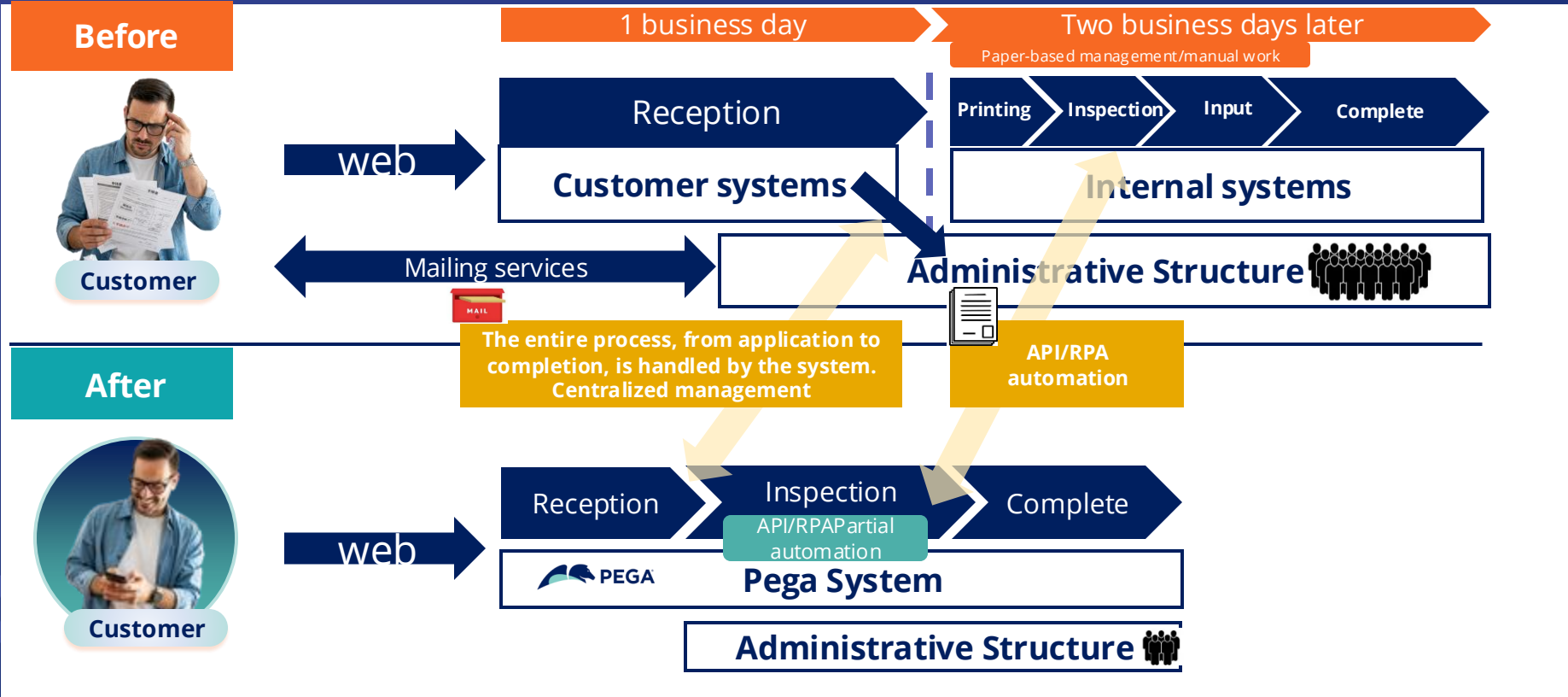
4. Challenges Before Implementing Pega

- Many tasks involve human intervention, creating a significant burden on both customers and employees.



5. After implementing Pega

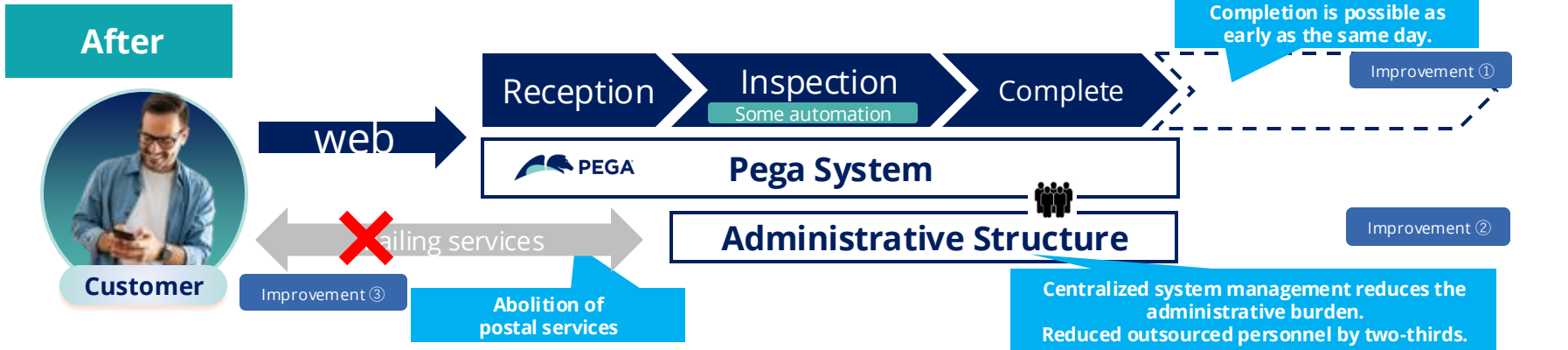
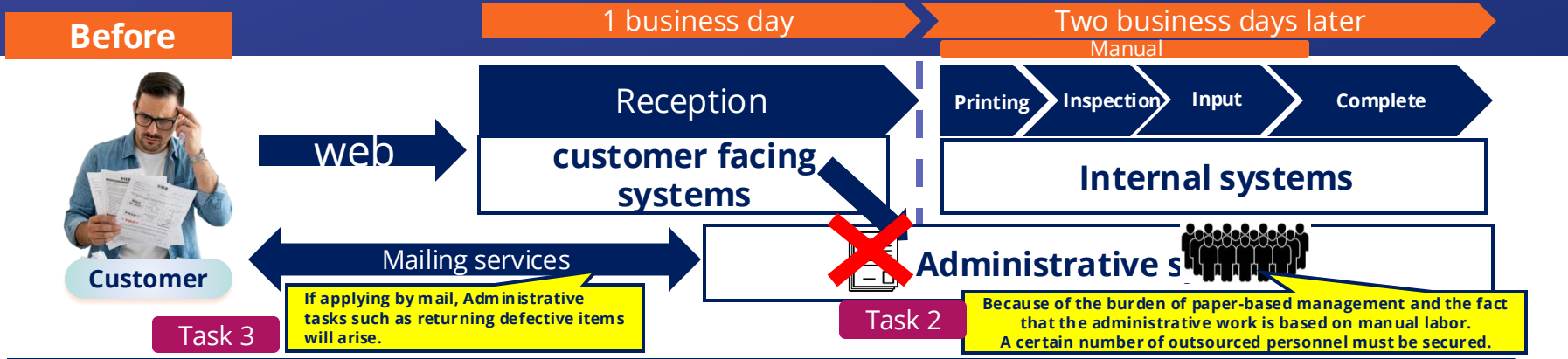
- The entire process from application to completion is built using the Pega system's workflow.
- Achieving partial automation of business processes using API/RPA.



6. Benefits of Implementing Pega

Task 1

- Due to the separation of "customer facing systems" and "internal systems" Because system integration is done on a daily basis, it takes more than two business days from application to completion.



7. Examples of DX Initiatives at Mizuho Bank

- Utilizing AI for a variety of tasks
- Delegate tasks that can be handled by AI to AI, allowing humans to focus on creating unique, creative value

<Key Examples>

Development of "Mizuho LLM" for Financial Services

Implementation of a Contact Center System using GenAI

**Utilization of GenAI for Document and
Internal Document Search**

8. Utilizing AI Agents for Further Improvement

- Aiming to improve services from the user's perspective through the use of AI

Current Application Method Provided in a fixed format

- Requires the same information regardless of the user's situation

Issues

- × Does not take the user's circumstances into account
- × Places a heavy burden on users to enter information



User-centered application process powered by AI Format-free, interactive, etc.

- Requests only necessary information
- Information presented based on the user's intent

Benefits

- ✓ Personalized service
- ✓ Flexible and intuitive experience

Improved Client experience

(※) Improving the user experience helps prevent errors such as incorrect input and is expected to contribute to improvements in subsequent operations

9. Integrating AI into Workflows

- Account opening and various notifications are managed end-to-end from application to completion using Pega workflows
- AI can be implemented for each task (function) within the workflow

Current Status

Following Pega Implementation



Target State

After AI Implementation

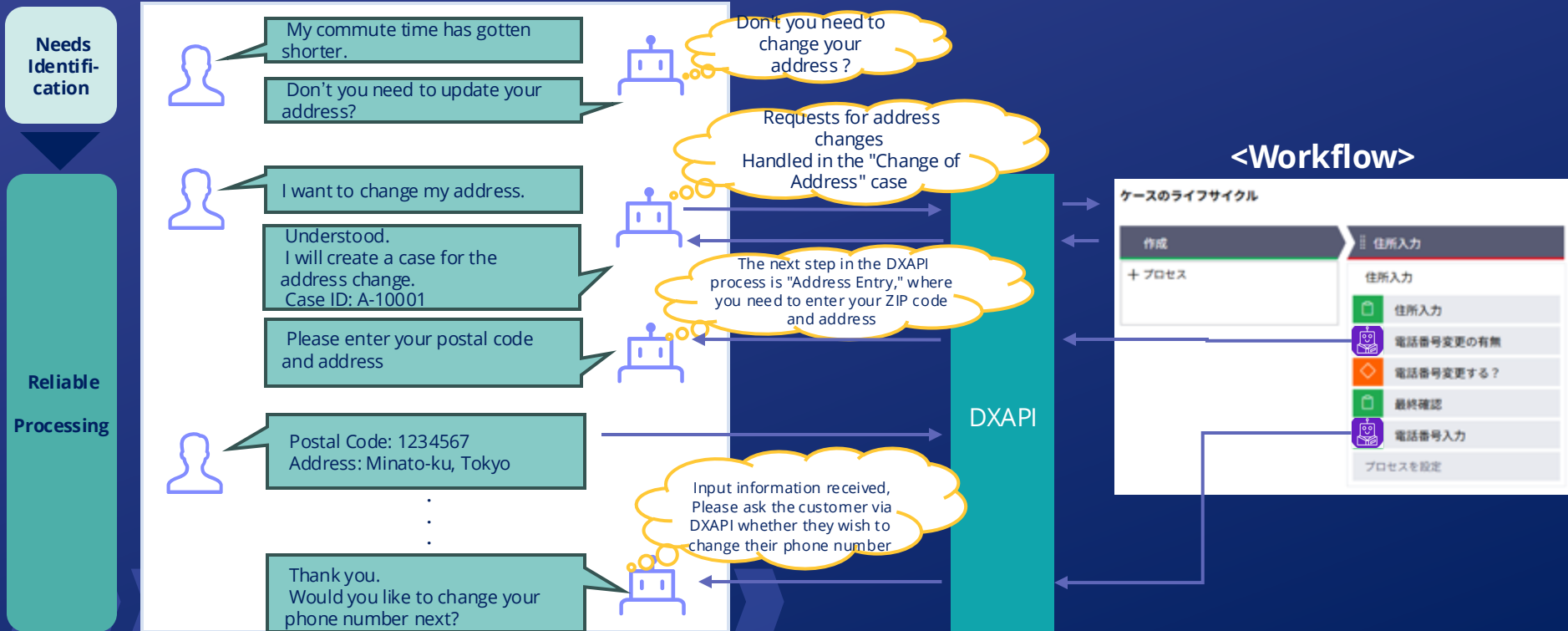


Deploy AI where needed



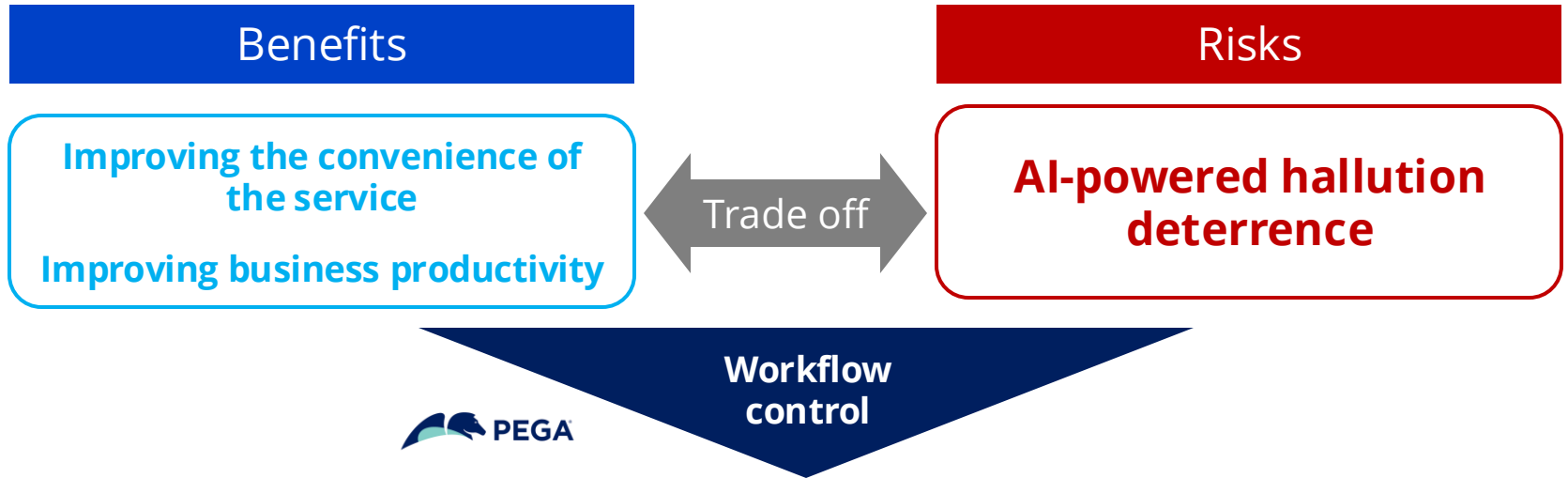
10. Example Use Cases for Workflow and AI

AI identifies the user's transaction needs, and procedures are carried out reliably based on the workflow



11. Pega plays a key role in leveraging AI agents

- While AI utilization offers benefits such as improved customer convenience and increased operational productivity, it also carries risks due to hallucination.
- The Pega system enables both improved service levels and risk mitigation by controlling AI as part of the workflow.



Achieving both improved service levels and reliability through the use of AI.



With the Pega system, which enables the strategic deployment of AI, Delivering user-centric customer experiences and results

Workflow × AI
Moving to the Next Level



Thank you