



PegaWorldiNspire

The Great Customer Experience Divide: What's Stopping Us?

Dennis Grady

Senior Director, Product Engineering



The five critical components of CX



The five critical components of CX

1. Elegant and painless interactions



The five critical components of CX

1. Elegant and painless interactions
2. Adapting in real time



The five critical components of CX

1. Elegant and painless interactions
2. Adapting in real time
3. Customers feel understood



The five critical components of CX

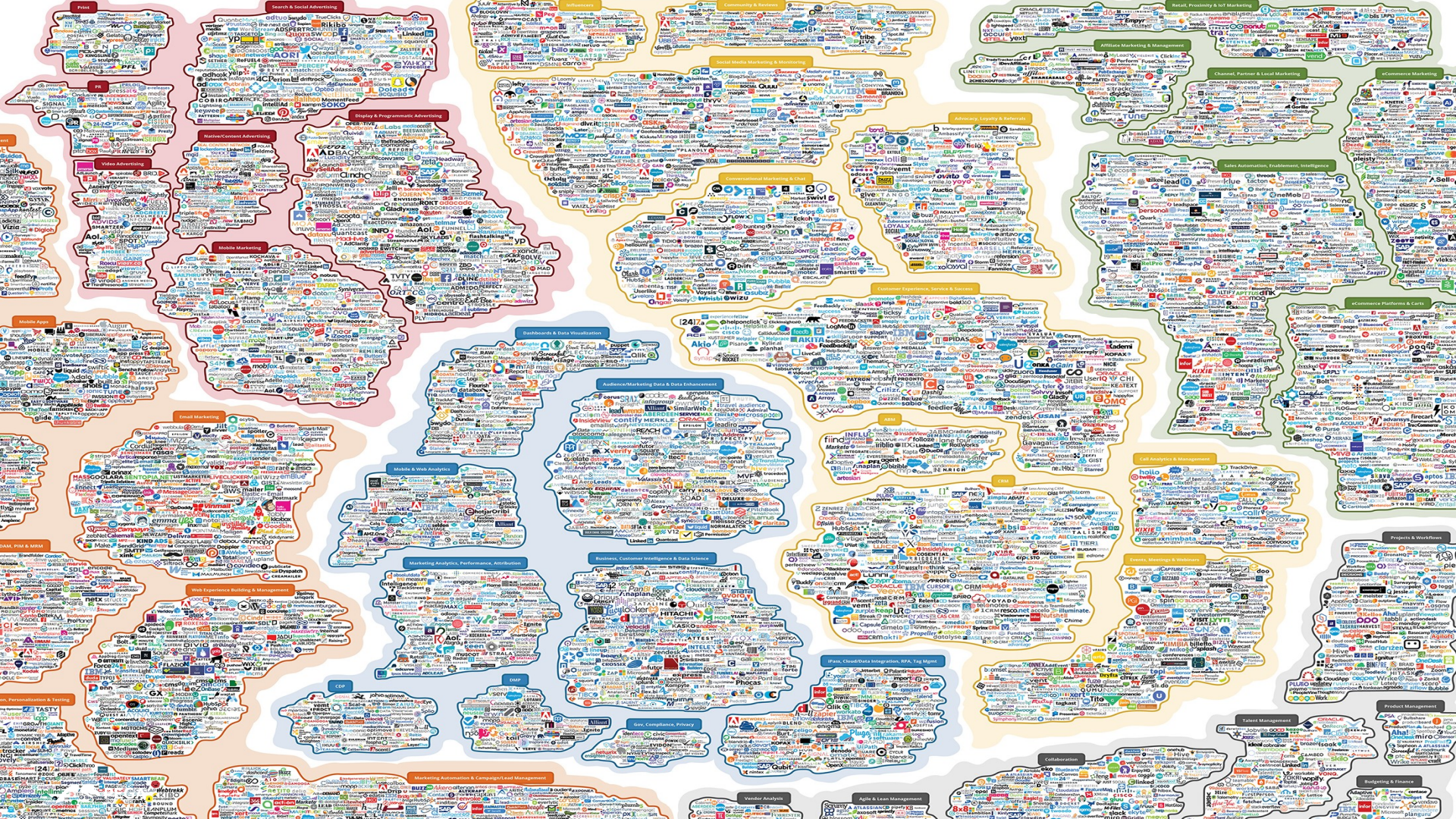
1. Elegant and painless interactions
2. Adapting in real time
3. Customers feel understood
4. Relevant information is easy to find



The five critical components of CX

1. Elegant and painless interactions
2. Adapting in real time
3. Customers feel understood
4. Relevant information is easy to find
5. Consistent and connected CX – across channels







8,000

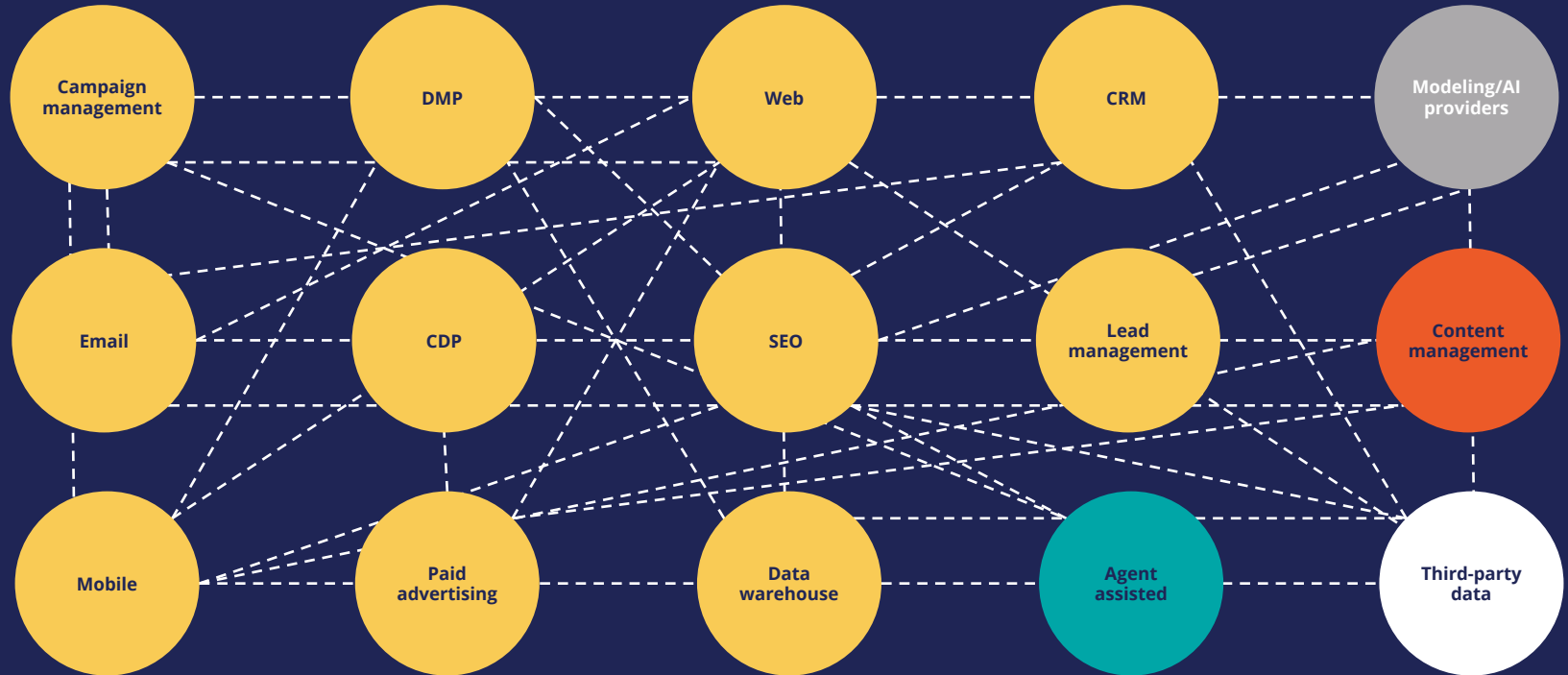
Disconnected Brains

\$150M/year
(for every 10 million customers)

How do we close
the CX gap?

Modern engagement stacks

Integration challenges, missing a real-time brain



Modern engagement stacks

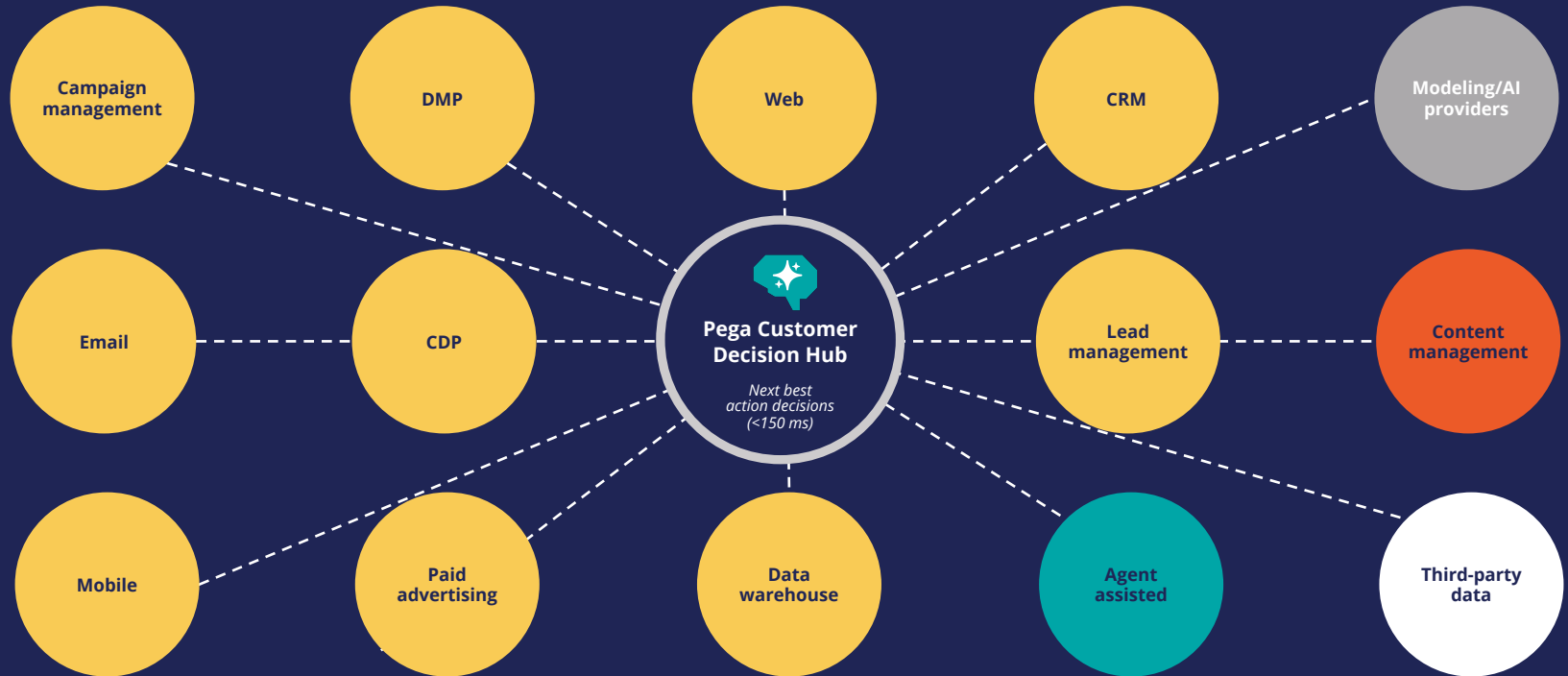
Integration challenges, missing a real-time brain

In Summary...

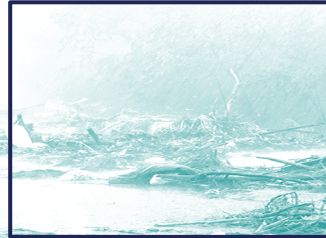
- **Great Channel Solutions**
- **“Real-Time” in Batches, Takes Hours**
- **Segments Drive Personalization**
- **Disconnected Inbound & Outbound**
- **Hundreds of Data Integrations**
- **Customer Gets Lost in Shuffle**

Stack powered by Pega

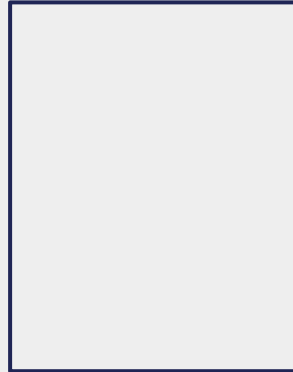
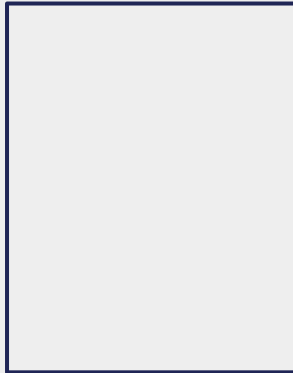
One brain, CX adapts in real time



How does this
impact CX?



How can we help today?





Disaster Alert: Hurricane James

The health and safety of our customers and their families is of the utmost importance. Have you been impacted by the recent events in Jackson County?

[Check available resources](#)

Welcome Amanda 

[Start a chat](#)

[Request an extension](#)

[Find an ATM](#)

[Find a branch](#)

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How can we help today?



Mobile service

When our contact center call volume is high, you can chat with an agent in the mobile app.

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Self-service 24/7

Our online self-service portal will recommend custom content based on your needs.

[Self-serve](#)



Safety tips

Learn how to weather the storm financially, and get back on your feet as quickly as possible.

[Review tips](#)

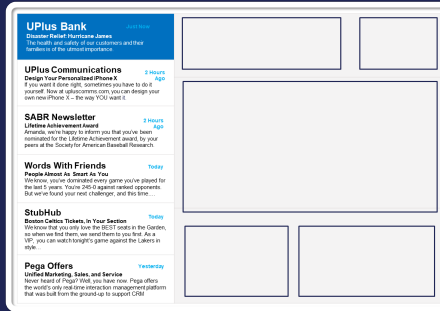


Cardless ATM

Use your phone to withdraw cash from ATMs when you don't have your debit card on hand.

[Learn more](#)





UPlus Bank


Checking Savings Credit Cards Home Loan Auto Loan Invest

Disaster Alert: Hurricane James

The health and safety of our customers and their families is of the utmost importance. Have you been impacted by the recent events in Jacksonville?

[Check Available Resources](#)

How Can We Help Today?



Mobile Service

When our contact center calls, you can chat with an agent in the mobile app.

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Self-Service 24/7

Our online self-service portal will recommend custom content based on your needs.

[Self-Serve](#)



Safety Tips

Learn how to weather the storm. Frequently, and get back to your feet as quickly as possible.

[Review Tips](#)



Card-Less ATM

Use your phone to withdraw cash from ATMs when you don't have your debit card on hand.

[Learn More](#)

Welcome Amanda

- Start a Check
- Request an Extension
- Find an ATM
- Find a Branch
- Download UPlus App

UPlus Bank
Discover Relief! Hurricane James

The health and safety of our customers and their families is of the utmost importance.

UPlus Communications

Design Your Personalized iPhone 8

If you want it done right, personalized you have to do it yourself! Use our customization tool you can design your own new iPhone 8 – the way YOU want it.

SABR Newsletter

Life-time advice means a lot!

America, we're happy to inform you that you've been nominated for the SABR's All-American award by your peers at the Society for American Baseball Research.

Words With Friends

People Around the Globe do You Know, you've dominated every game you've played for the last 3 weeks! You've 240 highest ranked opponents. But we've found your next challenge, and this time...

StubHub

Blazin' Casino Tickets in Your Backlot

Wow! You and your love the BEST seats in the Garden, so when we had them we sent them to you first. But a VIP, you can watch tonight's game against the Lakers in style.

Pega Offers

Unified Marketing, Sales, and Service

Best of Pega! Well, you know how. Pega offers the world's only real-time omnichannel management platform that was built from the ground up to support CRM.

Help When It's Needed Most

[Find Shelter](#)

UPlus Partners With The American Red Cross

[Find Resources](#)

The health and safety of our customers and their families is of the utmost importance.

Have you been impacted by the events in Jacksonville County? Check here for ARC relief resources.



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Disaster Alert: Hurricane James

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[Check Mobile Records](#)

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Mobile Service

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Learn how to weather the storm. Regularly, and get back to your feet as quickly as possible.

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Use your phone to withdraw cash from ATMs when you don't have your debit card handy.

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Member Relief? Hurricane James

The health and safety of our customers and their families is of the utmost importance.

UPlus Communications

Design Your Personalized Phone X
If you want a done right, sometimes you have to do it yourself. Now at UPlus, we're giving you the power to design your own new iPhone X - the way YOU want it.

SABR Newsletter

Lifetime Achievement Award
America, we're happy to inform you that you've been nominated for the Lifetime Achievement award by your peers at the Society for American Baseball Research.

Words With Friends

People Around Us: Share the Fun
Whenever you've dominated every game you've played for the last 7 weeks, you've 24/7 digital talent opportunity. But we've found your next challenge, and this time...

StubHub

Boston Celtics: Tickets in Your Pocket
Whenever that you only love the BCCT season in the Garden, so others feel there's no need to buy you first. But at UPlus, you can watch tonight's game against the Lakers in style.

Pega Offers

Unified Marketing, Sales, and Service
Recent head of Pega's CRM, you have now. Pega offers the world's only real-time interaction management platform that was built from the ground up to support CRM.

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The health and safety of our customers and their families is of the utmost importance.

[Find Resources](#)



U+ Agent Portal

Home

Amanda Young

Last Modified: 3 Days Ago
Contact Service
Case Status: Open

Contact Information

Callback: 335-341-1239
Phone: 335-341-1239
Email: amanda@uplus.com
Address: 900 Congress Ave
New York, New York 13443

Customer Summary

Customer ID: CW0812121
Customer Since: 2009
Total Cases: 123
Total Accounts: 5
Market Segment: High Net Worth

Available Tasks

- Transfer **1:32:05**
- ADD Task
- Wrap Up

UPlus Bank

Checking Savings Credit Cards Home Loan Auto Loan Invest

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The health and safety of our customers and their families is of the utmost importance. Have you been impacted by the recent events in your area?

Check Mobile Records

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- Mobile Service**: When our contact center call volumes high, you can chat with an agent in the mobile app. [Download](#)
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- Card-Less ATM**: Use your phone to withdraw cash. Even when you don't have your debit card in hand. [Learn More](#)

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Disaster Relief: Hurricane James

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Design Your Personalized iPhone X. If you want a done right, sometimes you have to do it yourself. Here are applications that you can design your own new iPhone X - the way YOU want it.

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Lifetime Achievement Award. At UPlus, we're happy to share you that you've been recognized for the Lifetime Achievement award by your peers at the Society for American Baseball Research.

Words With Friends

People Around Us. Share It. You've won a game against your opponent. But we've found your next challenge, and this time...

StubHub

Broken Cards. Tickets in Your Pocket. We know that you only love the best seats in the Garden, so when we had them we used them to you first. But a VIP, you can watch tonight's game against the Lakers in style.

Pega Offers

Unified Marketing, Sales, and Service. Incentivize your sales and service team. Pega offers the world's only real-time retention management platform that was built from the ground up to support CRM.

Help When It's Needed Most

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[Find Resources](#)

The health and safety of our customers and their families is of the utmost importance.

Have you been impacted by the events in Jackson County? Check here for ARC relief resources.



U+ Agent Portal

Amanda Young

Contact Information

Callback: 355-341-1259
Phone: 355-341-1259
Email: amy@uplus.com
Address: 905 Longwood Ave, New York, New York 13443

Customer Summary

Customer ID: C09812121
Customer Since: 2009
Total Cases: 12
Total Accounts: 8
Market Segment: High Net Worth

Relationship

Lifetime Value: \$1
Engagement Level: 1
Business Risk Level: 1
Service Likelihood: 1
In-Market Likelihood: 1

Available Tasks

- Transfer **1:32:05**
- ABT Task
- Wrap Up
- Next Best Actions
- Mobile Card Retention Offer (10%)
- Suggest Troubleshooting (40%)
- Recommended Apps (4%)

Recent Interactions

Interaction	Case ID	Rating
I'm sorry to hear about that, Mrs Young, but I should be able to help		
Call Center Agent - Inbound	NH42502392	5
Call Center Agent - Inbound	NH42502392	5
Call Center Agent - Inbound	NH41906342	5
Call Center Agent - Inbound	NH41906342	5
Call Center Agent - Inbound	NH18830923	5
Call Center Agent - Inbound	NH18830923	5
Email Notification - Outbound	NH18830923	5

UPlus Bank | Checking | Savings | Credit Cards | Home Loan | Auto Loan | Invest

Disaster Alert: Hurricane James

The health and safety of our customers and their families is of the utmost importance. Have you been impacted by the recent typhoon? Click here for more information.

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Help When It's Needed Most

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SABR Newsletter
Lifetime Achievement Award
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Words With Friends
People Around Us: Share It! You
We know you're disappointed over your game played for the last 30 days. You're 20% behind on your game. But we've found your next challenge, and this time...

StubbHub
Boston Celtics: Ties in Your Favor
We know that you only love the BOSTON in the Garden, so when we had them we had them too. But a U+ you can watch tonight's game against the Lakers in style.

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United Marketing, Sales, and Service
Recent news of Pega's CEO, you have now. Pega offers the world's only real-time interaction management platform that was built from the ground up to support CRM.

UPlus Partners With The Red Cross
The health and safety of our customers and their families is of the utmost importance. Have you been impacted by the recent typhoon? Click here for more information.

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U+ Agent Portal

Home

Available Tasks

- Transfer: 1:32:05
- ADD Task
- Wrap Up
- Next Best Actions
- U+ Card Extension Offer (10%)
- Suggest Troubleshooting (40%)
- Recommended App (4%)

Contact Information

Callback: 555-341-1239
Phone: 555-341-1239
Email: amanda.young@uplus.com
Address: 900 Longwood Blvd., New York, New York 10003

Customer Summary

Customer ID: C008172121
Customer Since: 2008
Total Cases: 123
Total Accounts: 5
Market Segment: High Net Worth

Relationship

Lifetime Value: \$1.2M
Engagement Level: 5
Business Risk Level: 0.5
Service Likelihood: 0.8
In-Market Likelihood: 0.9

Recent Interactions

- Call Center Agent - Inbound: 10/10/2023 10:30 AM
- Call Center Agent - Inbound: 10/10/2023 10:30 AM
- Call Center Agent - Inbound: 10/10/2023 10:30 AM
- Call Center Agent - Inbound: 10/10/2023 10:30 AM
- Email Notification - Outbound: 10/10/2023 10:30 AM

ALL IMAGES

Google

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U+ Bank Refinance | Act Now Before Rates Rise

www.uplusbank.com

Secure your low fixed rate. Simple repayment options. No Fees. No impact to your credit score. Choose the option that works best for you.

How Do I Lower My Rate?
Consolidate vs Refinance
Apply From Your Phone

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What's on your mind?

U+ Bank
Zero Foreign Transaction Fees plus 50,000 Bonus Light Rewards Points.

Uplus Bank Travel Rewards

The New York Times

U+ Bank

Personalize Your U+ Bank Card

Personalize Later Never

News Quiz: Test Your Knowledge of this Week's Headlines

Did you stay up to date this week?

U+ Bank

Checking Savings Credit Cards Home Loan Auto Loan Invest

Disaster Alert: Hurricane James

The health and safety of our customers and their families is of the utmost importance. Have you been impacted by the recent eying of a major hurricane?

[Check Mobile Resources](#)

How Can We Help Today?

- Mobile Service**
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- Self-Service 24/7**
Our online self-service portal will recommend custom content, can help with your needs.
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Learn how to weather the storm. Be prepared, and get back on your feet as quickly as possible.
- Card-Less ATM**
Use your phone to withdraw cash from over 200,000+ ATM's without your debit card in hand.

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Help When It's Needed Most

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SABR Newsletter

Life-time achievement award. Amanda, we're happy to inform you that you've been nominated for the SABR Achievement award by your peers at the Society for American Baseball Research.

Words With Friends

People Around the World are Winning. You've dominated every game played for the last 24 hours. You've 24/7 played several opponents. But we've had your most challenge, and this time... you win!

StubHub

Broken Cards. Tickets in Your Pocket. We know that you only love the BCCT season in the Garden, so when we had them we used them to put you in a VIP. You can watch tonight's game against the Lakers in style.

Pega Offers

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U+ Agent Portal

Home

Amanda Young

Callback: 355-341-1239
Phone: 355-341-1239
Email: amanda.young@uplusbank.com
Address: 900 Longwood Ave., New York, New York 13403

Contact Information

Customer Summary

Customer ID: C09871212
Created Since: 2009
Total Cases: 12
Total Accounts: 5
Market Segment: High Net Worth

Relationship

Lifetime Value: \$1.2M
Engagement Level: 5
Business Risk Level: 6
Service Likelihood: 4.5
In-Market Likelihood: 8%

Available Tasks

Transfer 1:32:05

ADD Task

Wrap Up

Next Best Actions

Make Card Extension Offer (40%)

Suggest Troubleshooting (40%)

Recommended Apps (42%)

Recent Interactions

I'm sorry to hear about that, Mrs Young, but I should be able to help!

Recent Interactions

- Call Center Agent - Inbound Jan 27 @ 3:46 PM N1425023892
- Call Center Agent - Inbound Jan 27 @ 3:46 PM N1425023892
- Call Center Agent - Inbound Jan 27 @ 3:46 PM N1419068342
- Call Center Agent - Inbound Nov 27 @ 10:05 AM N1382091023
- Email Notification - Outbound Nov 27 @ 10:05 AM N1382091023



U+ Bank

Peggy
U+ Bank Virtual Assistant

Peggy: How can I help, Amanda?

Amanda: My new card hasn't arrived yet, but was scheduled for delivery yesterday.

Peggy: I apologize for the inconvenience. It should arrive today, the tracking number is: 00569353.

[Thank you!](#)

U+ Bank

Menu Search Offers Cart

My Top Actions

Here's where you'll find offers conveniently organized for you!

Need Shelter?
Search the Red Cross

Need Cash Now?
Find the nearest Cashless ATM

U+ BANK

Your appointment with Gregg at South St. Branch starts in 15 minutes.

The New York Times

U+ Bank

Personalize Your U+ Bank Card

Personalize Later Never!

News Quiz: Test Your Knowledge of this Week's Headlines

Did you stay up to date this week?

facebook

What's on your mind?

U+ Bank

Zero Foreign Transaction Fees plus 50,000 Bonus Light Rewards Points.

Uplus Bank Travel Rewards

Google

Refinance Student Loans

U+ Bank Refinance | Act Now Before Rates Rise

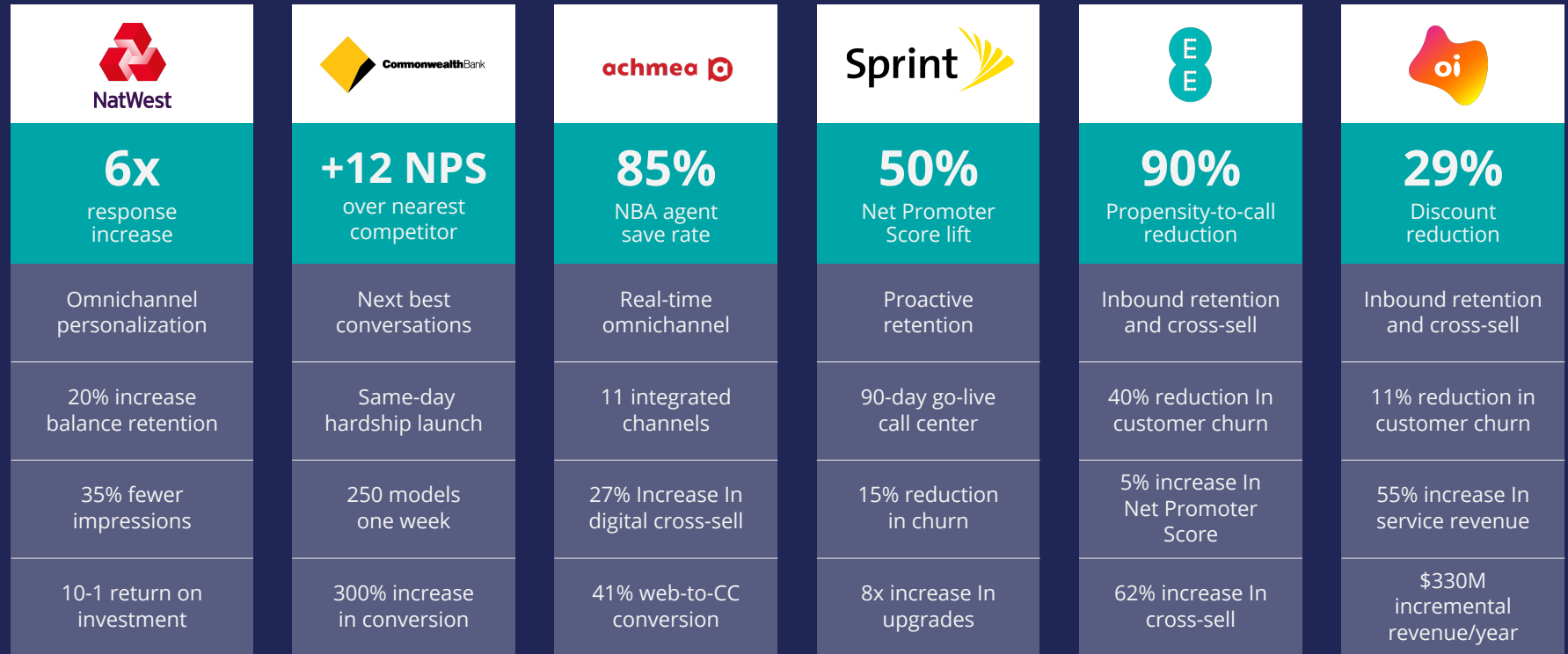
[www.uplusbank.com](#)

Secure your low fixed rate. Simple requirement options. No fees. No impact to your credit score. Choose the option that works best for you.

How Do I Lower My Rate?
Consolidate vs Refinance
Apply From Your Phone

The value of closing the CX gap

Via real-time, empathetic, next best actions



Want more?

Download Pega's Global Customer Experience Study to understand the four "false narratives" that are stopping your organization from achieving CX excellence – and how to overcome them:

- CX needs an executive sponsor
- Technology alone won't save your CX
- More channels does not equal more customer centricity
- Innovative CX requires innovative analytics

<https://www.pega.com/organizations-are-falling-behind-cx>





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