

# PEGA MARKETING FOR FINANCIAL SERVICES

## Achieve Personalized Customer Engagement and Greater Wallet Share

### A PEGA FINANCIAL SERVICES DATASHEET

## Driving Valuable Contextual Conversations with Customers across All Channels

Engage your banking customers more effectively and drive greater ROI with Pega Marketing for Financial Services. Pega Marketing leverages sophisticated analytics and business rules in real time and constantly evaluates the context of each customer interaction with predictive intelligence. It then balances with your business goals to dynamically recommend the most relevant action, offer, content and timing, and fulfillment channel. Adaptive analytics continuously learn and adjust with every customer interaction.

This ensures that your marketing effort is automatically adjusting to changes in customer behavior and market conditions. With Pega's unified marketing application, you can easily design, deploy, execute, measure and revise omni-channel customer strategies, balancing customer expectations with business objectives to increase response and conversion rates, offer profitability and customer satisfaction. You can take advantage of every customer conversation to proactively interact with your customer to build trust and corresponding lifetime value.

- **Drive Contextual Conversations**  
Engage with customers with intelligence and relevance, on their terms.
- Ensure customer trust is built with consistent, personalized and seamless omni-channel communication in context for each customer.
- **Respond to customers with real time, one-to-one communications**  
Pega's solution can consume streaming data and events, track patterns, and trigger actions to the right channel in real time, performing the optimum Next-Best-Action based on coordinated marketing strategies.
- **Enhance Customer Lifetime Value**  
Focus on customer value through-out each customer's journey – drive customer acquisition, retention, up-sell, cross-sell, and nurture strategies for every customer in one place.
- **Increase sales and profitability**  
Determine the optimum offer through a deep understanding of customer lifetime value and the customer context with Pega's real time cross-sell / up-sell capabilities to maximize share of wallet.
- **Master Complexity and Continuously Adapt**  
Make it easier and faster for your business to connect disparate marketing systems to generate marketing strategies which can be simulated and tested.

### CHALLENGE

Today's connected banking customers expect personalized and relevant experiences. They want a contextual, relevant, trustworthy, and consistent experience on all channels, but Financial Services Institutions struggle to meet their needs in a profitable manner due to marketing constraints, legacy systems and organizational silos.

### SOLUTION

Pega Marketing for Financial Services delivers on the promise of optimizing customer experiences while providing a balance between what today's banking customer demands and what the business is trying to achieve. Pega Marketing delivers real-time customer centric Next-Best-Actions that lead to greater engagement and consistent messaging, increasing customer value across all phases of a customer's journey.

## Drive Contextual Conversations

- Pega's capabilities leverage predictive analytics and easy to use visual segments to pick the right variables and profiles and dynamically change them over time based on customer behavior.
- Marketers optimize the mobile channel by creating location based offers that are defined within Geo-Fencing triggers or deliver offers and coupons via Apple Passbook™.
- Pega also has the ability to extend decisions across multiple channels including mobile, email, traditional mail, and other channels like location based and social media. Moreover, marketers leverage re-usable strategy templates to develop and coordinate effective inbound and outbound marketing strategies in one place.

## Enhance Customer Lifetime Value

- Maximize revenue with proactive acquisition, cross-sell, up-sell, retention and nurture programs that are prioritized by Customer Lifetime Value (CLV) calculations.
- Marketers can create omni-channel engagement strategies that continuously analyze customer history and many different customizable attributes to determine the top offer, specific treatment, best time and best channel to interact with customers and prospects.
- The Next-Best-Action approach to Marketing provides a balance between what the customer desires, and what your business is trying to achieve, calculating a custom 1-1 business case for every single customer at every interaction.
- Strategies can be composed against additional constraints that the business has, whether they are product, risk, budget related, or operational in nature.

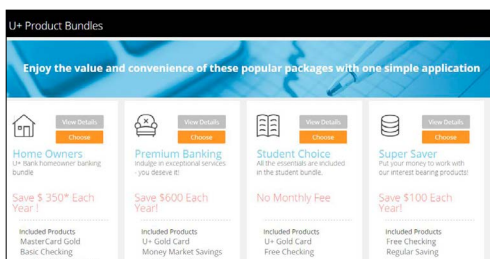
## Master Complexity and Continuously Adapt

- Our unique Customer Decision Hub gives you the flexibility to leverage existing marketing investments to drive marketing strategies across Pega and your existing marketing technologies.
- Monitor and track marketing effectiveness across all channels, segments, and products with a visual reporting dashboard.
- Test scenarios and simulate results for future marketing programs allowing you to make the right decisions before executing.
- Evolve with a business controlled self-learning approach – Pega Marketing utilizes exclusive machine learning algorithms to ensure marketers can continually evolve customer strategies with to reduce the workload on data scientists.

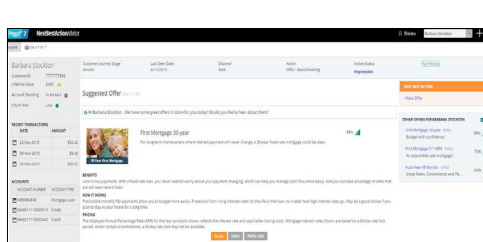
## Gain Unparalleled Marketing Agility

- A visual “drag-and-drop canvass” with blueprint examples of marketing decision logic, microsites and user interfaces to reduce both the effort to implement and time to market. It also decreases ongoing maintenance for your marketing strategies due to changes in regulations, competition or corporate direction.
- Pre-built banking elements include:
  - Prioritization of top offers and propositions using Next-Best-Action arbitration,
  - Single and bundled products options,
  - Extensible data model tailored made for Financial Institutions
  - Current and projected Customer Lifetime Value (CLV) calculations,
  - Intelligent Q&A/needs analysis
  - Extensible product catalogue, and
  - Direct integration with Equifax InterConnect services

Contextual



Customer value focused



Continuously adapting

