

Client Keynote

Liam Curran
Danske Bank UK

English



Empowering Change

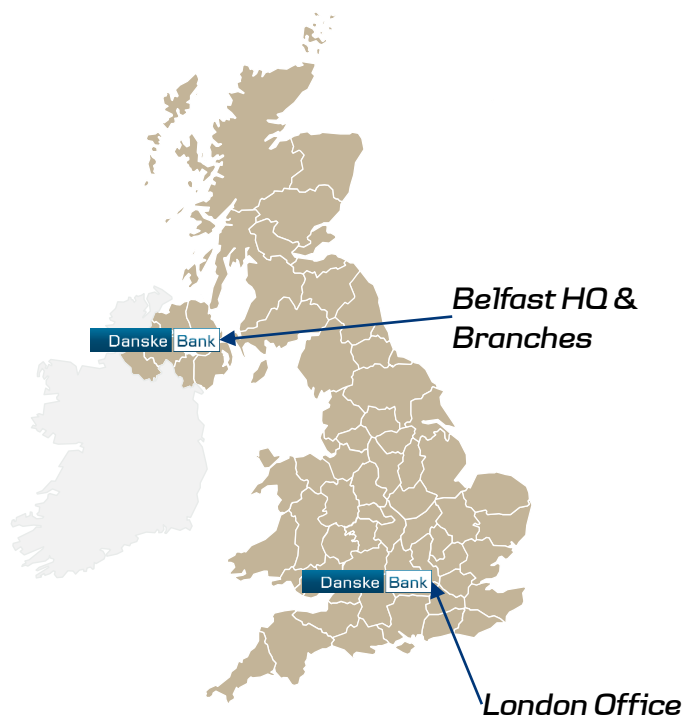
How Pega is enabling our digital ambitions

Liam Curran
Chief Information Officer
Danske Bank UK



Danske Bank UK is a pillar bank in Northern Ireland, with 200 years of trading, and a well-established presence in the Rest of UK

Danske Bank UK Locations



Northern Bank Limited (NBL) t/a Danske Bank has been in business for 200 years - a UK-based legal entity that is regulated by the PRA and FCA

We are a strong, self-sufficient, customer focused bank with a simple product set and conservative risk appetite - an approach that has served us well

We have made considerable progress delivering against our strategy, transforming to build a well performing bank and reducing risk

Our primary area of operation is the Northern Ireland region of the UK - where we are the largest bank with economic and societal importance

Our activities in the Rest of the UK continue to provide opportunities for risk astute growth and improve the overall quality of our lending portfolio



Challenges that we needed to overcome



Existing partnership needed significant **investment** to modernise and offered **limited scope to scale**.

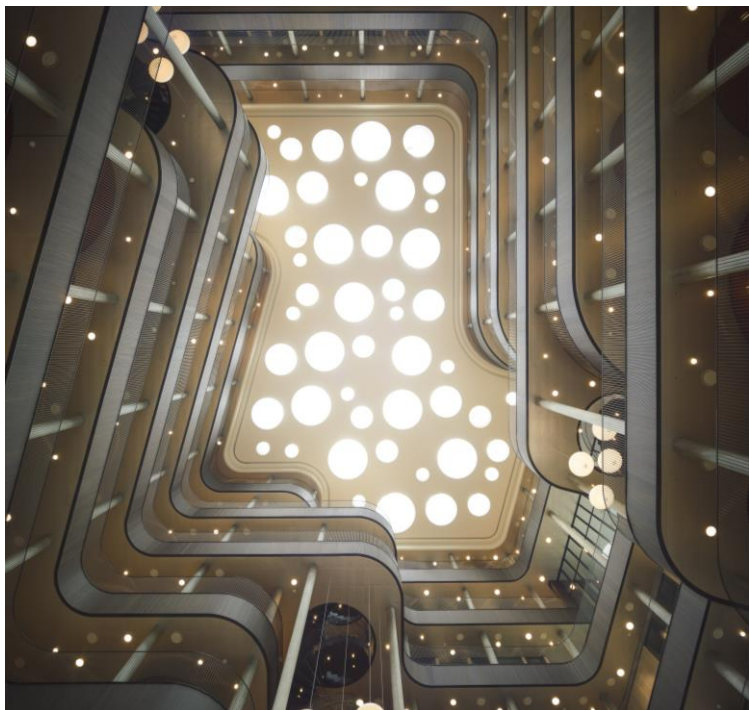


Need more **local autonomy** to increase **speed of delivery** to customers



Staff **frustration** around inability to deliver end to end solutions.

Why Pega?



Scalability – The ability to handle the volume and complexity of large banking operations



Configurability – Pega's low-code capabilities allowed for rapid, flexible digitization of processes



Customer Experience – Pega's focus on end-to-end journey orchestration enabled a seamless customer experience

Our Journey with Pega

Mortgage Digital DIP



Mortgage Doc upload & Meeting Booking



Mortgage Underwriter workflow & Credit Model



Mortgage FMA



Infrastructure & WoW

Creation of Enterprise Components

Establishing Pega Dev Team



Q3 2022



Q2 2023



Q1 2024



Q2 2024



Q2 2024



Q3 2024



Q4 2024



Q4 2024

Q1 2022

Pega Contract Signed

Reusability of Enterprise Components



Personal OB Danske Choice via Mobile



Personal OB Danske Reward & Freedom



Personal OB Desktop



Personal OB Switching



Personal OB Joint Accs



Business OB Ltd Companies



Business OB Sole Traders



Business OB Investment Acc

Our journey - Mortgages

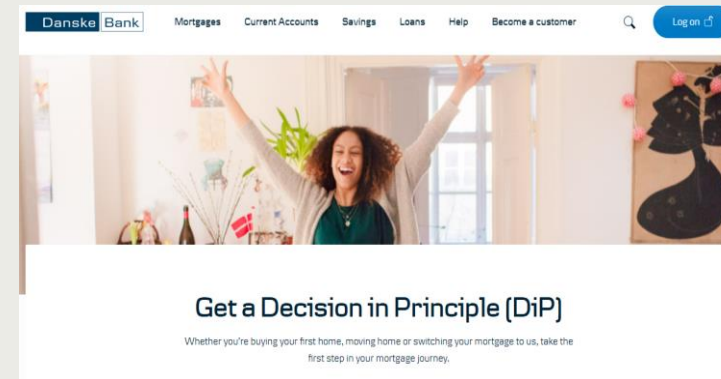
Before Pega

Manual, paper-heavy, and inefficient.

- “The mortgage journey was complex, involving multiple departments, approvals, and manual interventions. Customers had to wait weeks for decisions.”

After Pega

- **Automation of Tasks** - Digital Decision in Principle, pre-meeting screening, digital meeting booking
- **Customer Engagement** - Improved customer journey through real-time updates and tracking, seamless document uploads, and faster approvals
- **Colleague enhancements** - Structured workflow management, one central platform instead of many and better tracking capability with the ability to nudge and prompt the customer within their Customer Portal



55%
reduction in
processing
time

45%
reduction in
time to
approval

150%
increase in
capacity for
Mortgage
Advisors

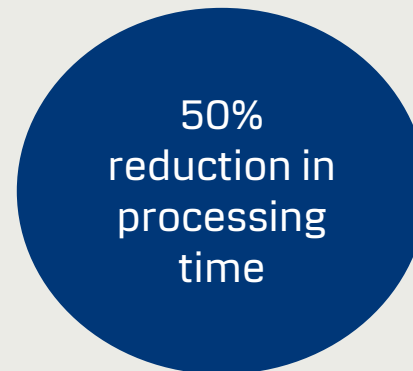
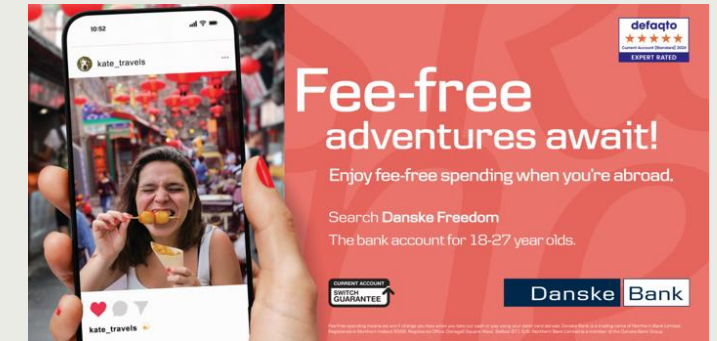
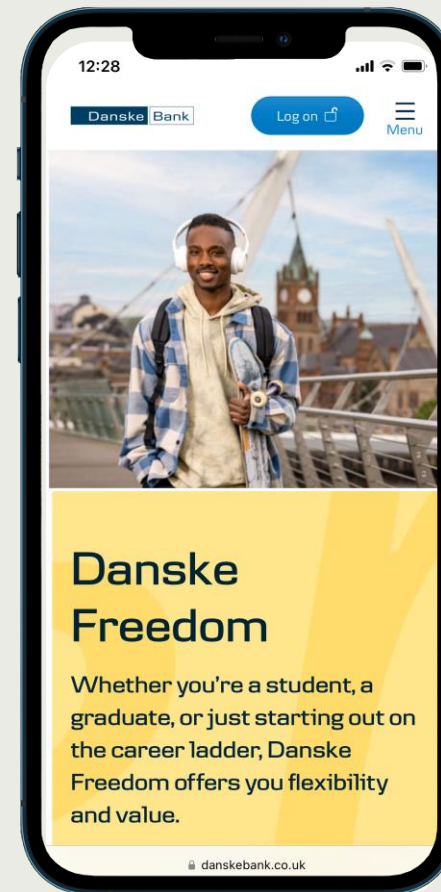
Our journey - Onboarding

Before Pega

- Friction in the account opening process
- Low levels of automation
- Legacy platform with no ability to render for Mobile devices
- No 3rd party integrations to streamline KYC

After Pega

- **Omnichannel Experience** - Customers can open accounts seamlessly via web and mobile channels
- **KYC and Compliance** - Automated KYC checks, making the process faster while ensuring compliance
- **Back end integration** and automation





How has Pega empowered change?



People - our team have the ability and autonomy to deliver to UK business priorities. We now have greater control



Continuous Updates - we have access to the latest features and solutions coming out of Pega R&D



Rapid Deployment - Pega has reduced deployment timelines and empowered teams to iterate faster

Culture Shift: From Siloed Thinking to a Customer-First Mindset

Pega didn't just change technology but required a cultural shift within the organization

- **Cross-functional collaboration** - Bringing together teams from IT, operations, and customer experience
- **Low-Code Empowerment** - Non-technical teams can now take ownership of certain workflows, using Pega's low-code capabilities to build and iterate





We have some learnings

- “Out of the box” isn’t what it says on the box
- Reusability of components is a massive part of Pega but you need to get a foundation of components built first
- Its taken time to build up capability locally - its important to have a strong development partner who will support you on this journey
- Everything takes longer and costs more when you dig deeper into the detail - particularly integrations!

Looking Ahead – The Future of Banking with Pega

The Roadmap for Future Innovation

- AI & Hyper-Personalization- AI-driven insights will drive hyper-personalized products and services
- Expand the use of Pega into new areas

“We’re just scratching the surface with Pega. Our next frontier is bringing hyper-personalization to all customer touchpoints and extending automation deeper into our back-office operations”



Empowering Customers for the Future

Important we continue to innovate for the customer, and Pega will be central to empowering both customers and employees for the future of banking

“Our journey with Pega is about empowering change not just within our bank but in the lives of our customers. The future of banking is fast, frictionless, and customer-driven—and Pega is helping us lead that charge.”

