

# Pega Smart Investigate

## Agentic Automation for Payment Exceptions and Investigations

### The Challenge

In today's fast-paced global banking environment, payment processing is not just a service—it's a critical lifeline for businesses worldwide. Correcting payment issues remain a persistent frustration in a bank's day to day operations. Managing exceptions in a timely and efficient manner is a requirement for millions of payments a day, yet many banks are still manually handling payment investigations. This results in delayed payments, unhappy clients, high operational costs and additional risk to the bank.

### The Pega Solution

For 40 years, Pega has been the global market leader in delivering comprehensive payment exception management solutions. Our systems interpret, send, and receive messages while automating complex investigations, empowering banks to operate at scale, confidently expand their payment operations, and adapt to the rapid growth and increasing adoption of digital payments.

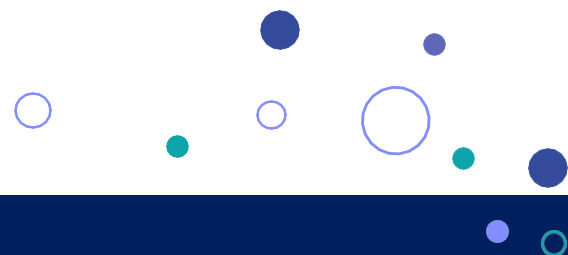
Today, Pega Smart Investigate Agentic Automation helps resolve over 90% of Swift cross-border payment exceptions worldwide, managing transactions worth tens of billions of dollars. Trusted by over 25 of the worlds' largest correspondent banks, Smart Investigate Agentic Automation stands alone in:

- 1 Offering complete support for ISO 20022 and MT Swift messages
- 2 Increasing the effectiveness and efficiency of staff with comprehensive case management, and
- 3 Using intelligent automation to drive hands-free exception resolution.

Pega's solution includes out of the box support for Swift ISO 20022 messaging, FIN/MT messaging formats, integration with Swift gpi and CBPR+. Pega is the only solution in the market that fully supports ISO and MT Swift messages with interoperability, receiving one format and sending another depending on the capabilities of your counterparties. Additional out of the box functionality includes an integrated transaction status tracker and Swift Case support, ensuring comprehensive and up-to-date functionality for our clients.

Built on 40 years of unparalleled expertise in Swift message processing, our latest product combines a cutting-edge, low-code architecture underpinned by our robust Financial Services Common Data Model. Seamlessly integrated into our market-leading Customer Services framework, Smart Investigate Agentic Automation is powered by our Constellation design system. This revolutionizes case management and accelerates application development like never before.

Our solutions are further enhanced with native Pega GenAI support, transforming complex Swift message data into clear, easily understood insights, leaving behind the intricacies of ISO XML Swift message formats. This groundbreaking feature set, along with intuitive case summaries, empowers operations teams, front-office staff, and customers alike, driving efficiency and elevating service experiences.



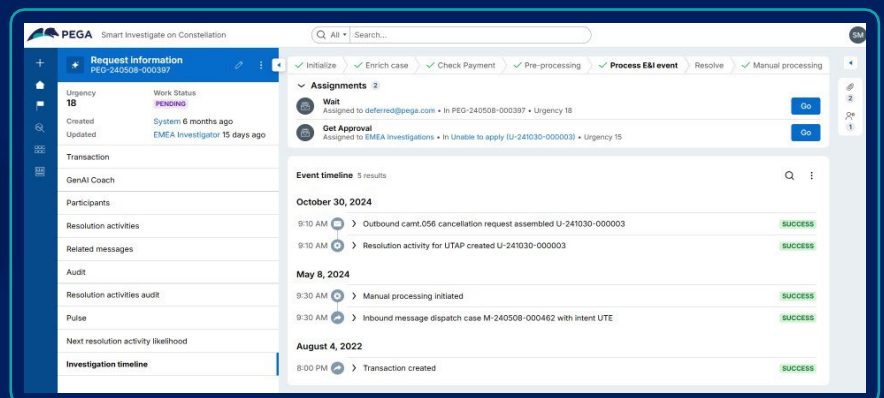
All information about each transaction in one place on left panel of screen



Event timeline summarizes the investigation for quick review



Get Next work feature ensures most important case is assigned next



## Comprehensive Messaging Support

Smart Investigate Agentic Automation is a comprehensive application compliant with all Swift messages, APIs and standards. The application includes the capability to interpret, create, send, receive, and automate inquiries for Swift FIN, ISO 20022, E&I, gpi, and CBPR+. Our message processing capabilities can be easily extended to other ISO 20022 message schemes, such as Fed, SEPA, Target and more.

## Process Management and Straight-through processing

Pega dramatically increases straight-through processing, automatically parsing inbound Swift messages, emails and more to generate new cases and retrieve existing payment data. The solution enables operations teams to view all relevant data from a transaction, party information and Swift data in one screen. Our clients have achieved up to 95% hands-free processing in receiving, interpreting and managing inbound messages related to payment investigations using Smart Investigate Agentic Automation.

## Improve Customer Experience and Decrease Operational Costs

Commercial banks need to compete on service, and Smart Investigate Agentic Automation enables you to provide a best-in-class experience to your clients. Ensure your client's money arrives where it needs to be faster and with a frictionless experience for clients, service teams and operations.

Financial Institutions that use Pega Smart Investigate Agentic Automation report a 50% decrease in operational staff needed

to manage exceptions while growing their payments businesses and managing increasing global sanctions volume.

Using GenAI to summarize the information from ISO messages will be a huge advantage to banks who want to clearly communicate case status internally and to clients. Process AI, using historic case data to gain insights and predict how to resolve cases faster is also available in Smart Investigate Agentic Automation. Embedding AI and GenAI in Smart Investigate Agentic Automation delivers improvements in customer satisfaction levels and efficiency gains.

Pega GenAI Blueprint™ can quickly extend Smart Investigate Agentic Automation to additional payment schemes, to manage fraud or sanctions and many other use cases. Pega GenAI Blueprint™ significantly accelerates the application development cycle by providing a structured approach to application design.

# Smart Investigate Agentic Automation

Over **40 years** of Swift collaboration

**Out-of-the-box support** for all Swift E&I solutions

Regular Swift **compliance updates**

Swift **FIN / MT**

Swift **CBPR+**

Swift **gpi** (MT, MX, API)

Swift **Case Resolution** / Tracker

gCase, gSRP, gCCT, gCOV ...



**Only vendor** to offer full support of **SwiftNET E&I**

**Only vendor** to offer a **Sanctions RFI** solution in-line with the Swift and working group design

Closely working with Swift in the Case Pilot Group to develop **camt.110** and **camt.111 compliance** for E&I

**Leading vendor** supporting the **"Orchestrated E&I pilot"**