PEGA

PegaWorld**iN**spire

Harnessing Data & AI To Build a **Brighter Future** For Customers and Communities

Rachel Hansell, Executive Manager, Personalisation
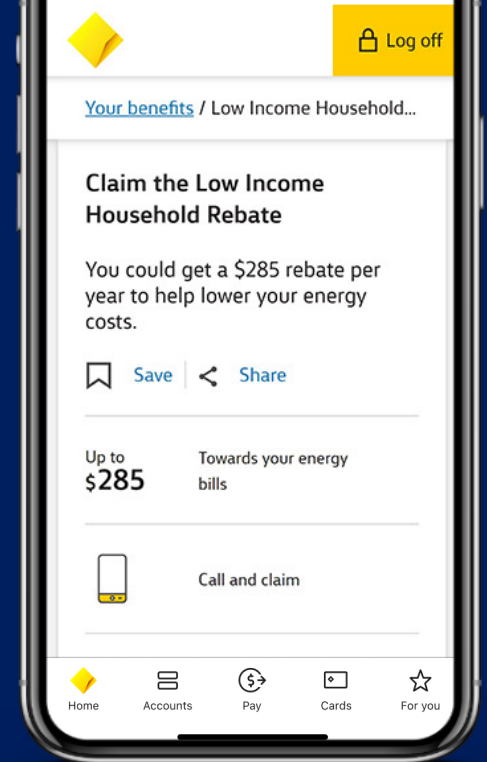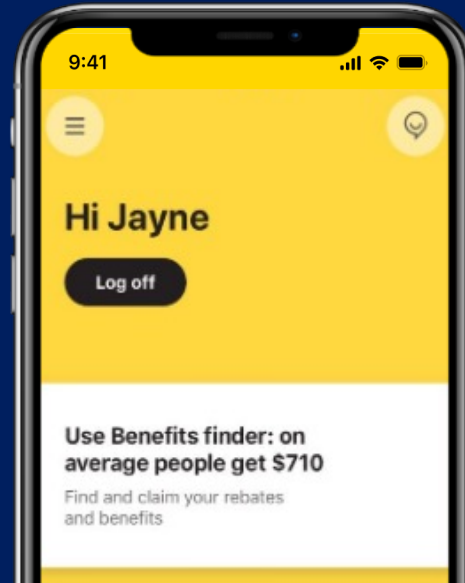Commonwealth Bank of Australia

Showing Up For
Our Customers

Connecting Customers With Benefits

More than 2.2 million claims initiated by customers

AU$1 billion of grants, rebates & concessions

Claim the Low Income Household Rebate

You could get a $285 rebate per year to help lower your energy costs.

Save   Share

Up to $285   Towards your energy bills

Call and claim

Home   Accounts   Pay   Cards   For you

Hi Jayne

Log off

Use Benefits finder: on average people get $710

Find and claim your rebates and benefits

Showing Up For Our Communities
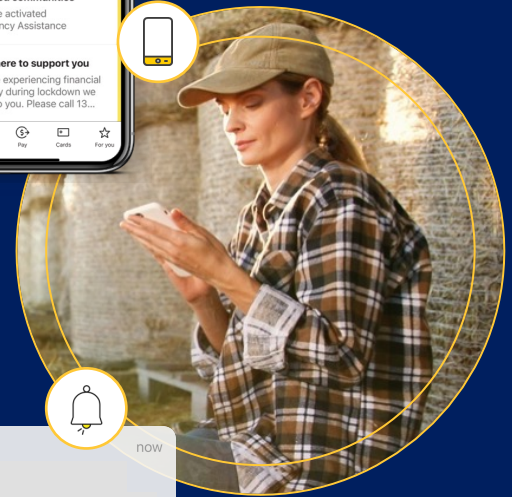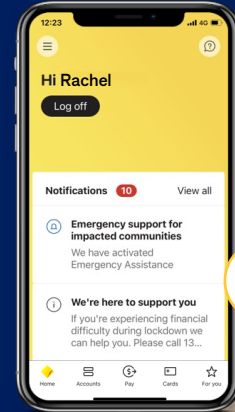
Connecting Customers With Support

" As the main income earner, my job has been sacrificed until flood water recedes. All roads to where I work were cut off and the towns decimated

We asked the bank to defer our loan and mortgage and we got an instant answer that it could be done. So relieved "

CBA customer

Customer Obsessed

Technology
Enabled

8.6m
Digitally Active
Customers

20m
Adult Population

650+
Next Best
Conversations

Behavioral
Science

User Experience

Technology

Data & AI

680
Branches

1000
Machine Learning
Models

157b
Data
Points

6
Australian
Contact Centres

Hi Pete

Log off

September cash flow

$2,600

−$1,300

$750

Income   Spending   Savings

Smart Access
Available funds

$400.00

Balance $440.00

Sydney Water bill benefits
We've noticed you've paid for your $60 in July bills twice benefits

Sydney Water bill
We've noticed this payment has increased by $2.00 for your July bill twice

Sydney Water bill a tax refund
We've noticed your unpaid for your on July bill mortgage repayments

Security alert
Did you make a transaction using your Debit Mastercard x1234?

Customer Obsessed

Data
& AI First

Success — Improved customer outcomes by supercharging connections that add value

Scale — Democratising build using H2O.ai driverless AI

Speed — Increased agility – models deployed in < 2 weeks
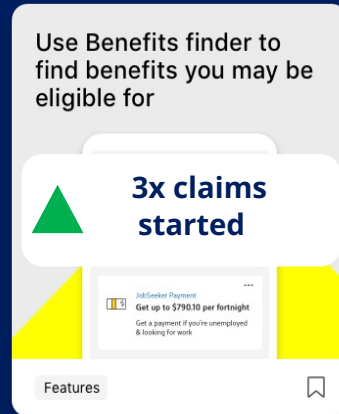
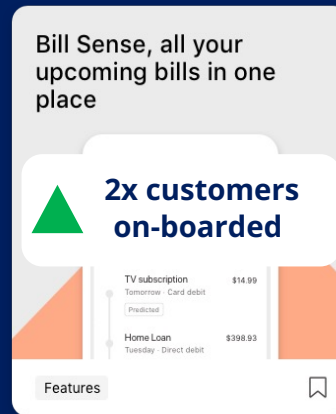**Safe** — Deploy algorithms responsibly and ensure decisions can be explained and are free from unintended bias

Same **Great Experience,**
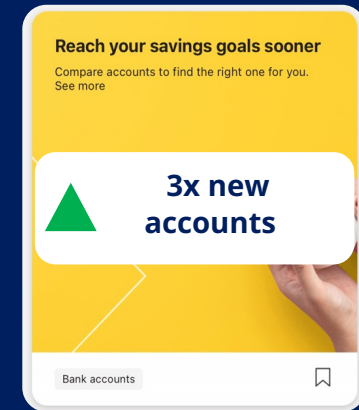# New H2O.Ai Personalisation Models

**Benefits
Finder**

**Bill
Sense**

**Savings
Habits**

Use Benefits finder to find benefits you may be eligible for

3x claims started

JobSeeker Payment
Get up to $790.10 per fortnight
Get a payment if you're unemployed & looking for work

Features

Bill Sense, all your upcoming bills in one place

2x customers on-boarded

TV subscription $14.99
Tomorrow · Card debit
Predicted

Home Loan $398.93
Tuesday · Direct debit

Features

Reach your savings goals sooner
Compare accounts to find the right one for you.
See more

3x new accounts

Bank accounts

Offering a seamless way to connect to government rebates and benefits

Helping Aussies take control of their finances & bill payments

For customers looking to save