

Complex Forces Are Driving Disruption

Making things harder than ever for your customers and your business

ECONOMIC

Customers struggling to keep up with inflation



EMPLOYMENT

Competitive labor market, distributed workforce



GEOPOLITICAL

Regulatory and revenue stream uncertainty



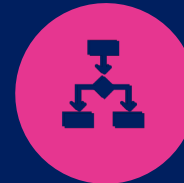
SUPPLY CHAINS

Supply chain reliability and cost pressures



ENVIRONMENTAL, SOCIAL & GOVERNANCE

Stakeholder expectations and the rise of ESG



BUSINESS MODEL

New market entrants, disruptive business models



Global, regional, and industry market pressures

Leaders Are Already Transforming



**Hyper-personalized
engagement**



**Agile
everywhere**



**Seamless as-a-Service
experiences**



**Intense focus on
efficiency and margins**



There is No Finish Line.

You Can't Stop the Rate of Change.

**You Can Only
Build For It**

Pega Builds Agility Into Your Organization So You Can Work Smarter, Unify Experiences, and Adapt Instantly

Our low-code platform for AI-powered decisioning and workflow automation lets you:

Personalize
Engagement



£100M profit
increase in a single
market from 3x higher
offer acceptance

Accelerate
**Acquisition
& Onboarding**



From days to hours
reduction in time to
onboard new vendors

Automate
**Customer
Service**



3-minute reduction
in average handle time
across 10K agents and
100 service processes

Streamline
Operations



2X productivity
of 400K field staff
with zero downtime

Resolve
Exceptions



86% faster
payment dispute
resolution

Personalize
Engagement

Accelerate
**Acquisition
& Onboarding**

Automate
**Customer
Service**

Streamline
Operations

Resolve
Exceptions

The world's leading enterprise-scale organizations
are using Pega to connect workflows and interactions across the customer lifecycle:

Communications service providers

Customer engagement
Order management
Customer service
Shared service
Service assurance
Network operations



PegaWorld 2023 Keynote

Financial services

Customer engagement
Onboarding & KYC
Lending
Customer service
Bank operations
Payment exceptions
Financial crime

Rabobank



PegaWorld 2023 Keynotes



Government

Licensing
Investigative case
management
Grants & financial
management
Acquisition & supply chain
modernization
Citizen service
Enterprise modernization



Australian Government
Department of Home Affairs

PegaWorld 2023 Session

Healthcare

Consumer engagement
Onboarding & enrollment
Customer service
Core operations
Care management services



PegaWorld 2023 Session

Insurance

Customer engagement
Sales
Distribution
Service excellence
Underwriting
Claims



PegaWorld 2023 Keynote

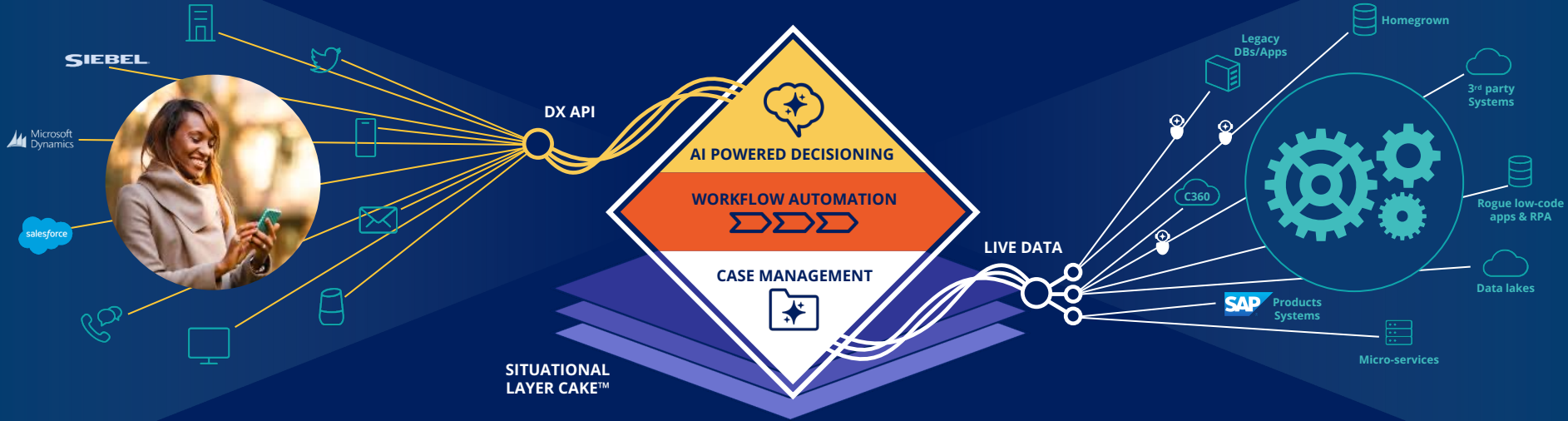
Manufacturing

Customer engagement
Onboarding
Captive lending
Aftermarket services
Enterprise operations



Center-Out Business Architecture

AI-powered decisioning and workflow automation powered by case management



CHANNEL INDEPENDENCE

Extend across all your digital channels with DX API

LAYERS OF REUSE

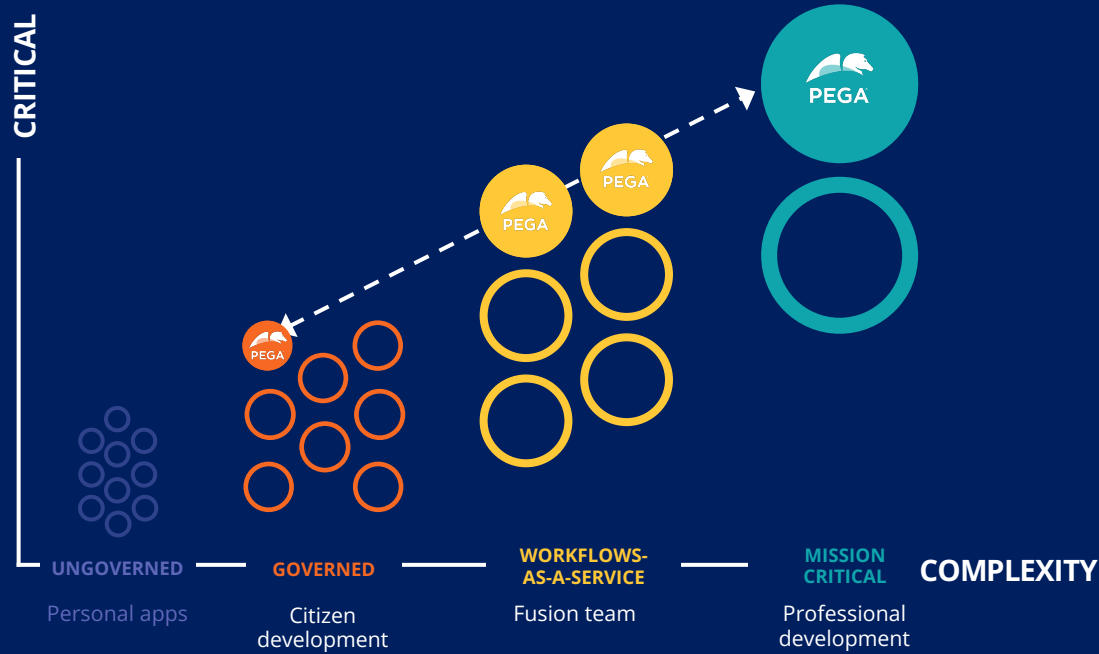
Specialize by product, customer, region with the Situational Layer Cake™

DATA VIRTUALIZATION

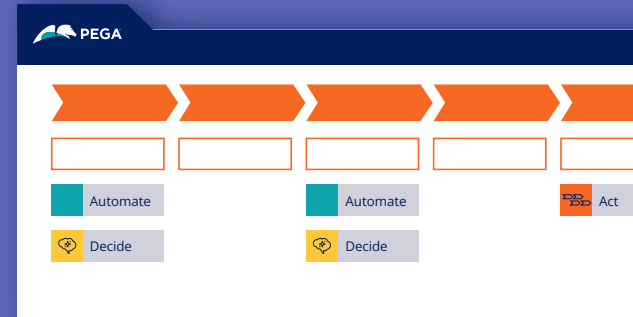
Consume any local or enterprise data source with Live Data

Low-code Platform, Built For the Enterprise

From governed citizen development to mission critical applications



On a proven low-code platform





What's inside our center-out business architecture



Workflow Automation Powered By Case Management

Low-code app studio enables business and IT to collaborate to create the right workflows



Define the processes, people, and data with workflow automation powered by **case management**



Add AI powered automations and decisions into any workflow

The screenshot displays the Pega App Studio interface for configuring a microjourney. The top navigation bar includes 'APP STUDIO', 'Application: HR hub', and 'Preview application'. The main area is titled 'Microjourney' and shows a process flow with four stages: 1. Collect resume, 2. Screening, 3. Interview, and 4. Decision. Each stage contains specific steps and actions, such as 'Submit web', 'Screen & schedule', 'Interview', and 'Decision'. The interface also shows 'Personas & Channels' and 'Data' sections, which are detailed in the callouts on the right.

1. Collect resume	2. Screening	3. Interview	4. Decision
Submit web + STEP 1. New submission PARALLEL Submit Mashup + STEP 1. New submission + STEP	Screen & schedule 1. Review candidate info 2. Phone screen 3. Screening outcome 4. Schedule interview 5. Send reminders + STEP	Interview 1. Sign NDA 2. Rank candidate + STEP	Decision + STEP

Personas & Channels			
Candidate HR portal (MLP 2)	Recruiter HR portal (MLP 1)	Recruiter HR portal (MLP 1)	Recruiter HR portal (MLP 1)
Recruiter HR GO mobile (FUTURE)	+ PERSONA	Manager HR portal (MLP 2)	Manager HR portal (MLP 2)
Candidate Facebook (FUTURE)		+ PERSONA	Manager Email (FUTURE)
+ PERSONA			+ PERSONA

Data			
Applicant info Pega (MLP 1)	Applicant info Pega (MLP 1)	Applicant info Pega (MLP 1)	Applicant info Pega (MLP 1)
Applicant info LinkedIn (MLP 2)	Job opening Pega (MLP 1)	Job opening Pega (MLP 1)	Job opening Pega (MLP 1)
Resume Pega (FUTURE)	Resume Pega (FUTURE)	Resume Pega (MLP 2)	Cost Center SAP (MLP 2)
+ DATA	+ DATA	+ DATA	+ DATA

Define the **stages and steps** required to achieve your outcome

Define the specific **people and channels** engaged in each unit of work

Define **data sources and data fields** required for each workflow

Intelligent Workflow Automation

Leverage RPA and AI to automate tasks and optimize future process execution



Define the processes, people, and data with workflow automation powered by **case management**



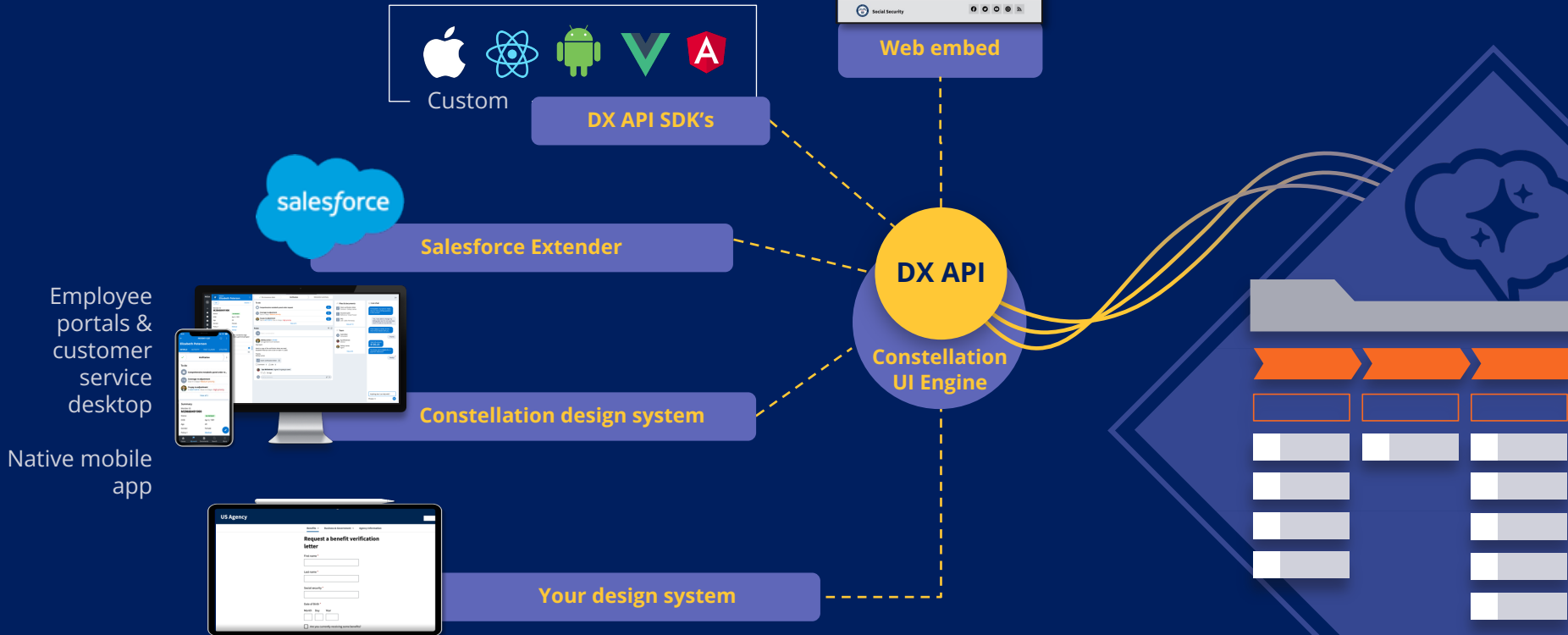
Add AI powered automations and decisions into any workflow

The screenshot displays the Pega App Studio interface for a 'Job Applicant' case type. The workflow is divided into four stages: 'Apply for job', 'Screening', 'Interview', and 'Decision'. The 'Screening' stage includes steps: '1. Review candidate info', '2. Phone screen', '3. Screening outcome', '4. Schedule interview', and '5. Send reminders'. Two callout boxes are present: one for '3. Screening outcome' with the text 'Drive decisions with AI' and an AI icon, and another for '5. Send reminders' with the text 'Drive work with automations & RPA' and a robot icon. The 'Personas & Channels' section shows various roles like Candidate, Recruiter, and Hiring manager, each with associated channels and personas. The 'Data & Systems' section lists data objects like 'Applicant info' and systems like 'Pega' and 'LinkedIn'.

Channel Independence

Extend across all your digital channels

Self-service



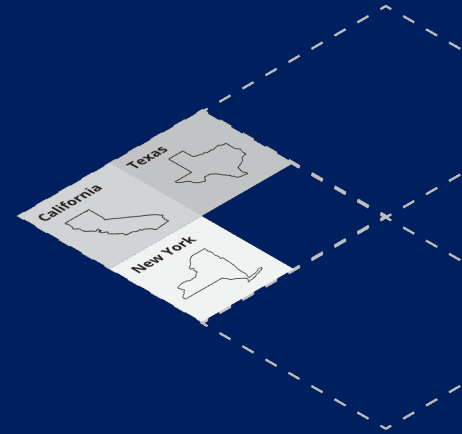
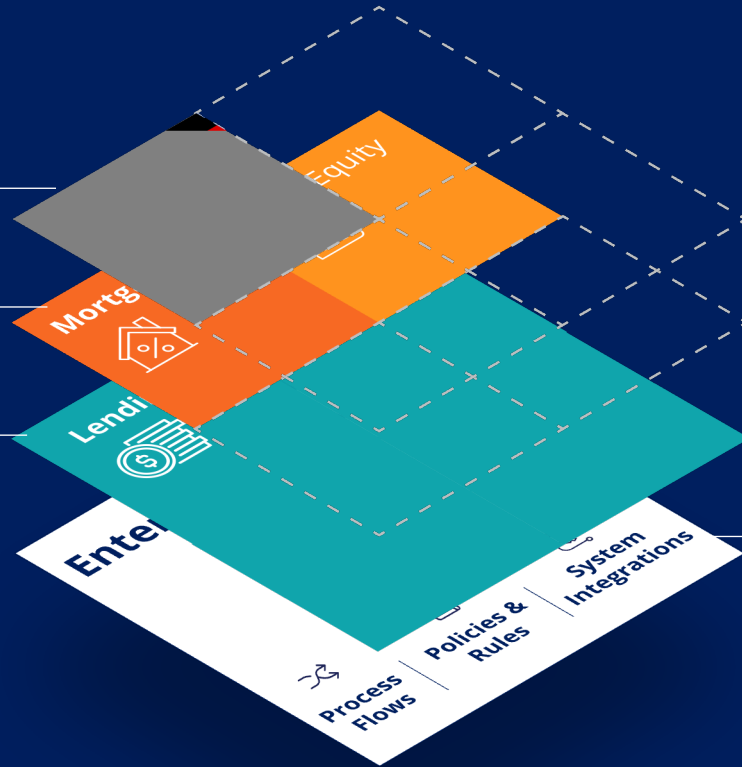
Employee portals & customer service desktop

Native mobile app

Build Layers of Reuse and Adapt With Ease

Simplify creation and management of process variations by product, segment and region

- Manage variations by region
- Create instances for different loan types
- Create “lending” layer for common loan process flows and integrations



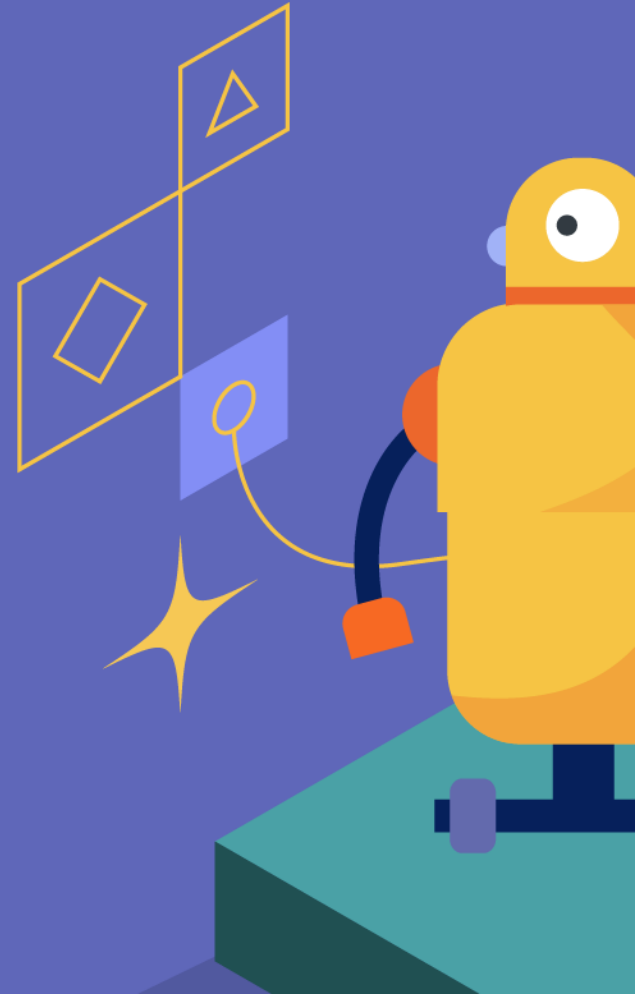
Create “enterprise” layer as baseline for common process flows, policies and core system integrations

Data Virtualization

Consume any local or enterprise data source with Pega Live Data



What Makes OUR Real-time AI... Real?



Real-time AI to Power Your Enterprise

Application development



Customer engagement



Customer service



Back office



Natural Language Processing



Connect NBA to chat



Understand & automate emails & chat

Voice & Messaging AI



Understand calls & guide agents

Predictive & adaptive analytics



Predict action relevance & propensity

Real-time decisioning



Derive single Next Best Action from predictions & rules



Optimize every workflow transaction

Process & task mining

Uncover repetitive manual tasks



Monitor end-to-end workflows



Real-time AI to Power Your Enterprise

Application development



Customer engagement



Customer service



Back office



Generative AI



Generate low-code apps



Generate marketing treatments



Generate insights & summaries

Natural Language Processing



Connect NBA to chat



Understand & automate emails & chat

Voice & Messaging AI



Understand calls & guide agents

Predictive & adaptive analytics



Predict action relevance & propensity



Predict cost, value, & issues of work

Real-time decisioning



Derive single Next Best Action from predictions & rules



Optimize every workflow transaction

Process & task mining

Uncover repetitive manual tasks



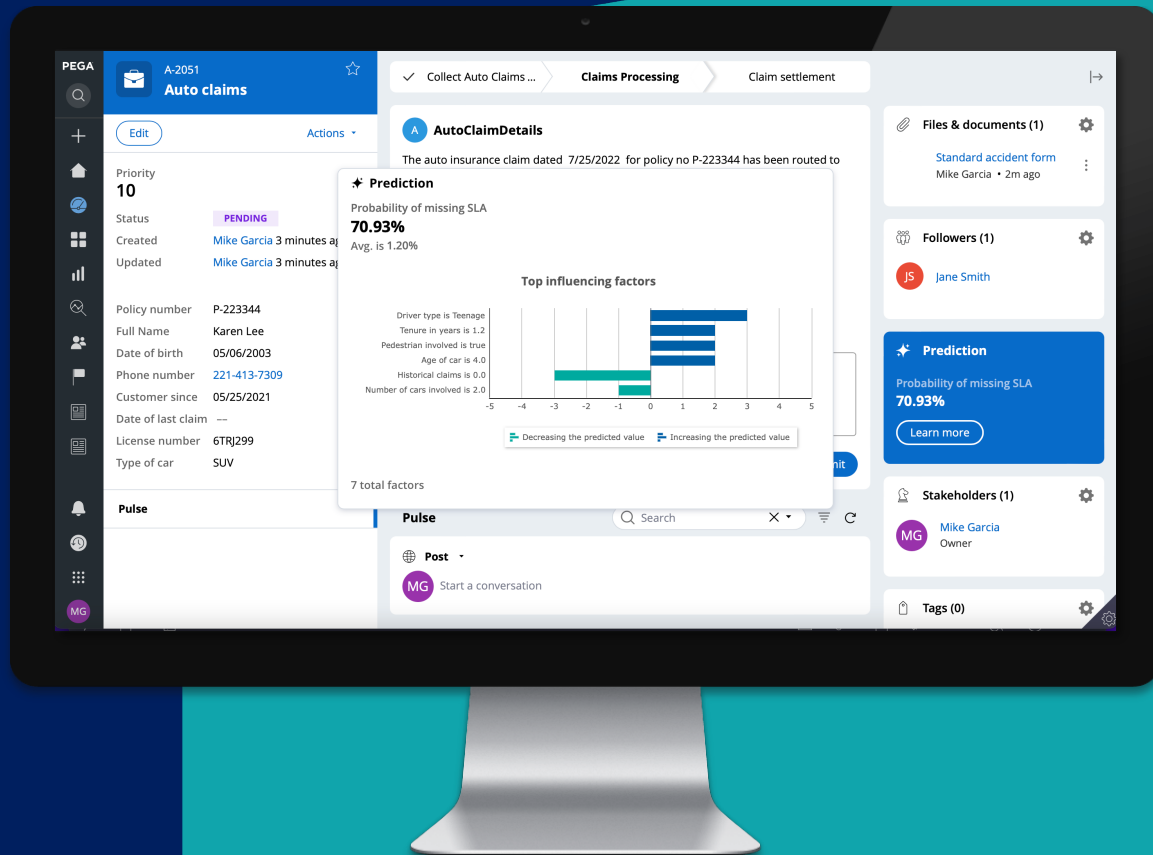
Monitor end-to-end workflows



Real-time Decisions Powered by Responsible AI

Personalize interactions. Accelerate service. Automation at scale

- Business rules and AI drive adaptive decisioning
- Update decisions in ONE place and impact every workflow
- Empathetic and responsible AI
- NLP and Voice & Messaging AI to accelerate outcomes





AI Assisted Application Authoring

Pega Infinity™ Portfolio At-a-Glance

Industry solutions



1:1 CUSTOMER ENGAGEMENT

Pega Customer Decision Hub™

Pega Next-Best-Action Advisor™

1:1 Strategy Optimizer Bundle

CUSTOMER RELATIONSHIP MANAGEMENT

Pega Customer Service™

Pega Voice ad Messaging AI™

Pega Attended RPA™

CUSTOMER RELATIONSHIP MANAGEMENT

Pega Sales Automation™

Pega Voice and Messaging AI™

LOW-CODE PLATFORM FOR AI-POWERED DECISIONING & WORKFLOW AUTOMATION

Pega Platform™



Low-code Innovation Factory

Pega Robotics™

Pega Process Fabric™ Hub

Pega Process AI™

Pega Process Mining

Pega GenAI



Scalable microservices architecture



Pega Cloud® Services



INNOVATION HUB

Uncover a technology treasure trove



Q&A





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