



PegaWorldiNspire

1:1 Customer Engagement

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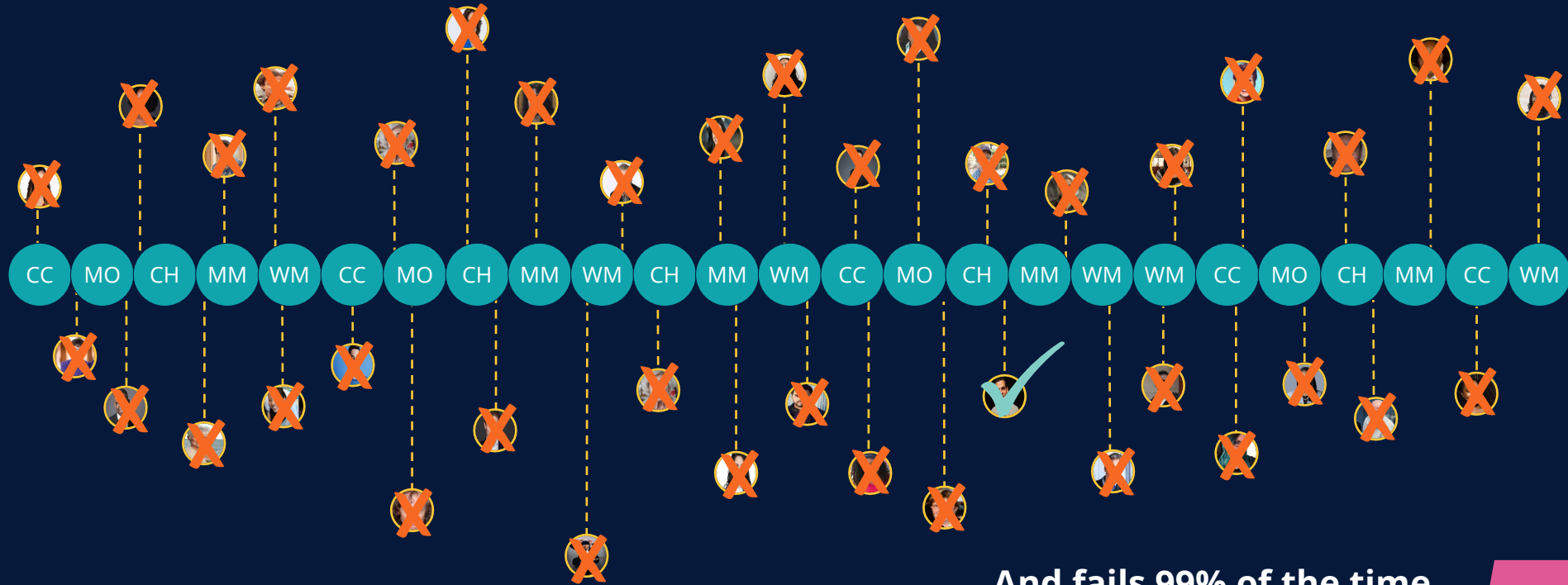
2/3

Customers don't believe we actually care about their needs



The traditional approach

Constantly makes offers



And fails 99% of the time.

Why this fails

Lack of **relevance**

Lack of **context**

Lack of **timing**

Lack of **empathy**

+\$43 / Customer
(incremental value per year)

Sales-First

Offers	Product A	Product B	Product C	Product D
Bob			✓	
Jennifer				
Mary			✓	
Miranda			✓	
Emily				

Sales-First

Offers	Product A	Product B	Product C	Product D
Bob			✓	
Jennifer				
Mary			✓	
Miranda			✓	
Emily				

Empathy-First

Actions	 Sell	 Serve	 Retain	 Nurture
Bob				
Jennifer				
Mary				
Miranda			✓	
Emily				

Traditional Engagement Stacks

Integration challenges, missing a real-time brain





Customers

Get lost in the shuffle

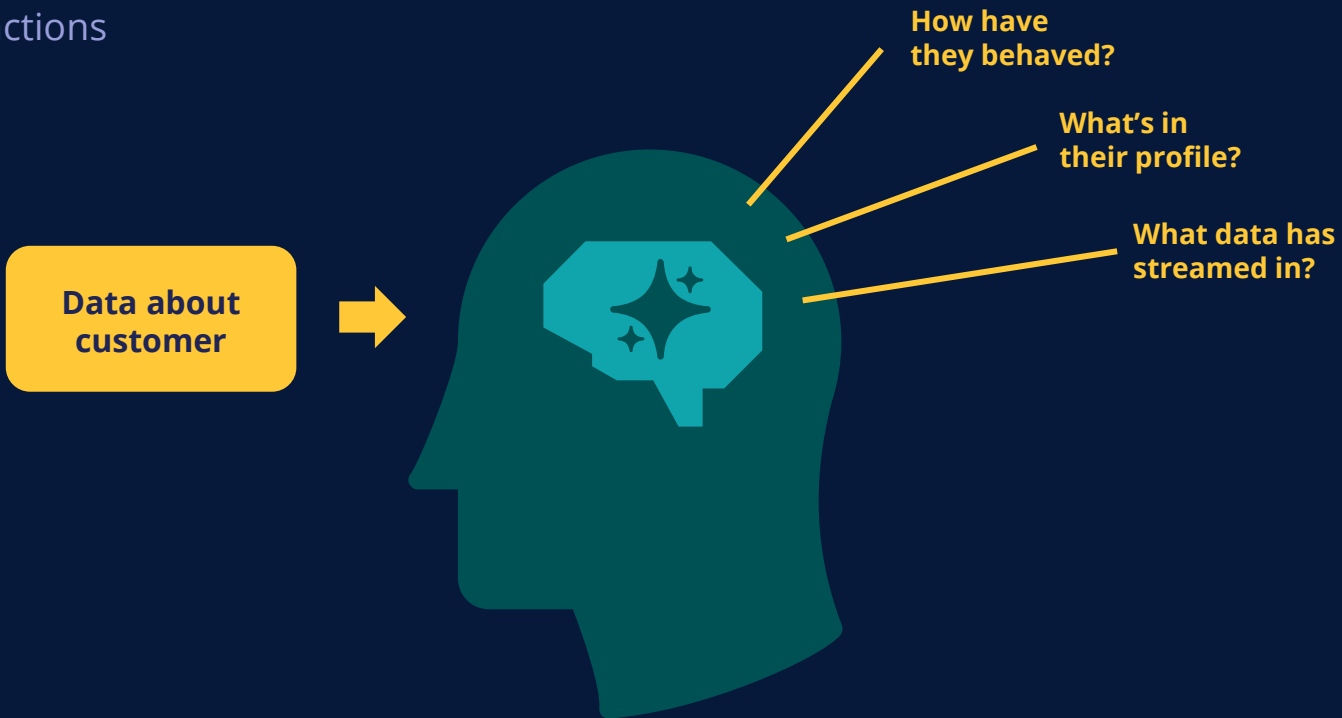
Unified Customer Engagement Stack

One brain, CX adapts in real-time



Always-On Brain

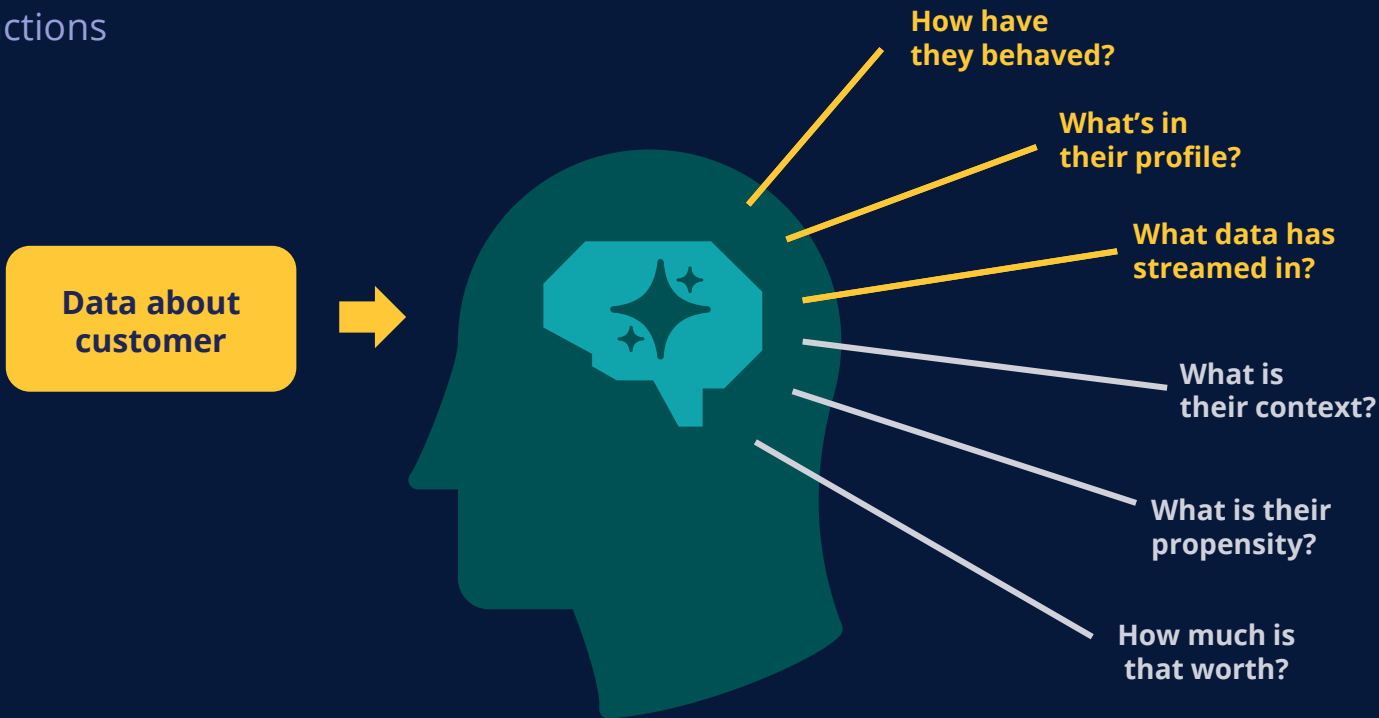
Real-time next best actions



Information

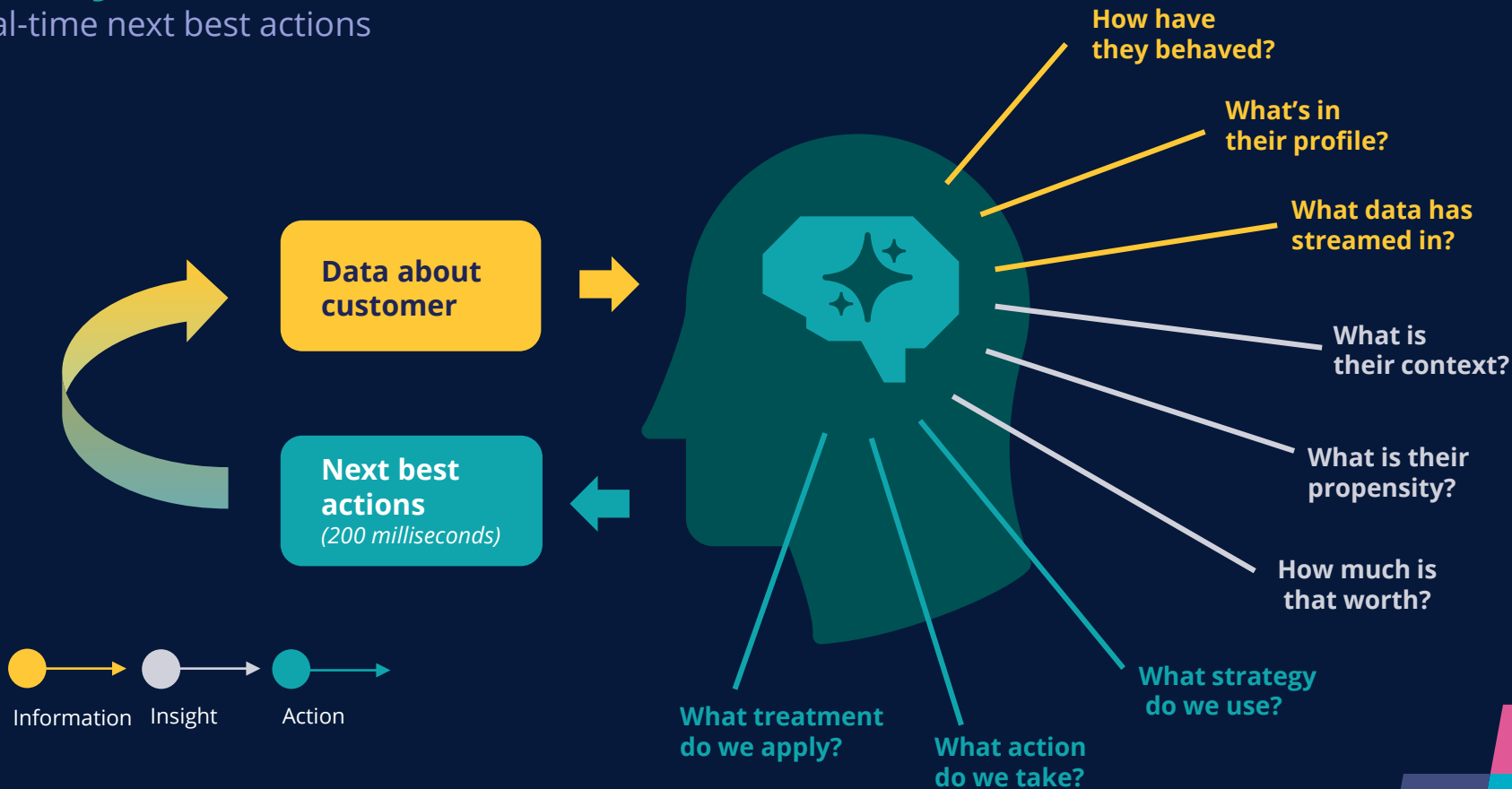
Always-On Brain

Real-time next best actions



Always-On Brain

Real-time next best actions



Next-Best-Action decisions

- Sales Offers
- Retention Offers

- Service Nudges
- Nurture Messages

Potential actions for Miranda



- **Sales:** Home Equity Loan
- **Sales:** Mortgage Loan
- **Sales:** Premium Checking
- **Service:** Update Account Information
- **Service:** Travel Notification
- **Retention:** Waive Annual Fee
- **Retention:** \$100 Travel Credit
- **Nurture:** Personal Finance eLearning
- **Nurture:** Chat with Investment Team
- **Onboarding:** Download Mobile App
- **Onboarding:** Enroll in Autopay

Next-Best-Action decisions

- Sales Offers
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Potential actions for Miranda

P
Propensity

● Sales: Home Equity Loan	0.3%
● Sales: Mortgage Loan	0.1%
● Sales: Premium Checking	2.7%
● Service: Update Account Information	4.0%
● Service: Travel Notification	5.6%
● Retention: Waive Annual Fee	44.0%
● Retention: \$100 Travel Credit	
● Nurture: Personal Finance eLearning	
● Nurture: Chat with Investment Team	6.2%
● Onboarding: Download Mobile App	18.5%
● Onboarding: Enroll in Autopay	16.4%

Will she accept?

Next-Best-Action decisions

- Sales Offers
- Retention Offers
- Service Nudges
- Nurture Messages



Potential actions for Miranda	P Propensity	V Value
● Sales: Home Equity Loan	0.3%	\$561
● Sales: Mortgage Loan	0.1%	
● Sales: Premium Checking	2.7%	
● Service: Update Account Information	4.0%	\$55
● Service: Travel Notification	5.6%	\$23
● Retention: Waive Annual Fee	44.0%	\$87
● Retention: \$100 Travel Credit		\$92
● Nurture: Personal Finance eLearning		\$135
● Nurture: Chat with Investment Team	6.2%	\$208
● Onboarding: Download Mobile App	18.5%	\$20
● Onboarding: Enroll in Autopay	16.4%	\$34

Does it create value?

Will she accept?

Next-Best-Action Decisions

- Sales Offers
- Service Nudges
- Retention Offers
- Nurture Messages



Potential Actions for Miranda	P Propensity	V Value	L Lever
● Sales: Home Equity Loan	0.3%	\$561	0%
● Sales: Mortgage Loan	0.1%	Does it create value?	5%
● Sales: Premium Checking	2.7%		0%
● Service: Update Account Information	4.0%	\$55	50%
● Service: Travel Notification	5.6%	\$23	0%
● Retention: Waive Annual Fee	44.0%	\$87	25%
● Retention: \$100 Travel Credit	Will she accept?	\$92	25%
● Nurture: Personal Finance eLearning		\$135	Does it need to be prioritized?
● Nurture: Chat with Investment Team	6.2%	\$208	
● Onboarding: Download Mobile App	18.5%	\$20	25%
● Onboarding: Enroll in Autopay	16.4%	\$34	40%

Next-Best-Action decisions

- Sales Offers
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- Retention Offers
- Nurture Messages



Next-Best-Action

Potential Actions for Miranda	P Propensity	V Value	L Lever	Action (\$)
● Sales: Home Equity Loan	0.3%	\$561	0%	1.68
● Sales: Mortgage Loan	0.1%	Does it create value?	5%	0.88
● Sales: Premium Checking	2.7%	Does it create value?	0%	14.61
● Service: Update Account Information	4.0%	\$55	50%	Next Best Action
● Service: Travel Notification	5.6%	\$23	0%	
● Retention: Waive Annual Fee	44.0%	\$87	25%	47.85
● Retention: \$100 Travel Credit	Will she accept?	\$92	25%	30.82
● Nurture: Personal Finance eLearning	Will she accept?	\$135	Does it need to be prioritized?	9.45
● Nurture: Chat with Investment Team	6.2%	\$208	Does it need to be prioritized?	12.90
● Onboarding: Download Mobile App	18.5%	\$20	25%	4.63
● Onboarding: Enroll in Autopay	16.4%	\$34	40%	7.81

Integrating real-time context

Incoming data triggers constant re-decisioning (<200 ms)

- Sales Offers
- Retention Offers
- Pre-Emptive Service Nudges
- Nurture Messages

Browsing history

identifies active behaviors & motivation

Inbound content clicks

reveals categories of interest or evaluation

Outbound click-throughs

reveal treatment & timing propensities

Streaming events

provide purchase, retention & service predictors

Active agent dialogs

uncover motivational & emotional states

Rejection rationales

reveal readiness levels & decision drivers

Contiguous interactions

connect previously disparate experiences

Conversion events

trigger cross-channel context shifts



Next Best Action

proactive retention offer



UPlus Bank Corporation [US] | www.uplusbank.com



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[Credit Cards](#)

[Home Loan](#)

[Auto Loan](#)

[Invest](#)

No fees? No problem.



Are you taking advantage of all Uplus has to offer? Customize your account to your needs and enjoy the fee free life when you enroll in Uplus Rewards today.

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[Request an Extension](#)

[Find an ATM](#)

[Find a Branch](#)

[Download UPlus App](#)

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Access your money anywhere and anytime with our top-rated mobile app.

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Stay in control with personalized budgets to track spending and keep you on track.

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With Uplus ID monitoring and always-on fraud protection your money will stay safe and secure.

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Next Best Action

platinum rewards offer

☰ ALL IMAGES 9 AY

Google

Reward Credit Cards 🔍

U+ Bank Credit Cards | Compare Cash Back Rewards
 Ad www.uplusbank.com

Best cash back rate guaranteed. Rotating bonus categories. Rewards never expire. Maximize your returns. \$500 Bonus if you spend \$5,000 in first 5 months,

Travel Rewards Card
 50,000 Bonus Uplus Rewards
 Apply From Your Phone

📶 1:48 PM 77%

facebook 🔍

What's on your mind?

📺 Live 📷 Photo 📍 Check In

🇫🇮 🎸 🧔

U+ Bank Sponsor

Earn 3% cash back with every purchase. Plus choose your own bonus categories.

Uplus Bank Rewards Card

👍 🗨️ 🗳️ 1.7K 248 Comments 547 Shares

Instagram 📷 🔍

U+ Bank Sponsored

Cash back anywhere. Yes. Even there.

U+ Bank

54,038 likes

Add a comment... ❤️ 🙌 +

🏠 🔍 + ❤️ 👤

YouTube 🔍 AY

3% back everywhere.

So if not now... When?

U+ Bank
 6534 8792 0991 1321
 WORLDWIDE

UPlus Bank: 3% everywhere.
 And rewards never expire.

Ad 4.0 ★★★★★

🏠 Trending Subscriptions Inbox Library

Integrating real-time context

Incoming data triggers constant re-decisioning (<200 ms)

- Sales Offers
- Retention Offers
- Pre-Emptive Service Nudges
- Nurture Messages

Browsing History

Identifies Active Behaviors & Motivation

Inbound Content Clicks

Reveals Categories of Interest or Evaluation

Outbound Click-Throughs

Reveal Treatment & Timing Propensities

Streaming Events

Provide Purchase, Retention & Service Predictors

Active Agent Dialogs

Uncover Motivational & Emotional States

Rejection Rationales

Reveal Readiness Levels & Decision Drivers

Contiguous Interactions

Connect Previously Disparate Experiences

Conversion Events

Trigger Cross-Channel Context Shifts



Next Best Action

Pre-emptive balance transfer nudge

UPlus Banking

Travel Tips – Don't Forget to Authorize
There's nothing worse than getting to your destination, and your card gets declined.

UPLUS Communications

2 Hours Ago

Design Your Personalized iPhone X

If you want it done right, sometimes you have to do it yourself. Now at upluscomms.com, you can design your own new iPhone X – the way YOU want it.

SABR Newsletter

2 Hours Ago

Lifetime Achievement Award

Matt, we're happy to inform you that you've been nominated for the Lifetime Achievement award, by your peers at the Society for American Baseball Research.

Words With Friends

Today

People Almost As Smart As You

We know, you've dominated every game you've played for the last 5 years. You're 245-0 against ranked opponents. But we've found your next challenger, and this time....

StubHub

Today

Boston Celtics Tickets, In Your Section

We know that you only love the BEST seats in the Garden, so when we find them, we send them to you first. As a VIP, you can watch tonight's game against the Lakers in style...

Pega Offers

Yesterday

Unified Marketing, Sales, and Service

Never heard of Pega? Well, you have now. Pega offers the world's only real-time interaction management platform that was built from the ground-up to support CRM



UPlus Bank

[manage preferences](#)

[view in browser](#)

U+ Spirit

6534 6792 0991 1321

09/2018

Ready to Travel?
Plan Ahead. Stay Safe.

Authorize Card

What To Consider When Traveling

Get Travel Tips

There's nothing worse than getting to your vacation destination, and having issues with your card.

Here are some personalized tips to help you stay safe and secure while traveling this week.

Disaster Alert: Hurricane James

The health and safety of our customers and their families is of the utmost importance. Have you been impacted by this severe weather in Louisiana, Mississippi, or Alabama?

How Can We Help Today?

- Mobile Service**: When you cannot contact call, we have high powered mobile agents in the mobile app.
- Self-Service 24/7**: Our online self-service portal will help you resolve customer issues based on your needs.
- Safety Tips**: Learn how to create the storm kit, how to evacuate, and get back to your feet as quickly as possible.
- Card-Less ATM**: Use your phone to withdraw cash from ATM's around you, wherever you are, without your physical card on hand.

U+ Bank

UPlus Communications
Design Your Personalized Phone #
If you want a new phone, sometimes you have to be patient. Give us a chance to give you a design you'll love. See our phone #...

SABR Newsletter
A phone newsletter about...
Announcements for the...
...for your...
...to help...

Words With Friends
...
...the best to learn...
...to help...

StubHub
...
...to help...

Pawn Offers
...
...to help...

Help When It's Needed Most
Find Shelter

UPlus Partners With The American Red Cross
Find Resources

The health and safety of our customers and their families is of the utmost importance. Have you been impacted by the recent in Jackson County? Check here for ARC relief resources.

U+ Agent Portal

Home

Agent Information
Amanda Young
Last Logged In: 8/15/2018 10:30 AM
Contact: Amanda Young
Case Number: 1234567

Contact Information
Call: 800-555-1234
Phone: 503-567-8901
Email: amy@uplus.com
Address: 100 Enterprise Blvd, New York, NY 10001-1234

Customer Summary
Customer ID: 12345678
Customer Since: 2015
Total Cases: 12
Total Revenue: \$123,456
Business Sign-Up: High Growth

Relationship
Lifetime Value: \$1,234,567
Engagement Level: High
Business Size: Large
Service: Multi-Channel
Onboarding: Successful

Available Tools
Dashboard: 1,234
Add Lead
My Leads
Next Best Actions
Suggest Products/Offers (NPS)
Recommend App/ANI

Recent Interactions
I'm sorry to hear about that. My Young But should be able to help!

Interaction	Category	Score
Call Center Agent - Inbound	June 27th 8:45 AM	N15242392
WhatsApp		N145702393
Customer Website - Inbound	June 27th 8:45 AM	N145702393
Mobile App - Inbound	July 27th 8:45 AM	N145908342
Call Center Agent - Inbound	August 15th 8:45 AM	N138835553
Email Notification - Outbound	January 27th 8:45 AM	N138835553



U+ Bank

Peggy
U+ Bank Virtual Assistant

PEGGY
How can I help, Amanda?

PEGGY
My new card hasn't arrived yet, but was scheduled for delivery yesterday.

PEGGY
I apologize for the inconvenience. It should arrive today. The tracking number is 00692355.

Thank you! ↑

U+ Bank

Menu Search Deals Cart

My Top Actions
Track better deals for offers conveniently organized for you!

- Need Shelter?**
Your agreement with Greig at South St. Branch starts in 15 minutes.
- Need Cash Now?**
Cash out your U+ Bank Card.

UPLUS BANK

Your agreement with Greig at South St. Branch starts in 15 minutes.

U+ Bank

Personalize Your U+ Bank Card

Personalize
Learn
New

News Quiz: Test Your Knowledge of this Week's Headlines
Did you stay up to date this week?
37-40%

facebook

What's on your mind?

U+ Bank
20% Foreign Transaction Fee plus \$0.20 Annual U+ Bank Rewards Invoice.

Uplus Bank Travel Rewards

Google

Refinance Student Loans

U+ Bank Refinance | Act Now Before Rates Rise









Ad | www.uplusbank.com

Secure your low fixed rate. Simple repayment options. No Fees. No impact to your credit score. Choose the option that works best for you.

How Do Lower My Rate? Compare vs Refinance Apply From Your Phone

The value of 1:1 customer engagement

Pega Customer Decision Hub

 NatWest Group	 Commonwealth Bank	 HSBC	 WELLS FARGO	 etisalat	 Sprint	 vodafone	 achmea
6x Response increase	+12 NPS Over nearest competitor	265% Increase revenue per contact	5B Conversations per month	\$10 Increase in ARPU/month	40% Net Promoter Score lift	3x Increase in offer accepts	85% Customer save rate
1:1 Personalization across 25 Channels	24M Next best conversations / day	Unified inbound, outbound, mobile	Real-time omnichannel	Empathetic selling & retention	90-day go-live call center	Always-on engagement	Real-time omnichannel
20% Increase balance retention	Same-day hardship launch	300+ Next best actions in real time	Personalization for 70M customers	33% Increase in offer accepts	14% Reduction in churn	40% Increase in revenue growth	11 Integrated channels
35% Fewer impressions	250 Models in one week	200% Increase in email open rates	<350 MS Response time	20% Increase in renewals	8x Increase in upgrades	£100M+ Incremental profit	27% Increase in digital cross-sell
10-1 Return on investment	300% Increase in conversion	3.5X Increase in web click through	3X-10X increase in engagement rates	15% Reduction in customer churn	2.5M Increase in yearly net-adds	20% Increase in net promoter score	41% Web-to-CC conversion

Forrester TEI Study

489% return on investment

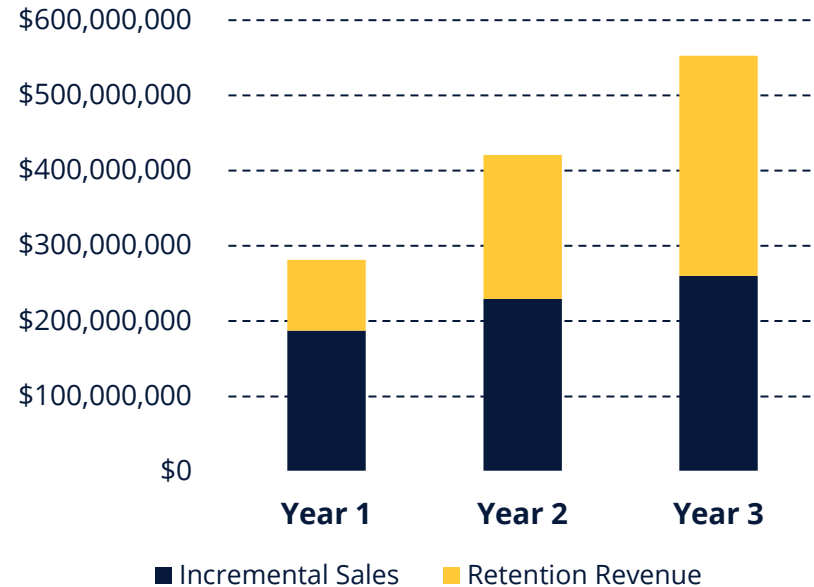
“With an investment in Pega, organizations deliver the right experiences to customers across channels, resulting in higher acceptance rates & revenue growth. Pega also provides agents with relevant customer conversations, improves agent experiences, and strengthens customer relationships with the brand.”

Pegasystems commissioned Forrester Research to conduct a **Total Economic Impact™ (TEI) Study** to examine the typical return enterprises realize from the **Pega Customer Decision Hub:**

- 489% Return On Investment (ROI)
- \$226M Incremental Revenue (Yearly/10M)
- \$193M Retained Revenue (Yearly/10M)
- **\$43 of Incremental Value / Customer / Year**

Total Revenue Lift

(per 10 million customers)





PEGA

PegaWorld*i***N**spire