



"This [new initiative] enables us to deliver interactions the way customers want to see a message, when they want to see it. It's a big part of the future way that we're going to be interacting with customers."

John DeMarchis,
Senior VP of Customer Management, PNC

VISION

Strategic Marketing to Build Customer Relationships

Pittsburgh-based PNC Financial Services Group wanted to continue to strengthen its brand identity by building a compelling customer experience driven by marketing data, analytics and customer insight. The bank envisioned a relationship with their customers in which relevant, personalized actions and offers are delivered in the right channel, at the right time. This goal required a comprehensive solution capable of coordinating all of the interactions with a customer across all channels and in real time, so that each interaction optimizes the outcome for the individual and the bank.

EXECUTION

Centralized, Real-Time Hub for Customer Treatment Decisioning

Powered by Pega's business process management and real-time decisioning technology, the bank's Customer Interaction Management system (CIM) delivers a centralized hub for managing all customer treatments across all channels. The bank sees Pega as the "brain" that automatically analyzes customer data and the context of the inbound interaction, and then makes a decision on the Next-Best-Action based on this data.

This allows each recommended customer treatment – whether it is a cross-sell, purchase of a new product, or a needed service – to be delivered in real time, with Pega automatically adjusting the process to match the situation. Pega ensures the customer models used to drive the treatment strategies stay relevant with adaptive analytics that learn "on the fly" and adjust models automatically, relieving the bank from having to manually retool them whenever there are changes in customer behavior or market conditions, for example.

Because decisioning is managed centrally, the bank gains consistent customer treatments and automated workflow processes across channels. If a consumer accepts an offer in one channel, Pega immediately removes the treatment from any other channel so that there is no annoying duplication. The bank can seamlessly transition offers across channels, such as offering a line of credit when the customer visits an ATM with an option to get more information sent to the customer's smart phone or email. Important messages, such as fraud alerts, can be proactively sent to multiple channels chosen by the customer.

OUTCOME

Revenue Gains and #1 Rating in Customer Experience

CIM began to deliver positive revenue lift from day one and has driven exceptional levels of customer satisfaction. Temkin Ratings rates PNC as number one in customer experience among northeastern banks in the US and second nationally – only behind credit unions. In addition, PNC is the only US bank to receive an "A" in online marketing from Bank Monitor. The solution has been equally popular with customer service representatives, who no longer have to probe customers during interactions for potential cross-sell and up-sell opportunities as the system now prompts them with relevant offers and guides them through the process.

For more information, please visit: pega.com/customers

The PNC Financial Services Group is one of the largest diversified financial services organizations in the United States, providing retail and business banking; residential mortgage banking; specialized services for corporations and government entities, including corporate banking, real estate finance and asset-backed lending; wealth management and asset management.

BUSINESS GOALS

- Deliver compelling customer experience
- Increase revenue with personalized offers
- Eliminate manual processes and decision-making

RESULTS

IMMEDIATE REVENUE UPLIFT

#1 IN CUSTOMER EXPERIENCE
for northeast banks

#2 NATIONALLY
in banking customer experience

CONSISTENT AUTOMATED PROCESSES across the enterprise