



# PEGA CUSTOMER SERVICE FOR RETAIL BANKING

## Deliver Exceptional Service While Optimizing Service Operations

A PEGA CUSTOMER SERVICE DATASHEET

### Deliver Satisfying and Accurate Service Across Customer Journeys

Pega Customer Service for Retail Banking is an enterprise customer service application that is part of Pega's CRM Evolved suite. It consists of a contact center desktop, case management, chat, knowledge management, omni-channel self-service, and banking-specific processes and data models. Pega has further committed to omni-channel capabilities with enhancements in mobile and social, as well as the ability to co-browse between customers and customer service reps (CSRs). As the highest rated customer service application<sup>1</sup>, Pega empowers financial services institutions to:

- **Increase Customer Satisfaction**  
Reduce customer effort by meeting the needs and expectations of your banking customers in a single, consistent conversation across their entire journey.
- **Make Employees More Productive**  
Bring information from all interaction channels into a unified desktop application so employees can work smarter and faster. Automate outstanding tasks or assign them to employees while providing step-by-step guidance.
- **Rapidly Deploy and Continuously Adapt**  
Make it easier and faster to translate changing bank, competitive and regulatory requirements, such as new products, channels, policies, and procedures, into an always up-to-date customer service application.

#### CHALLENGE

Customers expect their service experiences to be fast, easy, and right the first time, regardless of channel. However, banks struggle to evolve their systems or train staff fast enough to satisfy the demands of today's connected, digital customer. The result is often excessive manual work, generic interactions, and inconsistent treatment across channels.

#### SOLUTION

Pega Customer Service for Retail Banking is the only enterprise application that can evolve your service delivery to predict and manage the complexities of digital customer journeys on a global scale. Unlike alternatives, Pega anticipates customer needs, connects the right people and systems, and automates or intelligently guides process steps to rapidly and continuously evolve your customer experience.

#### EXCEEDING CUSTOMER EXPECTATIONS

Pega helped American Express with a new end-to-end system to build and deepen customer relationships.

"We set out to create an integrated solution that meets the needs of customers and exceeds their expectations"

**Jim Bush**, Executive Vice President, World Service, American Express

[See the full story](#)

1. Gartner and Forrester, see [pega.com](http://pega.com) for details.

Pega Customer Service for Retail Banking improves the customer experience on each and every interaction with a single, unified, intuitive interface for CSRs. It anticipates customer needs, and automates or intelligently guides each step of customer interactions, across any channel, to rapidly and continuously evolve the customer service experience.

## Anticipate What's Right for Customers

During an interaction, Pega suggests the next-best-action to take, intelligently guiding users step-by-step through a personalized service experience. To anticipate what each customer needs, Pega uses a combination of business rules, the interaction's context, predictive analytics, and self-learning models, leveraging both small and big data.

## Connect the Right People and Systems

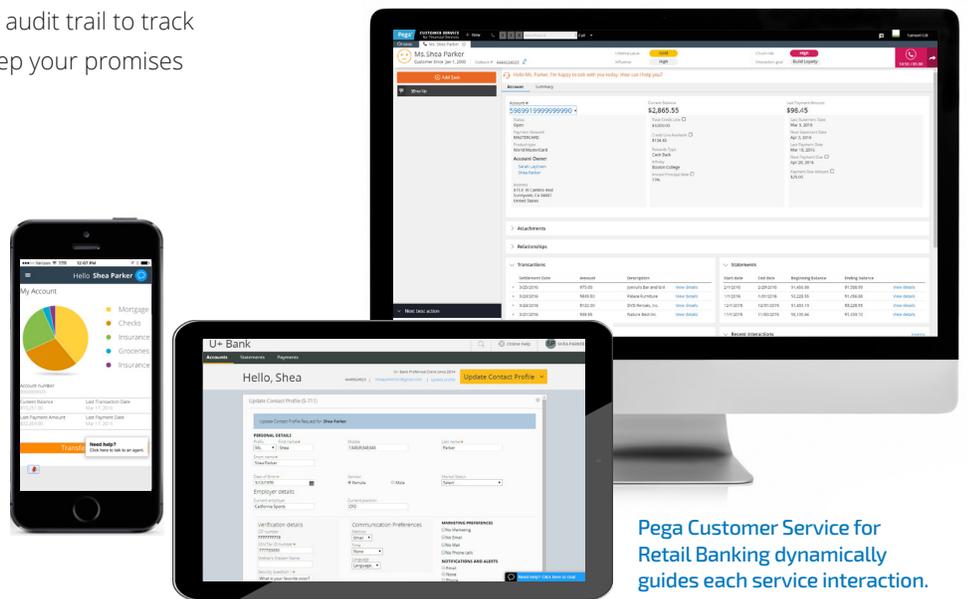
With Pega, your customer conversations seamlessly transition across communication channels and devices without losing context— channels such as chat, social, co-browse, mobile, and self-service. Pega's process and case management links front and back office systems and people with a complete audit trail to track both user and system-generated activities to keep your promises to customers.

## Manage Complexity

Pega provides a complete view of the customer and self-documenting interactions that eliminate toggling, noting, copying and pasting. Industry leading case management tracks related information, automates, and assigns outstanding tasks, and connects the front- and back-office. Pega's architecture delivers a seamless experience for sophisticated operations that cross multiple geographies, products, customer segments, and channels.

## Evolve as Fast as Your Customers do

The Pega platform lets you change your application faster. It integrates with your existing technology ecosystem. The build-once-and-reuse-everywhere capabilities let you share application assets across products, lines of business, geographies and channels. Your business and IT team can collaborate to turn business requirements into working systems – on premise or in the cloud.



Pega Customer Service for Retail Banking dynamically guides each service interaction.