



Capgemini and Pega

Connecting customer journeys with smart automation and processes



It's no longer enough to provide a consistent experience across channels and the growing number of customer touchpoints. You need to make each experience personal and relevant. The question is how?

Tailored, personalized experiences that anticipate each customer's next step with your business can create experiences that build relationships.

The value of Customer Experience

Customer experience is defined as the combination of perceptions, emotions, and reactions a customer has while interacting with a company through different channels. A consumer's response to each interaction can make the difference between success or failure.

The re-imagining of customer journeys and the smart automation of the underlying business processes are the cornerstones of our clients' transformation programs. To this end, businesses have been investing more in creating new and engaging customer touchpoints.

But as these investments grow incrementally, customer expectations grow exponentially. Incremental roadmaps are not fast enough. The expectation of the ideal experience is right now, not tomorrow. That is why Capgemini takes a more rounded approach to customer experience. Our approach is founded on intelligence, adaptability, and empathy to deliver engaging, impactful, and personal experiences.

This is where Capgemini's partnership with Pega is pivotal. It equips our clients with the smart automation processes and artificial intelligence (AI) they need to design and enable a truly connected and personal customer experience.

Together, Capgemini and Pega offer a compelling technology platform integrated seamlessly into both customer experience and back-office technologies. By combining the power of strategy, technology, data science, and creative design, Capgemini helps clients quickly tap into the 'Power of Pega' to underpin their digital transformation.

New user behaviors in the experience era

We are seeing a shift in the way experiences are consumed. New enablers and trends for effortless, fluid, personalized, and situational consumer experiences are becoming more prevalent.

The move towards a more intuitive customer interface is shifting companies from traditional approaches to simpler, audible, sensitive, and conversational technologies, such as the Pega Virtual Assistant. The Internet of Things (IoT) is connecting previously unconnected devices that are part of our daily lives, making us more omni-channel.

Another critical component in today's customer experience transformation is the value of using analytics and deep learning to turn customer data and interactions into actionable insights.

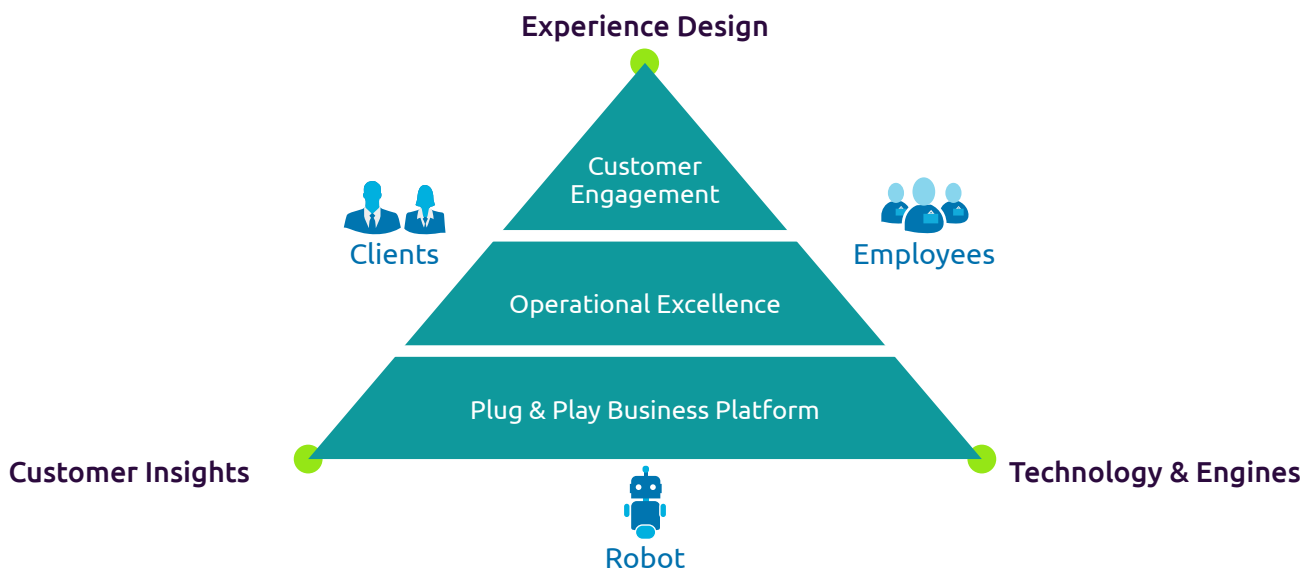
Pega decision-aiding engines powered by advanced analytics and deep learning gather and leverage all customer data

play with existing, customer-focused solutions and disparate systems, while leveraging enterprise back-end information and services.

Capgemini's business platform built on Pega Infinity supports this plug-and-play requirement. It accelerates time to value as we combine innovation, design, insights, and technology to provide an end-to-end approach for deployment. It addresses digital process automation and omni-channel customer engagement with operational excellence.

Driving Unique Business Value to the End Customers

Capgemini and Pega have been partnering to deliver market-leading solutions that solve our clients' customer-experience business issues for more than 10 years. Our long-standing partnership has since evolved to address case management, complex business process management (BPM) and, increasingly, CRM solutions such as marketing and



and historic journey paths across channels and touch-points. This then feeds customer management capabilities, such as marketing automation, sales force automation, or customer service, with situational and personalized recommendations or next-based actions, in real-time.

All these elements have far-reaching implications for the digital foundation companies must employ to ensure agility and support a growing ecosystem of partners and technologies. It demands a compelling digital platform, such as that offered by Pega, into which IT can quickly plug and

sales automation. Our industries focus have also expanded to include Manufacturing, Public Sector, High-Tech, and Telco from our initial primary focus across the Financial Services sector, covering Banking, Capital Markets, Insurance, and Healthcare.

Capgemini has a host of Pega sector solutions underpinned by a wide range of knowledge assets, toolkits, accelerators, and methodologies. These are proven to drive true client benefit. These solutions are built on the powerful Pega Infinity™.

| Banking | Insurance | Public Services | Life Sciences | Manufacturing / Auto / Retail | Technology, Media, Telecommunications |
|---|-----------------------------------|---|--|---|---|
| Customer Life Cycle Management/ Know Your Customer (CLM/KYC) Omnichannel Customer Experience and Op. Efficiency Retail Banking 1:1 Customer Engagement Loan Process Digitalization | Underwriting Claims Management | Case Management for Omni-Channel Citizen Services Solutions (CSS) | Case Management Platform (Digicare Offering) Compliance Clinical Trial/ Grants Pharmacovigilance Pricing Engine | Pega Warranty Management Pega's Digital Prescriptive Maintenance Pega Recall Pega Incentive Management | Intelligent Unified Desktop Agent Touchless RMA Construction Management Sales Compensation |

Sharing Best Practice

The value of working with an experienced delivery partner cannot be underestimated. It enables Capgemini's clients to benefit from best practices and the shared learnings from many Pega programs and implementations, including:

Major Swedish Bank

In less than 12 months, Capgemini designed and implemented a new automated mortgage processing system making it possible for the bank to continue to provide attractive offers for mortgages in the Swedish market.

Capgemini designed the mortgage solution using Pega Platform™, the unified digital process automation (DPA) and case management platform from Pegasystems. The new solution has helped our client optimize their business operations and customer experience.

The implementation covers the full mortgage business of the bank, including all property types for existing and new customers. Benefits include:

- Improved customer experience
- Ability to reduce operation risk
- Lower costs due to fewer manual steps
- A more competitive and flexible origination process

A corporate and investment bank in France

Our client wanted to implement a global on-boarding and customer-management platform to improve efficiency and monitor processes end-to-end. The solution had to be compliant with local regulations and provide faster time to market.

- Improved customer service across multiple channels
- Reduced onboarding/know-your-customer lead time
- Automated end-to-end process with increased STP

Who is Pega?

Pega is about using operational efficiency to address customer engagement issues. It is a digital platform with business solutions built on top.

Pegasystems Inc. is an American software company based in the US. Founded in 1983, it develops software for customer relationship management, digital process automation, and business process management. Over its 35-year history, Pega has delivered award-winning capabilities in CRM and digital process automation powered by advanced artificial intelligence and robotic automation, to help the world's leading brands achieve breakthrough business results.

- Global platform with local specifications and faster time to market
- Monitoring processes in real-time and dashboard with SLAs

A major Brazilian insurance company.

We helped our client balance being both customer and product-centric. The new digital platform will enable the business to quote/underwrite and manage a whole set of insurance products.

- Improved customer service across multiple channels
- Improved claims processing
- Automated end-to-end processes with increased STP
- Improved time to market for new products

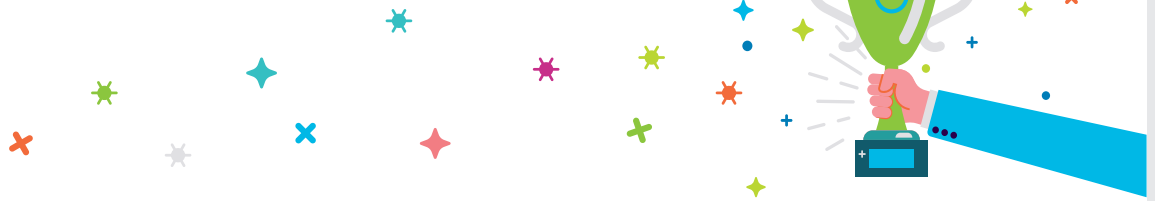
Get in touch with Capgemini and make your Pega solution work harder to deliver a truly connected customer experience.

Why Capgemini?

- A decade long history of consistent award-winning performance as a **Platinum Pega Partner** with many **Innovation and Delivery awards**
 - 2019 Partner Excellence in Growth and Delivery
 - 2018 Partner Excellence in Accelerating Growth
 - 2017: Partner Excellence in Driving Growth
 - 2017: Cisco-Capgemini-Pega iBPM team wins Stevie Award for IT Team of the Year
 - 2016: Partner Excellence in Driving Growth
- 1,000+ Pega-certified practitioners with 1,900+ certifications worldwide
- Collaboration with Pega on joint solution application development
- Large repository of business process models
- Rich technology expertise supported by solution accelerators and tool kits



- A deep understanding and expertise in key industries:
 - Financial Services (Banking, Insurance, Capital Markets)
 - Consumer Products and Retail
 - Healthcare
 - Public Service
 - Life Sciences
 - Manufacturing
 - Automotive
 - Hi-Tech
 - Technology, Media, Telecommunications



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About Capgemini

A global leader in consulting, technology services and digital transformation, Capgemini is at the forefront of innovation to address the entire breadth of clients' opportunities in the evolving world of cloud, digital and platforms. Building on its strong 50-year heritage and deep industry-specific expertise, Capgemini enables organizations to realize their business ambitions through an array of services from strategy to operations. Capgemini is driven by the conviction that the business value of technology comes from and through people. It is a multicultural company of over 200,000 team members in more than 40 countries. The Group reported 2018 global revenues of EUR 13.2 billion.

Learn more about us at

www.capgemini.com