

From first ad to primary bank

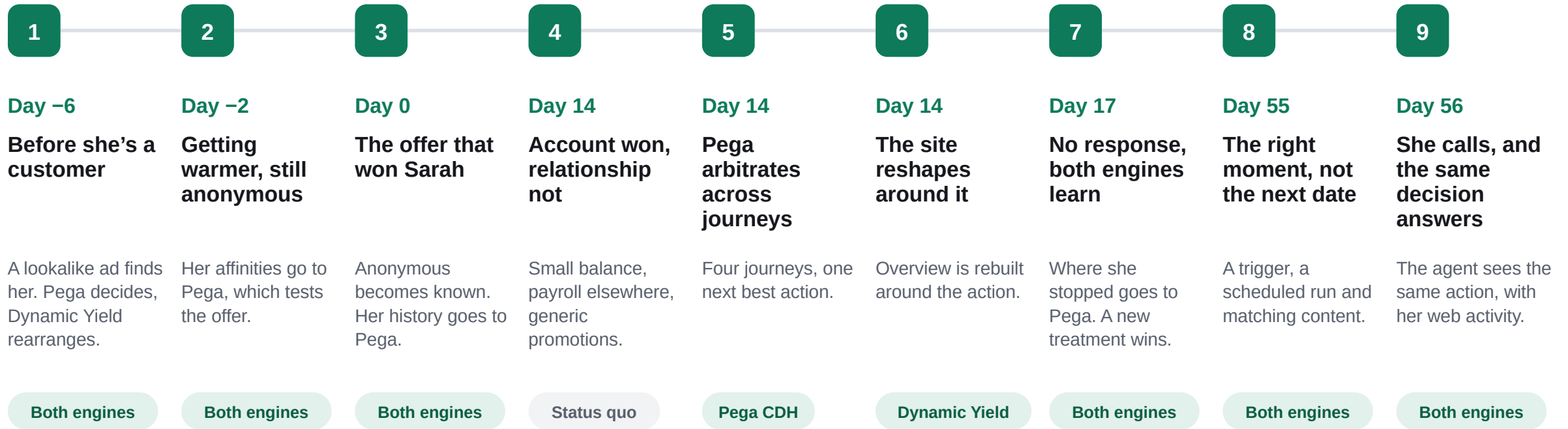
A guided demo of Pega Customer Decision Hub and Dynamic Yield in retail banking

Presenter guide 9 scenes and an epilogue, about 12 minutes, runs offline

The image displays two screenshots from a guided demo. The top screenshot shows the Premier National Bank website's 'EVERYDAY CHECKING' page. It features a headline 'Get paid up to 2 days early.' with a subtext about no monthly fee and a \$50 overdraft cushion. Below the headline are five service tiles: 'Everyday Checking' (No monthly fee), 'Paid up to 2 days early' (With direct deposit), 'Switch kit' (Move payments in minutes), 'Savings goals' (Fill themselves on payday), and 'Home loans' (See today's rates). A sidebar on the right shows a 'Before she's a customer' scenario, detailing data flow from Facebook to Pega CDH, then to Dynamic Yield, and finally to Pega CDH for a 'Next best action' of 'Everyday Checking, early pay'. The bottom screenshot shows the 'Premier agent desktop' interface. It displays a call log for 'On a call with Sarah Connor' (Inbound, verified by voice ID). Below the call log, a 'Mobile check deposit on hold' status is shown. The main section is titled 'Next-Best-Action Advisor, from Pega Customer Decision Hub' and 'Home-buying conversation'. It lists several actions: 'Offered once her question is resolved. The same action the email carried yesterday.', 'Why this action', 'Paid here three times, Harborview Health' (Core banking), '\$1,200 saved toward her \$6,000 goal' (Pega CDH), 'Opened the home-buying email last night' (Pega CDH), 'Used the mortgage calculator twice, \$350,000 home price' (Dynamic Yield), and 'Read the first-time homebuyer guide' (Dynamic Yield). At the bottom, there are buttons for 'Offer a planning call' and 'Not interested'. The right sidebar shows a 'Call transcript' for Sarah Connor, detailing the conversation between Sarah and Marcus, agent. It also shows 'Recent activity, every channel' with a list of actions: 'Mortgage calculator, \$350,000' (Dynamic Yield), 'Read: First-time homebuyer guide' (Dynamic Yield), 'Mortgage calculator, \$320,000' (Dynamic Yield), and 'Mobile check deposit, \$350.00' (Core banking).

The story at a glance

One customer. Nine scenes from the first ad to a call on day 56, then an epilogue one year later.



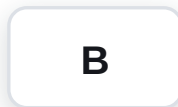
Pega CDH decides what matters next and tests how to say it. **Dynamic Yield** sees what she does and builds the experience. **You** play Sarah.

Running the demo

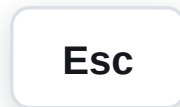
1. Open the PNB_PrimaryDemo .html file in Chrome, Edge, Safari or Firefox. No internet needed.
2. Present full screen, at least 1280 px wide, so the drawer opens beside the page.
3. Move between scenes with the dark bar at the bottom of the page. After scene 9, Next opens the epilogue.
4. Behind the scenes opens the drawer: Story, Pega CDH, Dynamic Yield and KPIs.
5. Auto-play runs the whole story hands-free in about 100 seconds.



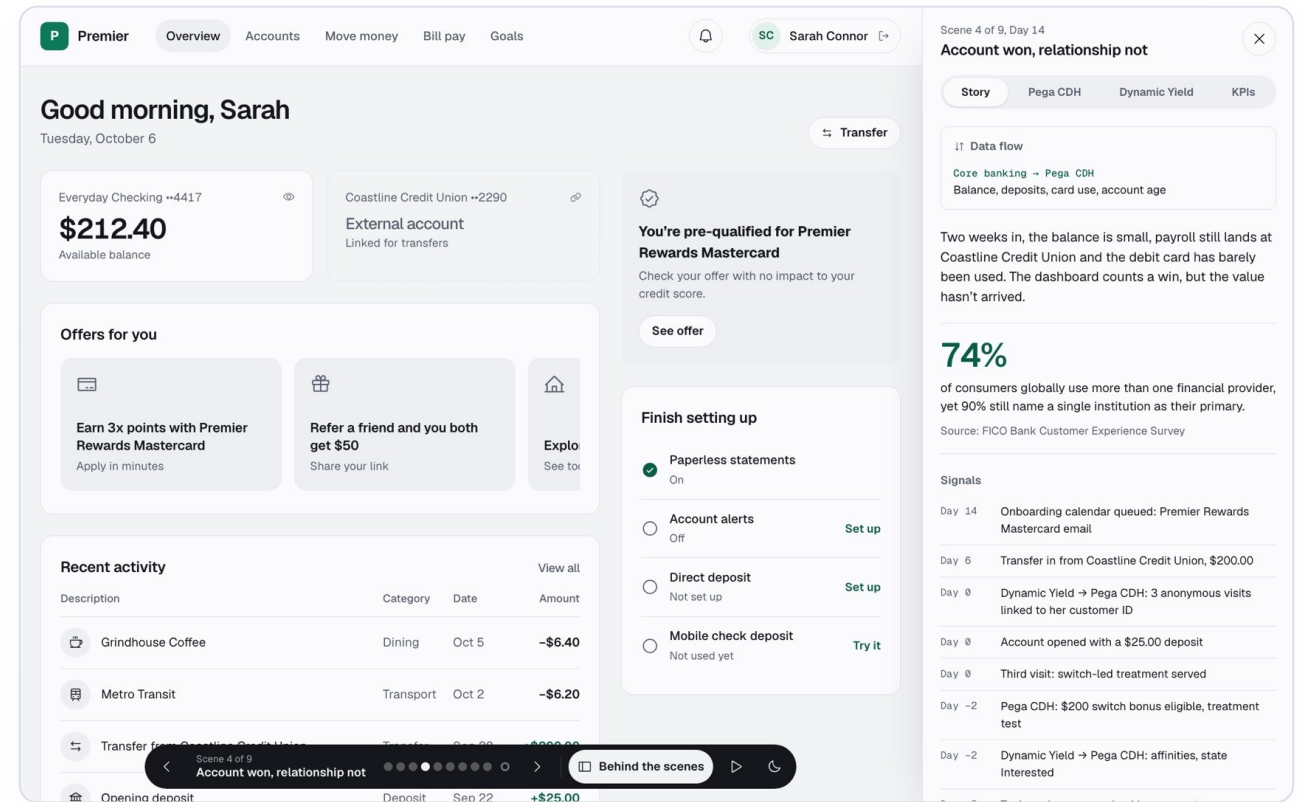
Previous or next scene



Open or close the drawer



Close a window



The demo bar sits at the bottom of the page. The drawer on the right explains each scene, shows the cited stat and logs every signal Sarah creates.

1

SCENE 1 OF 9 | DAY -6 | SOCIAL AD + PUBLIC SITE

Before she's a customer

WHAT'S HAPPENING

Paid Media Manager in Pega CDH finds Sarah with a lookalike ad on Facebook. She clicks. She's anonymous, but Dynamic Yield sends Pega what the visit reveals: campaign, device, region, first visit. Pega picks checking over home loans, and Dynamic Yield reorders the homepage tiles and recommends articles that match.

PRESENTER CLICKS

1. Show the ad, then click Learn more.
2. Press B. In the Dynamic Yield tab, show what it sees and the Sent to Pega CDH box.
3. Click Show the default homepage and back: the tiles move.

Premier National Bank | Checking | Savings | Home loans | Help | Sign in | Open an account

Scene 1 of 9, Day -6
Before she's a customer

Story | Pega CDH | **Dynamic Yield** | KPIs

EVERYDAY CHECKING

Get paid up to 2 days early.

No monthly fee, a \$50 overdraft cushion, and your paycheck as soon as your employer sends it.

[Open an account](#) [Compare accounts](#)

The ad

Savings goals
Fill themselves on payday

Home loans
See today's rates

Dynamic Yield

Data flow

Pega CDH → Facebook
Seed audience of recent customers who accepted the offer, hashed

Dynamic Yield → Pega CDH
Anonymous ID, campaign, device, region, first visit, state
Curious

Pega CDH → Dynamic Yield
Next best action: Everyday Checking, early pay

Anonymous, and still personal

No login and no profile. Dynamic Yield sees what any visit reveals, sends it to Pega, and builds the page around Pega's answer.

Came from: Facebook ad, early-pay creative
Device: Laptop, Chrome
Region: Metro level, from IP. Three branches nearby
Visit: First visit, 9:42 PM
Empathic state: Curious

→ Sent to Pega CDH

Anonymous ID	A cookie ID. No name or email
Campaign	Facebook, early pay
Context	Laptop, metro area, first visit
State	Curious
No identity, income or spend data.	

How the page changes

60 to 80%

of casual site traffic is in the pre-purchase stages, usually from anonymous visitors. Dynamic Yield personalizes before login.

Source: Dynamic Yield Knowledge Base, Empathic Personalization

2

SCENE 2 OF 9 | DAY -2 | PUBLIC SITE, STILL ANONYMOUS

Getting warmer, still anonymous

WHAT'S HAPPENING

Sarah visits the website again. She reads two articles, compares checking accounts and looks at overdraft. Dynamic Yield builds an affinity profile, sees she's now Interested and sends it to Pega. Pega makes her eligible for the \$200 switch bonus and tests two treatments. Dynamic Yield moves the bonus to the top and adds an overdraft tile.

PRESENTER CLICKS

1. In the Dynamic Yield tab, show the affinity profile and what was sent to Pega.
2. Click Show her first-visit layout and back: the bonus moves up.
3. In the Pega CDH tab, show the treatment test.

Premier National Bank | Checking | Savings | Home loans | Help | Sign in | Open an account

NEW CUSTOMER OFFER

Switch to Premier. Get \$200.

Open Everyday Checking with \$25 in about five minutes. We'll help you move your payments. Bonus terms apply.

Open an account | Compare accounts

\$200 switch bonus
New checking customers

Everyday Checking
No monthly fee

Switch kit
Move payments in minutes

\$50 overdraft cushion
No fee while you catch up

Home loans
See today's rates

Recommended for you

Scene 2 of 9, Day -2

Getting warmer, still anonymous

Story | Pega CDH | **Dynamic Yield** | KPIs

IT Data flow

Dynamic Yield → Pega CDH
Return visit, articles read, compare tool, affinities, state Interested

Pega CDH → Dynamic Yield
Action: \$200 switch bonus. Treatment: switch-led, in test

Dynamic Yield

Building a profile, still anonymous

Same browser, so Dynamic Yield recognizes the returning visitor. Two articles, the compare tool and the overdraft page move her from Curious to Interested.

Affinity profile

Checking	High
Early pay	High
Switching banks	Medium
Overdraft protection	Medium
Mortgage	Low

→ Sent to Pega CDH

Visits	2, same browser
Read	Switching banks, automatic payments
Tool	Compare checking accounts
Affinities	Checking, early pay, switching, overdraft
State	Interested
Sample data.	

SAY IT

She hasn't told Premier who she is, and Pega is already deciding for her.

The offer that won Sarah

WHAT'S HAPPENING

The switch-led treatment brings her in. When she opens the account, Dynamic Yield links her three anonymous visits to her new customer ID and sends the history to Pega, where identity matching merges it into her profile. From day one, Pega knows that early pay and switching matter to her.

PRESENTER CLICKS

1. In the Dynamic Yield tab, show Sent to Pega CDH and Learned before she was a customer.
2. Click Open an account, then Open account.
3. Click Continue to online banking.

P Premier National Bank | Checking | Savings | Home loans | Help | Sign in | Open an account

NEW CUSTOMER OFFER

Switch to Premier. Get \$200.

Open Everyday Checking with \$25 in about five minutes. We'll help you move your payments. Bonus terms apply.

[Open an account](#) [Compare accounts](#)

\$200 switch bonus
New checking customers

Everyday Checking
No monthly fee

Switch kit
Move payments in minutes

\$50 overdraft cushion
No fee while you catch up

Home loans
See today's rates

Recommended for you

How to switch banks without missing a payment

What happens to your automatic payments when you switch

How the \$50 overdraft cushion works

Scene 3 of 9, Day 0

The offer that won Sarah

Story | Pega CDH | **Dynamic Yield** | KPIs

Data flow

Dynamic Yield → Pega CDH
Three anonymous visits, linked to her new customer ID

Response → both
Ad and switch-led treatment converted (Pega learns), layout and content engagement (Dynamic Yield learns)

Dynamic Yield

Anonymous becomes known

When Sarah opens the account, Dynamic Yield links her anonymous history to her new customer ID and sends it to Pega.

→ Sent to Pega CDH

Customer ID	Linked to her anonymous ID
Visits	3 in 6 days, same browser
Read	Early pay, switching banks, automatic payments
Tool	Compare checking accounts
Affinities	Checking, early pay, switching, overdraft
Came from	Facebook, early-pay ad

Learned before she was a customer
Early pay and switching matter to Sarah. Pega uses this on day 14, when it leads with direct deposit and the speed-led treatment.

Layout she converted on: **Bonus first, switch kit, overdraft tile**

SAY IT

The moment she opens the account, anonymous becomes known, and Pega already knows what matters to her.

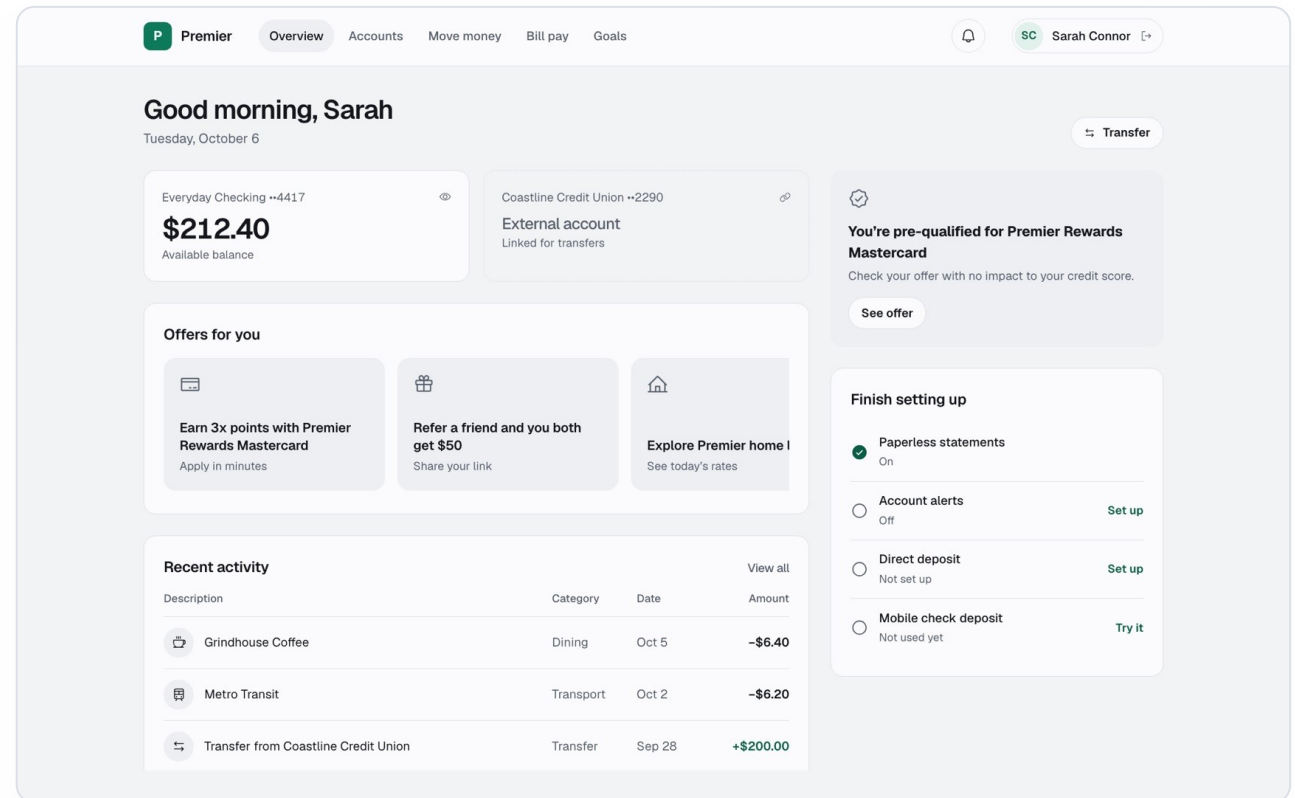
Account won, relationship not

WHAT'S HAPPENING

Two weeks in, the balance is \$212, payroll still lands at Coastline Credit Union and the debit card has barely been used. Overview is crowded with generic promotions, and direct deposit is buried in a sidebar checklist.

PRESENTER CLICKS

1. Point to the \$212.40 balance and the linked Coastline account.
2. Click Set up next to Direct deposit to show how buried it is.
3. Press B and open KPIs: Sarah is funded but not active.



74%

of consumers globally use more than one financial provider, yet 90% still name one as their primary.

Source: FICO Bank Customer Experience Survey

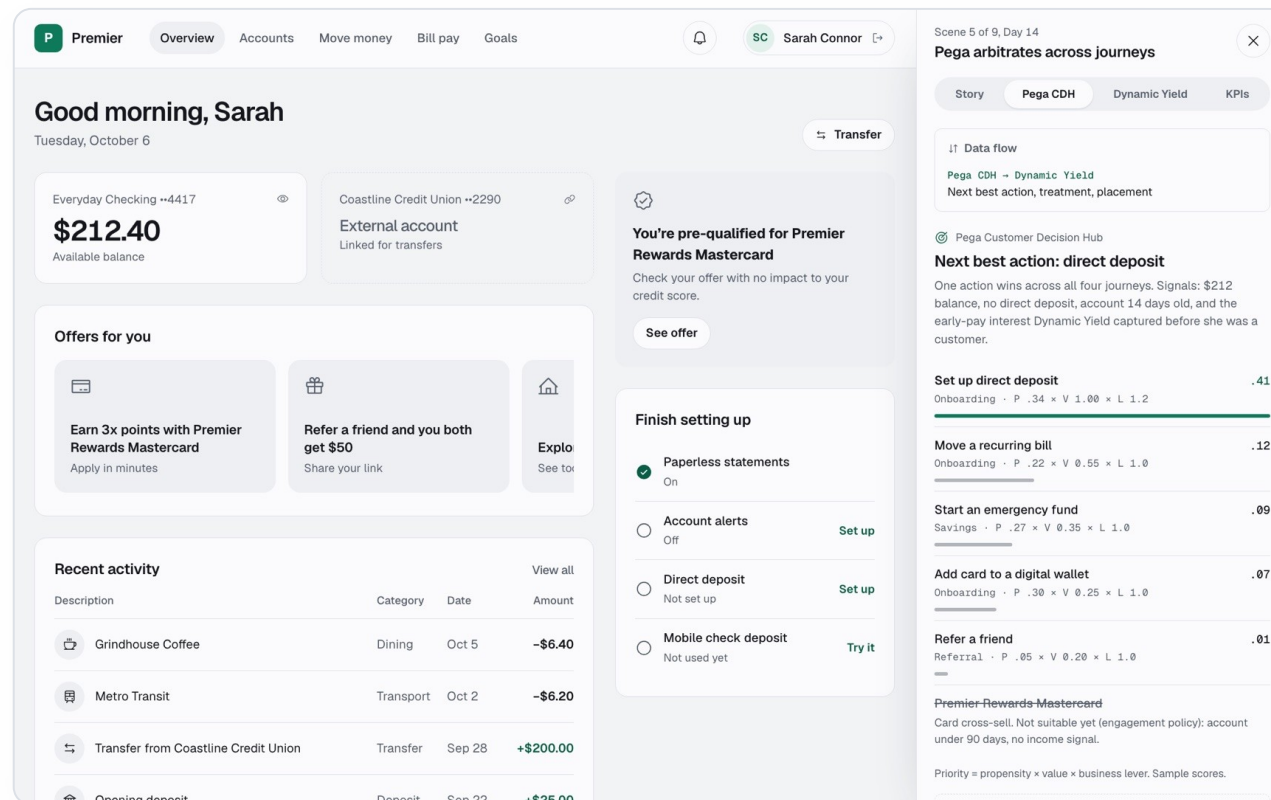
Pega arbitrates across journeys

WHAT'S HAPPENING

As a new customer, Sarah qualifies for six actions across four journeys: onboarding, savings, card cross-sell and referrals. Pega CDH arbitrates across all of them, applies a contact policy so she isn't flooded, and picks direct deposit, helped by the early-pay interest Dynamic Yield captured. An engagement policy holds back the Rewards Mastercard.

PRESENTER CLICKS

1. The drawer opens on Pega CDH, showing the four journeys.
2. Click Run next best action and let the scores animate.
3. Point to the contact policy and the handoff to Dynamic Yield.



44%

of surveyed U.S. consumers define their primary bank as the account where their direct deposit lands.

Source: Pinwheel Consumer Banking Trends 2026

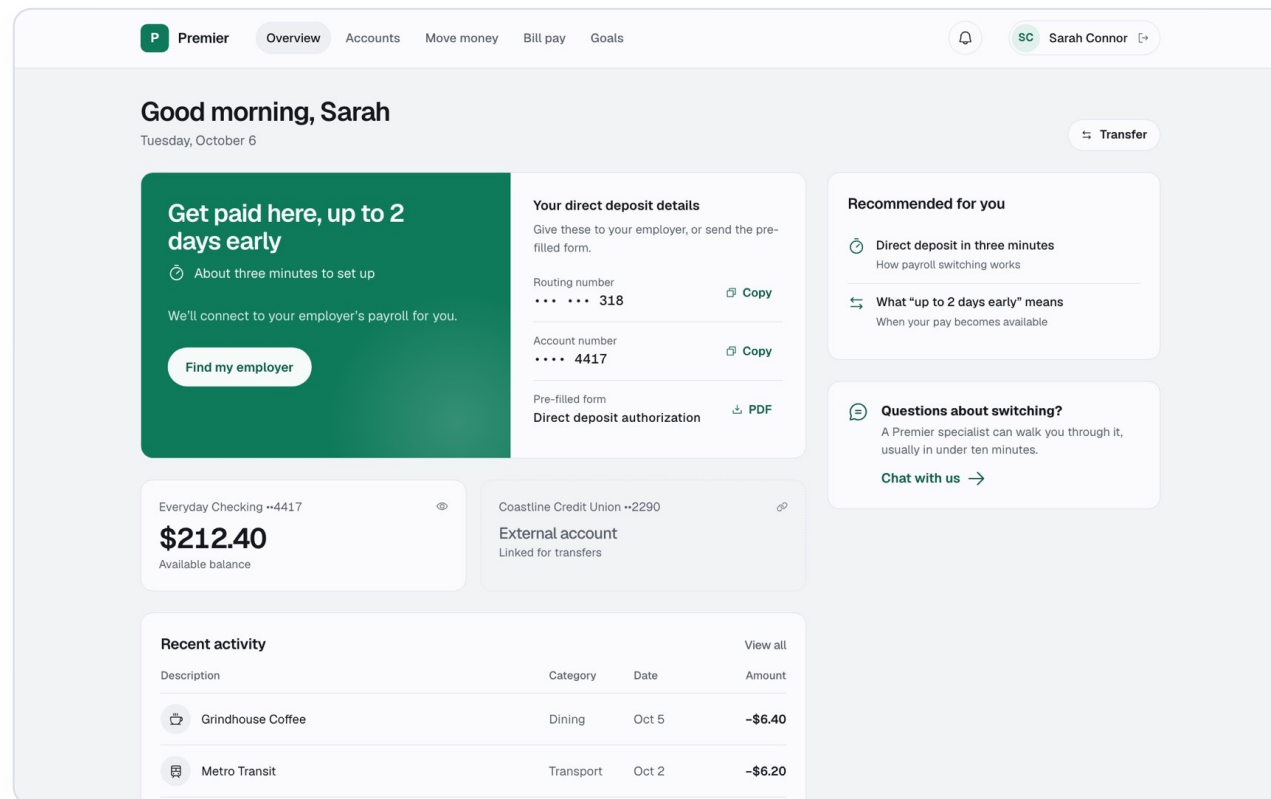
The site reshapes around it

WHAT'S HAPPENING

Pega tests two treatments and starts Sarah on the speed-led one. Dynamic Yield rebuilds Overview around it: direct deposit moves to the top, Rewards Mastercard promotions come off, the recommended guides match the action, and every impression and click goes back to Pega.

PRESENTER CLICKS

1. Move to this scene and watch Overview rearrange itself.
2. In the Dynamic Yield tab, show the layout changes and recommended content.
3. Click Find my employer, then close the window without finishing.



SAY IT

A good decision is worth nothing if the customer never notices it.

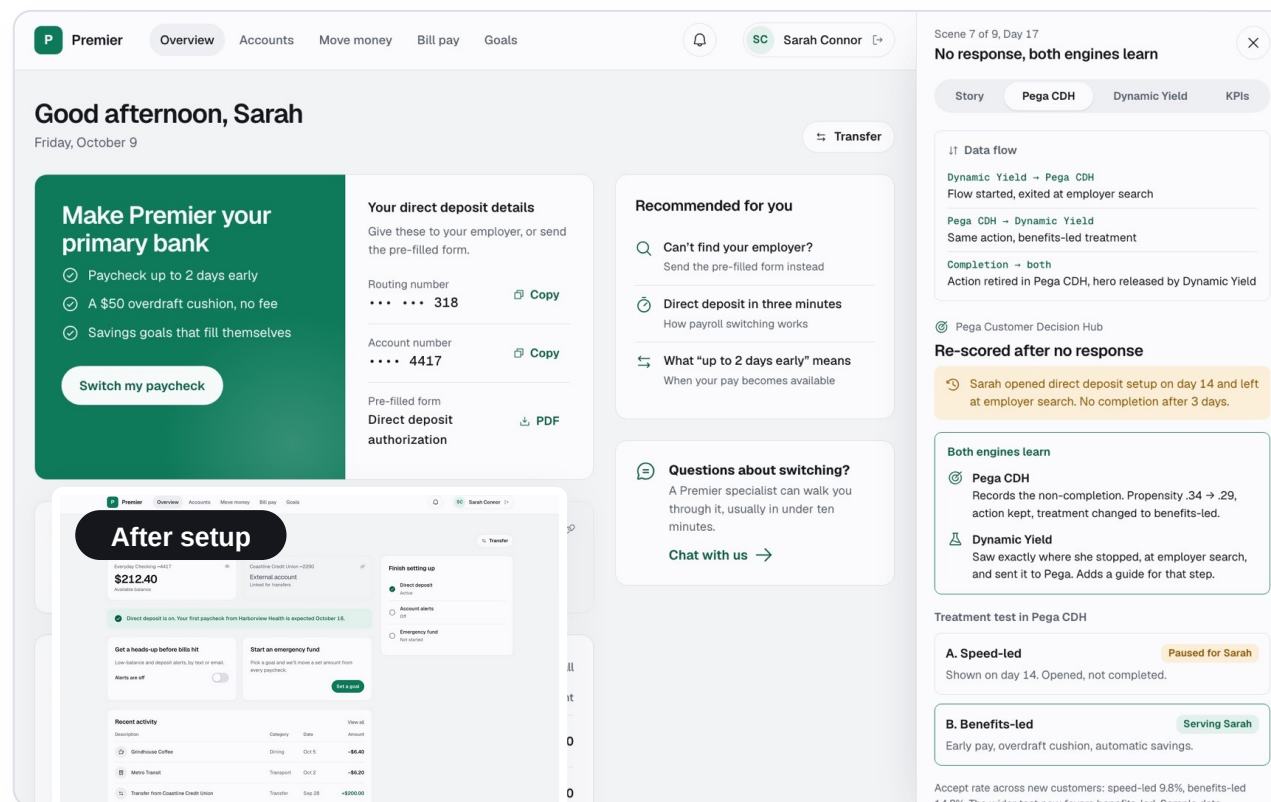
No response, both engines learn

WHAT'S HAPPENING

Dynamic Yield saw exactly where Sarah stopped, at employer search, and told Pega. Pega's adaptive model re-scores her actions and switches her to the benefits-led treatment its wider test now favors. Dynamic Yield redesigns the hero and adds a guide for the step where she got stuck. She completes, and the message retires.

PRESENTER CLICKS

1. Show Both engines learn and the treatment test in the Pega CDH tab.
2. Click Switch my paycheck, search "harb", pick Harborview Health, then Switch my deposit.
3. Back on Overview, turn on alerts and set a savings goal.



76%

more likely to be digitally engaged a year later when direct deposit is set up in the first 30 days.

Source: MX Account Opening Research

The right moment, not the next date

WHAT'S HAPPENING

A real-time trigger on Sarah's third payroll advances her journey, and the weekly outbound run finds the home-buying conversation newly relevant. The email goes out. On the site, Dynamic Yield moves a home readiness tile to the top and recommends the mortgage calculator and a buyer guide. That evening, Sarah uses the calculator twice.

PRESENTER CLICKS

1. In the Pega CDH tab, walk the timeline: trigger, journey, scheduled run, email.
2. In the Dynamic Yield tab, click Show Overview without Dynamic Yield and back.
3. Click Mortgage calculator: the signal goes to Pega.

The screenshot displays a financial dashboard for a user named Sarah Connor. The interface includes a top navigation bar with tabs for Overview, Accounts, Move money, Bill pay, and Goals. The main content area is divided into several sections:

- Good morning, Sarah**: A greeting with the date Monday, November 16.
- Account Balances**: Two cards showing account balances and goals. The first card shows 'Everyday Checking --4417' with an available balance of \$3,918.62. The second card shows 'Emergency Fund --7702' with a current balance of \$1,200.00 and a goal of \$6,000.
- Recommended for you**: A section with three recommendations: 'Mortgage calculator', 'First-time homebuyer guide', and 'What pre-approval means'.
- Your Premier setup**: A section with four setup options: 'Direct deposit', 'Debit Mastercard', 'Bills', and 'Alerts'.
- Recent activity**: A table showing recent transactions.
- Dynamic Yield**: A sidebar on the right showing a timeline of events and recommendations.

Description	Category	Date	Amount
Payroll, Harborview Health	Income	Nov 13	+\$2,846.19
Transfer to Emergency Fund	Savings	Nov 13	-\$400.00
Harbor Electric	Utilities, autopay	Nov 10	-\$112.58

5% to 15%

higher campaign revenue for banks with codified, centralized analytics, which also launched campaigns 2 to 4 times faster.

Source: McKinsey, Getting personal

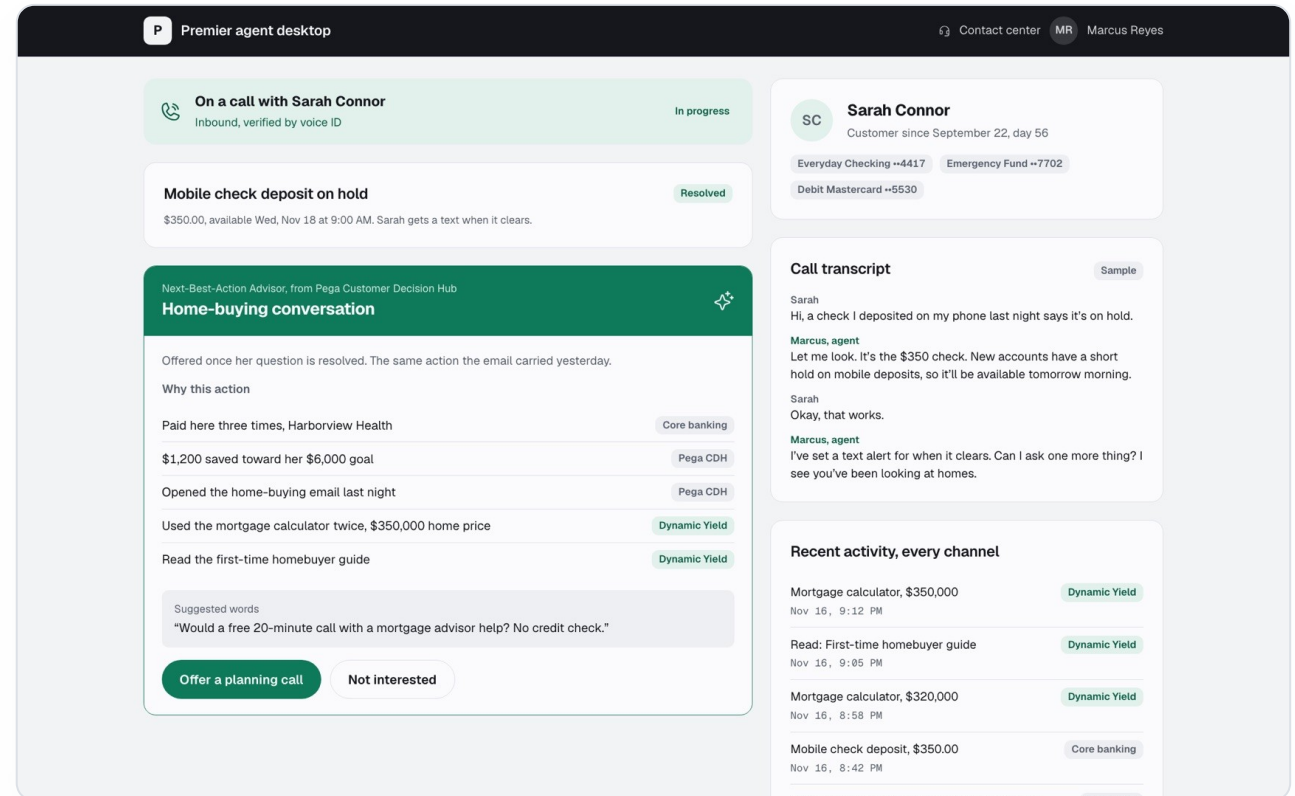
She calls, and the same decision answers

WHAT'S HAPPENING

The next morning Sarah calls about a hold on a mobile check deposit. The agent resolves it first. Then Pega's Next-Best-Action Advisor shows the same decision the email carried, with talking points from both engines: paychecks and savings from Pega, the calculator from Dynamic Yield. Sarah books a planning call. Because one contact policy covers every channel, Pega cancels tomorrow's follow-up email: she already said yes.

PRESENTER CLICKS

1. Click Answer, then Explain the hold and set a text alert.
2. Walk the Why this action list: point to the Dynamic Yield rows.
3. Click Offer a planning call, then Book the call.



SAY IT

One decision, on every channel: the site, the inbox and the phone.

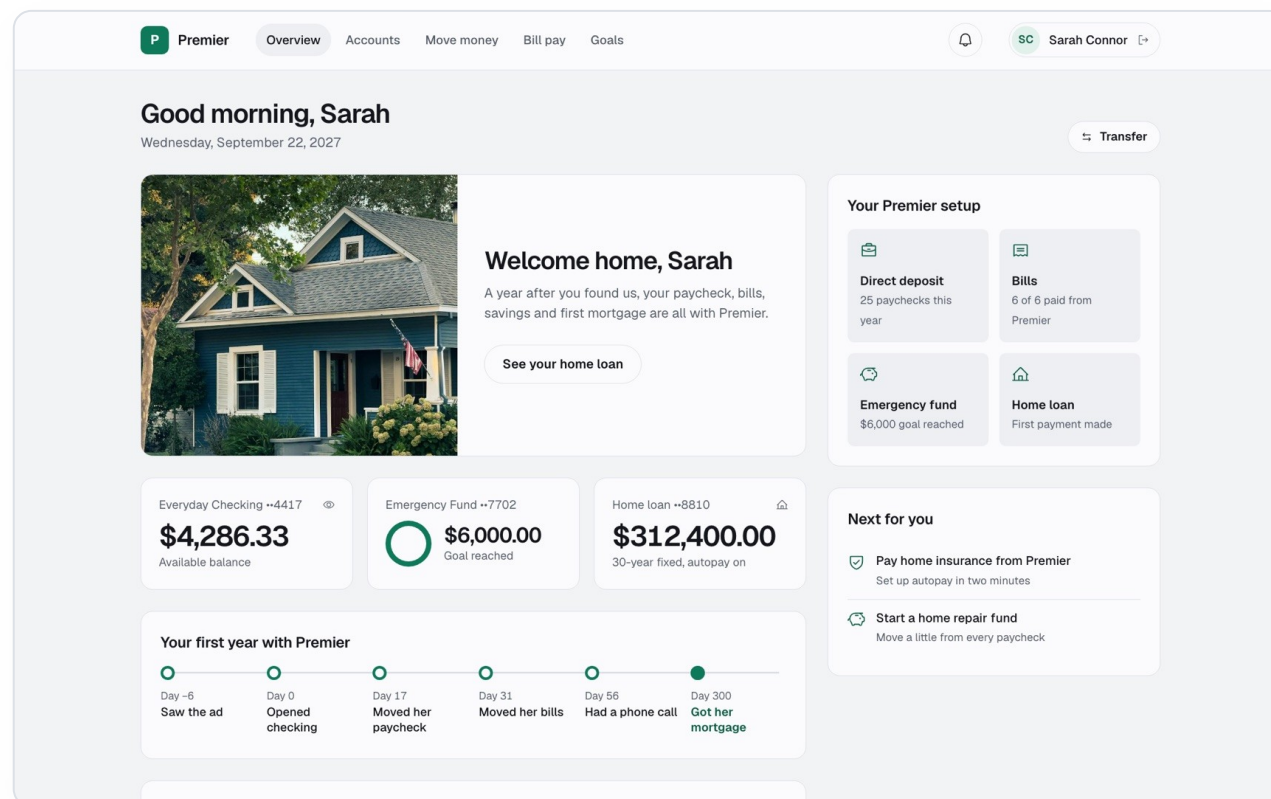
One year later

WHAT'S HAPPENING

A year after that first ad, Sarah's paycheck, her bills, her savings and her first mortgage are all with Premier. She never felt sold to: each next step showed up when she was ready, on the site, in her inbox and on the phone.

PRESENTER CLICKS

1. After scene 9, press Next (or click the last dot).
2. Walk the first-year timeline, from the ad to her mortgage.
3. Open the KPIs tab and close on the research.



SAY IT

Premier didn't just acquire Sarah. It earned the right to be her primary bank.

Who does what, and what data moves

Pega CDH decides what to do next, when, and which treatment. Dynamic Yield sees what visitors do and decides how it's shown.

1	Before she's a customer	Pega CDH → Facebook: seed audience. Dynamic Yield → Pega CDH: the anonymous visit. Pega CDH → Dynamic Yield: next best action.
2	Getting warmer, still anonymous	Dynamic Yield → Pega CDH: affinities, state Interested. Pega CDH → Dynamic Yield: the bonus, with a treatment in test.
3	The offer that won Sarah	Dynamic Yield → Pega CDH: three anonymous visits, linked to her new customer ID. Responses → both.
4	Account won, relationship not	Core banking → Pega CDH: balance, deposits, card use, account age.
5	Pega arbitrates across journeys	Pega CDH → Dynamic Yield: next best action, treatment, placement.
6	The site reshapes around it	Dynamic Yield → Pega CDH: impressions, scroll depth and clicks, in real time.
7	No response, both engines learn	Dynamic Yield → Pega CDH: where she stopped. Pega CDH → Dynamic Yield: new treatment. Completion → both.
8	The right moment, not the next date	Core banking → Pega CDH: payroll trigger. Pega CDH → email and Dynamic Yield: home-buying action. Dynamic Yield → Pega CDH: calculator use.
9	She calls, and the same decision answers	Pega CDH → agent desktop: next best action and talking points. Outcome → both.

Both engines learn. Pega's adaptive models learn from every response, on every channel; Dynamic Yield learns which layout and content people engage with.

What Dynamic Yield adds to Pega CDH

For banks that already decide with Pega.

Sees visitors before login

Source, device, region, reading and intent go to Pega in real time, so Pega can decide for visitors it can't name yet, and inherits their history at account opening.

Turns decisions into experiences

Pega picks the action and the treatment. Dynamic Yield builds the page around it: layout, tile order and design, and removes what competes with it.

Recommends the right content

Guides, tools and tiles matched to the offer Pega is making, so everything on the page supports the same next best action.

Closes the loop

Every impression, click and drop-off flows back to Pega, and reaches the contact center as talking points.

For Mastercard issuers like Premier: Dynamic Yield's Cardholder Spend & Predictive Insights adds predicted behavior about the bank's own cardholders, such as likely new spending categories or attrition risk.

The research backs this up

Published figures behind the story. The source is next to each one.

10×

the deposits held by primary customers, compared with non-primary customers. They also bring 8× the fee revenue.

Source: Curinos, cited in ABA Banking Journal, July 2025

20%+

potential revenue lift from primary customers when banks build more personal relationships: nearly \$400 per customer a year.

Accenture Global Banking Consumer Study 2023 (49,000 consumers, 33 countries)

60%

of NatWest's sales are prompted by Pega next best actions, across 33 channels and 19 million customers.

NatWest customer story, Pega

+7%

conversion on card applications from new customers after Synchrony personalized and tested with Dynamic Yield.

Synchrony case study, Mastercard Dynamic Yield

The executive message

Coforge



dynamic yield
by The Mastercard logo, consisting of two overlapping circles, one red and one yellow, with a black border.

1

Pega CDH

Decides which customer behavior matters next, balancing relevance to Sarah with value to the bank.

2

Dynamic Yield

Sees what customers do, before and after login, and turns each decision into the right layout, design and content.

3

The result

A funded, active relationship with room to grow, instead of another dormant account.

KPIs TO WATCH

1. Time to first payroll deposit
2. 30/60/90-day active-account rate
3. Debit card activation
4. Average balance growth
5. Products per active household

Premier National Bank did not simply acquire Sarah. It earned the right to become Sarah's primary bank.

See it with your own customer journeys. Talk to your Coforge, Pega or Mastercard team for more details.

Sources: Curinos, cited in ABA Banking Journal (July 2025); Accenture Global Banking Consumer Study 2023; NatWest customer story (Pega); Synchrony case study (Mastercard Dynamic Yield); FICO Bank Customer Experience Survey; Pinwheel Consumer Banking Trends 2026; MX Account Opening Research; McKinsey, Getting personal; Dynamic Yield Knowledge Base (Empathic Personalization, Cardholder Spend & Predictive Insights). Balances, decision scores, test results and cohort KPIs in the demo are sample data. Premier National Bank is fictional. Pega and Pega Customer Decision Hub are trademarks of Pegasystems Inc.; other trademarks belong to their owners.