

From first ad to primary bank

How Pega CDH and Dynamic Yield take a customer from the first ad to a primary banking relationship.

THE PROBLEM

Banks pay to win new customers, then watch them go quiet. The account is open, but the paycheck, bills and card spend stay at the old bank.

THE SOLUTION

Pega CDH decides which customer behavior matters next, on every channel. Dynamic Yield sees what customers do, before and after login, and turns each decision into the experience they see.

Sarah Connor's journey: nine moments and a year later

1	Day -6	Before she's a customer A Pega lookalike ad finds her. Dynamic Yield tells Pega what her visit reveals and rearranges the site.	Pega CDH + Dynamic Yield
2	Day -2	Getting warmer, still anonymous Her affinities go to Pega, which tests a \$200 switch bonus. Dynamic Yield moves it to the top.	Pega CDH + Dynamic Yield
3	Day 0	The offer that won Sarah She opens the account, and her anonymous history passes to Pega.	Pega CDH + Dynamic Yield
4	Day 14	Account won, relationship not Small balance, payroll elsewhere, and a credit card email is next on the calendar.	The status quo
5	Day 14	Pega arbitrates across journeys Four journeys, one decision: direct deposit. Contact policies hold back the rest.	Pega CDH
6	Day 14	The site reshapes around it Her online banking is rebuilt around direct deposit, with guides that support it.	Dynamic Yield
7	Day 17	No response, both engines learn Dynamic Yield tells Pega where she stopped. Pega changes the treatment, and she switches.	Pega CDH + Dynamic Yield
8	Day 55	The right moment, not the next date A payroll trigger opens the home-buying talk. Dynamic Yield recommends the calculator.	Pega CDH + Dynamic Yield
9	Day 56	She calls, and the same decision answers The agent sees the same action and her web activity. Her yes cancels the follow-up email.	Pega CDH + Dynamic Yield
	Day 365	One year later Her paycheck, bills, savings and first mortgage are all with Premier.	The result

TECHNOLOGY AT A GLANCE

Pega Customer Decision Hub

Next best action across every journey and channel, paid media and the contact center included. Tests treatments and learns from every response.

Dynamic Yield by Mastercard

Sees what visitors do, even before login, and sends it to Pega. Owns layout, design and content recommendations.

Better together

Pega decides what, when and which treatment; Dynamic Yield sees and shows. Responses flow both ways.

WHY THE BANK CARES

- **Win the paycheck.** Direct deposit defines the primary bank.
- **Personalize before login.** Relevant from the first click.
- **Pay back acquisition spend.** Lower cost per activated customer.
- **Right offer, right moment, every channel.** Web, email and the contact center agree.
- **Measure the relationship.** Time to first payroll, active-account rate, products per household.

The proof points

10×

the deposits held by primary vs. non-primary customers
CURINOS, 2025

44%

define their primary bank by where direct deposit lands
PINWHEEL, 2026

60%

of NatWest's sales prompted by Pega next best actions
NATWEST, PEGA

+7%

card-application conversion at Synchrony with Dynamic Yield
SYNCHRONY, MASTERCARD

Don't just acquire customers. Earn the right to be their primary bank.

See it with your own journeys

Talk to your Coforge, Pega or Mastercard team for more details.