

Pega

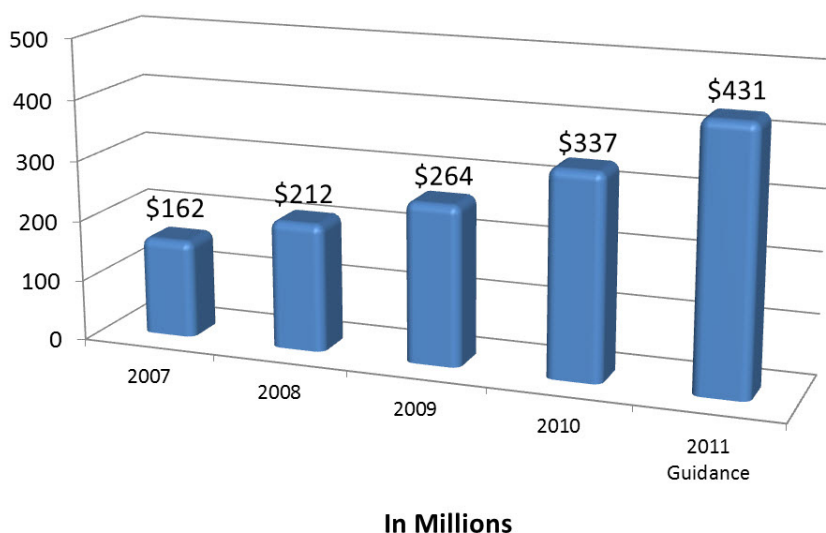
Corporate Factsheet

About Us

Pega is the industry leader in BPM software solutions. Many of the world's leading organizations use Pega Build for Change® technology to help transform new business initiatives, case management, and customer experience operations. Pega customers often achieve rapid return on their investment in a matter of months. Pega BPM is complemented by best-practice industry frameworks designed for financial services, insurance, healthcare, government, life sciences, communications, manufacturing and other industries.

Company Highlights

- ▶ Revenues for 2010 of \$337 million
- ▶ Publicly held (NASDAQ: PEGA)
- ▶ Named the leader in BPM by both Gartner and Forrester
- ▶ Based in Cambridge, Massachusetts, with regional offices across North America, Europe, India and Asia Pacific



Pega Customers:

Aetna
 Allied Irish Bank
 Allstate Corporation
 American Express
 American Home Shield
 American International Group
 Amgen
 AOL
 Arbella
 Assurant Health
 Banco Popular
 Bank of America
 Bank of Ireland
 Barclays Group
 Baxter
 BB&T
 BBVA Bancomer S.A.
 Blue Cross Blue Shield of Georgia
 Blue Cross Blue Shield of Massachusetts
 Blue Cross Blue Shield of Minnesota
 Blue Cross Blue Shield of North Carolina
 Blue Cross Blue Shield of Rhode Island
 BNP Paribas
 BNY Mellon
 BSKyB
 CARDIF
 Carefirst Blue Cross Blue Shield
 Citibank N. A.
 Commerzbank AG
 Commonwealth Bank of Australia
 Credit Lyonnais
 CSC
 CVS Corporation
 Daimler
 Deutsche Telekom
 Dresdner Bank
 Everything Everywhere
 Expedia, Inc.



**BUILD FOR
CHANGE®**



Build for Change® Technology

Pega's patented Build for Change technology puts change in the hands of business users. Our solutions directly capture business objectives and eliminate manual programming, so organizations can quickly adapt to meet the demands of changing business requirements. Build for Change technology manages and drives business transformation in the areas of new business, customer experience, and enterprise case management and fulfillment. Pega's customers realize measurable benefits from our Build for Change technology, including:

- ▶ 30-percent increase in revenue
- ▶ 40-percent increase in productivity
- ▶ Five-point improvement in customer retention

Pega BPM

Pega BPM is the only BPM system to offer a seamless and unified environment. The heart of Pega BPM is the industry-leading business rules management system that drives and binds all aspects of the system. Process flows, integration, presentation and customer experience, case management, security, and governance are all unified within a common platform, and solutions are built using a common set of models and views. Customers report that this unified aspect of Pega leads to the fastest possible deployments and far greater agility than they can get from other BPM and SOA solutions, which are usually collections of tools or suite components that must be tediously integrated.

Pega BPM puts business people back in charge, returning time and control to the people who are most accountable for actual results. This is a major reason why Fortune 500 organizations choose Pega for their business transformation initiatives. Business people quickly and easily capture their goals directly into Pega BPM. Pega is the only BPM solution where a business person can simply drop a new business goal onto an existing business process and see the enterprise workflow instantly transformed.

Customer Highlights

- ▶ Pega is used by eight of the top ten global banks
- ▶ Pega solutions are used by four of the top five U.S. health insurance payers
- ▶ Pega is in use at seven of the top ten North American insurance companies
- ▶ Pega is in use at seven of the top ten North American credit card issuers
- ▶ Pega technology supports 60% of the world's payment investigations
- ▶ Pega solutions support healthcare plans covering approximately 125 million lives
- ▶ Pega's call center customers have won SQM customer service awards for the last three years

Farmers Insurance Group of Companies
FDIC
Franklin Templeton Companies LLC
Freddie Mac
GE Capital Corporate Lorem ipsum
HM Revenue & Customs
HSBC
HealthNow New York, Inc.
Independence Blue Cross
ING Bank
John Hancock Life Insurance Co.
JPMorgan Chase & Co.
Kaiser Permanente
Lloyds Banking Group
MasterCard Worldwide
Medco
National Australia Bank Limited
Nationwide Mutual Insurance Company
New York Life Insurance Company
Nordea
Novartis AG
OppenheimerFunds Inc.
Orange Business Services
QBE Insurance Group
Rabobank Group
Royal Bank of Canada
Royal Bank of Scotland Group
Standard Chartered
Starwood Vacation Ownership
State Street Bank & trust Co.
SunTrust
TD Bank Financial Group
Telefonica O2
The Guardian Life Insurance Company
The Hartford
Transcom Worldwide
U.S. Bancorp
Wachovia Corporation
Wells Fargo Bank N.A.
ViPS / WebMD
Vodafone
WellPoint
Willis Group Holdings

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