

WELLS FARGO



INITIATIVE	Enabling Personalized, Intelligent, and Scalable Digital Engagement
AWARD	Celent Model Bank 2026 for Corporate Customer Engagement
EXECUTIVE SUMMARY	<p>Wells Fargo launched a new internal platform to elevate and scale its digital engagement and personalization capabilities across Commercial and Corporate Banking. This “Mosaic” customer engagement platform serves more than 80,000 clients and over 1,000,000 users.</p> <p>Wells Fargo’s Mosaic platform enables personalized, task-based client journeys across digital and relationship channels. The platform integrates workflows, experience components, and data models into a shared engagement layer. As client needs became more complex, this platform enabled the delivery of tailored, task-based journeys across web, mobile, API, and relationship channels – dynamically adapting to client roles, behaviors, and priorities.</p>
KEY BENEFITS	<ul style="list-style-type: none"> • Positive client experiences and feedback about usability and value • Reductions in operations/servicing time • From 2023 to 2025, Wells Fargo accelerated solution time to market by approximately 65% year over year • Reuse of platform architecture components has generated \$3.5Mn in cost savings to date, with an estimated \$2.5Mn in additional savings projected over the next five years
KEY VENDORS	Internally developed using API microservices and containerization with GraphQL, Kubernetes, Docker and proprietary frameworks
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