HSBC Project Discussion - Content Management & Messaging Platform

Participants:

Duncan Elliot (Consultant)

HSBC Representative (Tracy)

Opening Discussion - Transcript Setup

Duncan: I'm gonna save it? Probably not, we can copy and paste it out of there. Okay, I've got a transcript. Copy and paste. Seems to be pretty good.

HSBC: Yeah? Is it working?

Duncan: Yeah. Okay, let's just copy and paste that out when it comes to it.

HSBC: Yeah, don't shut down the call, because when you shut down the call, it sometimes closes the transcript... let me... I'm just getting a few packs up in here.

Main Project Overview

Messaging Platform Overhaul

Duncan: Yeah, because you can get quite technical into some of the platforms and systems and regulations and stuff, and obviously we don't know anything about them, so I think the reason why I want to be able to...

HSBC: Yeah, yeah. I can advise on all that stuff, but I've got some really good sort of packs that sort of help us with some of this.

-MISSING CONTEXT- (PowerPoint opening issues)

HSBC: Overhauling messaging is one ask. And that's not gone away, so they spend millions of... like, millions and millions and millions of pounds, tens of millions of pounds on messaging per year.

They have quite an archaic messaging platform. They are trying to build their own platform. The engineering team that are responsible for that, we're getting lots of complaints about. We are not in a good place with it. So my boss has said, I want you to just go and take ownership of it. The person that currently owns it - we're just gonna tell them she's coming in, you're out. Give her your team, and away you go.

Global Scope and Regulatory Challenges

Duncan: Sorry, Tracy, is that globally, or UK?

HSBC: Build physical servers for Egypt, for example, because Egypt regulators are absolutely insane, and they won't let you use any cloud infrastructure in their country to get anything delivered in Egypt, it's about a year's consultation with a regulator. So, I've started to build up all my knowledge on each of the different countries and markets. I have teams that have helped me, but what they're not good at, what HSBC is not good at, is navigating these challenges.

So, historically, a change takes from 2 to 4 years to roll out across all the points of presence. The pops. But, for DSP3, one of the programs I'm running, we are aggressively doing that over two years. Now, it took them over 7 months to get the UK PRN FCA on board. It took me 6 weeks.

So they're just like, holy shit. But that's because we know how to work the regulator. We know what the regulator wants, we know what they need to see, we know the type of conversations, we know not... we know, most importantly, what not to tell.

HSBC vs NatWest Comparison

HSBC: HSBC is not good at regulatory management, whereas NatWest was amazing, because we had 2008, we had the regulators basically move in, and we learned how to communicate with them. They're not good at that. So, that's one of the things.

And they're not good at building on scale for cross-markets, because they build everything twice. They build everything 26 times. They don't have a single code base for things, and then they reskin it, or they have a feature flag, except... they build it, and then they give it to the country and say, customize this to your heart's content. And I'm like, no, no, no, no more customization, it all comes from a global set, I'm not... if Mexico want to do something different, they need to come and tell me why.

Because what happens, and historically what's happened is, you give them a global product, and you say, okay, you can customize this now. Mexico says, okay, well, we're going to do ABC. And you go, fine, that's great. You take that all through governance, all signed off, and then you come to do an upgrade, and you find out they didn't just do ABC, they did D, E, F, G, no one went through governance, it's not documented, no one has a clue what they've done and why they've done it. So when it comes to some evergreening or patching on their infrastructure, you're like: Why does this look totally different to what you told me it was going to look?

Partnership with Mark Hedges

HSBC: So we're trying to stamp all that out, and I have an amazing partner based in Singapore called Mark Hedges, and Mark is... he's a global head of product, so I'm the global head of digital plat, he's the global head of product.

And he gets what I'm saying, and he is totally on board with that. So he is shutting down the shutters, and all the product teams in the market to say, nah, you have to come and talk to me. If you want to change something, you talk to me, and then I talk to Tracy and make sure that that works from a technology point of view. So he's really supportive, and he's really, really good. He moans a lot, but that's okay, we can get over that.

Infrastructure Approach

Cloud vs Physical Infrastructure

HSBC: No, no. So... everything goes mostly on cloud? And then there's, like, the Chinese, the Egypts. The Malta... they're a bit funny. Bermuda, a little bit funny. So, there are certain markets that then we have to go, and basically, we don't do it twice.

The challenge with those markets is you have to build the physical infrastructure, so you've got to procure the servers, you've got to configure the servers, you've got to put the security wrapper around them, you've got to then make sure you do your DRs, and you've got to make sure you do business continuity planning for sites, et cetera.

So, then what we do is we deploy the same code that we have in the cloud on those physical servers. So you don't build it twice, but the difficulty is you have to build the actual infrastructure, and we've got to secure the infrastructure, configure it, we've got to then show that we can BCP off it and on it, so we've got to do DR testing on it.

That's the difficult part with the physical elements, but mostly it's a single... we've moved in the last 7 months to predominantly, largely, single code base. For stuff. There's still massive pockets of variation. But you can't do it all in one day, so it's sort of pick the bigger bits that I need to sort them out.

Mobile Platform Challenges

HSBC: And then come on to the... so mobile's not sorted yet, because mobile's... I haven't even begun to get my head around how they do their GMX releases, their global Market X releases. They're just insane, but they're really resistant to change, so I've sort of went, I'm gonna leave them a little bit, tackle the bits I can tackle, and then come back to that.

But we don't particularly need to worry about mobile online banking, public web, etc. Messaging sits as a horizontal that runs across these platforms, and they feed information to messaging.

Transformation Program Discussion

Duncan: So, is this a change program, transformation program?

HSBC: To us? Yes?

Duncan: To, like, reshape the way the organization is structured for messaging, in terms of the staffing, technology... organization.

HSBC: Yeah. But to them. They don't recognize transformation projects. They call them, like, they've got... everything in here is not straightforward. Like, there's not just, like, oh, we have a program within messaging running to transform messaging.

You have to basically do it. In BAU. While the car is running. So change the tires, Tracy, while the car's going down the road. So you... it's not like you can do something... In essence, yes.

Duncan: Okay.

HSBC: But it's never that easy in reality. That's the difficult part. And this is the bit where we need to really think through our approach, and we need to think through how we keep BAU and change working harmoniously together, and not causing any incidents.

Current Incident Rate

HSBC: And that's the other thing. In messaging, we have an average around 3 incidents, like, a month. And they're not small incidents, it's like... there is no messages going out in Bermuda, what the hell happened?

We changed an API, and it brought down messaging in Malta, we changed the... someone in the value streams changed something that meant that we sent out your statement, Tara, to Duncan, and Duncan's statement to you, Tara. Like, they've had major issues with messaging, that's why it needs a proper dream up on it.

Current Team Issues

HSBC: And the team have started to do that, and that's what I'm saying, they've started to build a new messaging delivery platform. But it's shit. Like, it's shit. So you're like, what have you built this for? They basically tried to reverse engineer what they were buying in as a product, and because it's closed source, they haven't... they haven't got the source code, so they're literally doing it from the front end.

Rather than sort of try to do it properly. The team in India aren't too bad, but the team in Hong Kong, they just got major problems with. They're really slow.

Duncan: Can we have a look at it? Can we have a look at it?

Content Management Strategy

Venkat's Vision

HSBC: Yeah, so let me open some packs. So, sorry, so that's messaging. And then on top of that, as a... it feeds off it, but it's not directly linked. So yes, Venkat pulled me into a room and said, look. We want to make a play for content management across the whole bank, in regards to digital platforms globally.

Current Content Creation Process

HSBC: Content is created by a number of marketing teams. It's underpinned by Pega, decisioning and logic and... Pega Analytics and all this kind of good stuff, and then Adobe build the template, so we tell them what templates we need. There's over 1,900 templates in existence.

And Adobe build the template, but if you want to change something on the template, it takes... it takes, like, months to get that changed, because it's not as simple, just go in the template and make a little amendment, because we don't control any of it. So Pega, Adobe.

Cinch for distribution in certain markets. I don't think we work with Twilio. Twilio is NatWest Distribution Network, but I have to always remember, NatWest was very UK focus and centric,

whereas I don't know if Twilio works across the globe. I don't know how they correspond in China, for example. I don't know how PEGO works in Hong Kong. I don't know how PEGO works for Indonesia, or Cambodia, or any of these other markets. So, I think there's a lot of research that we need to do in understanding what...

Duncan: Pretty good.

Discovery Requirements

HSBC: That discovery piece that we spoke about in regards to what do they use Pega for today, what do they use Adobe for today, what do they use Cinch for today, and then how... That is linked to messaging, because ultimately that's what goes out the door, but...

He wants to own everything that's... the creation, the management, the distribution, the amendments, the retirements, like, Venkat wants to build something. But he doesn't want to use partners, he doesn't want to use Pega, he doesn't want to use Adobe. It costs far too much.

Venkat's Background and Approach

Duncan: What's this background? Does he... does... is he technical, or is he...

HSBC: He is technical, but he's not technical like you technical. He's technical as in CIB investments, and he comes from CIB Bank.

Duncan: But does he do product and system design? This is not infectious, so he's... he's... okay.

HSBC: No. He's, um... I can't quite work out what his niche is. Is... he's very good at taking over the world, but then needs somebody behind him to actually bring it to fruition.

Organizational Structure

HSBC: The other thing to mention is that Stuart Riley, who's the CEO... Georges is the CEO, Stuart Riley works for Georges. Stuart Riley is a Citibank person has been in Citibank for over 20 years has come to HSBC, Venkat is his person.

So Venkat has brought... Sorry, Stuart has brought Venkat in from Citibank after 20-odd years to run digital platforms. I work for Catherine Zhao. So Venkat works for Catherine Zai, who's here in Edinburgh today. Surprise visit.

Catherine's reports in to Stuart, who reports in to the CEO, these are very senior... very senior people. So when they want something, they take it.

Duncan: When you say the studio, you mean UK CEO, or...?

HSBC: No, no, no, no, no, I'm global, I don't have a UK, I'm completely global.

Duncan: If you're talking about the chairman of the board and the... Yeah.

HSBC: Correct. Georges is elderly. We work for Georges, so we do not... we are not... HSBC has a global and then regional. We are not regional, we are global. So when I say I work for Stuart, he

works for the CEO, I'm talking about the CEO of the whole of HSBC, the global CEO, Georges elderly.

And Stuart works for Georges, Catherine works for Stuart, and Venkat works for Catherine and I work for Venkat, so it's... when these people want something, they just go and take it.

Executive Decision Making

HSBC: There's no discussion, it's just like, we will get money to do this. It's very... Yeah, it's... everything we talk about is on global scale. It's all global. Everything we do has to fit for the whole global market, or it doesn't work.

Content Management Vision

WordPress-like Capability

Duncan: Tracy, not to be rude, so this one at the moment, they're sort of looking for a... I don't want to say a WordPress, but effectively a WordPress for HSBC. Globally. An ability to publish content. Is this content as in, like, special offers and...

HSBC: What do you mean by WordPress, sorry? So, I'll... yeah, I will show you that in a second.

Duncan: There's content management, in the sense... WordPress, you know, the board game. No, no, you've got emails, you've got SMS, you've got... Yeah, you've got... Oh, sorry, so it's content... sorry, it's content for the messaging, it's not content on the website? No.

HSBC: No, but it's still... it's still the content for those, though, so... so if you think about... so... It's for everything, so this is what I'm trying to say, there's two things.

It's two things. It's content for the whole of digital platforms, whether that is targeted marketing, so hey, we have a new product, we want to tell you about, and they want to surface that in online banking, and they want to surface it in mobile app, and they want to surface it on public web.

Duncan: Yeah. Shit.

HSBC: They might want to send you a push notification about it, say, hey, we noticed that you haven't clicked on this, do you wanna, do you wanna know more about it? It's messages like... it's content.

Like, you... you had... you... you are a credit card-only customer. Did you know that we had all this range of current accounts? Your current account and credit card holder? Did you know we have all these investment accounts? This is all about... in increasing our ability to build a lifetime relationship with a customer. This is... the banner for this is hyper-personalization.

Screen Sharing Session

-MISSING CONTEXT- (Technical difficulties with screen sharing)

Duncan: How's your SIN management, by the way? Some of the face, bye. Content management arm.

HSBC: Why can't I share? Can you see when I do that?

Duncan: No, I don't know if you can... It's quite hard, I think you're in a room to share, because your computer's not linked to the room. Oh, it is.

HSBC: Kind of not share with you? No, no, no, it is. I've just wired it in, so it is, yeah, it is.

Duncan: Oh, cool. We can't see it.

HSBC: Alright, hold on. So it said share screen, yeah, but I just need to press share. Ah, there we go. Sorry, it took a while to kick in.

Future of Content Presentation

Duncan: Yeah.

HSBC: So, this is the pack that says, like, what is the future of content? So.

Duncan: It's like the Scottish Widow in Saudi Arabia, on... in the set of jeans.

HSBC: Look past it, Duncan. Can you... can you not take any screen prints?

Duncan: Red Riding Hood, the Big Bad Wolf.

HSBC: Well, that... that's Catherine. Um, can you not, um... Can you snap the screen? Because I can't send you this, but can you take any screenshots or anything?

Duncan: Oh, sure, yes, yeah. Um, hang on. Uh, yeah.

HSBC: Because I think this would be helpful to frame the thinking.

Messaging API Architecture

Duncan: Yeah, yeah. Can I just ask a quick one? On the messaging side? Everything coming into messaging is just APIs, or is there something else feeding it? Because isn't... is there a... Because does each country have its own API protocols and whatnot?

HSBC: Mostly, yeah. Oh. Alright, hold on, if I want someone to stick to it.

Duncan: So it needs to be added.

HSBC: I need to see what she wants. Sorry, I just need to reply to her really quickly, sorry.

Current Content Challenges

Siloed Ownership and Fragmented Campaigns

HSBC: So, good contented disconnected delivery. So, current challenges. Siloed ownership. Fragmented campaigns, so... This is the other thing, there's loads of different teams that own different content, and they publish it in different ways. It looks different, it feels different, it's not joined up.

And there could be a really big campaign coming from marketing, like a launch of a new product, for example, but they haven't engaged the channels, and therefore it takes months for us to then... actually, you know, get Adobe and get Pega to actually pull this all together, so the campaign date's getting shoved back because we can't deliver the content in a timely manner.

There's different types of contact. It's fragmented, it's channel-first, not customer first, so campaigns do not consider the entire customer journey across all digital touchpoints. You know, so if you started an onboarding application for a current account and you're already a credit card holder, there's no... nothing's joined up, so it's a really fragmented journey for the customer as well.

Speed and Performance Issues

HSBC: We've talked about this one, slow speed to market, it's ridiculously slow. Limited performance, limited optimization, and in-app push friction, so a channel with no clear governance where teams compete for visibility and control, so there's no... There's no... there's not... nothing that says, this is how you should do an app or push, this is... this is the... this is the strategy for these. So, I'm trying to fix all of these from a technology point of view. I do have a business counterpart and a product counterpart that I'm working with.

Current State Architecture

Platform Overview

HSBC: So this is the current state. Federated content ownership. So they've got, obviously, public web, which is hosted on DEP, which is our digital experience platform, which is basically... AEM, 6.5. We've migrated from 6.1 to 6.5 recently.

And online banking is the same, so it actually sits under the banner of public web online banking. So, Northstar, their content, again, comes from DEP and AEM, PUSH, et cetera. Email.

Duncan: What's AEM? What's AEM?

HSBC: Sorry? Adobe Enterprise Management, so that's Adobe.

Duncan: It's recording.

HSBC: That's the Adobe product, they put... so Adobe 6.5 is under their Enterprise Management, Adobe's Enterprise Management. So it's just Adobe. And then here, in email, you've got all of these different things, and then SMS, you've got the new messaging delivery platform, which is the new one that they're trying to build.

And you can see, like, all these different hosting, different tools. And you've got PEGO that supports mobile. Pega doesn't support public website, it doesn't support SMS, but it does support email. You've got Salesforce in there as well. So there's a real mixed bag of partners that are required in order to make any of this come true.

Content Strategy Requirements

Single Ownership Vision

HSBC: And then this is where the bit where we've been asked to get involved. So, content strategy and creative. So, there is no single ownership around this piece, so there's lots of different people that are managing this.

It's okay that some of these things are managed by marketing. Of course they will be. But what we need to be able to do is to work with marketing, to work with the value streams, to work with the business areas, in order to understand what their marketing strategy is for the year, understand what their product evolution or delivery is for the year, looking at what content we want to surface for our customers, what data we have, what... how do we use the data, how do we use that to then target customers in regards to what they might find important.

You know, I might... Not find if, you know, if you're a customer and you have no money in your current account. Maybe, you know, flagging savings account to you is not the right thing to do. Maybe flagging an overdraft facility might be a better idea. If you are a customer that's got thousands of pounds sitting in your current account, or sitting in a savings account isn't actively, you know, gaining any interest. Well, why aren't we promoting savings, or investments, or ISAs, or, you know, so... why are we using the data that we've got in order to really make this worthwhile for customers?

Target State Vision

Messaging Volume

HSBC: So this is the target state that we want to get to. I'm not going to go through all these, because I'm literally running out of time. I need to jump into a meeting in 10 minutes, but I can pick this back up with you after, if you're free. I know you guys are busy too.

This came from my business partner, and they were saying, look, maybe we should tackle this chunk first, because we've got relatively good control in it, it's all underpinned by DEP and AEM, Adobe.

Maybe we start here, and then this is, like, the ask about what to do. Then we would say what we would do. To do it next, and then down here, you can see the number of messages, and I think these are in the thousands.

Messaging, variants, like variants per message. So, like, for every one message, there's three different variances. Number of automated messages, none. Number of teams, like, 12 to 13 teams. Number of handoffs, you know, so you can see... like, it's not good.

Current Messaging Volume Statistics

HSBC: Um, sorry, on this one, you can see the prelude around. It sends, like, 0.6 billion customer comms per month through SMS, email, and push, so this is massive. 80 million are CMM SMSs, 220 million push, and 300 million are through the ICMM, which is going out of support, which is quite worrying.

Duncan: It's 800 million, not 80, right?

HSBC: 80 million.

Duncan: Hmm, right, makes sense. Okay. Yeah.

HSBC: 80 million. 220 million push. And 300. And so this is sort of what's wrong with it? This is what our target state is for now.

Hyper-Personalization Strategy

Customer-Centric Messaging

HSBC: So, we want customers to be in control, on top of their finances, and feeling valued and protected when they receive any messages from the bank, so they want them to be clear, consistent, joined up across the different channels. So, like, if you logged into your online banking and you received one of these messages, if you're logged into your mobile app, you can equally, you know, see that message.

This is what they call hyper-personalization. So, how do we... use the data, use the behavioral analytics that we've got for you to make every interaction you have with us personal. So, on these slides, subsequent slides, they've got contextual messaging. So as a business user, I want to be able to see... select the best message.

And then they've got how they want to do that? So, how do they select the best channel? And relevant messages, so how do we know, how do we use our analytics? How do we use AI and machine learning to actually target the right customers with the right messages.

Consistent Messaging Strategy

HSBC: Consistent messages, we talked about. I'll just make sure there's nothing else on that one, actually. Yeah, exactly, yeah. You know, if a customer has declined a personal loan in the front. We don't try and send them an email with the loan offer within, like, 30 days, and that happens all over the place. But also, that costs us money. It pisses off the customer. And it gets us nowhere, so it's not exactly a very customer-centric strategy.

Duncan: You want to be... you want to have an overarching view of every communication across every channel sent to customer, and you have a process before sending it, like, run it through a Net/LLM, or to see the...

Current Messaging Architecture Overview

Business Messaging Needs

HSBC: So this is our current messaging overview, and you can see where we've got 10 here. So, the customer and business messaging needs. You have demand coming in from... accounts, you've got demand coming in, so DSP, and Diva are security platforms and our digital verification platforms, so that's, like, you need to give us.

You know, you're a... driving license, you need to give us your face, you need to give us your voice. This is all about your login details, DSP is all about login.

Passwords, pins, you know, where you do your password reset, we need to send you a message to say, hey, just to let you know. You've done a password reset. If it's not you, you need to call us. If it is you, you can ignore us, sort of thing.

Lending, so this is all around. And if you started, like, a credit card application, a loan application, if you're going into your overdraft, and we need to say, hey, you've gone into overdraft, if you don't pay tiered funds in by 3pm, you're going to start incurring charges.

Well, if this is all around, you know, does your... is your money doing what it needs to do for you? Insurance? You know, hey, you're... home insurance dates coming up for renewal, you need to make... you need to take action. We've sent you an email about it.

Payments is all about, you know, you've set up a new payee for the first time, we need to tell you, that's regulatory. We have to send that within a few hours of you setting up the payee, so that if anything's wrong, so if there's any fraud in your account, you know about it.

Current Platform Complexity

HSBC: And then this is how they're actually surfaced and managed, and you can see it's really, really complex. So, some of the messages are really quite easy, and we use PEGO for decisioning and targeting when you're using that. Analytics for behavior.

It goes via the... self-built MDP platform, which is hosted in the cloud, or it goes via Salesforce, because MDP can only send push or in-app. And we might need to send you an OTP or an email about it. And then down here is around the regulatory and servicing, so the things that are really, really important, like your Act Now alerts, your everyday alerts, you need... they're serviced through this.

This other means, then you've got all these other platforms that are used to send these messages, and this is housed on-prem, and you can see the spaghetti junction of what you can and can't do, and what they link to as well.

So hopefully you can see that. So this is all around, like, there's no single view, it's not customer-centric, it's not fit for purpose, there's platforms that are gonna lose support.

So, they become, like, really critical. If we can't get any support for ICCMM by the end of this year, we, you know, are at risk. If something goes wrong on that platform, we have no support to fix it.

In-Housing Strategy Discussion

Replacing Pega and Adobe

Duncan: So you have to pay off signing up. Well, I just put it through an LM, and it just, uh, it did it, yeah.

HSBC: Excellent. Ugh, sorry. Um, one sec.

Duncan: Yeah. Yeah. Cool.

HSBC: So, so it's content management, yeah, so that... that's the key one to focus on for now, for tomorrow, is.

Duncan: Content management process.

HSBC: But that... the... let me share my... share this again. You don't want to see my diary. You want to see... It... it is horrible.

Duncan: Sorry, that was horrible. Can you get a new one?

HSBC: So, the main one is around... this is around... How does digital platforms self-serve from a content management perspective?

So. At the moment, as you know, because I've showed you, the sort of Pega and Adobe, what, you know, PEGA and Adobe do for digital platforms. If we were to replace Pega and Adobe.

Duncan: Mm-hmm.

HSBC: How would we do that? And, like, what tech... so, obviously, I'm technology, so the business are saying. We want to go from here to here. Venkat is saying, I don't really want to use PEGA and Adobe to do that, so how would we do that ourselves? How... what would we need to do? What would we need to think about?

And this is where, when I was on my flight home, looking at, you know, what, like, the problem is, like, around how do in-house capabilities currently delivered by PEGA and Adobe, like Adobe Campaign Experience Manager, focus on technology stack, capability, effort, and recommendations.

So this is around... currently, Pega, you know, Pega does this currently.

Duncan: Mm-hmm.

HSBC: For the bank. And Adobe does this. So, in order to in-house it. What must we do to build our capabilities up in these areas? So, in order to replace PEGA, we need to come up with a campaign and journey orchestration layer, which... you know, you need a workflow engine, event-triggered automation, customer state management, decisioning.

So, for workflow, rules engine, customer data platform, decision and AI. So these are just recommend... these are just, like. ChatGPT offering up some solutions, I'm not proposing to put those in anything, because I'm not even sure what Camunda is. I haven't had time to research it or understand it.

Apache Airflow, Temporal, like, are we even allowed to use those in HSBC? I do not know.

So, the bottom line is, well, okay, so if you want to in-house from... so my story back to Venkat is... Sure, you know, if digital platforms wants to be driving its own destiny when it comes to content management. And then deciding where to push it from a messaging delivery perspective, and that's how those two things come back together. But forget messaging for now, because that's not the problem child.

The problem child is... He wants to understand... Could we in-house what PEGA and Adobe offer HSBC today? And if so, what would we need to think about? What are the component parts? So the component parts are actually this bit here. It's more like the workflow, the rules engine, the data platform, the decisioning, and then when you look at content authoring and asset management, you know, it's around.

You need... you need a CMS repository, you need asset libraries, you need templates, you need a process.

Technology Stack Considerations

Headless CMS and Technology Options

HSBC: You know, at the moment, in-house stack, you could have a headless CMS. Strapi and Sanity... I haven't looked into these, but you could build it in Node.js, or React, or Svelte, for that matter, Duncan, if that was your... If you're thinking, actually, Svelte is better.

A digital asset management, a DAM, so you're going to need some way of actually in-housing that. Templates and brand control. So, we need a library, and we need mapping, so, like. If you're sending an X message, what does it map to in the data, etc. So, like, how do we know what template to pick up to send in what message... in what message?

You know, campaign and management distribution. So Adobe D Campaign Management for us, so that's selecting the customers for different campaigns, so... How do you segment your audience? How do you do campaign planning, execution, reporting? Have they landed? Have they been delivered? You know, have people read them, etc. So then the in-housing things, when you think about it, is around the segmentation and data activation.

And forget about Apache Druid or Segment or in-house SQL, like, these are the things, like. These are the bits I'm interested in, this in-house things, what would I need to do?

Email and SMS distribution. Well, they... they randomly, ChatGPT's drawn out Twilio, who NatWest use, but. I know in HSBC that you use Cinch. I don't know why the usage, because this all got literally thrown at me at 10 past 3 yesterday as I was leaving for the airport, and he said, you know, write me a, sort of, a draft.

Bare bones, what would we need to think about in order to in-house this capability by Friday? But then Catherine, who's the CIO, she goes on holiday from Friday for two full weeks, so he just wants to show her that our heads are moving in the right direction, and then we'll have, like, two weeks behind the scenes to get something more.

You know, the meat on the bones for her coming back.

ChatGPT Analysis

HSBC: I think, in ChatGPT here as well. But this was literally me. Just throwing this into... and I'm not good with LLMs like you... like, you both will be, but this is about... these are things that Pega and Adobe do for... and you can use, like, you can say it's HSBC, I do, in ChatGPT, to say it's a large-scale, complex regulated bank, you know, blah blah blah. And so his exam question is, you know.

Can we in-house this? And what if we did in-house it, what would we... what are all the things we'd need to think about? And I think this gives me really good food for thought in regards to, actually, you would... you would need to think about all of this.

And then it's around, like, considerations, time to build, complexity, cost, strategic recommendations. So, like, this is an interesting one. Start with a hybrid model. Don't just in-house everything from day one. You have Adobe, you have Pega.

You know, there's other open source vendors and codebases that you could leverage, rather than doing everything on day one yourself. So, it's around how do we do that? So, this is recommended, like, a modular open source first means blah blah blah, and a breakdown of the concept, the benefits, you know, like, so this is me just... literally... this is me literally just spitballing around... what I might need to think about, just... to give me food for thought.

So that's the immediate thing. Messaging is secondary, because you have to get the content management thing kneeled, we do... we do send it all this... we have a messaging function that... that functions. It's not great, and there's incidents on it, and I'm taking ownership of that from mid-August. Like, end of August. And who's currently, as I say, somebody running that. So that runs, that's BAU.

Obviously, we want... Obviously, we want, when I take over messaging, I want to radicalise that and change that. But... that'll be, like, a longer, slower burn. This is an immediate... Can we in-house our PEGA and Adobe capabilities, and how do we do that?

Timeline and Deliverables

Friday Deadline

Duncan: And can I just check? And in terms of for Friday, because conscious that today is Thursday. No, but I'm just thinking, what's our... Is it literally a one-pager? Is it... what's... what's the acceptable MVP here within HSBC?

HSBC: I know, yeah, I can work on this later tonight. Yeah, so he hasn't defined that. So basically, it's... So... Yesterday, 10 past 3, he goes, I need to speak to you. I said, I'm heading to the airport. He says, come in the room. He said, look, I've been speaking to Catherine. There is land... there is land to grab here.

Content management, as you know, is really fragmented, it's really expensive, it's done in all parts of different bank... all different parts of the bank, all different markets do it slightly differently.

We have vendors like Pega and Adobe. If we were to make a grab for it and say, as part of digital platforms, we want to be the... driving our own destiny when it comes to content management across the digital platform. What would it take, Tracy.

For us to in-house content management as a whole, thinking of it from the whole lifecycle, and that's where his crazy, and I've actually recorded him... I've voice recorded him on my phone, so I'm gonna listen back to that.

See what all those acronyms meant. So, like. His CC means, like, content creation. And then he's got tech across CF and CD. CF, I can't fifth... Tech... is it fulfillment and... decisioning or distribution, I'll think... I'll listen back to what he says and tell you what the acronyms stand for.

Content Creation Process

HSBC: So this is him explaining to me, like. If marketing were going to come and do, uh. Tell us they're going to launch a new product, rather than us relying on Pega and Adobe to... do the content creation, the content decisioning, the content fulfillment.

How would we do that ourselves in digital platforms? So marketing would come and say.

Duncan: Sorry, when you say content creation, do you actually mean they write the copy?

HSBC: No, so content creation, no, the template, so the technology. That underpins. So marketing will come, and marketing will say, hey, we've got this gorgeous new credit card, here's the imagery, here's what we want you to tell customers, here's what we... this is how we want it to sign to the customer. Then at the minute, we give all that to Adobe and Pega and say.

Set up the template, here's the images that we want in the content, here's the wording, the actual UX and UI that we want, etc. And they go off and they create it, and they tag it, and they use. They run across our data set, and they say, ah, you've got this number of customers that this would be applicable for, and then... we would, then say, okay, create a campaign that goes out, aligned to marketing, so marketing's like, we're gonna, you know, launch this product on the 1st of September, and we would say to Adobe and Pega, okay, so this needs to go out the door on the first of September, and they create the campaign, then it's triggered on their side, and then is distributed through our network, through messaging, whether that goes out on an email, or it's an app push, or it's an SMS, or it's whatever. So that's how sort of all.

Hangs together. So, no, not... we wouldn't be writing the content. The content would come from various different areas to digital. But the point is, through digital, not to Adobe and Pega. To digital. And as I said, there's currently, like, around... I don't know if it's 19,000 or... no, I think it is 19,000, like, templates, or 1,900 templates that we've got across.

Duncan: Mm-hmm. Makes sense. Can you find out what that number is? Because it's quite important.

HSBC: I will, I will do, yeah. I will do, but it's sort of... doesn't... why does it matter? Because if you're gonna... if you're gonna have some sort of repository, you're gonna have to sort of hold it anyway, so what does it matter if it's...

Duncan: I think because that's... and I think there's going to be a human element there, like a team that sort of checks the validity and the content itself, like, to make sure it's... good enough to go out, and if you've got 600 versus...

HSBC: So that's part of your process, that's part of your process, though, which is part of your sign-off. So, you're not... I'm not allowed to send anything out to the customer that hasn't gone through, like, marketing, legal, and business sign-off, so... the whole point is, Adobe doesn't send anything without someone going, that looks and feels right.

Duncan: That's the story.

HSBC: They make mistakes, but... yeah. Yeah, that would... that would be part of your... this is up here, isn't it? So this is part of this thing up here, which... down here, up here, down here. This is part of this bit down here, around...

Approval Workflows

HSBC: This, the approval workflows. So when you're ready... when you've got the content ready, and it's all pieced... the jigsaw's all pieced together, you need to push it into a workflow, approval workflow, that says.

This... this content is now ready for sign-off. Someone signs it off, and then you say, okay, I can run the campaign, I can schedule it, I can... they mostly use schedulers, so they'll say, like, you can't... you can't send out, like.

You know, a million emails in one go, because you'd kill... you'll kill me on messaging, because you'll create a massive bottleneck. So, you might do 200,000 a day for, like, so many days in order to clear down and target all your audience, so it's all around that.

It's all working with the channels to say, like... so if I send out a million emails, a million customers could lift the phone to telephony and say, what the hell's this email all about? And they would die, because they can't cope with that volume. So, we have to look at what is... on a scheduler, if we've got to contact a million customers.

What is about right. So, on day one, you might only send out 10,000 to get a little bit of a feel for what's the uptick on it. How many customers phoned us on the back of it? You know, how many customers read it? How many customers contacted us? What was the... what was the behavior at the other side of it? So there's a whole piece around that as well that we'd need to work.

Worth it... work through the messaging channel to say, we want to start flooding. We want to start this campaign, what do we need to do? How do we do that? So you'd start really slow.

And then as you get more confident that customers are not going to get too excited about this, and contact us, or come into the digital channels and make us fall over. Then you can ramp up your campaign, and you can send out more and higher volumes.

So that's all around this bit here. And then run this bit here. Like, all about campaign planning, how many is in each tranche, and all that sort of stuff.

Project Planning and Next Steps

Document Requirements

Duncan: But just bringing it back, what time is the meeting tomorrow, sorry?

HSBC: There is no meeting, I'm just Judas Ender, so it's not, like, I've got to probably close play. Like, about 3 o'clock Friday, normally, to send him stuff.

Duncan: So it's 3 o'clock. So... If you were to put together a piece that has a bit like what you've got there. And then on top of that, just rather than using lots of different technologies and so on, saying, well, these are, you know, because.

ChatGPT has basically gone and... I don't want to say random. Boil them down. Are you trying to produce a document in order to do what? What's the purpose of that document?

HSBC: It's gone mental, yeah. What document? So, remember, the exam question is, he does not know... so, the exam question is.

Duncan: Like, the plan, you said that we need to get a... To show the CIO.

Exam Question

HSBC: Can we in-house PEGA and Adobe? I can't just go back and say, yeah. I need to understand. What it would take to do that. So, all of these points are the key elements of what I need to tell him. So, look, my story to him would... Yeah, of course we can in-house Pega and Adobe VenCAT.

However, when we talk about in-house and PEGA and Adobe, we use Pega to do these things in order to then build that in-house, then we would need... we would... this is the sort of stuff... we'd need a workflow orchestration layer.

We would need a rules engine, we would need a customer data platform, we'd need decisioning and AI, VenCAT. Also, on top of that, for content authoring and asset management, we would need a CMS, we'd need a DAM, we would need template control and brand.

Wrapped around all of that, we'd need content management, campaign management distribution, Venkat. So we need to think about how we would use our data to do audience segmentation, campaign planning, executing and reporting, so that we'd know blah blah blah. So it's building that story for him to say, yeah, yeah, we can do it.

And, like, things like this are important as well. Like, when we talk about headless CMS. He doesn't probably want to hear a load of other vendors being chucked at him, so it's like, well, we could do that in Node, or React, or we could do that in Svelte. You know, there's... and this is what it would mean for you, Venkat. This is what we would need to do.

Approach and Discovery Phase

HSBC: And then in order to in-house it, we would need to think about, you know, what is the approach that we'd take? So, I think there is another bit I haven't sent myself from ChatGPT. So when I spoke with ChatGPT, because I think he's a real person.

When I spoke with my friend, he said, you need to think about your approach to this, so you would need, like, a 6-12 week discovery phase. You would then need, like, a proof of concept. You wouldn't want to start doing content management for a massive campaign that was going out the door. But you could select a use case that was something very small, like.

A customer is... needs to receive correspondence on... you know, something that's non-critical as well, like. A welcome email. So, hey, welcome to HSBC. We've seen that you set up a brand new account with us, let us tell you what digital assets we have and what you can make use of as a brand new customer to HSBC. So you'd want to start off with, like, a proof of concept. You'd want to start really small, with a small use case that's non-critical, and we can think of all of that, and that's part of what that... as part of the discovery. Then you'd go into, like, your planning and your actual.

You know, what it would take to build it, test it, execute it, embed it, you know, report on the back of it. So, there's... there's an element of... Can it be done? Yes. But these are all things we need to think

about in order to do this.

Duncan: Yeah. I think I understand.

HSBC: These are the skill... these are the skill sets that we'll need, and this is sort of a rough. If we were going to do this, then Cat, this is roughly what we'd need to think about. So, a discovery phase. You know, a planning phase, you know, securing the funding phase, you know, blah blah blah blah. You know this better, these are much more intelligent than I am.

Infrastructure and Risk Considerations

HSBC vs NatWest Environment

Duncan: Yeah. Yeah, so Tracy... Yeah, without... without wishing to be too facetious about this, uh, before we even... even think about it. Is this environment, uh. NatWest, where you're not allowed to have a virtual machine, you're not allowed to have a database, you're not allowed to, like, it's really hard to have.

Or are we able to have an infrastructure inside of the bank that's going to be provisioned for us, and access to the different data sources? Because. If it's really, really hard to even get access to it, or even spin up a Node instance, you know, like, we've had before. Then this could also be quite. The different, uh... the literary.

HSBC: But is that not part of what... is that not part of what you'd put in this section here, when we talk about considerations, to say, you know, if you're going to do this here, the company, you know, what you need to do it. So we need to have flexibility for X, you know, VMs, we need to have links in with the data sources, we need... so is that not... That's what I would imagine I'd put in here, for him to then opine on.

Duncan: Yeah, yeah. 100%, but if we're in an environment where it's impossible to get a VM.

HSBC: It's not the same as NatWest. The... it's not the same as NatWest.

Duncan: Then... then you forget it, you know, like... Yeah.

HSBC: But it is still a bank, it's still a regulated bank. So... it comes with... if you want to do that, you need to prove that you're safe, you're secure, and you're robust.

So you can't just spin up shit and then dissolve shit. You have to make sure that you follow the strict guidelines. I've got a whole digital infrastructure service team under us, so... you know, I can reach out, I can buy servers, I can procure servers... like, if that's what it takes, that's what we can do. We've got...

A lot of money compared to NatWest, and we've got a lot of people compared to NatWest. Their risk culture is.

Duncan: Yeah.

HSBC: Non-existent. They don't give a shit about risk. So, NatWest says risk on steroids. These are... I'm actually, like, you need a risk culture.

Duncan: Okay. My car. My kind of place. I was gonna say, I was literally saying that.

HSBC: Well, for cowboys and Indians, yes, it's definitely that kind of place.

Duncan: Place you can play.

HSBC: But the thing is, but you still have to demonstrate that you're safe, you still have to demonstrate you've got guardrails, that you're doing regular, like, making sure that you're... that there's no API... live APIs pointing to you, there's no... customer traffic, risk of customers stumbling across it and being able to see what we're... so there's guardrails, and obviously my job is to make sure you operate within those guardrails and don't expose us or cause drama, but it's not like NatWest. It's not restrictive, it's not creatively or innovatively restricted like NatWest, no.

Project Partnership Discussion

Team Building and Onboarding

Duncan: Tracy, you took... you took down NatWest a couple of times. I mean, I wanna... I wanna have my... my moment in the sun. Take down HSBC as well.

HSBC: Look, if you go in the paper, like I did, I'd be impressed.

Duncan: If you don't make the news, then my job is not done.

HSBC: Exactly. If you don't make the news, Duncan, you're sacked.

Duncan: Global outage. You can be famous, as they say. Not always boring going back to that paper, though, so if we can do, like.

HSBC: No, no, no.

Duncan: A quick outline of. What's... basically, re... taking what you've done for ChatGPT, but sort of making it a little bit... more focused.

HSBC: Well, I was gonna say, this is just... yes, that... Yes, so there's a couple of things, right? So if you look at... if you look at his slide deck.

He likes... he likes stuff like this. He likes shit, like... he likes... like, I'm not very good at doing PPTs, like, it's not my forte, it's not, you know, it's not... what I like to do, and that's why I get other people to do them. So he likes things that are quite visual, he likes things that are quite...

You know, exec level, like, he likes that sort of, um... you pick something up, you can see and hear the story behind it. So yes, it needs to be... Yes, he likes a story. But also, also.

Duncan: Yeah, it's sort of cunning. Yeah. This is Venkat, right?

Youth Proposition Expansion

HSBC: I had dinner with... why is that fucking not working? I hate these things. So, I had dinner with him on Tuesday night, because it was really last minute, and he said, oh, we should catch up over

dinner. And he was asking me about networks and stuff, and there's another big thing that he's asked me. The thing is, he's spread me so thinly, so, like.

HSBC currently does not have a youth proposition, because they were fined by the regulator for not managing how the money was taken back out of a youth account. So, like, the way NatWest says. What are you taking this money out of the account for? Are you spending it on toys, leisure, personal, and they record the... why the parents are taking money out of their kids' savings accounts, because you're not technically allowed to do that without justifying why you're doing it. HSBC haven't done that. So, they do not have a youth proposition. Obviously, NatWest are market leaders, because they bought Rooster, and they integrated Rooster right into the heart of HSBC, NatWest. So.

HSBC: They have an amazing youth proposition, and they're number one in the UK. HSBC aren't even playing on the playing field. So... the head of youth came to Venkat and said, we want to build something digitally. Venkat's like, Tracy delivered Rooster for NatWest. So, I'm involved, like, and I try to say this to him yesterday, my fingers are in loads of different pies, but I... I can't... concentrate on our pie, because as you can see, I'm constantly getting pinged, we need you over here, we need you here, you need to be in this opco, we need to be in this manco, you need to go... and I'm like, fucking hell, So, he said to me.

You don't have a good team. And I said, no, I don't. And I said, but I do know people that I do trust, and I do want to bring them in, whether they come in as a... a contractor, they come in as a company, I need to understand, and he's like, yeah, let's talk about it. So what I want to do is.

Obviously, I need to present this back to him tomorrow, which is... too soon to introduce you guys to him. But what I want to be able to say is, look. I can't tell him, I'm working with you right now to pull tomorrow's paper together, because it's HSBC classified. But what I want to sort of say to him is.

I know this is just, you know. Draft skeleton thinking. I know the people that can bring this to life for you. Let me... let me introduce them to you.

And you come to Canary Wharf when I'm there, and he's there with me in Canary Wharf, and actually sit down and tell him how. You would bring this to life, and how you could do that. Whether you come in as contractors or you come in through your company.

I don't really care, because it's a... I just want to have this... I want to use you as a service. How I do that, whether you're DRC or you're actually a SOW, is not really a concern. But he needs to be sure that he can... He can... he can trust you.

Onboarding Process

Duncan: Yeah, so I think... Moving on to that conversation, I think... At this stage, it's gonna have to be through Cloud Lobsters, and the question is, how can we get onboarded without...

HSBC: Well, that's exactly what we can talk to Venkat about. It's exactly what I can talk to Venkat about.

Duncan: Have a building... problems. So the sooner that is, if it's a certification that we need to have, or... whatever it may be, that...

HSBC: So are you... they talk about Mode 2?

Duncan: Um, I don't know what that is.

HSBC: Development standard code of practice, Mode 2.

Duncan: I'm sure we can be. We're, you know, you know our setup... Yeah, I'm sure we can be there. We need to be there. I mean, this ISO27001, isn't it? I think you need to go off and figure out what's exactly... what hoops do we need to jump, and how long it's going to take, and.

HSBC: I'm sure you can be too. Some of these engineers. Yeah. So, that's, that's definitely what... he can do. He can do that. He can just say, onboard them to the... like, it won't be me onboarding you, it'll obviously be a central onboarding team that sits in digital.

Duncan: Nice.

HSBC: And he'll just tell them, I don't care how you need to do it, just make that happen, but he needs to buy you... he needs... I have... I will endorse you massively, and he trusts me, and he has seen me deliver for him.

Duncan: Yeah.

Team Positioning

HSBC: And I spoke about you on Tuesday night, and I said, look, I didn't tell them your names. But I say, you know what, you know, I've worked with ex-KPMG. And they're not your typical consultants, because he doesn't like consultants. I said, they left KPMG to spin up their own company, because they didn't want to come as consultants. They're very much hands-on, they're very much... they tell us what we don't really know, because he always says, like, consultants come in and tell me what I already know. You know, I give them all the information, and they put it in a pretty pack, and then I'm like, yeah, but... I knew... I knew all that, but...

Duncan: No, the way... the way you sell us is a dev house with project management capability, hands-on.

HSBC: Yes. Yeah. So, that will go down well. So they... they are engineering-led.

Duncan: Project.

HSBC: Mindset. Yeah, so... We can talk with that, but I need... I need him to give me this, so I need him... to give me the license to take this. And give me funding for this. So, and that's where I want to then be able to say, look, so my story to him tomorrow is.

You asked me whether this can be done. Yes, it can. But here's all the things we need to think about. Here's all the things we need to do. This is the type of skill that we need, and this is sort of a rough plan and approach that we'd need to take in order to get this off the ground.

By the way, I know the company. That I want to work with in order... the service I want to buy in order to get this done. And then I can... I can introduce you to, like, introduce you then to him, to say. These are the people I've worked with before. I trust them, I know they can do it.

And... but we need to onboard them as a... as a service. How do I do that? So, they have a company that we need to onboard. Who do I work with in order to do that? I know it's... I know it's Somnath and Chandra, so I know who it is, because I did this, exactly this with Sue Spence. So I brought Sue in as a DRC.

They wanted me to bring her in under an umbrella. I said, she doesn't want to do that, she wants to come straight in as DRC. So I had to get special privileges access to get her in as a DRC. And it... it took maybe about 3-4 weeks to get her onboarded. Did all of her know your customer checks? So she had to give all their documents and data over.

Contracting Model

Duncan: Yeah. I think the key... the key issue here would be around, like, if we had our organization, we needed to bring a few more people, developers, mostly, in. How would that work?

HSBC: It's fine. It's fine. You bring them in under your company. Once we... so, you would be... so you basically... so this is how it works. So, when I work with Adobe, Adobe are a preferred supplier, so they have got... already got an Adobe contract with HSBC, and I fall into what we call a fixed rate contract.

Duncan: I would... yeah.

HSBC: So, what I do is I create a statement of work with Adobe. So I say to Adobe, I want you to do XYZ for me. These are the outcomes that you need to achieve. And then they take that away, and they come back and say, we need 10 boots on the ground, and it's going to cost you X amount of pounds.

And then we take that through our governance, and we say, this is the service we want to buy in from Adobe as part of a fixed-rate contract, this is how much it's going to cost me in digital platforms. Can I get VSIT funding to pay for that statement of work? And then the Adobe charges me invoices on certain milestone completion rates. So they'll say, when we hit this milestone, you pay me this. When we hit this milestone, you pay me that. When we hit this milestone, you pay me this. And then they invoice on the back of these successful milestones.

Webpro is another one that I'm working with that I want all... I want away from, because they're absolutely shocking, and I've actually refused to pay them, because they didn't deliver, and I actually had to put my own HSBC people in on the program to get it done. So I agreed I'll pay them 1 tenth of their contracted price, and they're obviously not happy, so they've gone up to some nasties, but some nothors come back to me and said, well, prove to me they didn't deliver, and I'm like, easy. Here's the 15 people I had to bolster their team with, here's what my people did, and here's what their people did.

Come and tell me that they need money, and they were saying, we're not going to pay them money. But obviously, all the partners are now coming into Canary Wharf to complain and say... and we've said, okay, well, do you know what? We don't want to deal with you anymore. You're off our books, we're never going to contract with Webpro again.

And... because they're shit. And, but anyway. So, there is ways around this. We just need to get Venkat. To give me the license to operate this, and then speak of the devil.

Project Timeline and Execution

Meeting Schedule

Duncan: Mm-hmm.

HSBC: There's my little cheeky chap, and he's very happy, cheeky little schoolboy chap. So this is... this is where I need to go. But, you know, I don't mind working on this tonight myself. Like, I... I need to get on and do my day job, but I can... I normally work on these packs, like. Into, like, from, like, 10 till, like, 1 in the morning anyway. So I'm more than happy to... And to do this, but what... what are you... what are you thinking? Can you... is it something you can pull together? And then I can just hop and tail it and make it... Look, HSBCized?

Duncan: Yeah. Yeah, I think we can. Just a quick one in terms of timelines. So, realistically, we're not going to be starting until the end of September, are we, if things go well? Is that fair, or am I over-dramatizing that?

HSBC: I think, yeah, that... I don't think... I don't think it'll be as far as that. I think it'll be sooner than that. I think probably... mid... sort of... like, I would say... If we can convince... if I can convince Venkat tomorrow that this is doable, and we should spin up a team, and I want that to be you guys.

Then... I think what I would appreciate is... like, so your dev house with transformational expertise, some people I've worked with for over 10 years. Which is scary. People I've worked with for over 10 years, that I trust innately to deliver, you know, high-value, great outcomes in a, you know, simplified and transformative.

Duncan: Okay. Okay.

HSBC: Formal way, using innovative and new technology. Like, I can... I can do all that, that's not a problem. But then. I'm down in London with Venkat on the 6th and 7th, so if we can make this happen tomorrow.

Then I would probably try and get you introduced to him on the 6th or 7th of August, with the view that. From two weeks from there, we should... we should be kicking this off. I really want to kick this off by the end of August.

And there's things that we can do, so there's things that you can do, so, like, when we didn't have Sue fully onboarded, we just needed to get her know your customer, so we could get her a visitor pass, so we can share information with her, so she had to sign... like an NDA, basically, and that she couldn't use any IP or information that she would obtained from HSBC.

Duncan: Yeah.

HSBC: And then she retrospectively invoiced us for her time when she was fully onboarded. So, there's things that we can do around it as well.

Final Planning Discussion

Next Steps and Deliverables

Duncan: Make sense? Should we... take this away, the PEGA and... I don't know how you pronounce it, is it AEM? I don't know how you pronounce A-E-M. If we take that away and start working on that, and then check back in with you later, does that make sense?

HSBC: It's AEM, yeah, Adobe AEM, yeah. Yeah, absolutely. I... whenever... just ping me on WhatsApp, and whatever I'm doing, I'm going to drop it, and I'll... I'll set up a... spin up a session for us.

Duncan: Yeah, um... And don't close the, um... Do not close their Zoom, I'm just gonna... take a screenshot of the, uh...

HSBC: Do you want me to come down the slides as well?

Duncan: No, no, no, it's fine. Just don't do anything. Um...

HSBC: Can you see all the slides?

Duncan: Hang on.

Meeting Conclusion

[End of transcript - participants moved to offline collaboration on deliverables]

Key Action Items Identified:

1. **Immediate (by Friday 3pm)**: Draft analysis of in-housing PEGA and Adobe capabilities
2. **Discovery Phase**: 6-12 week assessment of current content management ecosystem
3. **Proof of Concept**: Small-scale pilot (e.g., welcome email campaign)
4. **Team Onboarding**: Cloud Lobsters contractor setup through HSBC procurement
5. **August Kickoff**: Target project start by end of August 2024

Technology Stack Considerations:

Content Management: Headless CMS (Strapi/Sanity), Node.js/React/Svelte

Workflow Engine: Apache Airflow, Temporal, Camunda (subject to HSBC approval)

Data Platform: Customer data platform, decisioning AI

Asset Management: Digital Asset Management (DAM), template libraries

Distribution: Email/SMS (currently Cinch), push notifications

Business Case Elements:

Current Cost: Tens of millions annually on messaging infrastructure

Volume: 600M+ customer communications monthly

Templates: ~1,900 existing templates across markets

Incident Rate: ~3 major messaging incidents monthly

Regulatory Complexity: 26+ global markets with varying compliance requirements