

Tab 1

Scotia Offers + Pega Replace Deal Doc

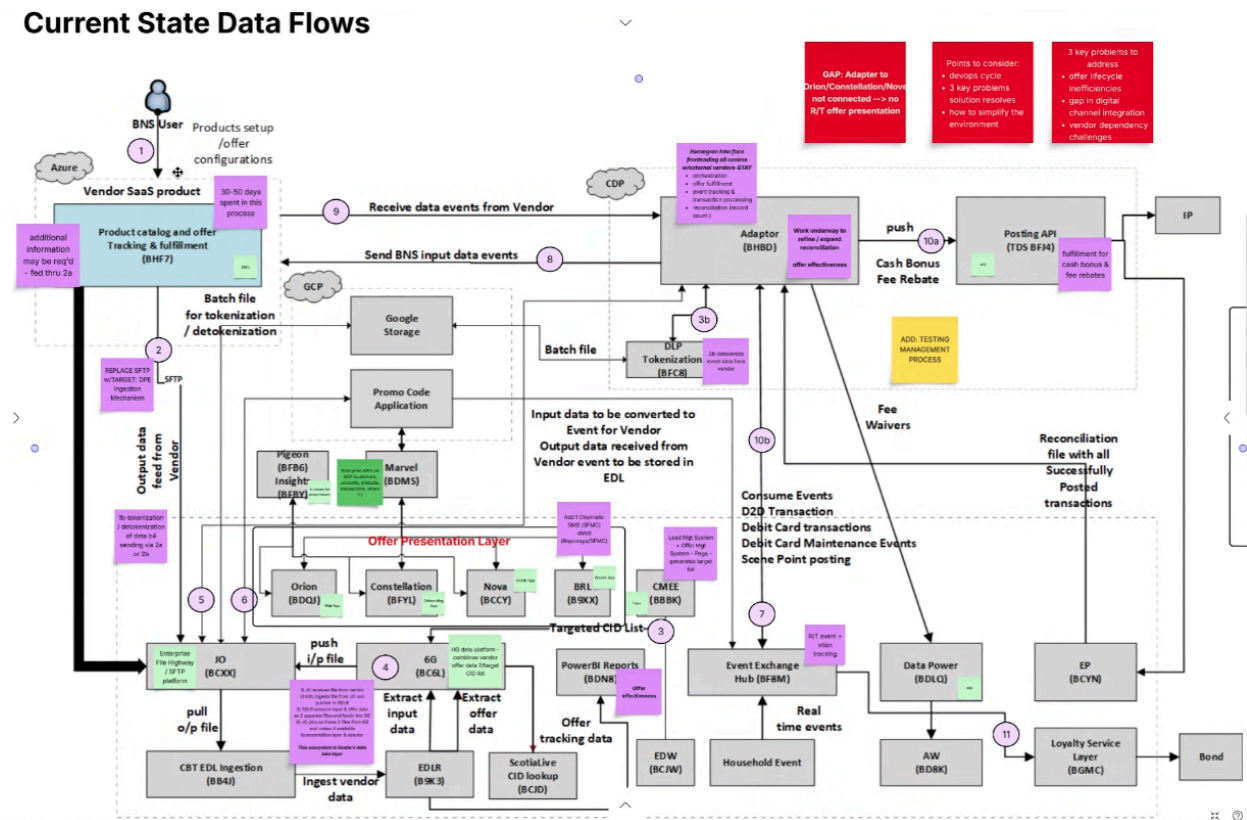
Recording of Sync with EA: 📺 Sync on Scotia - 2025/11/13 09:28 MST - Recording

📄 Sync on Scotia - 2025/11/13 09:28 MST - Notes by Gemini

Resources

- 📄 Scotiabank PEGA CDH reverse demo: November 7th
 - 📄 Personalization-CapabilityAssessment-SFMC.xlsx
 - <https://salesforce.quip.com/Xe2HAleH9lcU> - quip on exec summary
 - 📄 FY26-Offer Management
 - 📄 Architecture Diagrams_175a755e9b27415299cf3b5f0eaae9f4-200325-094...
 - 📄 Scotiabank Pega CDH Contract Research
 - Vernon did this, shows the likely cost of scotia's pega contract (\$17-20M+)
 - 📄 FY26 Pega (Pegasystems) Competitive Field Guide
-
- Feeding all the data into the decision trees - would be DC
 - But then flows, journeys and personalization would be doing the decisioning

Current State Data Flows



- Biggest challenge
 - Takes 3-4 months to get an offer to market
- CEMEE = Pega

Why get rid of pega

- Its not an upgrade, it would be a net new implementation of Pega
 - So they are looking to see what other options exists
- Alot of the ingestion would be API calls or flat fles

DC shouldn't nbe messaged as a pure replacement for pega

- We should be talking about it as part of the whole ecosystem
- Talking about simplfyin the e

Pains

- Offer life cycle management - takes 3-4 months to execute
 - Alot due to external vendor piece
- Pega
 - IT is looking at options to see if something out there is much more effective then redeploying Pega
 - We need to show the full value of DC not just in replacing Pega
 - Show the additional benefits of DC outside of just replacing Pega

As you start doing more campaigns you gain ever more efficiency

Pega is doing alot of other things at the bank

- We'd need to understand all other things that Pega is doing at the bank
- We need to hone in on what the challenges they are facing with CDH
 -

Meredith

- She is the one that is questioning the team to challenge the status quo

Our ask is for a separate call with the CEMEE team

- We have a set of questions
-

POV on DC From Gemini

Here's a breakdown of the point of view (POV) for Data Cloud, its specific use case, and how the entire Salesforce stack would fit into Scotiabank's architecture to replace their Pega environment.

This is a massive opportunity. The key driver is the **forced Pega re-implementation**, which has opened the door to replace a legacy, batch-oriented system. Your internal champion, **Meredith Greenfield**, knows our TD Bank success story and is actively pushing her team to challenge the status quo and evaluate this exact solution.

Our position is not just to replace Pega; it's to provide a **foundational upgrade** that simplifies their ecosystem, moves them from batch to real-time, and unlocks the value of their *existing* \$20M/year Salesforce investment.



Our Point of View (POV) for Data Cloud

Our primary point of view is that Scotiabank's core challenge—a 3-4 month offer lifecycle built on a complex, batch-based Pega architecture—can be fundamentally solved by **unifying their technology stack**.

Data Cloud is not a simple "lift and shift" replacement for Pega CDH. It is the **foundational, real-time "brain"** that Scotiabank needs to power its *entire* customer engagement strategy, from loyalty and marketing to sales (FSC) and service.

It replaces Pega's "on-prem solution... hosted on Azure" and its reliance on "SFTP" with a single, API-first platform. This will **"greatly simplify [their] ecosystem"** and is the only path to achieving their goal of "real time customer engagement".



The Use Case for Data Cloud

The primary use case for Data Cloud is to become Scotiabank's **Centralized Customer Profile & Decision Hub**, replacing the core functions of the Pega CDH ("CMEE/CIE") system.

Based on the diagrams and transcript, Pega's current job is to ingest data, perform analytics, and generate the "targeted customer list". Data Cloud will take over and enhance these functions:

1. **Ingest & Unify:** Replace all the batch/SFTP data feeds shown in the architecture diagrams (Page 1, 2). Data Cloud will ingest data from all sources in real-time (APIs,

streaming) and batch (MuleSoft) to build a unified profile. This includes core banking data, transaction history, and interaction data from their existing Salesforce clouds (FSC, Service Cloud).

2. **Harmonize & Profile:** Create and maintain a single, 360-degree view of every customer. This unified profile is the "single source of truth" that all other systems will query.
 3. **Analyze & Predict:** Re-create and enhance the "propensity calculations" and "predictive calculations" currently performed by Pega. This includes building predictive AI models (e.g., "propensity to buy," "churn risk") directly within Data Cloud.
 4. **Segment & Activate:** Create the "targeted customer list" (and thousands of other segments) in real-time. These segments are then *instantly* available for activation in Loyalty Management, Marketing Cloud, and Marketing Cloud Personalization, eliminating the batch handoffs that cause delays.
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How the Full Salesforce Stack Fits (Target State Architecture)

Here is how the proposed Salesforce stack maps directly to and replaces the Pega CDH Reference Architecture (Page 8).

1. Salesforce Data Cloud (The Hub & Brain)

- **What it Replaces:** Pega CDH (Runtime Data, Design Time analytics) and the complex data ingestion layer (Page 1).
- **What it Does:**
 - It becomes the "**Systems of Record**" and "**Enterprise Data Platform**" for all customer-related data.
 - It ingests "**Streaming Data**" (clicks, events) and "**Data Curation**" (batch, ETL).
 - It stores the "**Customer Spline**," "**Customer & Market Data**," and "**Interaction History**" in a single, unified data model.
 - It runs the "**Predictive Models**" and "**Adaptive Models**" to generate propensities.

2. Loyalty Management (The Offer Engine)

- **What it Replaces:** The current external "offer management solution" vendor and Pega's "CDH Design Time" for offer setup.
- **What it Does:**
 - This is where Scotiabank business users will manage the "**offer creation**" and "**product catalog**".
 - It defines all loyalty programs, tiers, rules, currencies (points), and benefits.

- It creates the *inventory* of all available offers (e.g., "5,000 bonus points for a new credit card," "20% off partner merchant"). Data Cloud then decides *who* is eligible for which offer.

3. Marketing Cloud (The Orchestration Engine)

- **What it Replaces:** Pega's "CDH Runtime Decisioning" (specifically "Orchestration" and "Outbound Scheduler") and the batch connections to "Outbound Channels".
- **What it Does:**
 - This is the "last mile delivery" for **outbound communications**.
 - It uses **Data Cloud Segments** as the entry source for omni-channel journeys (email, SMS, push).
 - It pulls in the specific offer content from **Loyalty Management** and delivers it to the customer on the right channel, at the right time. This perfectly aligns with Suraj's thought that this is the "land of flows and marketing cloud journeys".

4. Marketing Cloud Personalization (The Real-Time "Inbound" Engine)

- **What it Replaces:** Pega's "CDH Runtime Decisioning" (specifically "Arbitration," "Event Trigger," "UI") and the "Real-Time Channels" (Web, Mobile Apps).
- **What it Does:**
 - This handles the **inbound, real-time decisioning**.
 - When a customer lands on the Scotiabank website or opens the mobile app, MCP instantly calls Data Cloud for that customer's unified profile and propensities.
 - It runs a real-time "next best action" (arbitration) against the available offers from **Loyalty Management**.
 - It renders the winning offer/message on the web or mobile channel *in that session*. This directly delivers on Pega's "Always on Event based Continuous in-session re-decisioning" promise, but on a modern, unified platform.



Key Talking Points & Strategy for the Workshop

1. **The TD Bank Playbook:** Lead with this. Meredith Greenfield is your advocate. "We are here to show you how to implement the same proven, modern architecture that powers TD Bank's entire marketing and loyalty stack, which Meredith knows well."
2. **Solve the Core Pain Point:** "Our primary goal is to solve your 3-4 month offer lifecycle. By unifying the 'brain' (Data Cloud) with the 'offer engine' (Loyalty) and 'delivery' (MC/MCP), we eliminate the batch handoffs and vendor delays that cause this."
3. **Simplify the Stack:** Use their Page 1 diagram. It's complex. Contrast it with a simplified target state diagram showing Data Cloud at the center, feeding *all* channels and

Salesforce clouds (FSC, Service, Marketing, Loyalty) with a single source of truth. This directly supports Nunzio's "greatly simplify your ecosystem" point.

4. **Future-Proof vs. Legacy:** Frame this as a choice. "You can re-implement a legacy, on-prem solution built on SFTP's , or you can invest in an API-first, true cloud platform that will finally deliver the real-time customer engagement you've been aiming for".

This context is excellent. You have a clear pain point, a compelling event (the Pega upgrade), and a powerful internal champion.

Shibani Pega Replace

My Notes

- Shell that enabled flow to harmonize etc
- Decisioning can be done with models that are built internally
- Mulesoft is how you deliver the model to each team

What is data cloud

- Not trying to be your model, not trying to take over for your models
- We just want to be the house that allows you to insert the LLM to drive the outcome

Scotia

- Pega is up April 2027

Meredith

- Knows how good of a product SF has, she knows its better then Pega
- But she's spiteful, need to keep her looped in, dont go around her

Data Cloud

- On its own does not have a story
- But when linked to offer management and loyalty then it becomes really powerful

Where would data cloud add value?

- All data is on 1 org, and none of it is in hyperscalers yet
- Shibani - if they want drive personalization at scale, the fact that they are looking at offer management in a single org, is a problem

New CDO for banking = Todd

- Shibani knows him well

She also knows Tim Clark well and she knows sebastian

Gemini Notes

Executive Summary

The meeting focused on the strategy for positioning Salesforce at **Scotiabank (Scotia)** to replace the Pega engine (reaching end-of-life in April 2027). The discussion relied heavily on insights from a former TD executive (the main speaker) regarding how to navigate specific stakeholders (Meredith, Todd, Tim, Sebastian) and how to properly position Salesforce as an orchestration layer rather than just a model/brain.

Stakeholder Analysis & Engagement Strategy

- **Meredith (Key Stakeholder/Blocker):**
 - **Sentiment:** Described as "crusty" and "reserved," but she acknowledges Salesforce is a superior product based on the TD implementation.
 - **Engagement Rule: Do not go around her.** She has a history of being spiteful if bypassed. The strategy is to bring every request and engagement to her first, make her feel important, and let her facilitate connections with the business side.
 - **Status:** She attended the offer management demo and sent a text afterwards indicating her team has it covered—this is considered "engaged" for her standards.
- **Todd (Chief Digital Officer):**
 - **Relationship:** Personal friend of the Speaker; recently appointed CDO for Canadian Banking.
 - **Role:** He is the business owner for the offer management/digital scope.
 - **Strategy:** The team needs to educate him on the Salesforce value prop as he may not have deep exposure from his time at TD. The Speaker agreed to "whisper" to him/text him to nudge him in the right direction.
- **Tim:**
 - **Feedback:** Describes him as someone who says what people (like Pat) want to hear but fails to execute or follow through.
 - **Strategy:** Requires "spoon-feeding." The team must close the loop on conversations with him to ensure actions are actually taken.
- **Sebastian:**
 - **Action:** Has been invited to the **CIO Cab in New York (December)**.
 - **Strategy:** The Speaker will text him to encourage him to accept the invitation, framing it as an honor.

Technical & Sales Positioning

- **Salesforce vs. Pega:**
 - Position Salesforce as the **"Shell" or Orchestration Layer**. The client can keep their own "brain" (models/optimizers), but Salesforce is the house that activates that data across channels consistently.
 - **Message:** "We don't want to be your LLM; we enable you to insert your LLM to drive the outcome."
- **Data Cloud & Personalization:**
 - **Current Risk:** Scotia is currently looking at offer management within a "single org" or single line of business (LOB), which limits value.

- **Advice:** Push for **Enterprise Orchestration**. Start with a single use case (e.g., 5 attributes, 1 channel) but architect it for the enterprise so it can scale incrementally. Do not try to harmonize *all* data at once (boiling the ocean), or they won't see value for two years.
 - **Value Prop:** Real-time personalization and journeys at scale (which they cannot do today).
 - **Professional Services:**
 - Meredith is currently blocking the use of Salesforce Professional Services.
 - **Advice:** Have a "grown-up" direct conversation with her to understand her objections and ask for constructive feedback rather than fighting her team.
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Transcript

So the way I understood it and again, remember, I wasn't deep technical, but the way I understood a high level and the way I even understand it if you again, think of it in relation to like what's happening in relation force is I used to consider us self- self-force as basically a shell. It was a shell that enabled data to flow. harmonize, and you could insert things as like capabilities. So for decision, it would be a model, and no different than we say, like with agent Force, you can choose your own LLM. TD, I think they made the choice to insert the brain or the optimizer. What they called was basically, they were the EDNA teams's enterprise D and analytics teams are very proud of the model that they were building, but that model needed a way to be activated. So we said, "Great, you use us as the shell. We are the orchestration ice. your brain that makes the best decision, and you can be so all the lovers of whether you want to optimize for X or you want to optimize for Y, you still have control of that. We are just Muoft is the way in which you've delivered to all of the all of your channels in a consistent way, rather than every channel, having its own decision mechanism, or a manual team that is like copying and pasting with what someone should see on the web in a static way. That was how I understood it and could probably be technically backed up by the folks that were supporting team. Yeah. And that was, I think, part of the challenge that we needed to get over. Like, there was like debunking and demystifying what it is, what it is, and it's not a D lake, not warehouse, but also this notion that we are not trying to actually be your model. We're not trying to take over any LLM type work, and we're still reinforcing that now. Remember, like the keynotes messages that we were saying to say in LLM is not enough? We don't want to be your LLM. Let are smarter to do that, or you can build your own. We just want to be the house that enables you to insert the LLM to drive the outcome. Okay. Yeah, I just I'm just worried we're kind of like, so the big, compelling of onex right now is that that PEGA engine has to be it's end of life, April 27th. So it's an opportunity to kind of rethink how they're going to do marketing, execution, personalization at Scotabank. And is Meredith Agent? Because Meredith, as much as she's crusty, she knows that we had a superior product. So she has told not us, but others in the bank, we should be using more of sales for us. Good. Yeah. Because Is she engaging? No. Well, that's not true. She did attend. She was in person for our offer management demo that took place. You showed up..

She did reach out to John Fitzpatrick after and said, like, don't need anything from you right now. Like, my team, like your team hasn't covered. They're responsive. So I don't know that. So that's golden. The fact that she actually did that, she showed up and she she replied to an email. That is Meredith engaged. It was like a text. It was a text. He said she even like went into personal. You need to know what the benchmark is. Yes. one here, so for her do that? Yeah. Okay. So that's a good thing. She's over being sour. She knows the power of it. She knows what we were doing at TD. And I think that they're going to want to like, this is actually a very positive sign. Also, I think I told you I had a little action a ton of beef with them. Yeah, so I guess like, I mean, you don't have to go into like the beef, but I guess it would be helpful for us to just kind of understand because again, we haven't had the, I took over to after she left as well. So I never had any interactions with her. So I don't know what the, what the history is, what her preferences are towards salesforce, like maybe what are some of the gotchas? Because she definitely does seem to be a very reserved personality, right? Like she didn't, she rolled her eyes a few times in the meeting around, you know, name changes of products and certain things, but, like, she was kind of abrupt, right? She also, like, she was only there for the hour, got up and left, didn't even really address us and just kind of walked out. So I do feel like there is some personality, like quirps that would be helpful to navigate if you can share. I will tell you with Meredith, just you want to be her best friend? Whoever it is is the right person to deliver that message. Say to her face to face. We know that Sales Force has a reputation for going around technology. We are not going to do that. Any and every engagement we have with this organization, Meredith, we will bring to you. And if you stay true to that, despite you wanting to do things with the CMO and with this person and that person, you give her that awareness and she will she may stop you, but even if she does stop you, let her and then let her be the one that is setting it up for you. Yeah. Because she can be an annoying blocker otherwise, which will end up harming you more later in the long run. That's helpful. The thing is, she now knows how good the product is because we did it at TV. She just is she's very spiteful and shoot herself in the foot unnecessarily because of her bad attitude. And that bad attitude is not something specific to sales force. That's just her. Like that's her persona. Mm hmm. Okay. What about our professional services team? I mean apparently she's blocking leveraging our services team, but my understanding at TD is that it is well used, when they just signed another \$20 million with services. So. Do you know if there's anything there? I know that Anthony at TD would leverage the pro service, it seemed like the engineers paid quite a bit. I don't. Again, it might just be her wanting to gain control. Like, if you talk to her about it, like, actually have that conversation and say, "Can we We think that pro is an opportunity, but it's just a conversation with her, not with her team. Like, it is Patrick, like, maybe there's a bunch of things that you've got that you just have an like a grown-up, have someone have a grown-up conversation with her to say, can we understand your point of view on these things and we can respect your your M.O? Okay. Is it because you just need a moment? Is it because you don't believe in it and so can you give us some constructive feedback on what you don't believe? Like, I went with her hand it head on, but in a respectful way where it's just her. Okay. And wants to feel important. And the other thing, I guess, I don't know if we shared the, I mean, probably you are familiar with, like we're tiptoeing around D cloud at Scotia in general because of the start and stops. Does she have, you know, there was a lot of noise this year with TD and, you know, their overage and getting through the sealer renewal where we finally have landed on a really great deal for them. Some

of that noise has made its way out into the market, obviously. We don't know if the positive sentiment has made its way out just yet. So I guess where was she in any of the data cloud conversations? Was she, like, did she understand it fundamentally? Was she a blocker? Was she, like, does she get the value it's delivering? I know she kind of left just as they transitioned into data Cloud one, so how much of that does she really know? I think that she understood it at the tail end. So again, no different in the article that I wrote or I didn't get it. She didn't get it. They were really bad blockers. I think as we brought it in the first party data and then discovered what it could do from a loyalty perspective, that's when the lights came. Data cloud in itself, they or 360 in itself, does not have a story to tell. Right. But Data60, when linked to offer management, because even loyalty is a bad word, it's just not descriptive of what those capabilities. We've been using offer management.C 2, an actual thing, a capability or or an outcome, then it becomes really powerful, but data cloud in itself is I wonder is that value added of the story that around like linking loyalty? Because right now we're doing the requirements, and I'm not seeing a big business value out for G Cloud as it relates to loyalty, because if they accept, like, for crossword type offer management, but right now, they're looking at offer management within one order. So the offer management could actually live in that retail org. Where would data cloud out value? Because none of their data in hyers scalears yet? I think that that's the challenge, though, if, like, if they want to drive personalization and scale, the fact that they're looking at offer management for a single org in itself is a problem. Yeah. You're not going to get the value. Like, if're.. 's our biggest historic point. about the hierarchy of things that you want to talk about. Fertilization, near real-time personalization at scale is important, that's where data clouded and offer management really comes in to the customer at the centre not the line of business. the product. Not the product. Corction. Yeah. That makes sense. And that's what we were saying is like, I feel strongly that this project is actually the wedge in for Data cloud for us, because of the fact that it's tied to these outcomes. And we need to push them to think beyond just like this kind of single org use case and like, you need to build the foundation. whether you want to start with a single org to start, I think that's fine. But you need to like do it properly, right? Like don't just move off of zapping into sales force for offer management and forget the plumbing and then try to fix it, like six months a year after, right? Like, I do feel we should be coming in with that perspective around this is how you, like, if you want this outcome, this is this is how you deliver it. Exactly. And when you talk about data what, this is. All right, start over. Oh. And what I would say is like, not even saying single org, I would say choose a UK, like take a use case of noure. first use case just happens to be data attributes from a single org or a single product or a single item business, but not saying, like, even just saying a simple use case, then you then you add like the act I created a whole presentation around this to say like, you can either try to harmonize all the data that you have across your entire enterprise into data 360 and then start to activate use cases and do all plumbing to connect channels, you're not going to see outcomes for the next year, two years, or you can say, I'm going to start with the use case that is a single use case that one business and marketing out signed up for, only harmonizing, cleanse those data attributes for five that are needed. Then the next use case, egg plug in one channel. And then the next use case might have an incremental tube, introduced 'c the other four already exist, and plug in another channel. So now you're seeing two use cases across two channels. like incremental, because that's the challenge that I've given the team is, we had 90 MEch technologies in Canada alone. We wanted to switch to SOceource, but I didn't

want it to be a well, you see benefits in two years. So that was a challenge that I aid them is how are you going to incrementally build out the new stack while incrementally delivering value at every quarter? Because we were formed by our QBR, and that was what quarter me as we plugged in and unplugged and built in more attributes and did more use cases, we still had campaigns running the old one and offers up Customers, but slowly we were deplloating that we were shifting. Do you have a copy of, would you know where that is, or I can ping rich on it, for that content that you just talked to about? Rich or Christie. Chris you will have it? Okay. Possibly, yeah. I feel like we've been defensive somewhat in these meetings when they challenged D Cloud as part of the overall platform. I'm strgling to figure out how weensive to extension of these capabilities. Yeah, I think it's just amount of, like, what's the inf again, we haven't even gotten into a gantic architecture. I have a firm belief organizations that have invested in specifically in Sales Force back to drive build out, personalization architecture, have an inherent head start to a gic architecture. So much so that I've written the article and it's about to go live very soon. And it is immediately targeting banks that have personalization architecture, and how and why it gives them that uplift. I thought you were putting a cigarette in your moves. You. all day, I got in. I like, What are we? Is this Life post TD Seila John? I smoke. That's a great hat, by the way. Good.out me after the wholes like, I'm not doing a single SIC. You can do all of them for me. I'm like, fuck off, I'm not doing it. It.. Oh, my God. What if we put something together with all the big banks here in Toronto? We've been sort of noodling that idea of this execives all, you know, at a restaurant or something. I would I would 100% show up. Like, I would definitely want that to be, because that would be, I now know so many of them.. That would be fun and trouble... Yep. With the new executives at Scotia, maybe this is our time to. They were also, they're trying to confirm me right now to see if I would do the keynote for World T Toronto because I was able to do it last year. So I am trying to commit that one in my pal. Is that in June? No. I am gonna do, June, I think, June, June. Yeah, I've got Did you and I do like, did you ask was about Meredith? Like, what I did Meredith? Have you? Yeah. Did he record this? Did anyone record this? Okay, thanks. Let me know this. Okay. May 7. This World Tour Toronto. May 7th. May 7. June is ted Tokyo. Mmm, I'm in Virginia. I want to go there. They booked me for that one. they wanted me to go for World tour, which is they're gonna hate me. This is what my life has become. I was supposed to do TDX or sorry, Tokyo World Tour, and then I turned it down because instead I'm going to be hosting F1 in Vegas. Oh, nice. Joyices. Pat and all. It's okay. I'm only doing the practice lab. It would be an easy decision for me. Yeah. They got me locked for Montreal. Nice. Have fun. I'll do that. We did a really good, like women in leadership, Paddock experience at F1 in Montreal a couple years back. I think we need to bring it back. If you need me, something, yeah, we need to get our Finn's customers out to F1. If they'll do it, though, is it considered, like bribing? Because it is a pretty. 100%. Yeah. It's like a \$10,000 ticket. Yeah. No, but if you do anything with the banking customers, even if it is off schedule, as long as there's notice ahead of time, I would definitely want to prioritize that. And can help you with some of the content. Awesome. Great. Oh, we did? Did you guys think this a bash at all? Did you ask your Sebastian? Sebastian was invited to the CIO cab, so I just forwarded Sibani the invite. Sebastian received, and then asked her to kind of check. I'll text Sebastian. So what I was saying is that, I like I'm I kind of own CIO Cavs. Yeah. So I've actually got an hour with the team who were giving me a full rundown on what we're doing from CI experiences and cows in December, because we're doing it in New York. Yeah. But I will So

maybe have effect after H got the New York agenda looks pretty good. You can make it. Oh, no, I'm gonna say to him, "Dude, do you know what an honour is that you've gonna invite you better accept..re I think there's better.. Yeah, fun relationship with him. In formalities here. All right. Is it good? Okay, yeah, I think so. Do you have meetings coming up with them? And is Tim engaged? Tim is has meetings with Pat. Well, let's just call it out. She want to get erect and how you going to approach Sebastian? We think Tim is telling Pat what he wants to hear and then doing the opposite. What are you doing that that? He seem like he's a pre direct guide, but what Tim's saying to Pat and what's happening are two very different things. Tim is not good at Tim is good at having the conversation in the room, and immediately forgetting it. And if someone isn't there to help, like, connect the dots behind the scenes, I don't know that he's very good at that. You know, Okay, so it could be that he is saying or things at that, and then just nothing's happening, not that he's saying he's not executing the opposite. Yeah, yeah, like you. Is someone taking, is the conversation, like, is not bringing the conversation back to you, you taking the conversation, to Meredith almost like spoonfeeding where say, hey, this was the conversation with Tim because if he's not looping back, then we got to find a way to loop back. Path Paul is glooming with Con Copman. You wouldn't know Todd. I know Todd will. Actually, we need to he writes his bike and then tells me when he's outside my house. Why I'm going to work? No, like sometimes he's just out. Like, I'm friends with him and his wife and again, more personal. Oh, we just met we just met with fun last week. Nico see, these things I would have come for. So he just he was just a appointed chief digital officer for Eas for Canadian Banking. Who Thomas us? Yeah.. I got a message him. It's probably a good guy.. Tom? And workwise, can he help us? What are your thoughts on Todd? Todd is a good guy. I don't know how much. I can, again, I can help. Yeah, maybe you could like help whisper to Todd about like some of these, right? Why don't? I forgot that he was there. Yeah. And these, apparently, like the offer, like, because he's owning all of digital, like the offer, like he's he's the business owner. So this is where your commentary around like Meredith and not going to the business. He's the business owner. She's the platforms. What's the message? Is your's texting right now, like, what is she subtly reminding him? Is this is a great decision to go with sales force? Well, once again, the messages that you think I'm setting him are definitely not. I was gonna say.. But it sounded like he didn't have, right? Like, I guess Steve, you were in the room, but it sounded like he didn't have as much of the exposure to Sales Force when he was at TD. So would it be helpful? Like, should we be doing like an executive kind of review for him similar to like what our team did when Paul Latterot took over for Meredith kind of like end to end, like getting him, getting his feet wet or getting him to understand the value prop, right? Like, I think it's like we have a new captive audience that we need to capture and like, you know We are running these real detailed discovevery sessions right now with Barrow's team from a tech perspective and they're feeding us anything we need to know. My thought thoughts are once we have this discovery and we're going to present our solution, we should be doing an executive readout to the tdds of the world in cheese of the world, like to those executives level. And like once we have that put together, and maybe we shouldani will bring you in from how we frame that solution so that it's gonna land with that type of an audience. And maybe you're there for that. Yeah, that would should be good. Because you're like amazing, for sure. And arrange like a dinner afterwards, thing. And I just been messaging Tim and Todd right now. You're like our real life customer story. I do... Maybe we Johnny, you're better than slack. Can't say that with Slack. Actually, and I'll message

Sebastian going, you better appreciate that privilege. That's fine. Maybe we should share the free sort of items we wanted to highlight to Todd in your email, Steve. You know, the abbreviated version of that email. Stephen Emerit stuff, right? Yeah, we talked about it. Yeah, three opportunities are digital online booking. We didn't talk about that one, but it's probably less on these world, but digitalline booking for clients. to replace a custom app and then the offer management, and then this whole next best action decisioning place. With a replacement, though I think for a lot more, just being able to deliver on real-time personalization and journeys, which they can't do today, as well as kind of the Enterprise emailing capabilities. So all and then data cloud underpinning all that. Yep. Th the free. Cool? Yeah. Okay. Well I appreciate your insights to have your trails on the flake. I got to go pet. Yeah, it travels. Good luck. Thank you. Thank you.. I'll see you. Take care. All right, take care. Hello. What do you think, to school that. see. Yeah, it all. My was not like Hawai, like, middle of June. Why? I just said you want to tell us. said it was one. ask for boy. Symp. Maybe it's not. That is not. What I want to on the one of the same shirt.