

# Fate of the Red Delicious Apple

Erin Daugherty - Director, Product

George Kraniotis - Director, Software Engineering

The opinions expressed in this presentation are those of the presenter, in their individual capacity, and not necessarily those of Discover.



# Our Foundation

## VISION

To be the leading digital bank and payments partner.

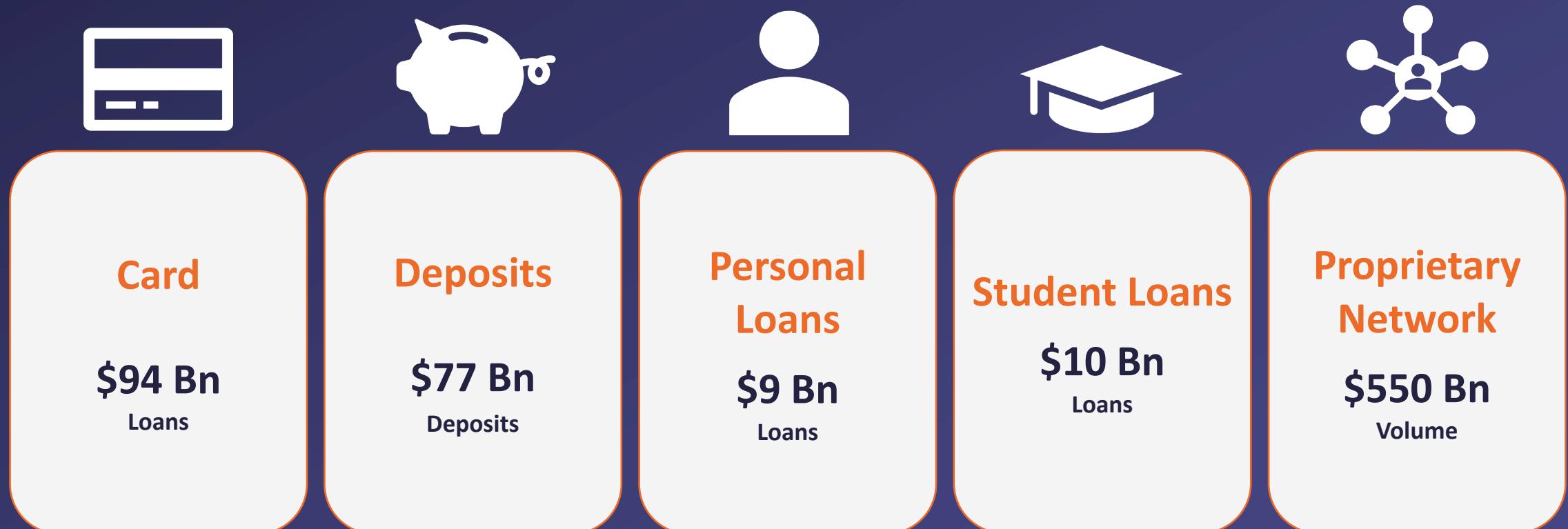
## MISSION

To help people spend smarter, manage debt better and save more so they achieve a brighter financial future.

## VALUES

**D**oing the right thing  
**I**nnovation  
**S**implicity  
**C**ollaboration  
**O**penness  
**V**olunteerism  
**E**nthusiasm  
**R**espect

# Our Organization



Supported by approximately 20K employees across Discover

All results as of June 30, 2023, and can be found on [investorrelations.discover.com](http://investorrelations.discover.com).

# Our Product Area

In 2021, the Card Portfolio organization created logical groupings of products called **Product Families**:

Customer Journeys

Enabling Platforms

Set up my Account

Use my Card

Re-engage with my Card

Manage my Account

Transfer a Balance

Strategic Partnerships

Credit Actions

Portfolio Enablement

# Who are we?

	Erin	George
Responsibility	Product	Engineering
Experience (years)	15	17
Direct Reports	3	6
Org Size (people)	17	170

- 20 product teams
- Card Production & Tracking, Card Statements, Card Letters, Card Fulfillment, Card Posting & Billing

# Card Posting & Billing (CPB)

Critical system for Discover Card, responsible for:

- Posting of transactions
- Calculating interest and fees
- Among dozens of other capabilities

**100+**  
Engineers

**5,700**  
Batch Jobs

**60+**  
Components





# Challenges our teams faced

Easier to add  
to business  
logic

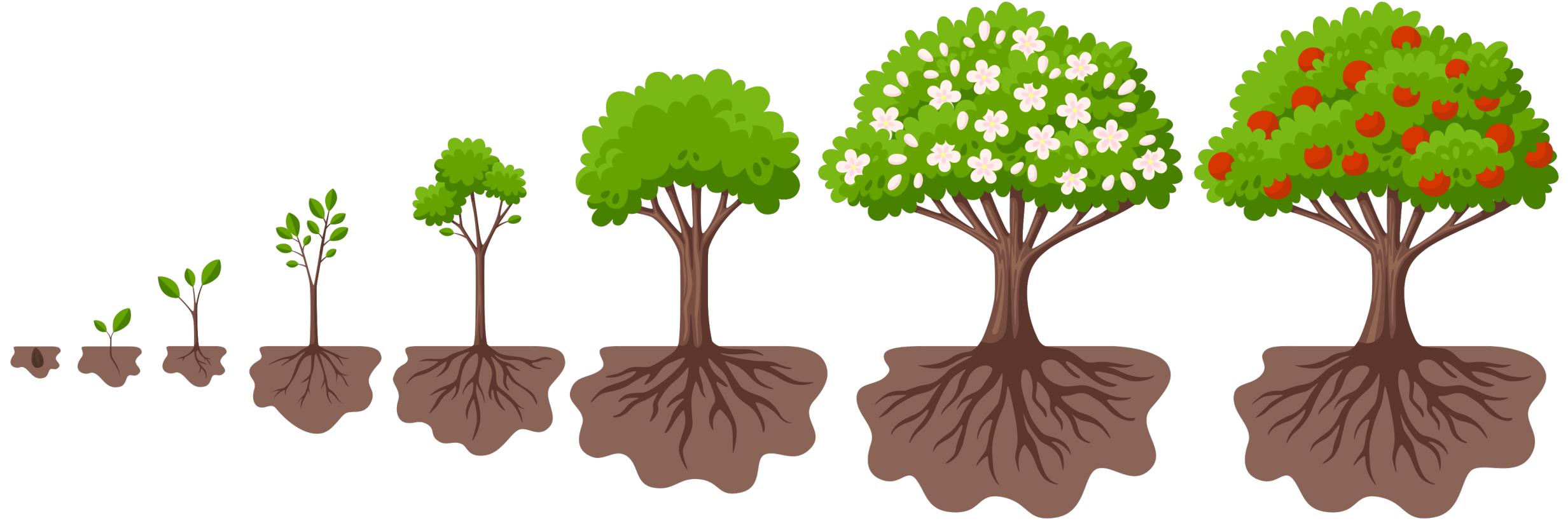
Centralized  
domain  
knowledge



# Unclear business ownership

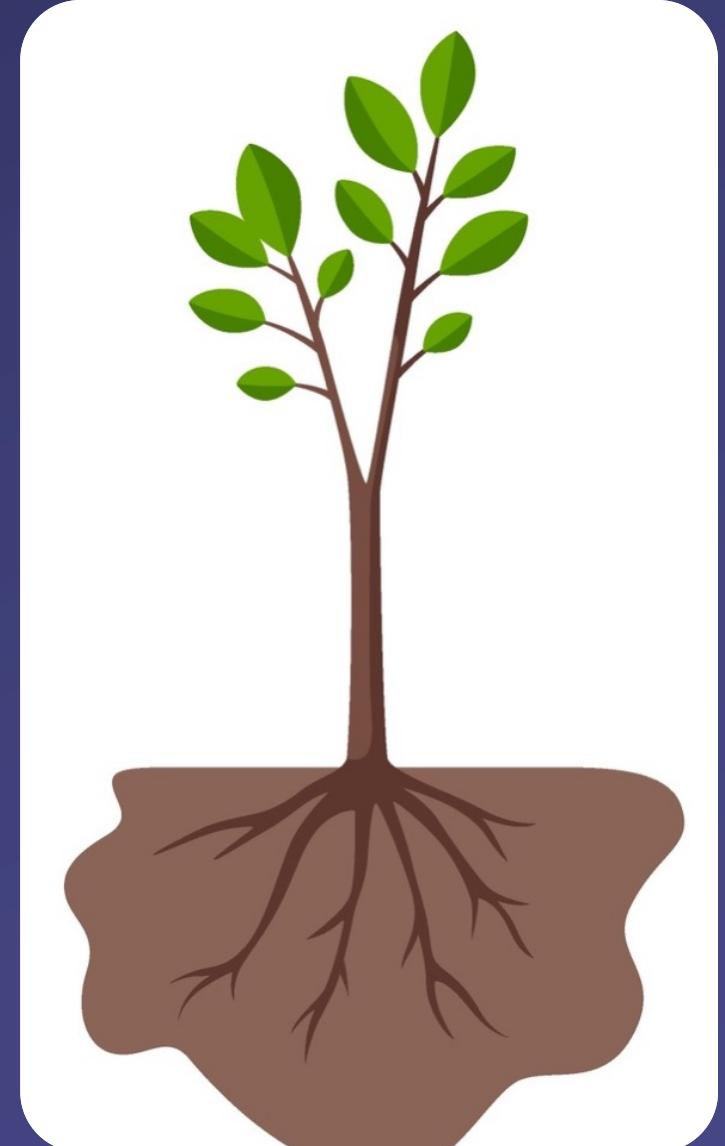


# Treat CPB like a product



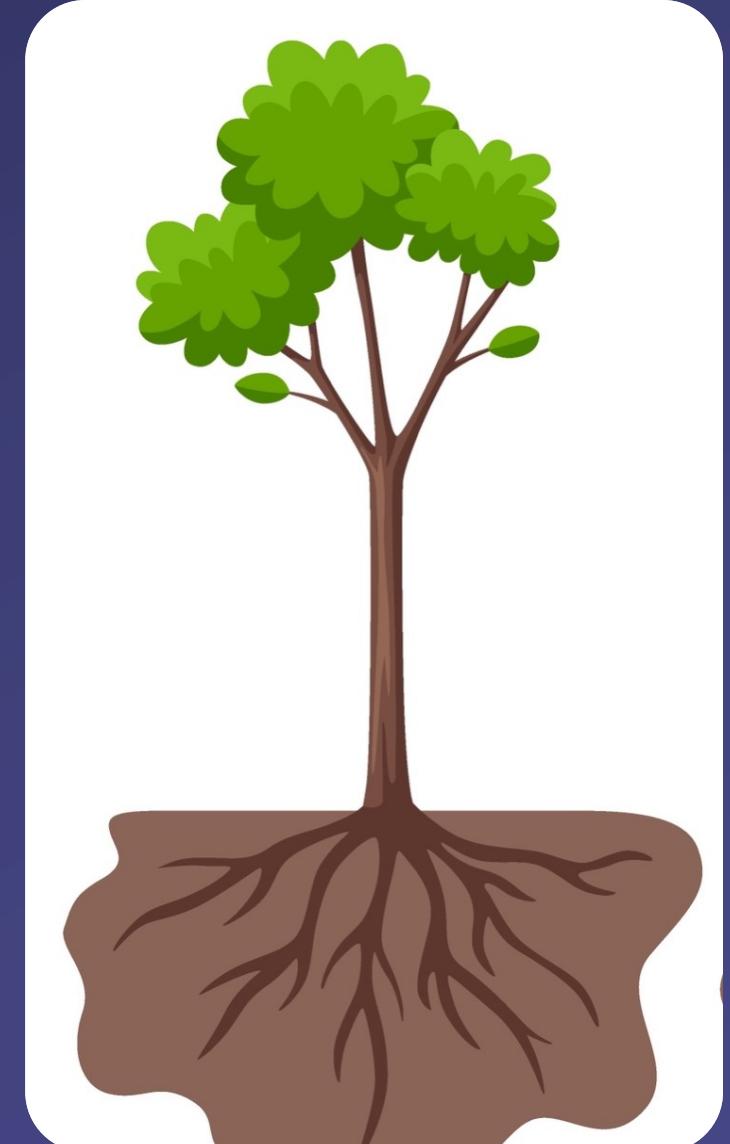
## (V1) CPB is complex

- apple Named a Product Owner
- apple Created a “Roadmap”



## (V2) I didn't know that...

- apple Event storm to identify everything in scope



# 13 domains & 65 capabilities:

## One team can't possibly handle it all!



## (V2.1) Have to start somewhere

- apple Started forming differentiated domains

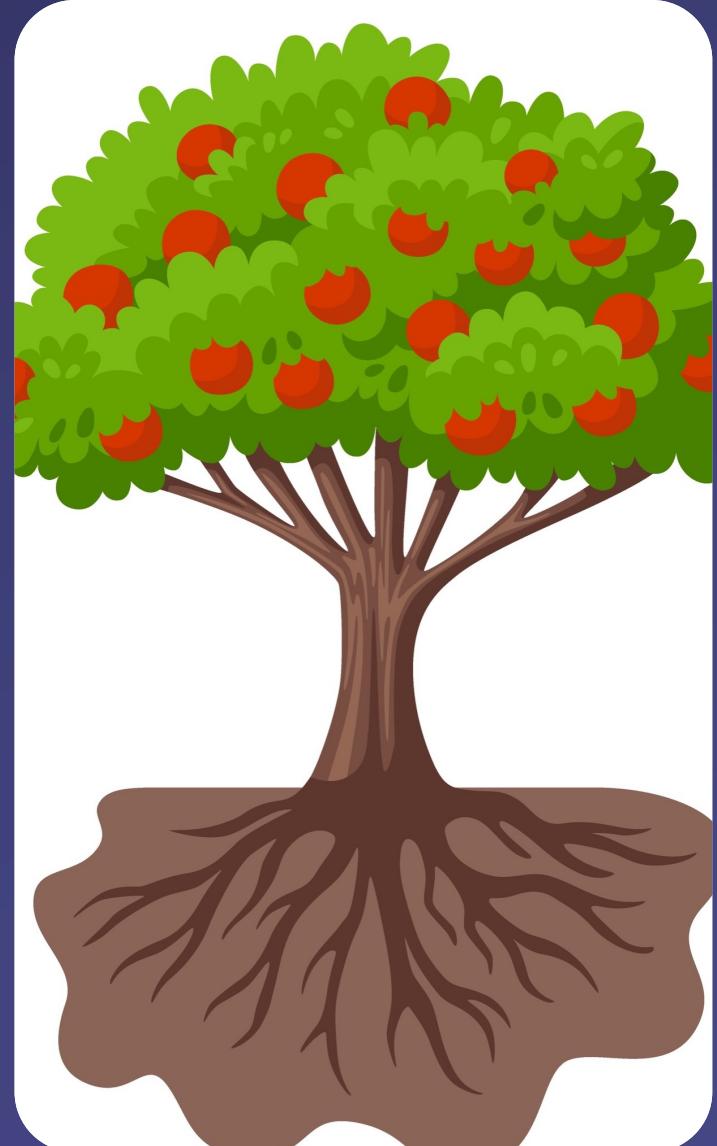


# Test a proof of concept to validate our hypothesis.



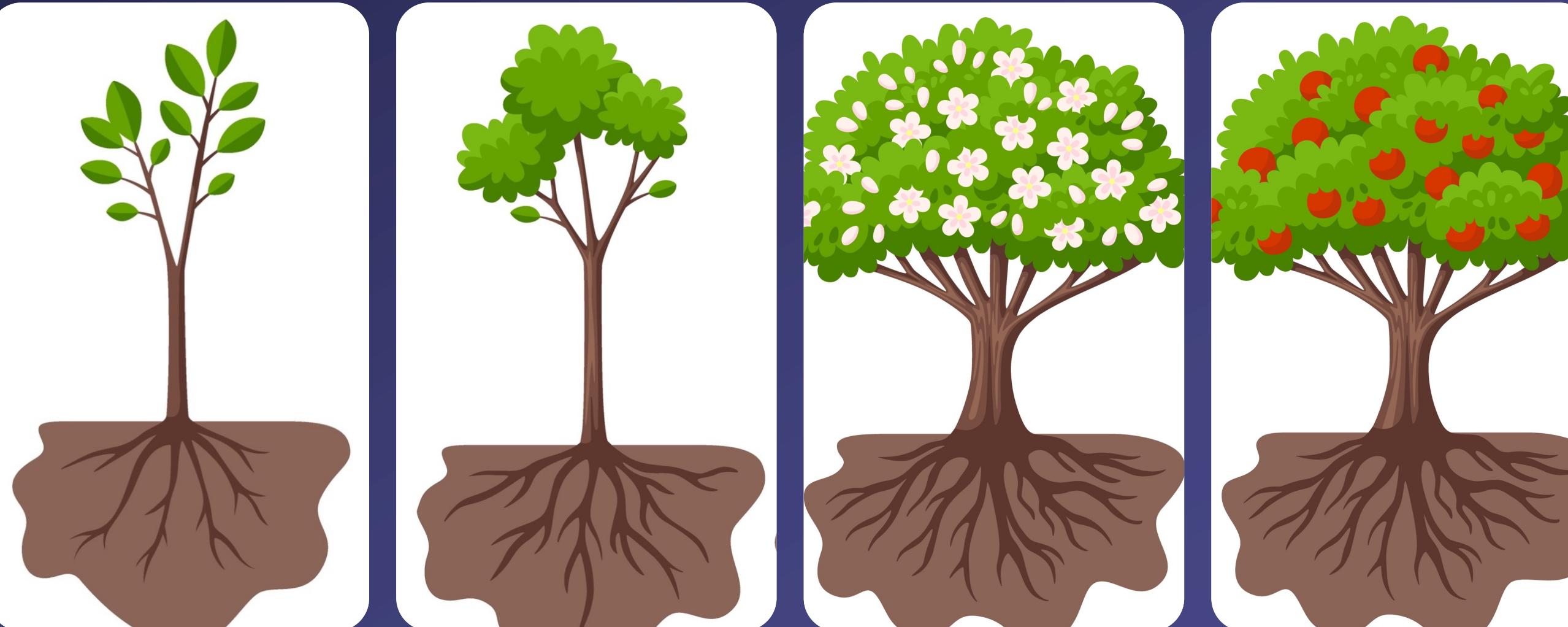
## (V3) Our current stop

- apple Scaled to 8 dedicated, persistent product teams
- apple Acknowledged the need for a shared platform team
- apple Leaned into knowledge sharing and cross training



# Progress over perfection.

Avoiding the fate of the Red Delicious isn't one simple change.



# What success looks like

1. Dedicated teams
2. Persistent teams funded instead of projects
3. Addressing common needs across CPB teams
4. Human readable business logic for everyone to see

# Proud moments to remember

1. Positioned as strategic priority for the business
2. 3 days to fix defect, test, & release into prod

# Recap

1. Highlight the burning platform
2. Treat like a product
3. Map it out
4. Start small and iterate
5. Prioritize knowledge sharing



# Where we need help

- Developing Objectives & Key Results for shared “platform” teams
- Resources to help upskill product engineering teams about owning shared services



# Thank you!