

TECHNOLOGY PRINCIPLES

1. **Unified customer experience.** For each of the four “humans”, we will deliver unified experience across all our businesses/products (rather than product-specific experiences), with the objective of maximizing customer engagement
2. **APIs:** Our technology stack will be delivered and accessed via APIs, micro-services, for both internal and external uses. All APIs will be documented, published, and discoverable, and will comply with our API standards
3. **Open-banking APIs:** As far as possible, our channels will use the same APIs as the “open banking” APIs which our external partners use
4. **Re-use.** We will leverage shared, reusable services and APIs for the most common set of services including: authentication, on-boarding, money movement and interaction management. These shared services apply across all our products, and will be continuously modernized and functionally enhanced with feedback from adopting teams. All customer experiences will need to leverage these shared services
5. **Unified data layer & infrastructure:** All data access (read, write) for operational and analytics uses via unified data APIs. These APIs provide real-time, low latency access with built-in security and access controls for delivering timely information at all touchpoints; will enable predictive insights and productionized models for personalization; and self-serve analytics.
6. **Cloud-first.** All new applications to be deployed on AWS or Google Cloud.
7. **Open source.** Leverage open source tools and software wherever possible
8. **Hollow out the core.** The core systems (e.g Hogan) should only be used to fulfill their primary purpose as systems of record. Data and processing not relevant to that primary purpose will be moved out of the core, and applications will use services or data APIs, rather than directly accessing Hogan or other core systems
9. **Software Resiliency:** Each application, service and API will be designed & tested to be atomically resilient and scalable.
10. **Architectural rigor:** Any exceptions to above principles need to be explicitly approved by Enterprise Architecture (#2,6,7,8,9), Shared Services Architecture (#3, 4), and Data Architecture (#5). Unified customer experience (#1) will be ensured by CDO.