**As a banker, I want to interact with a generative AI chat interface — with or without uploading decks — so that I can anticipate potential client questions, draft responses, and extract insights efficiently.**

### Business Requirements

1. **Generative AI Chat**
   * Must allow free-form natural language queries even if no files are uploaded.
   * Responses should leverage institutional knowledge, prior meeting briefs, and structured client data.
2. **Optional Uploads**
   * Users may optionally upload decks or documents (e.g., pitchbooks, earnings presentations, research notes).
   * When uploads are provided, AI must parse the material and ground responses in it.
   * Chat must clearly distinguish when answers are **based on uploaded files** vs. **general knowledge**.
3. **Contextual Responses**
   * Must anticipate potential client or stakeholder questions (e.g., CFO, CEO, portfolio manager, board).
   * Should generate draft responses, insights, or talking points tied to content (uploaded or not).
   * When applicable, must reference page numbers, slide titles, or specific data points.
4. **Collaboration & Integration**
   * Users must be able to save or push outputs into **Client Brief** or **Script Assistant** modules.
   * Sharing features should allow teammates to edit/refine AI-generated content.
5. **Performance & Reliability**
   * Answers should be generated in <5 seconds under normal load.
   * Must handle both “no upload” and “with upload” use cases gracefully.

### Acceptance Criteria (High-Level)

* Given no upload, when I ask “What tough questions might come up in this meeting?”, then I should still get relevant generative suggestions.
* Given an upload, when I ask “Draft a response to margin pressure concerns,” then I should get an answer with slide references where applicable.
* The system must always indicate whether insights are grounded in uploaded material or generated from general knowledge.
* I can save key outputs directly into a Client Brief or Script Assistant flow.

### Definition of Done (DoD)

* End-to-end flow supports both “upload optional” and “no upload” modes.
* Responses are context-aware and transparently sourced.
* Outputs can be saved/shared with teammates.
* Tested across multiple deck/document types and edge cases.
* Documentation and guidance for users is available.