(1) Imagine Austin | KeyBank and PNC share how they are transforming banking operations -

Transcript:

(00:08) everyone appreciate everyone joining the last session of the day before the big the big party uh I promise to keep this one Lively particularly with our our two guests here um so welcome to the session on uh Bank transformation I'm Ken merzel I'm the global industry leader for financial services automation anywhere um so I uh work with uh customers talking about how to apply the technology and Industry uh given that my background is in banking I was uh previously at Bank of America for 15 years but fortunately you don't have to

(00:39) hear from me talk today about uh automation because you're going to hear actually from two of our uh customers in the industry um so before we move forward um first of all brought to you by our our Legal Group just quick Safe Harbor statement so you know we will talk about some future capabilities today uh please base any purchase decisions based on capabilities currently in the market so that you brought to you by legal all right so now um what I want to talk to uh today about is um you know Bank transformation and

(01:10) um I'm really excited about the topic since um banking is you know number one industry for automation um and I think part of that is is the fact that um you know there is this integrated Suite of capabilities because you all know there's no one capability is going to be able to automate an entire process and so um what's really exciting now is heard a lot this today about gen Ai and so I think it opens up a whole host of additional capabilities and additional use cases that uh that couldn't be done

(01:40) before so um so today the the plan will be um we'll basically hear from our two speakers who I'll introduce shortly I spend about a half hour um then we'll come up on stage we'll I'll talk to we'll do about you know two two or three questions and all that so that you can be thinking about what questions you want to ask our our speakers so um that's really key portion of the session so be be thinking about that I mean I think part of the big benefit of imagin is the ability to talk to other

(02:07) customers and so you have a great opportunity to uh do that today so with that um I will briefly introduce our speaker so I'm am very excited to uh have Matt Stewart here from PNC uh as well as uh Mike Reynolds uh who you uh heard on stage earlier from uh Key Bank so with that I will hand it over to Matt there's no walk up music for us sorry I'm going the wrong direction which is the correct there we go so uh I'm Matt Stewart I'm Coe manager for intelligent automation at PNC Bank I manage uh RPA

(02:52) automation anywhere and core AI it's a virtual assistant product um as you know we recently acquired a bank and now we're the fifth or sixth largest Bank in the United States depending on when you look at the numbers um we've got around 60,000 employees across various lines of business from retail um commercial wealth Etc um my story is a little bit unique I started as on-site help desk and automated my own job enough that people started noticing and started asking me to do it for other people uh

(03:22) and then eventually when a Coe got started at PNC um I was brought in as one of the first developers was the third automation developer doing automation Anywhere work this about six years ago and I've been there for the entire Journey I've gone through um being a developer ba tester uh to an innovation consultant and strategist and now I'm managing the Coe for two of the products um that number has been updated since I share these slides we're on 84% I think it was on Friday uh done our a360 migration um hoping to be done with

(03:55) that rest of the way so that we can start to get to what I'm hoping to do when it comes to transforming uh Bank operations um this this model of traditional automation is not just uh guess an automation thing but it's it's a it's a very typical process that you see at any place that has been around forever if you get rid of the bot part and just look at the rest of it you've got a a customer that walks into some front office and the front office employee takes some information from them fires

(04:24) it off into the void uh and then they say goodbye to the customer and the customer leaves and then someone in the back office picks up work from a queue and does some work and then the process is finally done if you took that process and looked at it uh 30 years ago it looked the same be a fact or uh maybe someone sending snail mail uh you do it today it's somebody filling out some form and it goes off into a backend queue and nothing has really changed um and when we come in and we do traditional automation we're just

(04:51) putting a bot in to read the queue and that's I think what everyone's done for a long time you heard in the keynote earlier today I think people were talking about scheduled Bots getting away from scheduled Bots think mik was in here talking about scheduled Bots and it's it's kind of missing what's really possible so when I think about transforming I don't think about just introducing Ai and automation into an Asis State I I think about taking what's currently there and asking some

(05:16) questions I personally do not care about the current state it's never really come to my attention or it's never really important to me when somebody asked me to automate something I asked them what they're trying to solve what's the what's the problem you're trying to solve if 40 years ago someone walked into your your bank and wanted to open up a loan same goal but if you come today and you want to automate that process you shouldn't be automating the process you stood up 40 years ago so

(05:42) this this little framework of three questions is what I started to do to to educate people on how you can start to transform front and back office there's a back office employee that is picking up work in a queue what are they picking up what information do they need to do their job find out question two where that information exists in your organization it's got to be there if you've got customers you probably know who they are you've got a customer information record figure out where all that information sits and then in the

(06:11) front office structure the request going to the back office so that it relies on what you already know and asks the question of what you don't know example you go into a branch and say you want to change your address why do you have to wait 5 days to get an email back or a letter saying that it's correct they can take your information you have the systems of record in the back office that have all of the other information about you all that you need to do is ask old address new address customer ID you now know who

(06:40) they are what they want why they want it and you can just put a tool right in between to talk to those systems of record in the back office this is real transformative automation to me you're not taking an existing process and just PEC mealing some components onto it you are taking what the goal of the customer was was introducing a tool in the middle which in this case would be co-pilot having it interact with your systems of record and your front office employee I think Mahir used the word system of work

(07:10) this morning uh I did not have that information or I would have put that on the slide but it's effectively a system of work they're interacting with one single thing doing all of the stuff in the back office that that middle piece right there doesn't have to be limited to just structured requests one of the use cases that we're applying this to is document automation you go into a branch and you have to fill out some paperwork a lot of places scan it send it in an email gets fired off into the

(07:35) back office someone picks up a document tracks down a request merges it together if you've got a document automation tool doesn't matter what it is if you can hit it with an API that embedded automation can talk to that docai tool pull out the necessary data just like in this previous slide where I'm talking about identifying what informations needed to complete the request if it's in a document and you can get the document from the customer and your intelligent document process processing tool can get

(08:00) the information from the document you can do you can do that there's no problem so the part that this becomes super appealing for is as as you start to pitch this to Business Leaders uh no one has asked me about the ROI for this which is kind of weird because it's you know it's automation but they've almost entirely focused on the fact that the customer can now come into the branch and get exactly what they need and get feedback and be gone in 5 minutes rather than 3 to 5 days that front office

(08:28) employee no longer has to Hope everything goes well because if it doesn't they're going to see that customer come back in a week very upset they're going to have to apologize they're going to have to own it even though it wasn't them being able to have that employee say I took care of that for you and then the customer is gone and happy means that customer is Happy front office employee is happy if the return on investment is zero dollar you're going to have no turnover you're going to have more Customer Loyalty

(08:52) there's other ways that you're going to measure this and it's going to be it's important enough that people aren't even asking those questions to me so transformation to me I I don't have that line it's gone I had a line in here uh automation plus process Improvement is intelligent automation I think that's the key that you should take away transforming your bank operations isn't about putting components in to try to solve individual problems it's looking at the goal of the overall process

(09:19) figuring out where in your Tech stack and where in your information stack so to speak you can solve that problem creating a new process leveraging it and then releasing that to your customers and your employees believe that's all for me oh I do have one more there there are some other things that we want to do with this in the future so the use cases that I'm talking through are kind of um they're the easy ones somebody comes in they say I want to I want to update my address very easy for you to click the address

(09:46) change button someone comes in and says uh my mother just died I'm a power of attorney on her account I need you to transfer the banker doesn't know what buttons to press so if they don't know what work needs to be done they don't know what request to select but now with things like generative AI coming out they might not need to know which button to press they can just type the request from the customer and the back office processing that would be necessary can be trans transformed into the structured

(10:16) request in the front we know what information you need based on what that person has declared we need to know their account number we need the legal documents Etc and then that employees's job is to just act out the information that's been recommended we've already done a lot of the top components apis database other human interactions with task routing doc AI but being able to plug into that gen component when employees really don't know what they're supposed to do with some crazy scenarios

(10:40) that happen in banking and I'm sure some other some areas would make it so that that human in the front office can own everything with minimal training Michael thank you so much thank you let's see if I get the slides right nope not intuitive interface okay the evolution of service digitization so this is our Key Bank scenario and think back to 2017 uh whenever we first started uh training people we decided that hey we don't know exactly what we're going to do anybody that signed up uh for training we basically took you in right

(11:21) 45 uh people took us up on that offer of which about 22 put something into production we had a CO a couple people trying to figure this out so it was the very early days and you can see it was is an exploration for us now fast forward a couple more years and we're like how do we really escalate this how do we make it meaningful how do we not build a bunch of technical debt right and so we decided we're going to centralize so those 22 people that put something into production we said hey do you want to do this fulltime now they

(11:57) had some challenges because they had a a current job and then they were automating on the side and some people were like I'm more business oriented and others are I want to be more Tech um a vast majority 80% of those roughly did not have a tech background so they were business people that understood the processes so we said we're going to invest in you 13 said yes and so uh that centralized where we started to really launch we got 68 processes and think those are um unattended Bots um when we got to that that piece we saw

(12:33) some optimizations that we could do so some of you probably have many business units that you support and then you're always constantly thinking how do I get a VM how do I get a license I need to apply the license file and the first thing we said was hey let's stop doing that let's let's get a pack of licenses so it doesn't take two weeks to buy and then apply your license file to your Mach th those were the early days of of things that we were dealing with and then we really started to optimize um So

(13:03) at around 130 processes uh we were starting to aggregate teams so this is a stage where we split into agile teams we had Azure Dev Ops as the tool that we were managing our backlog we had um I call them an agile leaders some people call them scrum Masters scrum is very prescriptive so I don't like that term but that's just my personal preference and we built that team out and then they started to align they had different systems that they started to get better with and all of a sudden we had a loan services group we had a wealth group we

(13:36) had a operations more money moving type group and they they just started to assimilate and support their units that way and then revolutionizing when we cross 200 processes I remember those days of uh going from version 11 to a360 we completed ours about oh six months ago uh but when you can get on the same platform you have the same initiatives you have alignment then you start to accelerate and today we're at 285 processes so now's the time for us to innovate the generative AI one of the things I commented earlier on was the

(14:12) ability for Bots to create Bots I don't know if you call that Autobot I like that I'm a Transformers kind of guy I could go with that um but the autobot when you think of that all of a sudden now we're getting capabilities that guide developers so the tenants the rule that you apply those can get enforced up front you're not checking after the fact and then accelerating development to my commitments and I I made them pretty uh public we have a hundred controls of the bank that we're going to automate every

(14:44) year so I'm on 62 right now we'll get that uh this year but I have a 100 more to do wouldn't it be great and I'm I'm going back to that 55% number that Mahir throughout uh 55% faster better that means I get 155 uh that would be huge in in my space and uh you know when I think of um you know a great concept don't take a broken process and automate it because well now you get the broken pieces faster uh streamline that process make the enh enhancements keep that pipeline always coming so you know a lot of people are

(15:22) like hey you're going to build a 100 Bots do you have line of sight to them next year so when I'm pitching for funding and board I have that line of sight I know the processes that we're going to automate and we flag those for Automation and tag them with underlying systems so there's a little bit to the secret uh sauce that we have oh I think I just hit the wrong button uh oh who can save me okay Insurance Accords anyone here in banking like compliance no hands right uh how many people have to do compliance yes

(15:59) yes uh we're all in that game and then because we do it we have to show passion and like it right you get it um so Insurance Accords uh when you're doing a commercial deal and this is a a commercial space that we're dealing with so think uh cmbs commercial mortgage back secuity the largest deals that are out there very important that the insurance is compliant and some of these factors when you're when you're doing the Mall of America that kind of um loan it's a a very large loan with numerous

(16:30) tenants I think there's 2,300 leases right so each of those has specific kind of requirements that they would need so your insurance policies they're numerous and what we've done is uh we've taken uh automation anywhere on the front side so we have our existing application uh we do a Json call to pass to the bot to know that it runs right kicks it off we send the information a document uh for extraction and then a bot comes back back and does the check from the underlying document to the system uh so

(17:04) this is proof of concept for us right now uh we were proposing that solution and as you can see it really accelerates our uh compliance so now we're getting instant messages of hey these values line up we're not pulling up a document over here pulling up a system and then trying to interpret the values anyone that's seen an insurance Accord document for commercial property has a bunch of line items right it'll say like boiler Insurance minimum coverage um maybe $5 million and it has a check box um so

(17:37) those are things that you know have traditionally been challenges for people to to get in and do so this is something that uh you know we can take from a QC process and then once we get confidence in that uh then we can take it upfront and start to do the data input of these uh these uh insurance and core compliance items and really get our um relationship with that client near real time I don't know how many people have home mortgages but insurance renewal it's usually when your insurance agent calls you and like hey let's do a review

(18:11) almost time and then that I have the anxiety on this conversation because they're always trying to upsell me a product or say oh well the housing market let's we could talk about that forever but now values have increased so have your insurance limits increased all those kind of activities that's that's a consumer level um automation okay hyper automation so I started out with RPA in 2017 our journey has come into you know 2019 when we centralized and really Advanced our RPA in 2022 we added locco solutions to that

(18:49) in 2023 at the beginning we did the intelligent document processing so 2023 the intelligent um artificial intelligence generative AI where's our Focus so I alluded a little bit earlier today uh that uh you know we we have taken a very big focus on generating um you know SARS Dominic mentioned that in his uh presentation as well so when we think about fraud and anti-money laundering activities and those kind of associated agencies and processes we'll have internal investigators and what happens with those internal

(19:26) investigators we have Bots today that pull in the info so if there's an IPI number or you know some unique identifier we'll go to all our underlying systems build a word Dock and then those go into specific I'm going to call them work cues for our investigators to come into those documents they're fantastic right they have all the data they got the supporting details the screenshots anything that you would need for local law enforcement FBI or to file that SARS report what they don't do is put it into

(19:58) human readable language so now we've got people interpreting these values the next iteration uh we'll take that to another level okay I'm going to pause there I'm going to give it back to Ken great well thanks uh Mike and Matt appreciate the insights um so you all have a unique opportunity today because you actually have the opportunity to ask questions to um you know two folks that manage some of the um most advanced programs that I that I've worked with so you'll get some great Insight say so be thinking about

(20:33) your questions um what we're going to do is we'll we'll start off with a couple questions here and then um we'll go out to the audience uh so let's can head on up here I get to test the stairs I'll go right here you got it right all right so just to uh start things off uh Chris we couldn't couldn't talk without talking about generative Ai and um I think um you know what I want to um understand from from you both is really H how do you see generative AI really changing the nature of the use

(21:11) cases and ultimately really transforming business so Mike maybe I'll start with you yeah I'll add to what I said earlier another uh interesting thing in banking is is fraud right and there's many different ways that fraud happens and once you kind of get that first pattern down the first person to commit a a new kind of fraud they like to leverage that and build that out quickly uh and so in my world um we've built a reputation with our fraud group and what that really means is they pick up the phone

(21:46) and say hey uh I need a solution within 24 hours I need to put holds I need to report these cases and have the facts kind of updated and everything like that so we've generated Bots that do do that and then in certain situations the expectations 24 hours now wouldn't it be great with generative AI to create this process and enhance that and then create that but instead of hours in minutes to me that's exciting the developers getting able to being able to to utilize and tweak that Matt what's your

(22:21) perspective so with with generative AI I want to think about more from the employee perspective where a lot of the times employee uh the information that they need to do their job effectively is kind of hidden behind layers of complex policy procedure documents just think about the the amount of effort it takes for onboarding to happen it's like before an employee is even useful to you you're spending two to three months training and onboarding them and if that onboarding doesn't go well and they

(22:50) leave in six months you're not really getting any value out of the employee and generative AI one of the one of the pitches that I'd made made was um real life training scenarios so brand a person that would be dealing with a customer the best training that we have right now is role playing with with other workers that are also being trained and don't know anything so it's not really productive um what if they could just interact with uh speech detects generated generative AI human and that human is a geni model that is

(23:21) applying for alone they can get that kind of real training in real time and now that employee is going to be on ported in a more realistic way in a safer way and you're likely not going to have the turnover rate so anything where human workers need to be given context but not removed entirely from a situation I think generative AI can be uh really instrumental in that yeah I mean the areas where I'm seeing a lot of interest areas where um just huge amount of information you're trying to synthesize that and make a decision so

(23:49) typically areas I'm seeing are like you know you mentioned like commercial lending right I mean it's one thing to underwrite an auto loan but when you're looking at commercial lending in terms of the of information that underwriter needs to review so the ability to synthesize all that so they can make the decision notice I didn't say the geni makes a decision right but it synthesizes that as a tool for the underwriter then to make that decision I think it's very powerful um we're seeing

(24:14) it a lot in um in uh like compliance right so AML again investigators is trying to read through huge amounts of information and make a decision as to whether or not there's some type of criminal activity um customer service so you know complaints uh where most of the work is around researching um you know to make a decision about how you're going to handle complaints so you know particular where there's huge amounts of data we're seeing a lot of of opportunities um second question is is around you know so

(24:43) both your programs are are um fairly mature so what would you say are some of the keys to really being able to scale automation across organization I mean often one or one group might be really deep but how do you get or you know the the automation to scale so maybe I'll start with you uh one of the things that we've had success with is um kind of keeping keeping new Tools in Tech uh close to our chest until we've proven it and understand it because when we let the floodgates open and just say here's

(25:16) a new tool everyone have fun people are going to fail and if they fail they lose faith in the product they lose faith in the Coe saying go for it not really giving them any guidance but if if we take a use case like that one that I was showing is something I've been working on for like seven months um if we if we can take that model make it work with all the risk Partners all the compliance people front office customer advocacy whatever the metaphor is plow the cow path you know factory model whatever you want to say if we can take

(25:44) that and package it up and then show other teams here's how you can be successful they don't have to to think about all of the things that we had to think about to get them there it's been handled for them so identifying the right tech people and the right business bus partner that's willing to try something new and then take that and hand it off to someone else so that they can be successful with a lot less effort than uh if they were to try to go at it alone Mike yeah uh finding where to hunt

(26:12) for The Right Use cases getting um the buyin behind those and then hey you've earned your spot at the table let's let's keep building upon that so when I think of the early days of of Key Bank and some of these business units um loan processing is one of our biggest we have a 100 automations in that space when we first started it was scattered um you know were we picking the biggest things maybe not necessarily um and then all of a sudden we got a good reputation that that preceded us and then when you think

(26:43) of um you get that one big win the second one's easier um and the third win and the fourth win you expect right so you know that winning success uh you know you got to highlight that and then another thing that I'll throw out a differentiator for me uh particularly within key uh the infrastructure so anyone that's manages their own VMS does their own installs those kind of things those are challenging the desktop groups there's automatic updates there's Global policies all those kind of things so

(27:17) totally agree business partners the compliance you got to get them on board and then there's another set of people that really control your automation that that uh you you have to have that good good reputation as well and then flexibility in that space too U again the hunting is probably the uh best I love the business uh process risk identification project that we're on I got I had to say no to like a thousand items a year uh I get about 300 300 items that we say yes to and about a hundred of those are we're going to do

(27:51) them soon right and when we think of BPR um those are risk things that I've said no to historically because they didn't have the business value no hard save no contract leaving Key and now all of a sudden I have this um you know clean slate with the businesses to come in and and do some of the most critical processes yeah I mean I think it's a good problem to have too many requests coming in because that means people see the value stay on that side yeah exactly and the key is I think as you both said

(28:22) is really the business sponsorship because at the end of the day you may have a cool tool or technology but unless the business sees a True Value to it and supports that and drives it um you know it typically doesn't work well if it's just purely you know it Le um so last question before we open it up to the audience here so um and I think Matt you actually gave us a gooda case study of this earlier but I mean historically a lot of the automation is really focused on back office and I think we were starting to see more and more focus

(28:54) on front office and leveraging all these Technologies really to improve customer experience whereas before was you know improving sort of back office operations so I I wonder if either you could talk about you know if if you're seeing that shift and maybe some examples of how that's evolving today yeah so I mentioned that you mentioned the use case that I have there it came about with an approach of of automation that I go about I I like tracking um when when doing a process I I generally ask the questions of where

(29:23) the work comes from how it gets there heading all the way back up to the the origin point I don't like current state automation I think I said that aggressively earlier um and so when I'm trying to rebuild a process from scratch you you start with what the goal is and you work your way back to where it comes in at a at a bank most of the work comes from the customers in some way and and we realized pretty quickly that if we wanted to really automate we had to do it in the front office the customer part

(29:51) came kind of second because as we were looking at the the infrastructure requirements and and the the customer advocacy requirements and all all the things that would go about it doing just completely back office Automation and then doing it from the front office really the the numbers end up being the same if you if you get straight through processing the difference is that um the customer being able to come in and get that that ownership and that guarantee and not having to come back in a week uh was was really a deciding factor for us

(30:18) because there's so many things that we we we try to measure Customer Loyalty it's kind of hard to quantify on on a on a balance sheet um duplicative requests if a customer did something on Monday checked back on Thursday and it wasn't done did they just put in another request how many of those are happening that we paying employees to work through there's there's a lot of those types of things that are hard to really quantify but are definitely there and everyone understands them and it seems silly to

(30:44) say that the the customer focus ended up being an accident but now that it's been discovered it's almost one of the driving forces for for all the automation that we're doing yeah I would piggy back out the the there there's uh a lot of value and acceleration in that front end when you get a chance to touch that data sooner rather than it's gone from an origination system to a Ser servicing platform and now you're doing QC you know two hops later that's a challenge right and so getting that upfront did

(31:17) someone upload a tax document instead of their bank statement in the wrong slot right identifying those pieces up front um makes a lot of sense yeah and and a lot of that c Su stuff because I mentioned the old processes where it's a a fact to the back off back office we we've had a process that we were reviewing recently where the person in the front office would fill out a cover sheet with handwritten notes about what the request is to send to the back office which means that a person has to physically read that before they know

(31:47) what action to take if you just put that in a co-pilot form or any structured form you know do this on this account you don't need a human to read anything in the back office you're grabbing that data in a structured way up front well that's what's exciting I think about the technology is usually you have to make a tradeoff like are you going to try to drive more efficiency and reduce cost or are we going to enhance service right and this is sort of you get both right because you get a better customer

(32:10) experience and at streamlines processes so uh I'm going to open up to questions from the audience I have one request of you all which is if you do have a question please raise your hand I'm going to get the mic to you just so folks that are remote can actually uh hear your question so who wants to be the brave person to start things off the farthest person away from you yeah this is for uh Mike uh I know you mentioned in there you had RPA first then you had local platforms what exactly local platforms were you talking

(32:42) about there I didn't quite hear local platform locode you said locode platforms yeah yeah so when I think of locode you know there's Al there's co-pilot and then I also own our low Code Practice um so so when I think of that it's Microsoft power apps out systems and then for for us in particular um calling Bots from a button push it's a Json callway right it it's not that hard to execute that and then get the results back y thank you so uh thank you very much for the information and the presentation in this

(33:25) case uh with you Mike my question would be when you started this uh automation anywhere Adventure right uh you mentioned that you transitioned from having uh you know a Federated system or citizen developers into having them on a centralized system right saying something like you had 22 developers uh everywhere in in the bank right and then ended up transition transitioning to 13 within the court team uh we're having a little bit of that experience where where I work at my question would be how was that transition of you know agreeing

(33:58) with multiple divisions or multiple business areas to let their resources go towards your team right how was your experience with that do you have Champions besides yourself or or how was that transitioning you know oh this is a getting people to give them their resources to you right to that when when you took those people are they still dedicated soft softly dedicated to those lines yeah no this is a fabulous question I think at any at any point in scale and knowledge right it's like hey you could go out and

(34:30) just say hey here's an automator go automate for me and then it turns into an order taking situation right and so what we had found we built let's say our 22 automations and then people started to move to other departments anyway right and now all of a sudden you got this technical debt and no one knows how to fix it and the guy that's in the other department you got to tap him on the shoulder hey come back you know the awkward situation I'm talking about right uh yeah you're pointing it to him

(35:00) now good call good call U and so we wanted to eliminate that and then the technical death there was some very sophisticated Solutions and then there were some it's like oh you hardcoded that bro come on now I got to redo the whole thing and push so you get the you get that there's some of those synergies we hit that threshold and it's like how do we accelerate and get past some of this and that was our frustration point and everybody deals with this in a different way I'm not saying that centralizing is your best move I think

(35:33) it's situational uh and depending on how large and you know the the organization is how sophisticated uh departments are whether business or it uh that can be a challenge so I I actually report through it um so we're not in a business unit not reporting to finance um and the challenge for us that we decided in 2019 that we're going to move forward with when we picked the 13 people was was we're only going to work on hard saves someone had to leave the bank or a contract had to leave that's what we

(36:04) measured ourselves on and when you do that all of a sudden the I'm going to say fluff disappears um and at that point the people that had came to us we had a good mix they were from the wealth group they were from operations group and we had two or three pretty technical uh people on the team I also have my own infrastructure team and those guys came from the desktop group so I had that technical support I had the mix of business and people that could push back of those original 13 I'm right now at an

(36:35) organization about 45 and those original 13 five are managers leading groups and they interact with business units really progress their um you know careers in that space so I hope I hit on many of the uh topics that were important to you you can expand and ask more questions we could go on and on for hours and debate this it's it's interesting that almost everything you said is the same I have the infrastructure people they didn't come from desktop I'm going to steal that idea when I get back um and and a

(37:06) lot of the models that you mentioned are the same but we are Federated and the Coe actually existed prior to the first Federated tech crew we we had a a person in a business group want to bring in automation anywhere and someone in Enterprise technology kind of like said hold on a second this isn't yours this will be the Enterprises and they stood up with the standard would be they worked with that tech crew I mentioned before uh you building that the good operating model to begin with before you shared it that crew and the Coe kind of

(37:36) co-built what the standards were going to look like and then we started adding in different groups so no group had some kind of unfair balance of power where they were the first group and now the Coe is trying to claw some of that power and standardization back it was always there from the start um and I I think that some people that I've talked to have suggested that if that that isn't the case you're either going centralized or there is no Coe because it's almost impossible to to pull back that power

(38:04) over time yeah the one thing I have seen is regardless of whether you know Federated or Central Development I mean I would imagine you all have points of contact within each of the business so because that's the real key at the end of the day the business knows where the real opportunities are yeah you need you may need to educate them about what automation can do but they're the ones who really know where the value is so regardless of how you organize the development you know having those points of contact in each of the businesses I

(38:31) think you you have people that represent those lines of business in our Coe we have people that are embedded in those lines of business doing strategy work with them and helping them plan what they're going to be building so while we're not the ones doing the centralized development we're there poking on shoulders while while they're building so it's I guess it's just who's paying paying the developers at that point but yeah yeah that's a whole separate discussion get another right uh yeah

(38:55) take one up here you mentioned that you know um um a lot of your Bots are unattended right yeah most of mine 288 unattended at this point yes unattended right yeah yeah so I have a question on that you know um so when you're moving from I'm assuming you are attended at one point and unattended unattended right so uh when you made the transition from attended to unattended right uh were you able to procure same access privileges for your digital bot Runners compared to your human bot Runners if you ran into any issues how

(39:35) did you you know uh get past those challenges yeah I think you hit on a couple things there here so like unattended versus attended and you know another way to to call an an unintended bot is hey make a Json call and get the work into the queue and kick it off right and then you can pass those values back now if it's a more asynchronous like it takes too long it's a five minute process all of a sudden now you've got to figure out how you're going to cube that back to a user and hey products like co-pilot and all those

(40:09) things make that happen right versus if you have cues and maybe you have a bot that interacts with a step in that queue a work queue is what I'm thinking of and completes a task then it's tracked automatically right you can do those kind of activities for us um the transition it there's never was never really a transition we're going to go down this path we're going to go down that path now you talked about permissions so like when we have business users doing activities right and they have their existing we call

(40:43) them identity management you know tasks and things like that um hey they had access to prod guess what when you're in it there's no access to prod I mean it's an exception process to troubleshoot um and so all of a sudden that shift they they did have to make that transition I now have to do a testing cycle so it became a little more rigorous from that standpoint and then I have a separate team that moves that code to production they'll also do a quality review a code review uh and we have automated scanning

(41:16) tools and then of course there's the AA product as well on top of that so you know for us I'd say is a mild transition we did it so many years ago uh that it's ingrained in people uh we're one of the few business units that we can submit an identity request and then we actually get it U approved in lower environments within 24 hours um that that's an exception that key not always with every group does that happen so hopefully that addressed a lot of the new yeah I think I've been seeing a

(41:50) gradual transition to more attended I think it's for two reasons one is just because as people gotten through the platform migration right and they have a lot more attened capabilities and then the second is obviously just in terms of the advancements of the co-pilot capabilities and I think especially as people start exploring gen um I think co-pilot's going to be key because it's pretty whereare we're you're using a gen use case and just take the output and boom like you use it right especially in

(42:16) maybe compliance related areas where initially you know the the biggest guard rail aside from data and security Etc is having human in the loop to look at something that's really critical and so I think that's why we're just seeing you know an increase around um attended use cases all right we have time for one or two more y let's see go back this way oh I'm here all night this is where I'm curious about your thought process in deciding about AI especially in this sector in relation to DLP risk uh have you made a decision

(42:49) on what you'll use or are you thinking of using something to locally train like llama or something like that so oh we'll do lightning round now because we're up so you get like 40 seconds we that's a complicated answer we we've got for for Gen specifically in training is that what you're you're asking about so we've we're we're trying to go down the route first of um like open Ai and some of the other publicly fa publicly available ones with companies that we already have

(43:17) relationships with like we already have an Azure stack at PNC so being able to work with them we already trust their security for SharePoint office Exchange all those things why not what we're about to send you it's probably already the stuff we're sending you is probably already stored somewhere in your Cloud why not just send it again right um eventually we want to be able to bring generative ey capabilities on on Prem but the the problem that we're running into is for some of the use cases that

(43:42) we've come across to be able to do real-time information back to uh employee or customer facing employees we would probably need more gpus for that than we are than we have existing at our bank now so it's uh you know we're not sure which direction we're going to end up going it really depends on the use case and the ROI for those um if it's worth it maybe we'll invest or we'll just continue to use some cloud service all we're going to go to the next lightning round question then we're going to start

(44:09) playing western music after 30 seconds oh love it um Matt I was really inspired by your story of of you know getting into your role by automating your own job and a question I'm curious about is just what people are doing with citizens development you seem kind of like the ultimate example of a citizen developer I'm wondering if either of you can talk to whether you have a citizen development program and just a little bit of how it how it works I I ironically do not uh have one um but I am working on um there are two people

(44:46) that have citizen developer programs one was in this room earlier today from Nike and there was another from Nationwide who I I don't know if she was speaking but the the framework that they go about um relies on the Coe having some kind of standardized structure using Coe manager or just just other otherwise here's what we want you to build here is the framework that you're allowed to build in you're going to then give this to a technology person so that they can vet it and incorporated into their solution

(45:14) uh it it accomplishes the the act of um getting the requirements from the you know from the horse's mouth directly uh and also getting some some lift in the code perspective but we currently have not done anything we're waiting till the migration I'm I'm going to have to pile on to this one we created a program called Tech ready we took our operations people sent them to 15 weeks of boot camp style training right for for programming it was Java right and focused we've done 115 people we disperse them across the Enterprise in

(45:45) various areas I I uh kicked off I have a an interest in this program I founded it uh I took 15 and that's how I sourced and they at First Hat hated it because it's not Java programming but then they realized they had the mindset and the capability and they're some of our best challenging developers meaning they're challenging the business so love that aspect and well first of all I want to let's give a round of applause for Matt Mike thank you um you can tell they have a ton of knowledge and so uh you know we can

(46:18) probably hang out for a few minutes afterwards uh two quick housekeeping things one is do not forget the big event tonight uh so 6:30 I think best is will be outside at 6:15 so make sure you're there and um also please do give us your feedback take a quick picture of the uh QR and give us your feedback so again thanks hope you had a great day we'll see you tonight and then again [Applause] tomorrow

YouTube- https://www.youtube.com/watch?v=RMDvxaHYzJQ