

Carla

## ① &gt; Profitability.

- agents' pay must increase
- not products
- not making a profit  
↳ reinvest the profits

## ② Digital Identity.

- support?

## ③ GLO structuring

ongoing

good bank / bad bank. Branding / reputation. high facingPII - cost / changewe are calling it something associated with the Post Office.④ \* How does AEC work with GLO? there are the controls (internal and

comms + engagement

↳ new basis old.

④ RCC/AEC - attendance.

- visibility is low

&gt; financial / IT / operational / change

↳ close enough to the retail. Core controls are going  
(reporting schedule) (backwards)x PCI ->x IT - going no new. joiners, movers, leavers

success factors &gt;

John - too much use of Outsource Partners!

&gt; data

&gt; RLO operational controls

/ financial +