

# You can't build a new bank with old tools

A playbook for banking IT and tech  
leaders who are reinventing their  
organisations from the inside out.



# Introduction

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# The new bank and how you build it

There are two strands to building a new bank. The first is moving services and products onto digital platforms to deliver frictionless customer experiences. The second is delivering that by changing organisational culture and ways of working.

In many ways, it is changing a bank from being solely concerned with finance, to being a company that delivers great digital experiences. Leading banks already see themselves this way. With executives from ING, Citibank and J.P. Morgan Chase on record as describing their companies as ‘tech companies with banking licenses’.

## What does a new bank look like?

The new bank reinvents how it has operated in the past. How it serves customers. What it knows about them. The products it sells them. And how the front-and back-offices work together. A new bank is also built on engaging and motivating its employees with new tools and workflows, so they can collaborate better and do their best work.

### Elements include:

- Open banking and the use of APIs.
- The data capabilities and scale of the cloud.
- Better self-service and customer personalisation.
- New products that are fit for a zero interest rate world.
- Finding ways for AI, blockchain and cryptos to create value.
- Making it easier for HR, legal and other departments to work in a more streamlined way.

## Transforming everything inside and out

As IT and tech leaders, you're at the forefront of that transformation. So you've got to move from being an enabler to pre-emptively creating the solutions that will help your bank compete. There's pressure to create a fully integrated IT architecture, while future-proofing it against cyber attacks and changing regulations. You've also got to drive a culture change across the entire bank and, of course, reduce costs. And you have to do all of that while maintaining BAU operations.

That's why everyone is looking at you and your teams to deliver outcomes rather than outputs. Outcomes like digital account opening, increased personalisation, new peer-to-peer payment options and more. Outcomes that produce easier ways of working that deliver to the top line. Outcomes that are sustainable across the long-term.

Which is why email and meetings are not fit for that purpose. And why new ways of working require new ways of operating. This playbook will explain how new collaboration tools such as Slack can help you succeed.

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We work in a highly regulated industry, but despite all that, it is possible to have Slack in a bank.”

**Chris Miller**, Head of Technology, HSBC



“

If we want to iterate the product, we can actually reach out to people in a quick, smart way with Slack Connect. It's great, because engineers don't do email. This way, I get products to market in record time.”

**Duncan Boa, Solution Architect, NatWest's Mettle bank**

## **Old ways of working do not deliver speed**

Building a new bank needs to be done at pace if the organisation is going to outperform its rivals. Or even survive.

But relying on email and weekly (even daily) status meetings slow things down. The former can get lost, or end up in someone's inbox while they're on holiday. The latter can be difficult to arrange when it involves competing diaries, and soak up too much time once they're underway. Both also silo information. If you're not sent the email or in the meeting, you simply do not know what's going on.

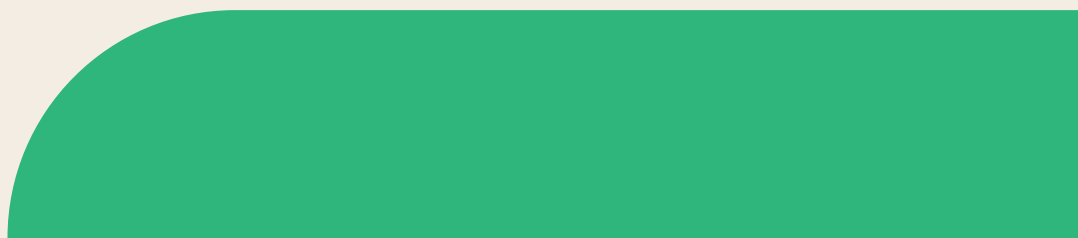
The adoption of new tools and technologies is therefore central to success. Indeed, according to a March 2021 paper from The European Systemic Risk Board, senior executives who had a more digital mindset saw their banks recover far quicker after the last recession, than those that didn't.

So it all comes back to you. You need to reinvent what the bank does and how it does it. And drive a digital culture across your organisation, from the CEO down.

“

88% of organizations who use Slack saw an increase in their ability to adapt to change.”

**The total economic impact of Slack, Forrester**



## Which means new tools for your tech teams

New tools break down the silos that slow down transformation and make it more complex. They encourage ways of working that increase productivity and collaboration. Transparent communications that join the right minds with the information they need instantly.

That's happening across banks like HSBC, NatWest and Royal Bank of Canada. What they have in common is they're doing it with one tool: Slack.

We act as a Digital HQ. Giving teams a secure space to work together, with automated, transparent workflows that are fully auditable. Asynchronous working using chat, video and audio all in one place leads to faster decisions. And we can also integrate with every other system in use, removing the risk of ripping existing software or hardware out.

## Five areas where new tools make an impact

Over the next pages, we'll look in more depth at how Slack can help you deliver the five building blocks that create a new bank:

1. Building better customer experiences.
2. Attracting the best IT and tech talent.
3. Creating a transparent and open culture.
4. Ensuring cyber security.
5. Staying compliant with regulations.

We'll explain each block's role, give examples of how other banks are succeeding with Slack, and provide some tips on the way.

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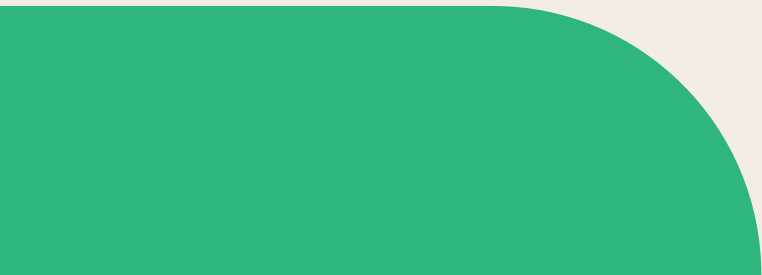
Leading banks have already shown that technology can improve IT productivity by more than 25% while also shortening time to market by over 50%.”

**McKinsey Global Banking Annual Review, 2020**

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# Customer service



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## **You can't build good CX if you're grinding away with old tools**

You'll know better than us how your IT and development teams are at the sharp end of the battle to attract and keep customers. McKinsey says that the sector is looking at losses greater than the 2008 recession, thanks to the pandemic's impact on jobs and businesses. So the faster your teams can get new products and services – like cashless transactions, quick loans and PPI cards – launched, the better your customer experience (CX) will be.

### **Differentiated CX requires seamless collaboration**

To get products and services to market more quickly relies on removing the barriers that slow things up.

Barriers like email, where long threads can make it difficult to pass information on. Or you find that not everyone involved on a project was included on an initial message. And endless meetings that get in the way of actually doing the work. Or intranets that require people to break their flow and move over to another system to access information.

### **How Slack helps deliver faster CX**

**24% increase in features delivered on time**

**23% faster time to market**

**21% less time spent identifying and resolving bugs**

**Source: IDC, The Business Value of Slack**

Developers have long employed an agile mindset. When *The Agile Manifesto* was launched by a handful of coders back in 2001, it quickly became a touchstone for how to launch products quickly. Principles like early delivery, shorter timescales and an entire business collaborating together became baked-in behaviours.

And those principles always circle around one major ingredient: transparency.

A transparency that ensures all relevant information is in one place, so everyone is in the loop. And teams can move from project planning to build, to testing to deployment quickly.

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We believe that to become the number one bank, we need to be the number one tech team. To deliver on the expectations of our clients, we need to give our employees access to the best tools, and Slack is one of them.”

**Martin Wildberger**, Executive Vice President of Innovation and Technology,  
Royal Bank of Canada

**According to Finextra, 66% of customers expect companies to understand their unique needs, but just 27% feel the FS industry is customer-centric.**

## Slack channels for quicker deployment

We help companies deploy new digital products and experiences quicker through the use of channels: virtual spaces where you and your teams can easily share information and have conversations. There can be as many channels as you like, involving whoever needs to be involved. It's transparent, agile working in action, with cross-functional and self-organising teams able to architect, build and test without those barriers mentioned earlier.

And because information in Slack channels is persistent, people can work in their own time, rather than having to be "in the room" when a conversation takes place. That means it's much easier to collaborate across time zones without working all hours – and people aren't stuck in meetings or video calls when they could be moving work forward.

## HSBC launch x31 times as many digital customer journeys with Slack

HSBC's modernisation programme is centred around a team of 1,000 developers that it calls D3 (digital, data, development). Their mission is to challenge the status quo and future-proof the bank by bringing new products to market quickly.

Slack is used to executing its entire digital transformation process, with the bank describing us as the glue that brings everything together. Now, tools like GitHub and Jira are used in one place, making collaboration and building digital customer experiences quicker and easier.

The result? They've gone from launching seven digital customer journeys to 220 in just three years.

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It's not just that Slack is easy to use – the speed of product updates and feature developments keeps pace with our requirements. Slack's ability to link with various apps and APIs makes the platform very compatible with our workflows.”

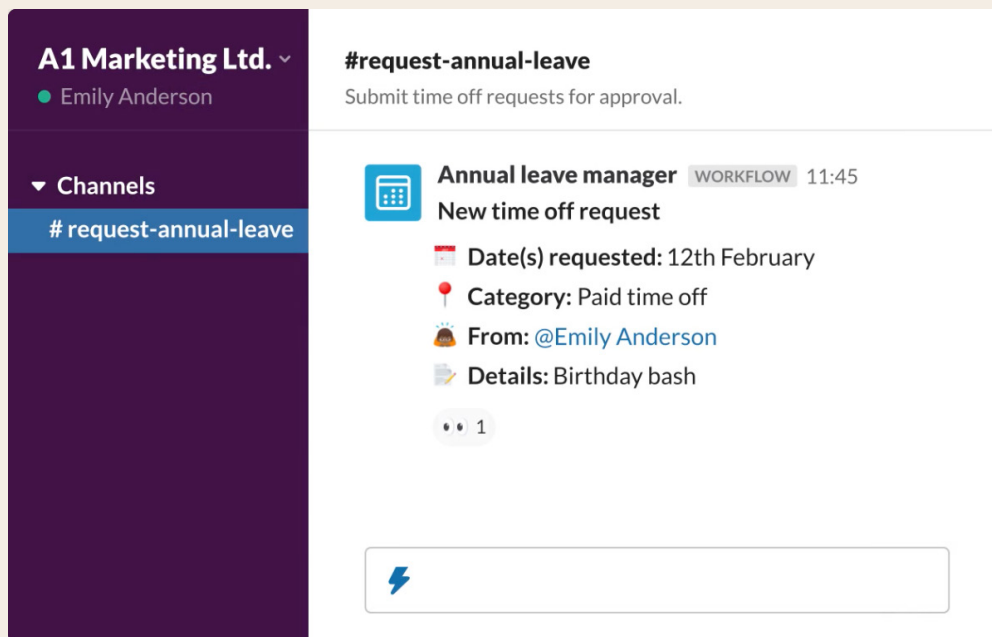
**Kazushi Iizuka**, AI/RPA office, SoftBank

## Automation for an even better experience

Your teams can also automate workflows for speedier development. Our Workflow Builder can automate any repetitive task, giving developers and IT teams time back to concentrate on creating better products and services.

So with Slack, information and teams are liberated from silos, making specs, code reviews and deployments easier. And thanks to Slack Connect – our secure external channel – that also includes third-parties from outside the organisation.

Slack is the tool that allows you to not only make it easier for them to collaborate together, but work as one with wider teams across your bank and with your suppliers to better serve customers.



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We needed a solution that facilitated communication and information sharing and would integrate with our other software systems. Slack provided that at an enterprise scale.”

**Vijay Sankaran**, former CIO, TD Ameritrade

# Ensuring security



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# You can't digitise without putting security first

Cyber security and digitisation are two sides of the same coin. You'll know better than most that any new service or tool must be built with security baked in, rather than bolted on. So integrating security across every customer touchpoint is key, as are technologies like AI and automation to detect zero-day vulnerabilities and other attacks.

## But some old tools can be insecure

That integration should, of course, start as early as possible during the development cycle. Especially as developer and IT teams will inevitably start to pull in customer data – and be moving quickly to gain market advantage.

That's why using technology like email to share updates and information isn't fit for purpose. Not only is it slow, but it's open to phishing and other attacks.

## Government and global finance companies trust Slack

The US State Department, the US Department of Defense and the UK Ministry of Justice all use us to collaborate, and trust us to keep their confidential information safe. We're also backed by the UK's National Cyber Security Centre.

Countless banks like HSBC and Starling feel the same, as do financial services giants like AIG and the Nikkei.

They're all giving their teams new tools to deliver quicker collaboration. And in many cases, using them to transform away from legacy systems and old ways of working.



## Slack security certifications



**ISO/IEC 27001**



**ISO/IEC 27017**



**ISO/IEC 27018**



**SOC2**



**SOC3**



**CSA**



**FedRAMP Moderate**

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We were amazed by how well the outage incident was received by our customers. It was a direct result of how the whole company was able to quickly come together to manage the situation via Slack.”

**William Stoleran**, Business Operations, Monzo



## **Our security is baked in**

Our enterprise-grade security ensures data access is only granted to the correct person, which we strengthen further by logically separating customers' data.

We also use two-factor authentication not just for people but also devices, while other features include blocking downloads and session management. Data is encrypted when at rest and in transit, and with Slack Enterprise Key Management, you can even use your own encryption keys for a further level of protection.

The platform also acts as a single command centre if there is a security incident. All our servers are hardened and we use a combination of storage technologies to ensure data is protected from hardware failures. Only essential network protocols are open at our perimeter and there are mitigations against DDoS attacks. As you would expect, we have distributed our operations across separate physical locations, ensuring business continuity in the case of power failure or other disasters.

To ensure the continued security of the platform, we use independent specialists to undertake regular pen tests at both the application – and infrastructure-levels.

It's probably why we meet or exceed some of the world's most recognised ISO, SOC and other certifications.

**According to Verizon's Data Breach Investigations Report, 85% of phishing emails stole credentials, like passwords.**

## NatWest's Mettle uses Slack for incident management

Mettle is NatWest's digital business account for sole traders and small businesses. It offers zero fees, in-app invoicing and instant responses to any customer query. It was built from the ground up using Slack, including how it deals with any outage or incident – from first alert to resolution.

“We started with one or two custom Slack apps, but we kept adding more,” says Duncan Boa, a Solutions Architect at Mettle. “Now we manage and resolve the majority of our security incidents through Slack.”

Mettle created a workflow that allows anyone in the company to raise an incident with a simple slash command. The details are posted to the #incidents channel, which triggers the PagerDuty integration in Slack to alert the on-call incident managers. They then create a new channel for that specific incident, assemble a team there, and come together as one to quickly devise a fix for the issue.

“

Technology like Slack Enterprise Key Management is rapidly becoming a core requirement for enterprises of all sizes that need enhanced security of their collaboration environment. It becomes more important for enterprises to retain control of their encryption keys.”

**Wayne Kurtzman**, Research Director for Social, Communities and Collaboration, IDC

# Attracting talent



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# You won't attract talent with old ways of working

Building a new digitised bank revolves around your people. If they're not productive or happy, you won't meet your goals. And neither will your organisation.

It's a point backed up by former Development Bank of Singapore Chief Innovation Officer Neal Cross, who said that banking transformation requires leaders to focus on their teams first. By giving developers new tools and ways of working, transformation will follow.

But we all know that the tech jobs market is incredibly competitive, with developers and those with in-demand IT skills able to pick and choose who they work for. It's why there are more tech jobs going unfilled on the eFinancialCareers website than other roles. To get an idea of how scarce specialist skills are, Deloitte research shows there are fewer than 10,000 AI specialists existing worldwide today.

## Developers want tech tools

According to developer recruitment platform CodinGame, 95% of developers prefer hybrid working. So how do you attract them and ensure they're productive when they're not in the office? One way is through the Digital HQ. A single, centralised platform that offers modern tools that support easy collaboration. Slack is one of those tools and has always been popular among developers.

## Organisations with a high employee experience see...

**4.2x average profit**

**2.8x revenue per employee**

**40% lower employee turnover**

**Source: Jacob Morgan**

“

Don't digitise your bank. Digitise your staff and they will digitise the bank.”

**Neal Cross**, former Chief Innovation Officer, Development Bank of Singapore

## Why developers love Slack

The reason is straightforward, it simplifies their world; supporting agile working and DevOps principles. The software delivery lifecycle becomes even faster and more efficient through two core capabilities: dev toolchain integration and the workflow automation we mentioned earlier.

They spend less time chasing information and people – as everything (and everyone) is in one space – and more time building apps and systems. You can also integrate more than 2,400 apps into Slack, so your teams spend less time toggling between tools. That includes hundreds of things they use every day, like Docker and Jenkins.

They can also use simple slash commands to trigger a deployment right from Slack, and integrating tools allows them to automate much of the CI/CD pipeline. Anyone can check on code status, view builds and deployments, plus see what's been pushed live.

**75% of financial services executives told Accenture that their employees are more digitally mature than their organisation. That's a workforce waiting for their organisation to catch up.**

## More than a tool

We're not just a modern collaboration tool, but a foundation for hybrid working. Distributed teams can get services and products live quickly, regardless of location. While onboarding, monthly reviews and goal-setting are far easier.

It all wraps up into sustainable productivity. Meaning that the agile workflows that attract and keep techies happy are repeatable across all projects.

## Solarisbank makes new hires feel part of the team

At Solarisbank in Germany, new employees receive an invitation to the Slack workspace on their first day. They each have a mentor from the People and Organisation team, who introduces them and posts their photo in the #general channel. The new employee's work team then chimes in with information on which areas and projects they'll be working on.

The Slack onboarding process has been well received. Head of Culture, Sandra Schaarschmidt says: "I've already gotten feedback that the new employees generally feel well supported because they're immediately given a number of contact points in Slack."

“

Slack has become the backbone for facilitating secure collaboration and social connection across our enterprise. We've seen a significant reduction in email usage, and teams are communicating more effectively.”

**Vijay Sankaran, Former CIO, TD Ameritrade**

# Building a digital culture



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## You can't build open banking around a closed culture

Like it or not, open banking is a shift that new banks are embracing. The idea of transparency and data ownership is obviously good for consumers. But the idea of an 'open' bank is relevant to its internal culture too. People want to be heard and recognised, they want to 'own' the work they do. They also want a sense of belonging, especially in this hybrid working world.

Building that culture makes you an agent of change. And that's on top of all the other things you need to do, like creating great CX, building new digital platforms, maintaining cyber security and keeping the lights on.

We all want to work in a rewarding culture, but what does that actually look like? According to Glassdoor, companies considered to have good cultures share nine values. Two of these are agility and collaboration, which as we mentioned earlier, developers and techies happen to like. They're also values that drive getting new digital experiences to market quickly.

### Some banks get culture right

Look at any survey judging best corporate cultures, and banks rarely get top marks. But some are in the process of changing that. The Royal Bank of Canada (RBC) is building its culture around easier collaboration and open communication. And when Deloitte looked at the DNA of challenger banks, dynamic, entrepreneurial cultures were a central tenet.

Banks are pivoting to more collaborative cultures by giving techies the space and tools to do their jobs and develop new skills. When HackerRank asked 70,000 software developers what they looked for in a job search, 72% said 'professional growth and learning' was the most important factor.

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I've seen first-hand how Slack has connected, enabled and grown our developer community in a collaborative environment.”

**Martin Wildberger**, Executive Vice President of Innovation and Technology,  
Royal Bank of Canada



## Create a sense of belonging with Slack

Some of the most missed aspects of office life are those spontaneous celebrations and chance conversations at the water cooler. It might seem tough to replicate these virtually, but there are a few ways that it can be done in Slack.

- Build bots that automatically send anniversary greetings and encourage company-wide celebrations.
- Create community channels around shared interests and out-of-work activities.
- Use Huddles inside a channel to bring multiple people together in an audio conversation.
- Set up virtual encounters between employees using apps like Donut or WaterCooler.

A great example can be found at the Australian bank Up. They use a custom Slack integration called Barista to randomly match colleagues for a digital coffee date, setting up a time and a topic of conversation.

“

A bank's digital transformation is way more than, say, a pure technology-driven change. It's about culture, behaviour and the way of working.”

**Ron van Kemenade, CIO, ING**

## Slack culture is an open culture

Introducing a transparent culture is easy with Slack. Our inherent openness connects people and breaks down the barriers that get in the way of creating great work and inclusivity. Everyone gets a voice, from the most junior person upwards. And in giving everyone the opportunity to speak, new ideas are aired, skills developed and innovation speeded up.

Slack Huddles is an audio-first tool that promotes fast-moving discussions. While short video or audio clips can be recorded and posted inside a channel to share ideas, feedback or more.

Modern tools don't just help build that cultural shift, they show that leaders are serious about building positive, open working practices. KPMG reports that there is a disconnect between what senior leaders say about culture and what employees believe. Especially when initiatives do not drive long-term change.

So shifting that perception is a critical step. And Slack is one of the signals that you can give that your culture is changing.

It's also a tool that allows senior leaders to communicate directly with employees in two-way conversations. Channels like #ask-me-anything or #company announcements encourage everyone to participate, and build a bond between workforces and those that lead them.

**According to employee recognition specialists OC Tanner, organisations that increased transparency after March 2020 experienced an 85% increase in employee engagement.**

## How RBC uses Slack to build a new mindset

RBC is Canada's largest bank and deep into a programme of modernising around digital customer experiences. To do that, it's reinventing its internal culture, so its people can work differently.

RBC's digital teams are made up of squads: product owners, business analysts, designers and developers. Each squad has its own Slack channel for core work, plus open visibility into the channels of other squads. Information useful to everyone is indexed and searchable. And what used to take days to research now takes minutes.

That transparency has introduced a more open culture. Everyone, regardless of position can communicate, experiment and feedback on projects and challenges. That's not only fostering a sense of community, but helping bring products to market more quickly.

It's also produced a sense of informality around the work its people do. Less bureaucracy but more conversations and the free flow of ideas. As COO of RBC Ventures (the bank's incubator) Cheesan Chew says, "[in Slack] it's clear you're having a conversation, it isn't a directive."

“

Transparency is crucial to building trust and increasing employee engagement, and Slack is a great arena for communicating your vision.”

**Sean Harper, CEO, Kin Insurance**

# Staying compliant



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## **You don't need to choose between innovation and compliance**

The Bahamian Sand Dollar is the world's first Central Bank Digital Currency, so unlike a crypto it can be regulated.

Over 81 other central banks – including the Bank of England and the European Central Bank – are conducting research into launching their own digital currencies. And while most are still in the exploratory stage, there's a momentum behind the need to do something, in order to mitigate the crypto threat.

Which means new regulations, like DORA. Changes to existing ones. And continued challenges from verdicts like Schrems II.

Regardless of your bank's position on digital currencies, they're a great example of how new tools need to maintain compliance with shifting rules. They're also a stark reminder on how banking is changing from old to new, from the physical to the virtual.

## **Slack is compliant with the following regulations**

- FINRA
- FR
- GDPR
- TISAX
- Data Residency
- HIPAA

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As a bank, we obviously have to make sure that we record an awful lot of information for the auditors and the regulators. Our use of Slack allows us to streamline this information.”

**Greg Hawkins**, CIO (interim), Starling Bank

**In 2020, fines for non-compliance with Anti-Money Laundering, Know your Customer, data privacy and MiFID regulations against the financial sector totalled \$10.6 billion, up 27% from the year before.**

Global Research Report on Financial Institution and Individual Enforcement Actions in 2020, Fenergo

## **Slack for automatic audit trails**

We support compliance through delivering full visibility of all conversations. That gives you a quick and easy audit trail of every comment, decision and shared file. We can also archive every thread in every channel, simplifying the entire process.

Straightforward access controls deliver control over all customer information, while advanced data residency settings ensure compliance across multiple regions. And, to avoid conflicts of interest and the possible sharing of confidential information, we can also set up information barriers between members of a Slack channel. Anyone barred from participating in a conversation, will see a simple message saying a barrier has been put in place.

Banking is becoming more personalised and customer expectations on real-time decisions are increasingly non-negotiable. Regulations will inevitably become more demanding as services become instantaneous, and new tools will need to deliver against that.

Our compliance processes future-proof you against any regulation changes. We also offer a number of regions and countries where you can store data. And, within 24-hours of receiving a deletion request from you, we perform a hard delete on all systems, with back-ups destroyed after 14 days.

## Slack integrations help with compliance

We integrate with over 2000 apps and tools to make life easier for developers, techies and others. These simplify all manner of tasks, including remaining compliant with regulations.

### Here's two:

#### *Global Relay Archive for Slack*

- Used by 22 of the top 25 banks globally.
- Used by 20,000 organisations in 90 countries.
- Enterprise-class message archiving and management.
- Supports search, retrieval and review of over 50 data types.

#### *Druva for Slack eDiscovery*

- Collects and holds all data from across all channels, messages, files, snippets, workspaces and organisations.
- Retains and isolates data, even if an employee leaves or the data is corrupted or deleted.
- Preserves data, including modifications, without tampering with timestamps and ensuring court-admissible records.

“

We're a regulated entity in the financial services space, so it's vital that we can show our work with a log of our decisions and the reasoning behind them. With Slack, that's created automatically – we just have to look back at the chat history.”

**Duncan Boa, Solution Architect, Mettle**

# The benefits of Slack



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# You can build a new bank with Slack

Anyone leading IT and development teams knows that their role is shifting as the world becomes more digital.

In the banking sector, this change is acute. It's a power shift, from bank to customer. The days of waiting weeks for a loan, overdraft or mortgage decision are over. It has to happen far quicker. And, customers now also expect banks to provide personalised financial planning, through apps and other technologies. And if they feel they are not getting a quick enough service, they'll go somewhere else. It's that simple.

So, digitised products and services. Reduced complexity at the front and back-end. Increased use of AI, automation, AR and similar. An embedded digital culture.

A new bank.

For IT and developer leaders, overseeing all of that involves wearing many hats. Technologist, communicator and influencer.

You're in a role that has to deliver against two simple words: reducing friction.

And for that you need a Digital HQ that provides new tools.

**Connectivity between front, middle and back office is vital for banks to deliver value at speed.**

2020 CIO Survey, Banking & Capital Markets industry insights, KPMG

That's exactly what Slack does for internal IT and developer teams and any external partners they work with. Everyone collaborates in one place. Every conversation and decision is transparent. All voices are heard. That leads to faster services and products, more engaged employees and happier customers.

Banks use Slack to increase their agility, responsiveness and proactivity. And to ensure security and compliance. And that's not just challenger banks, but organisations like you, who are legacy heavy.

Their teams can build custom apps, bots, workflows and tools – and use them to roll out new services quickly. And thanks to thousands of third-party integrations, they can also use their favourite tools inside Slack.

New banks won't be built using old tools. But they will come to life through instant, transparent and secure collaboration.



# Banking and financial services customers



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# You'll find Slack in all of these banks and financial services companies



HSBC

HSBC



Royal Bank of Canada



Royal Bank of Scotland

Royal Bank of Scotland



Liberty Mutual  
INSURANCE

Liberty Mutual Insurance



monzo

Monzo



STARLING BANK

Starling Bank



Solarisbank

Solarisbank



iress

iress

Wealthsimple

Wealthsimple

intuit.

Intuit



M&G

# Let's talk about how we can help you build your new bank.



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**Find out more** about how Slack helps banks and financial institutions reinvent themselves through collaboration that comes with enterprise-grade security. And how radically simplified operations and workflows will allow you to deliver digital customer experiences faster.

Curious about how Slack can power a better way of working for your bank? **Connect with our team.**

## About Slack

Slack has transformed business communication. It's the leading channel-based messaging platform, used by millions to align their teams, unify their systems, and drive their businesses forward. Only Slack offers a secure, enterprise-grade environment that can scale with the largest companies in the world. It is a new layer of the business technology stack where people can work together more effectively, connect all their other software tools and services, and find the information they need to do their best work. Slack is where work happens.



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