# Who is First Hawaiian Bank?

- Hawaii's oldest and largest bank (founded 1858)
- Over 2000 Employees, 50+ branches across Hawaii, Guam, and Saipan
- Publicly Traded (NASDAQ: FHB)
- Hawaii Business "Best Places to Work"
- Forbes and Newsweek's "America's Best Banks"

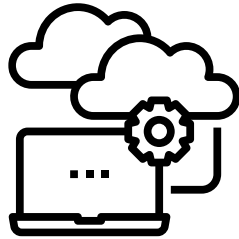# About Our Engineering Technologies Department

- **About Me:** Moved to Oahu in 2018, graduate of University of Miami with over 10 years of experience in technology.  Career before FHB was spent at American Express and different LA-based tech startups.
- **Engineering Technologies:** Joined FHB in May 2019 to start what is now our full-stack software and cloud engineering team.
- **Invest in Local Talent:** 95% of team hired locally in Hawaii.

**Team Growth**

| 2019 | 2020 | 2021 | 2022 | Today |
|------|------|------|------|-------|
| 1 | 6 | 9 | 14 | 20 |

| | |
|---|---|
| Software Engineering | 10 |
| Cloud, Arch, DevOps | 3 |
| Scrum & Product | 3 |
| QA Automation | 2 |
| UI / UX Design | 1 |

# FHB's Approach to Cloud Adoption

**Traditional Approach**

## Migrate

- Assess Current State
- Train on Cloud
- Migrate Applications
- Cost Optimization

## Innovate

- Hire Cloud Experience
- Develop Net-New
- Digital Platform Ownership
- Increase Revenue

# What does FHB's Engineering Technologies team do?

## INNOVATION THROUGH TECHNOLOGY

Leverage modern application and software development to differentiate FHB among the banks in Hawaii

### PERSONALIZED EXPERIENCES

Deliver modern UI & UX while tailoring digital experiences to customers.

### DATA CREATION

Generate new customer data and leverage for analysis and marketing.

### CUSTOMER ADOPTION

Improved digital experience and data insights lead to increase customer engagements.

### PLATFORM OWNERSHIP

Reduce vendor dependencies, agile development, shared experience across digital channels.

TRUE    TRANSFORM HAWAI'I GOVERNMENT    DataHouse    aws    | Hawai'i Cloud Innovation Summit 2023

# Building a New Digital Experience for Loan Products



**January 2022 and Before**

**May 2022**

**September 2022**

# Building a New Digital Experience for Loan Products (cont.)

# How do we develop software?
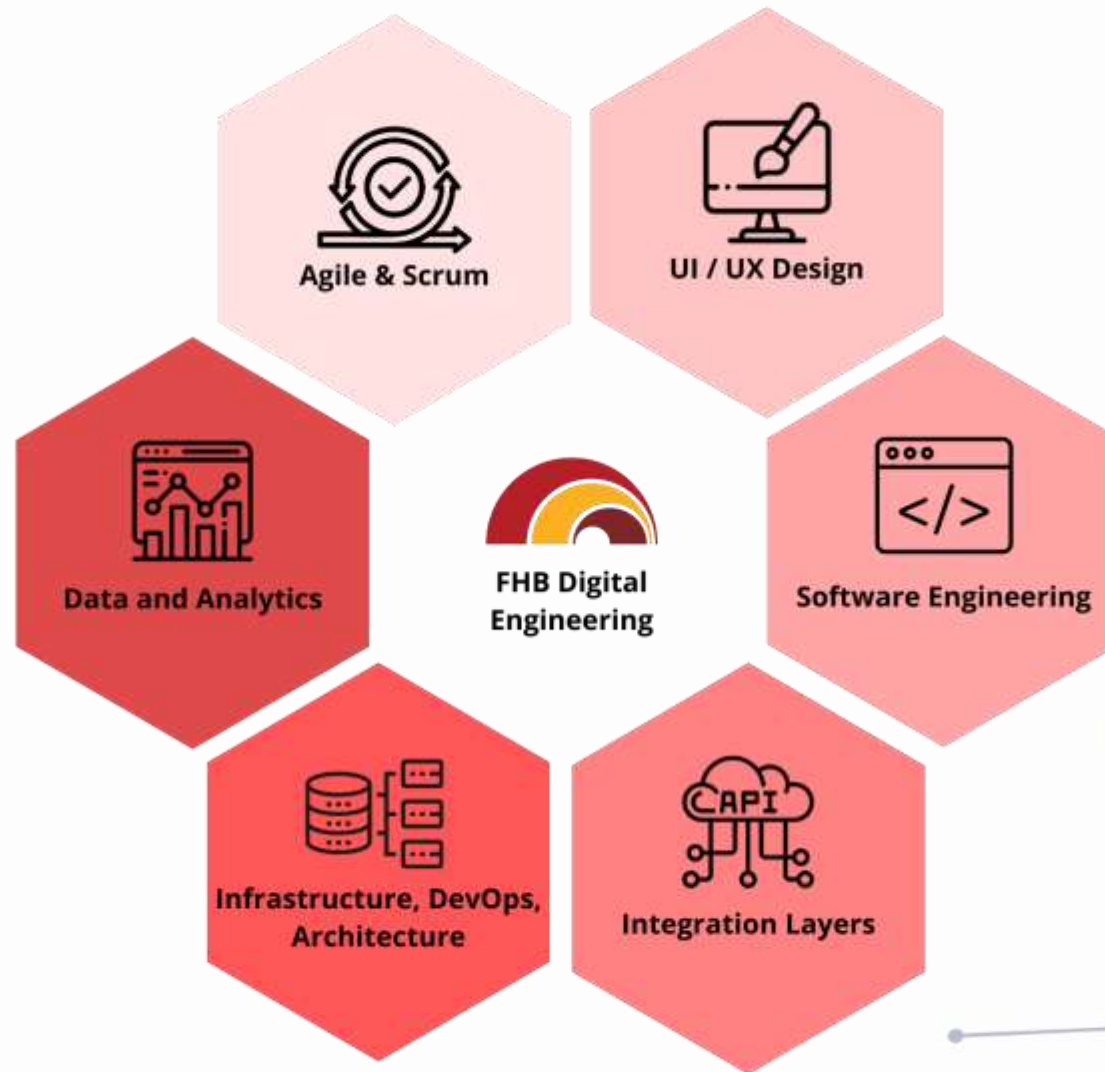
# Development Timeline of Our Loan Platform

| MONTH: | DEC | JAN '22 | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEPT |
|---|---|---|---|---|---|---|---|---|---|---|
| **REQUIREMENTS** | Application Form | | Admin Dash | | | | | | | |
| **DESIGN** | | Application Form | | Admin Dash | | | | | | |
| **ARCHITECTURE** | | | Entire Platform | | | | | | | |
| **BUILD** | | | | Application Form | | | | | Bug and Security Fixes | |
| | | | | Infrastructure | | Admin Dash | | | | |
| **QA / TESTING** | | | | | Application Form | | Admin Dash | | Entire Platform | |
| **SECURITY** | | | | | | | | | Entire Platform | |

★ Launched September 7th

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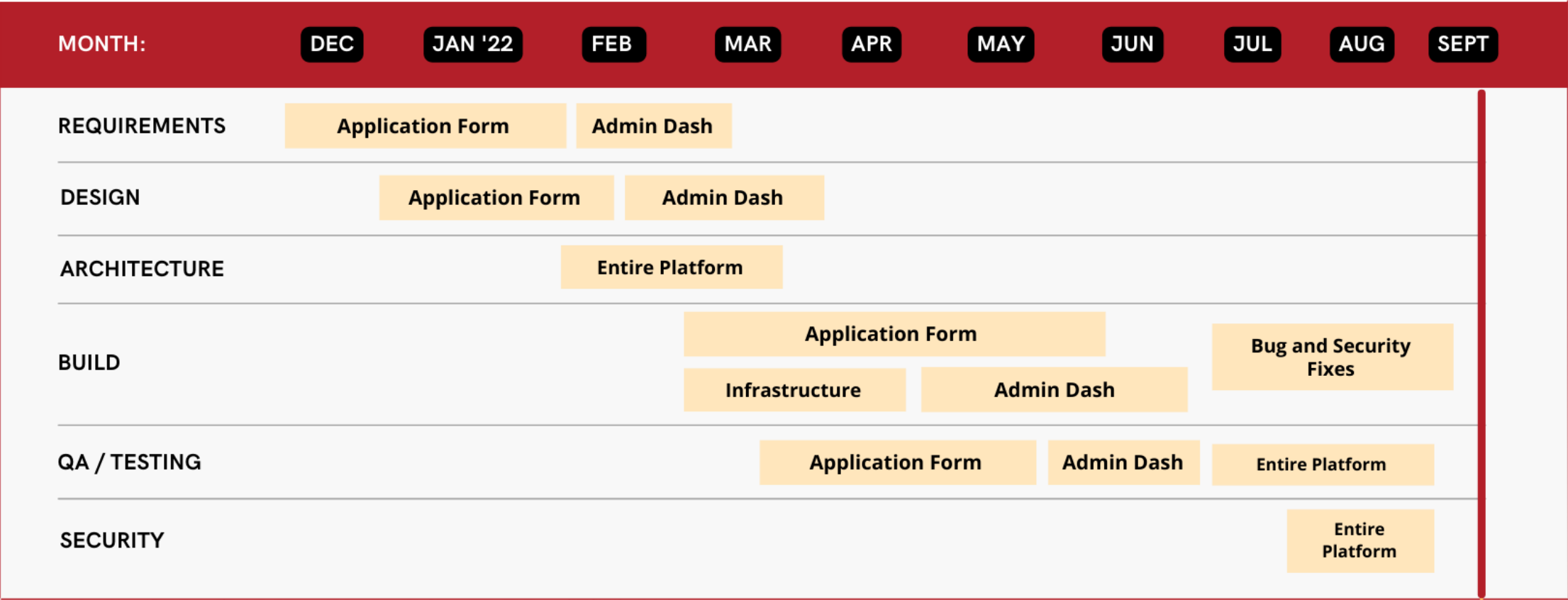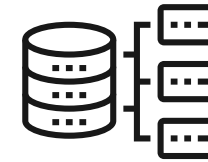
# Business Drivers
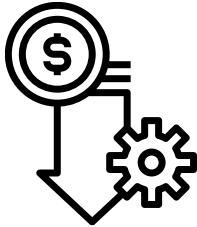


## Financial
- Lower TCO
- Reduced Vendor Expenses
- Refined Acquisition Costs

## Customer Growth
- Improved Conversion Rates
- New Sales Channels
- Enhanced Ad Spend Analysis

## Platform Ownership
- Product Feature Backlog
- Increased Customer Data
- Quicker Cloud Adoption

# Please submit your **feedback.** Thank You!



https://www.pulse.aws/survey/EL4JWFYR

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- bschuster@fhb.com

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# Thank you!