

Company Name: Access Architects

<u>Team Member Name</u>	<u>Year</u>	<u>Major</u>
Member 1 Matt Jones-Parry	2025	MBA
Member 2 Maneesha Lingampalli	2025	MBA
Member 3 Yundi Luo	2025	MBA
Member 4 Gunika Bhardwaj	2025	MBA

Advisor(s): David Hagmann

Topic Title: Analogged in: Digital banking for the vulnerable

Audience: HSBC Board

Sustainable Development Goal

SDG 9: Industry, Innovation and Infrastructure: Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation

SDG 10: Reduced Inequalities: Reduce inequality within and among countries

Executive Summary

This proposal recommends HSBC develop a network of "Micro-Branches" housed in repurposed red telephone boxes to address the growing financial exclusion of vulnerable UK customers. As traditional branches close and banking shifts to app-only models, older and low-income individuals, along with others facing digital exclusion, face significant barriers. These compact units offer a human-centered solution prioritizing ease of use with no smartphone or home broadband required. They combine secure ATM and cash deposit functionality with a simplified AI assistant and on-demand video access to trained HSBC staff, all presented through an interface designed with large fonts, tactile support, and audio options. This initiative aims to restore a sense of local, trusted banking in communities that have lost their high-street presence, mitigating regulatory, ethical, and reputational risks while seizing a strategic opportunity to serve those most impacted by reduced physical access.

The strategic choice of repurposed red telephone boxes offers HSBC a powerful brand and marketing advantage, while also enabling efficient branch network optimization. The iconic red color is an excellent, immediate brand fit for HSBC, creating strong visual recognition and reinforcing their presence on high streets. This initiative leverages a beloved British icon, cementing HSBC's deep-rooted connection to the UK and presenting a unique marketing opportunity that highlights their commitment to the nation. By deploying these Micro-Branches, HSBC can effectively serve communities, meet regulatory expectations for access to cash and banking, and potentially facilitate the closure of less utilized, more costly traditional branch locations, demonstrating leadership in financial inclusion and aligning with key UN Sustainable Development Goals for those who benefit from its accessible digital and human support.