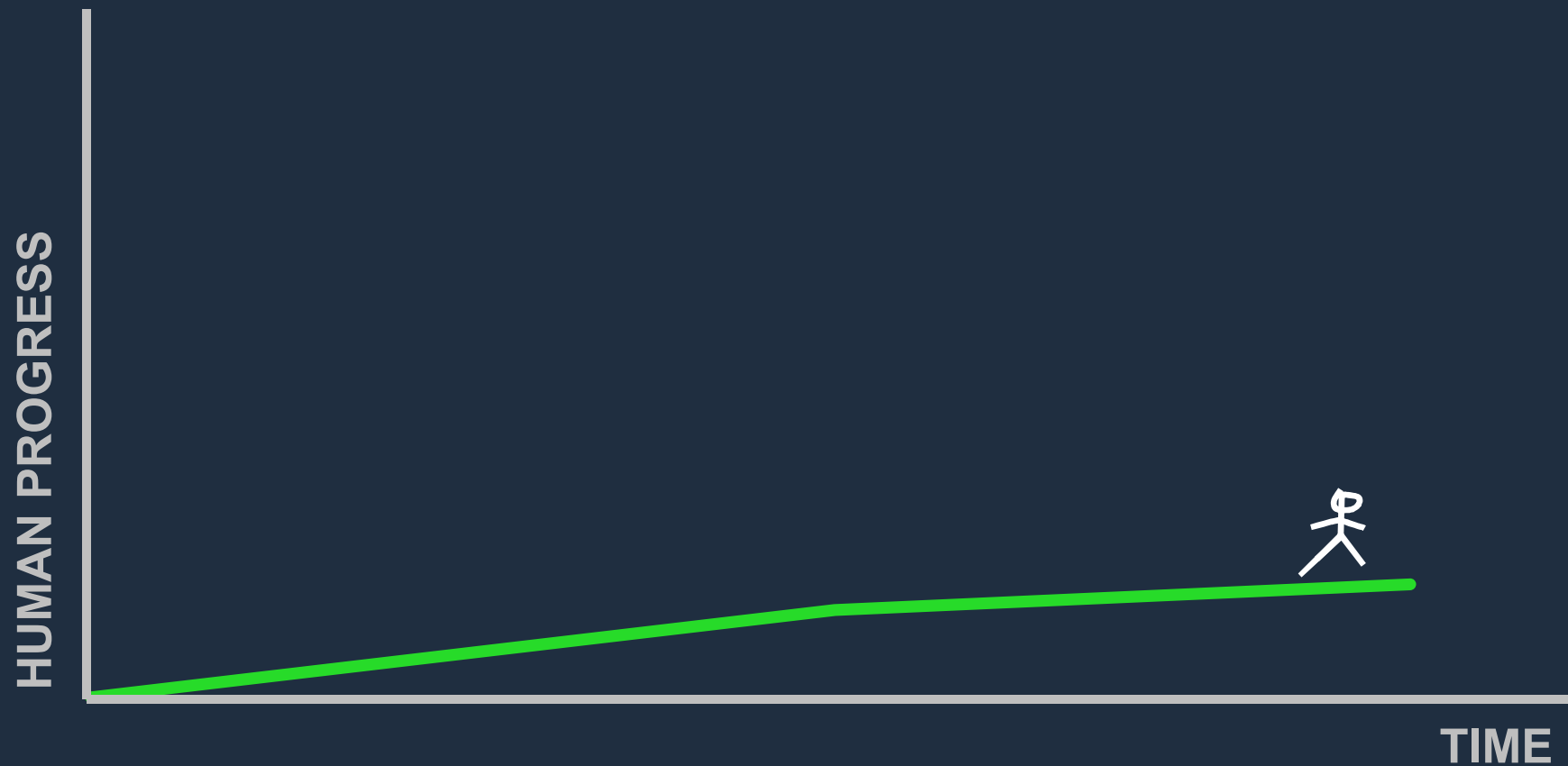


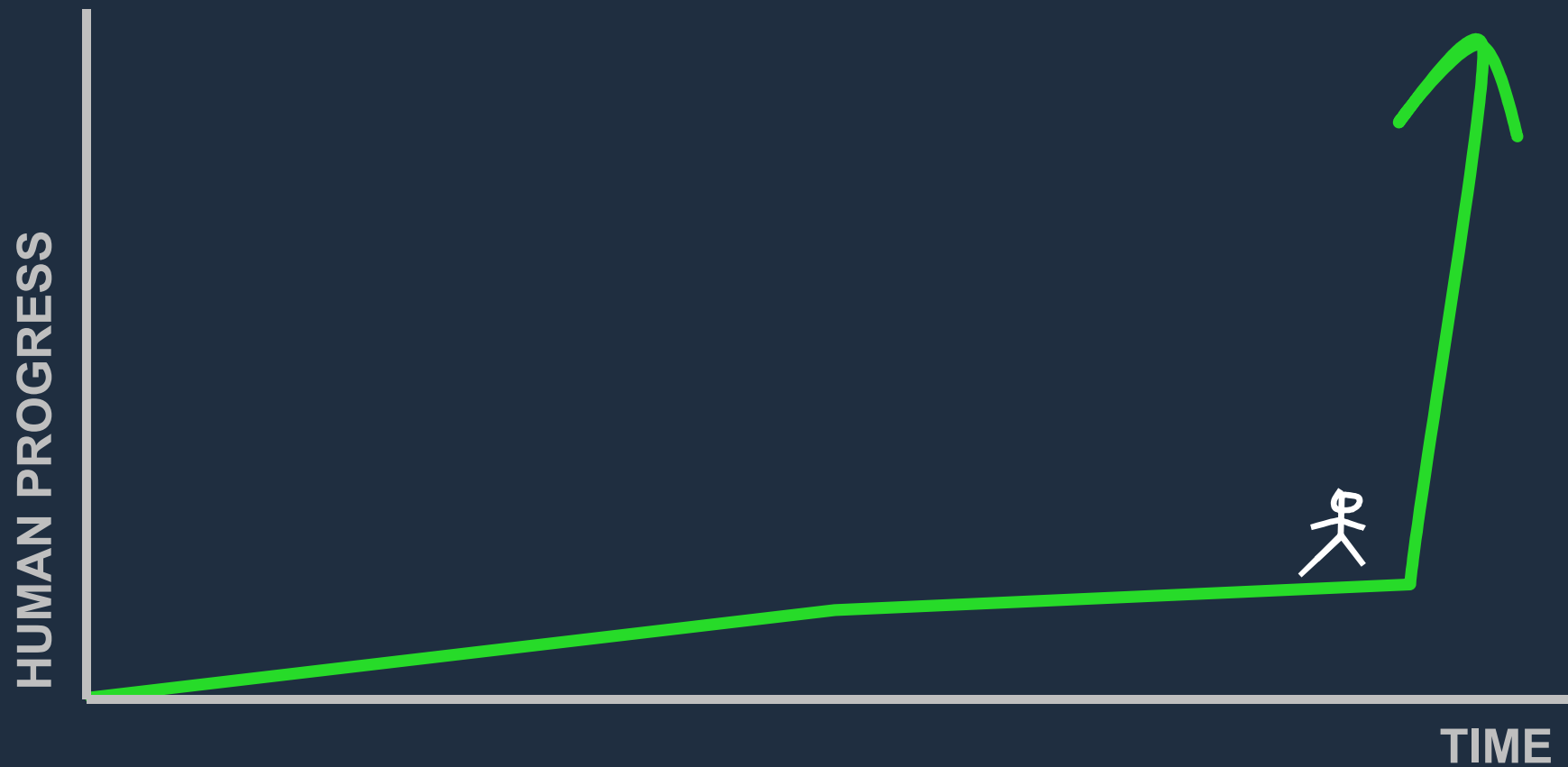
Artificial Intelligence



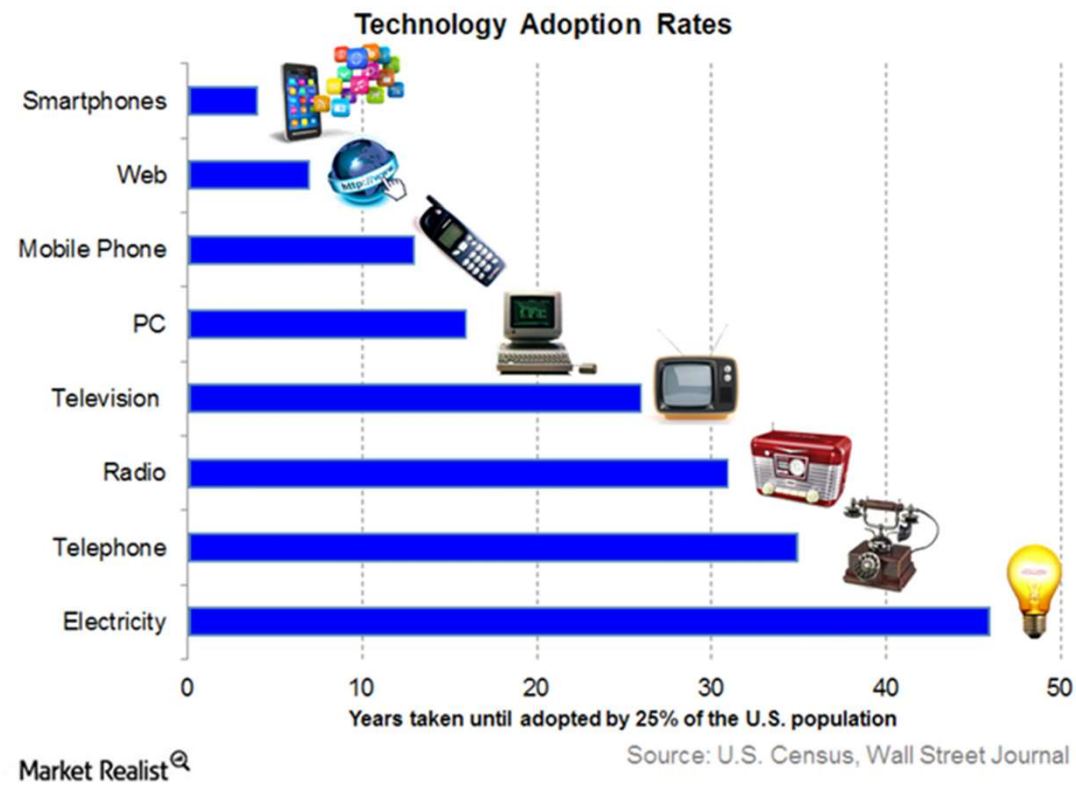
Human Progress vs. Time



Human Progress vs. Time



Technology Adoption Rates



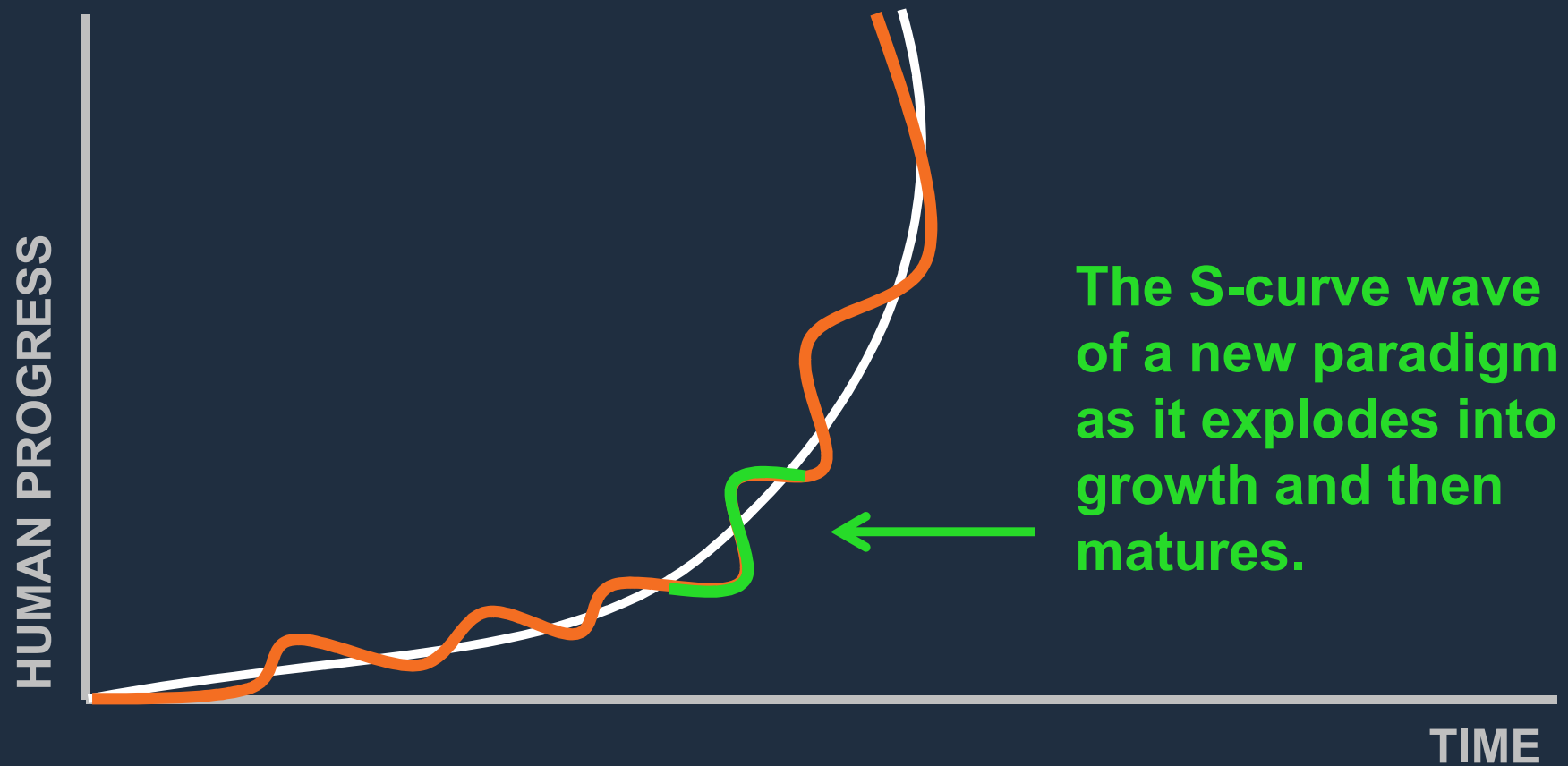
The background is a solid orange color. Overlaid on this are several geometric patterns. A large white circle is centered on the page. In the corners, there are clusters of black lines connecting small white dots, creating a network or web-like structure. Some of these dots are shaped like small white hexagons. The overall aesthetic is modern and minimalist.

Progress Perception vs. Reality



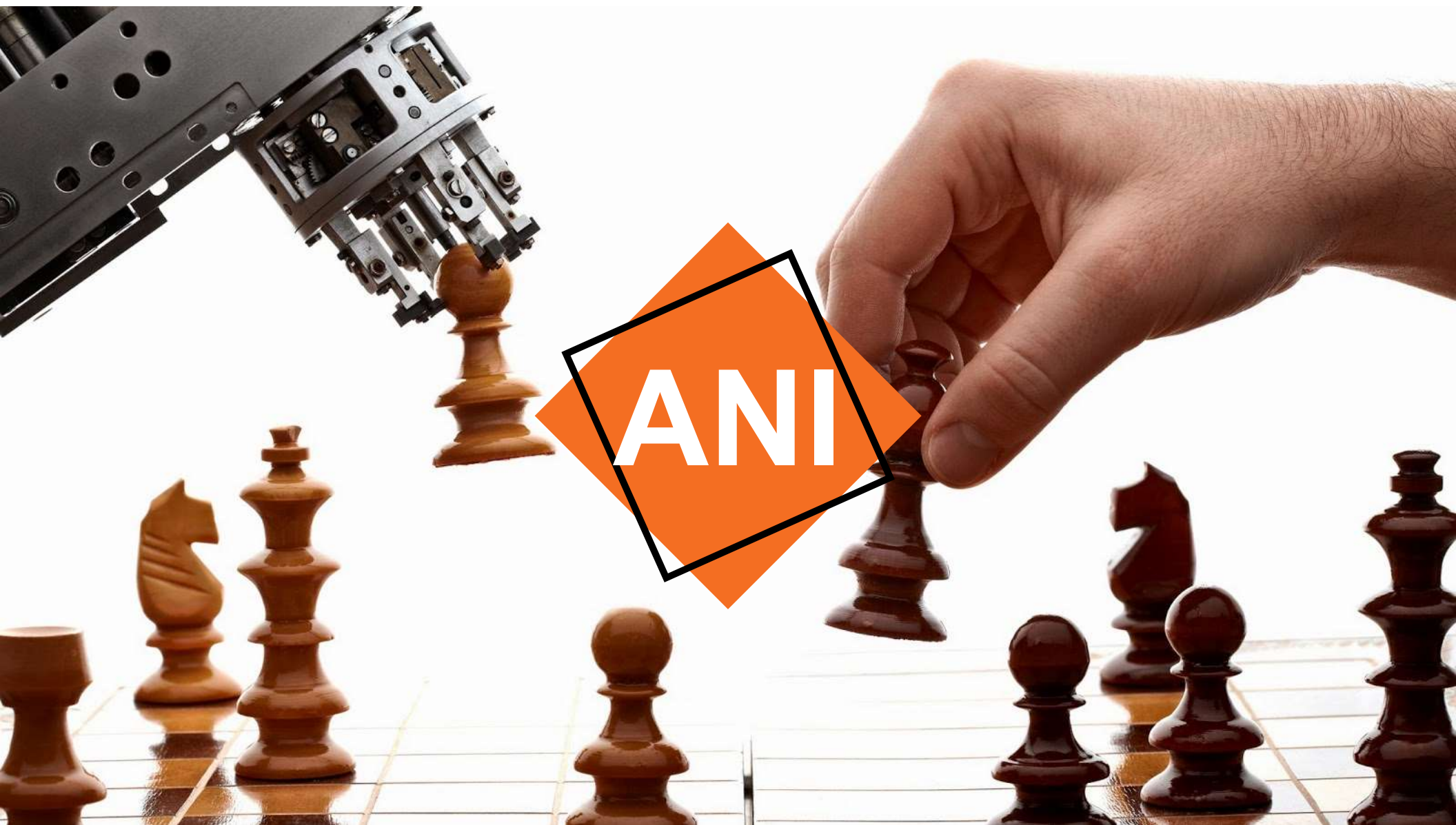
DPU

Human Progress vs. Time



The background is a solid orange color. A large white circle is centered on the page. Overlaid on the orange background are several black lines forming a network or web-like structure. These lines connect various white dots and hexagons scattered across the frame. The network is denser in some areas, particularly in the bottom-left and top-right, and sparser in others.

Levels of AI

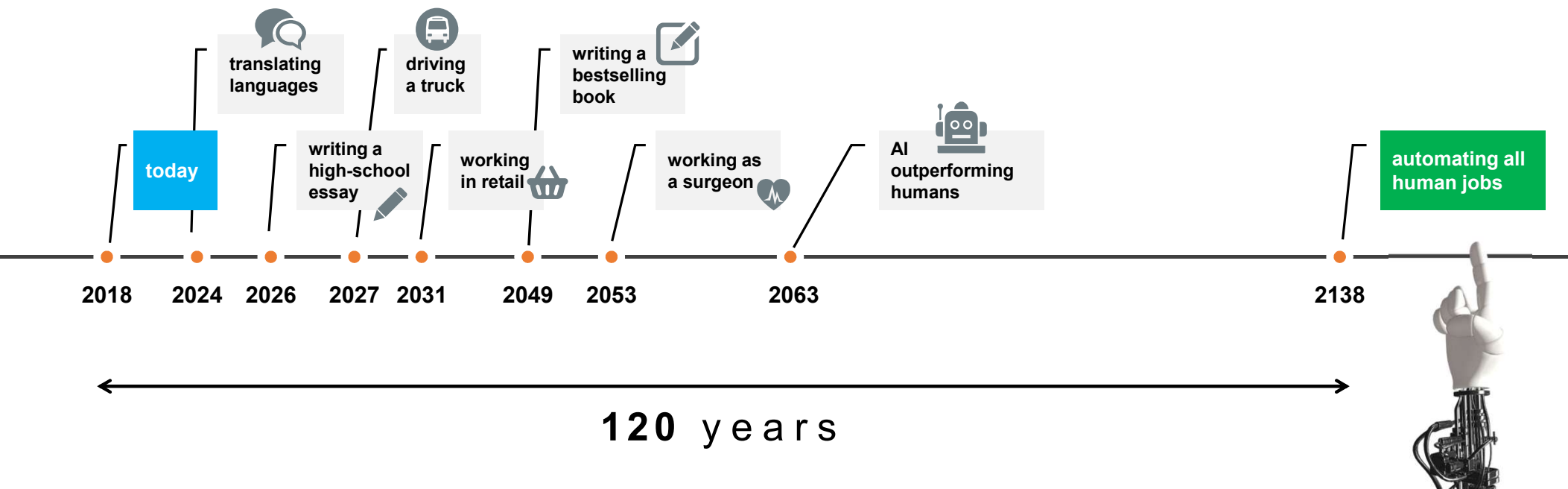




AGI



Timeline



Source: <https://www.futuretimeline.net/blog/2017/06/13.htm>

The background is a solid orange color. Overlaid on this are three abstract network diagrams. Each diagram consists of small white circular nodes connected by thin black lines. One network is located in the top right, another in the bottom right, and a third in the bottom left. A large, solid white circle is positioned in the center of the slide, partially overlapping the network diagrams.

Why Now



What do consumers expect?



Your customers expectations are not defined by traditional competitors

What do consumers expect?



1

Great digital experiences

2

Recommendations

3

Accessibility

4

Integrated Technology

5

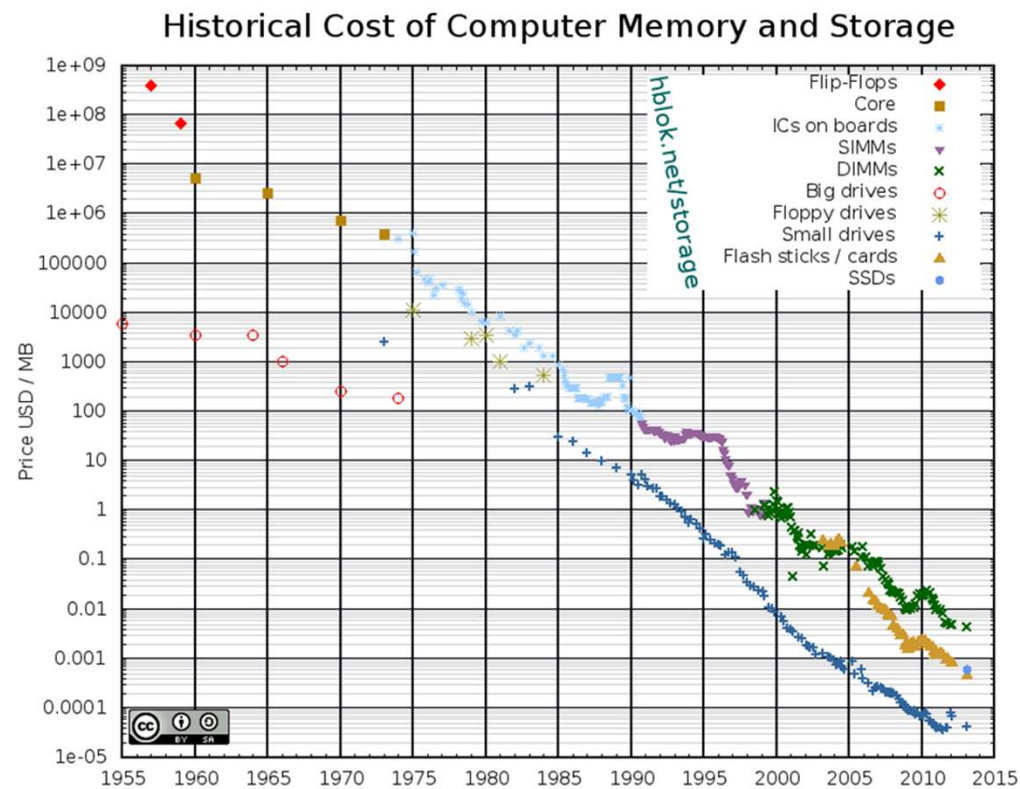
Customization

6

Real-time

Your customers expectations are not defined by traditional competitors!

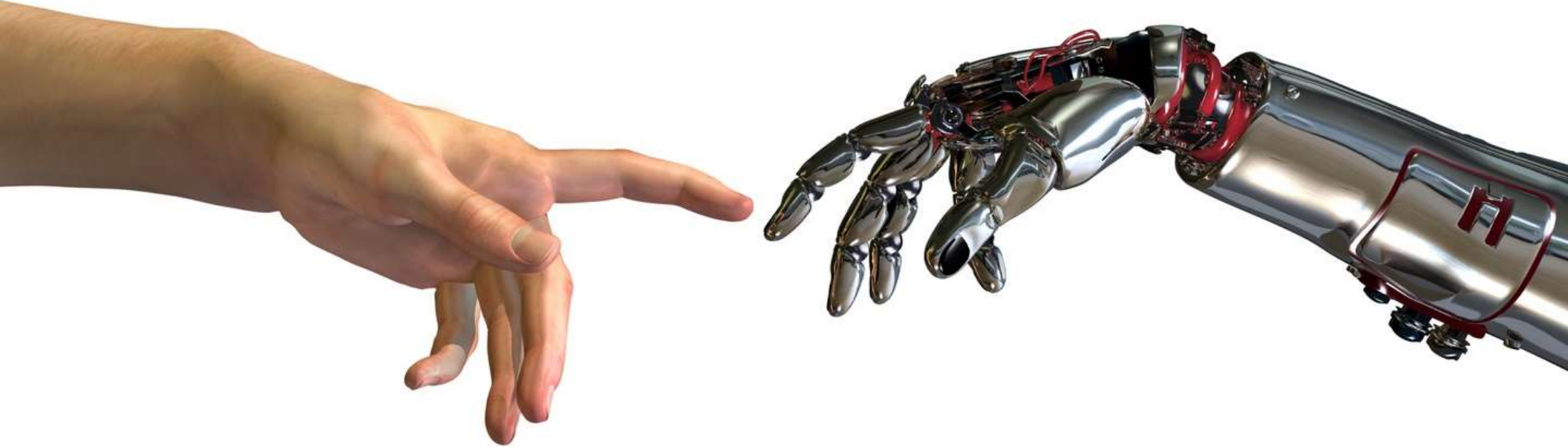
Increase of compute power



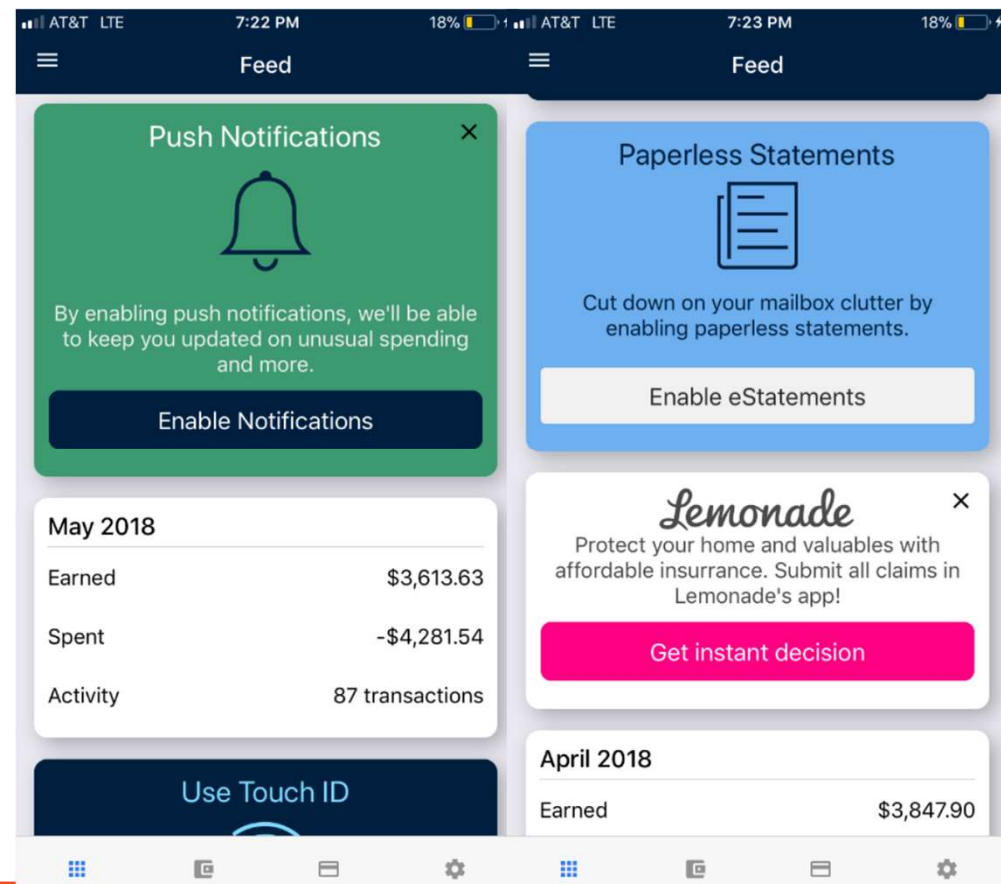
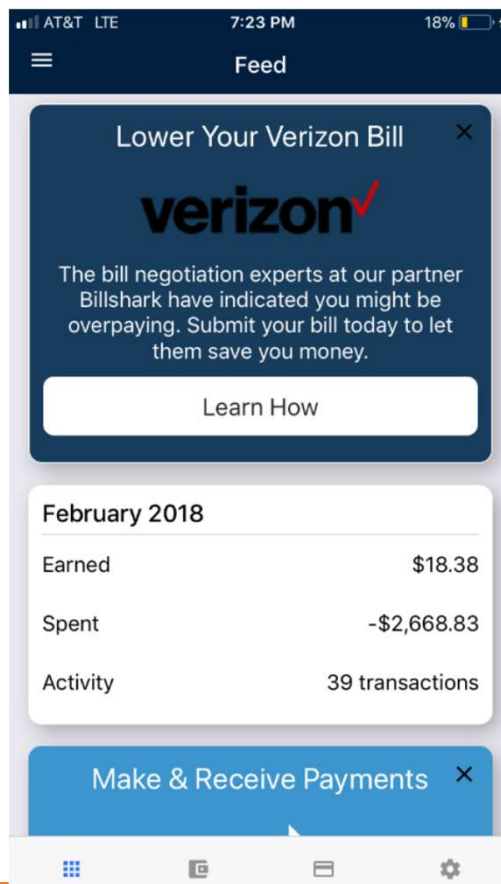
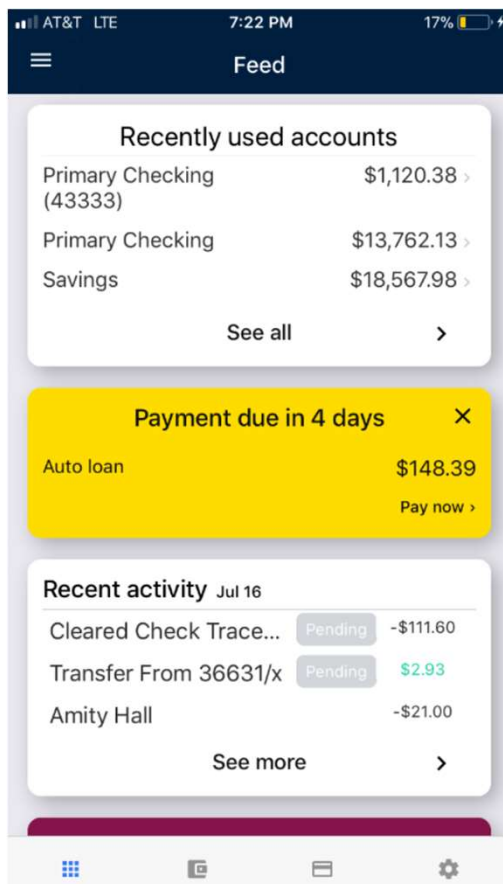
Machine Learning



Making it smart



Machine Learning – Narmi Example



The background is a solid orange color. In the center, there is a large white circle. Overlaid on this circle and the background are several black line drawings of geometric shapes. These include a large triangle on the left, a large hexagon on the right, and a smaller triangle at the bottom. These shapes are interconnected by a network of thin black lines, creating a complex, web-like pattern. Some of the vertices of these shapes are marked with small white dots.

**What do
you do to
prepare?**

BofA – Erica Stats...

1M

users in 3 months



RHODE ISLAND
rolled out mid
March

+8

states Apr 3rd

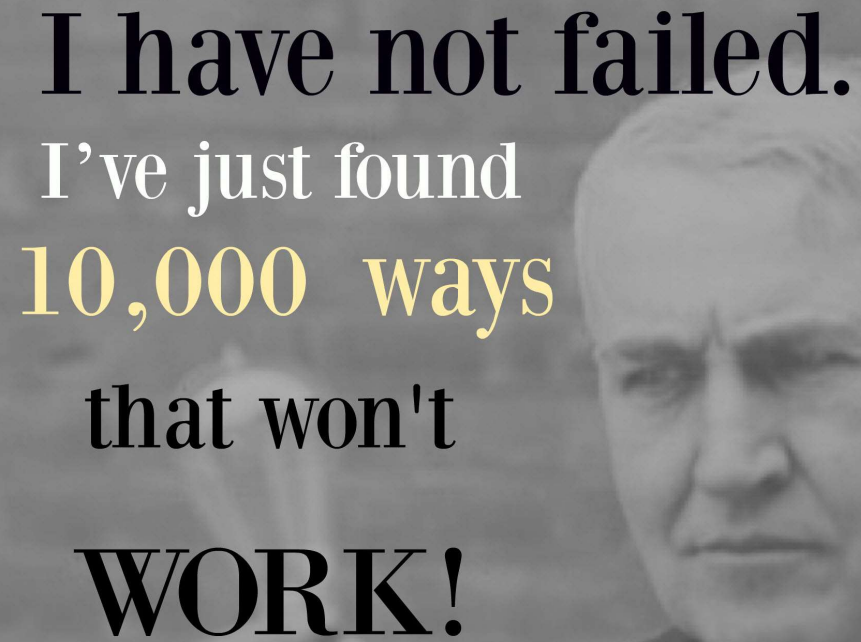
25M

mobile app
customers

Source: <https://www.americanbanker.com/news/mad-about-erica-why-a-million-people-use-bank-of-americas-chatbot>

The background is a solid orange color. Overlaid on this are several clusters of interconnected black lines, forming a network or web-like structure. These clusters are located in the top right, bottom left, and bottom right areas. A large, solid white circle is positioned in the center of the image. Inside this circle, the text "Fail Forward Fast" is written in a bold, black, sans-serif font, arranged in three lines.

**Fail
Forward
Fast**

A faded, grayscale portrait of Thomas Edison is visible in the background of the central text box. He is shown from the chest up, wearing a suit and bow tie, and holding a small object, likely a lightbulb, in his hands.

I have not failed.
I've just found
10,000 ways
that won't
WORK!

-Thomas A. Edison

DevelopGoodHabits.com

Logic vs. Problem



Algorithms

algorithm

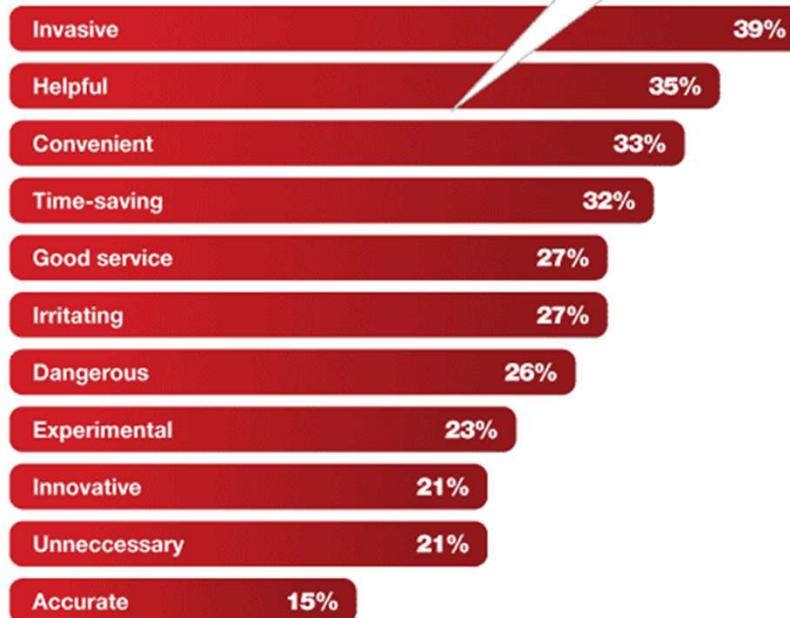
noun

Word used by programmers when they do not want to explain what they did.



Data, Data, Data

How consumers feel about banks' data analytics capabilities



Source: Infosys © July 2013 The Financial Brand

CONVERSATIONAL AI

Use Cases



Financial Services



Fidelity

mr.
cooper

**STATE
DEPARTMENT**
FEDERAL CREDIT UNION

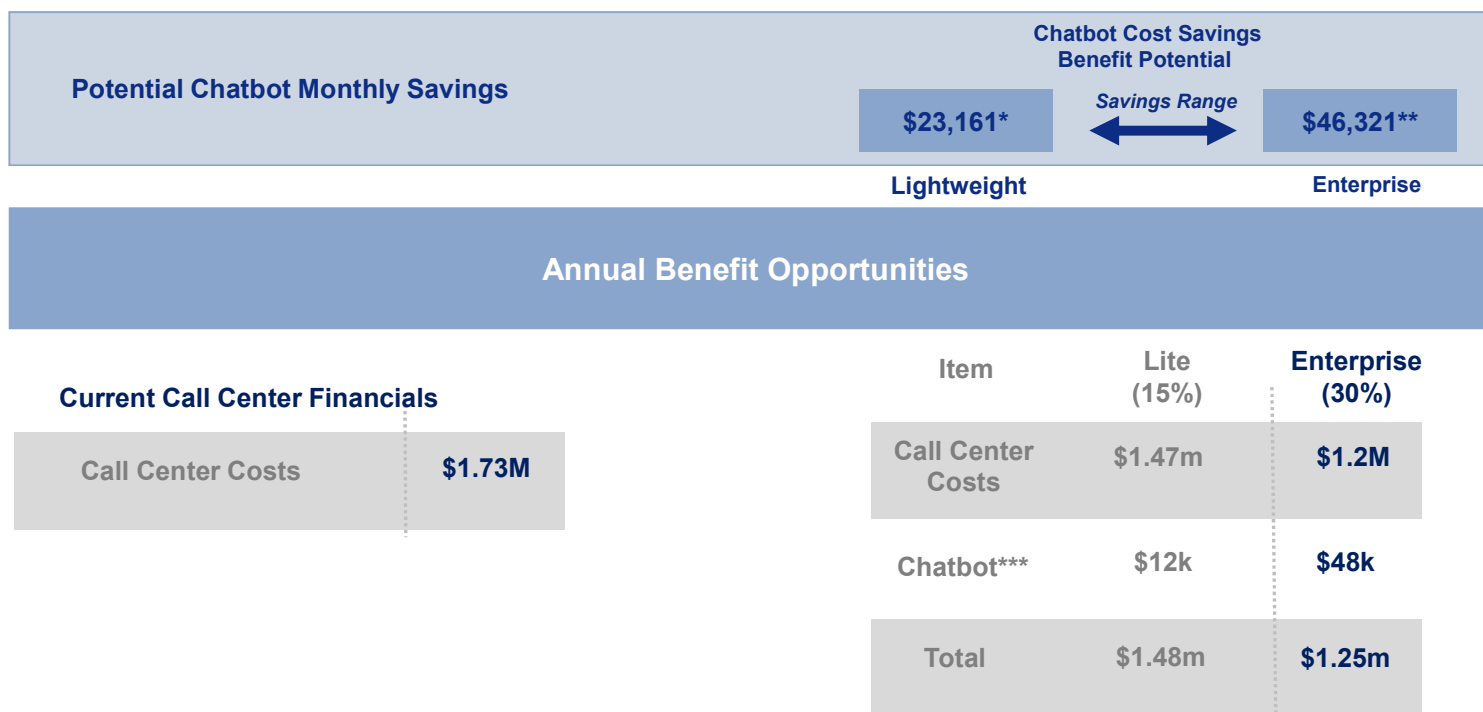
DCU
BANKING – THE DCU WAY

In order to reduce call volume and add in another engagement channel for its customers, Posh easily connects to credit union's core banking platform, along with call center software and third party systems. PCF deployed seamlessly on multiple channels.

'By 2020, over 50% of large to medium sized organizations will have deployed production chatbots' - Gartner

Chatbot Potential Cost Savings

The Financials to support making this strategic decision to leverage a powerful Chatbot platform are detailed below



* Reduction of 15% of calls at current monthly costs of \$154,404

** Reduction of 30% of calls at current monthly costs of \$154,404

*** Chatbot annualized fee

Empower your agents with A.I.

Boost their efficiency 5x

The screenshot displays the CLAIRe Traveller Agent Dashboard. The interface is divided into three main sections:

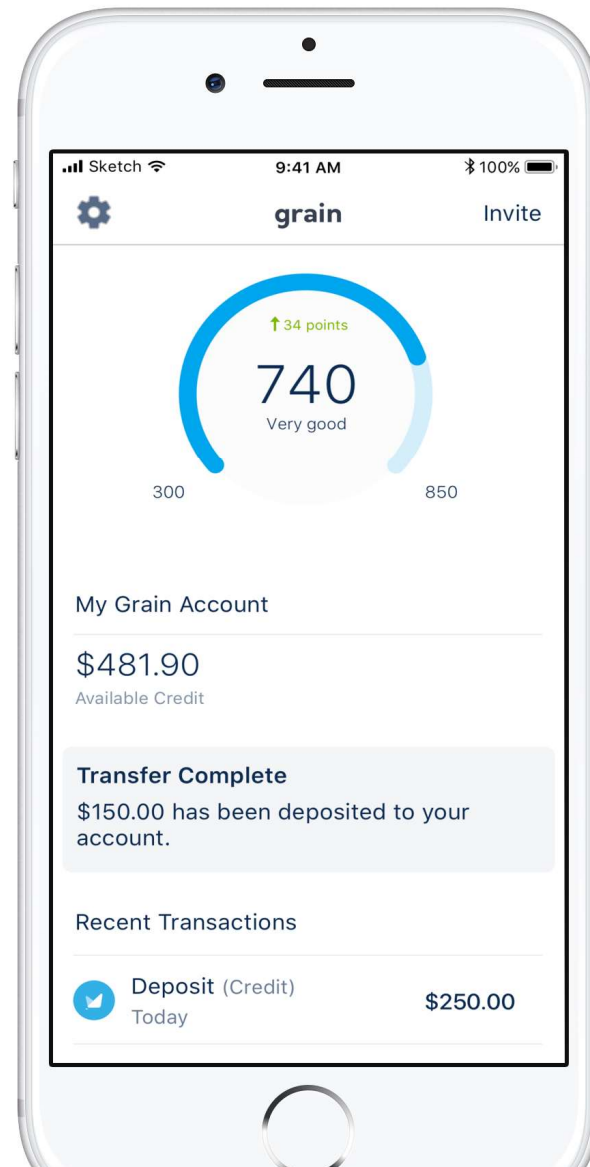
- Chat Interface (Left):** A conversation with Isabella Johson. The chat history shows:
 - Feb 18 - 17:38: "I had a problem making the reservation. A travel agent will be with you shortly."
 - Feb 18 - 18:37: "How can I help you?"
 - Feb 18 - 18:39: "BKK to NRT on the 2nd morning departure"
 - Feb 18 - 18:40: "Economy, Business or First class?"
 - Feb 18 - 18:45: "Business Class"
- User Profile (Middle):**
 - Personal:** Phone: 66 922655658, Travel ID: 028596
 - Business:** Customer Relation: 30SecondsToFly Inc., (New York Branch)
 - Frequent Flyer Affiliations:** Delta SkyMiles ID: 79789870
 - Emergency Contact:** Bobson To action
- Flight Results (Right):**
 - Header:** BKK ↔ NRT, Fri 20 Nov - Wed 01 Dec - Economy - 1 Adult
 - Sort by price | Filter**
 - Selected Flight:** USD 427.30 (Policy Compliance)

From	To	Duration	Aircraft
BKK	NRT	11h 45m	Boeing 737-800
NRT	BKK	7h 45m	Airbus A350-900
 - Other Options:**
 - USD 537.28 (Out of Policy): BKK 08:45 → NRT 23:30, 10h 45m, Boeing 737-800
 - USD 587.00 (Out of Policy): NRT 22:30 → BKK 07:30 (+1), 10h 45m, Airbus A350-900

REQUEST A CALL

Build credit without a credit card

Responsible credit for everyone.

[Get Early Access](#)



Industry First Driverless Banking™

*"More than a banking and payments App, more than a budgeting tool
Instead true Driverless Banking using Deep Learning Artificial Intelligence
to ease my life and help me create wealth"*



Envel is building an Advanced AI powered Bank Account that
Guides your Money and Spending in Real-time to help you build Wealth

We're running beta trials and due to launch in 2019. Join the waiting list or stay informed with Envel news!

GET EARLY ACCESS!



AI-DRIVEN DECLINE SALVAGE

Click to learn more or scroll down
to see how much you can recover!



FinancAI

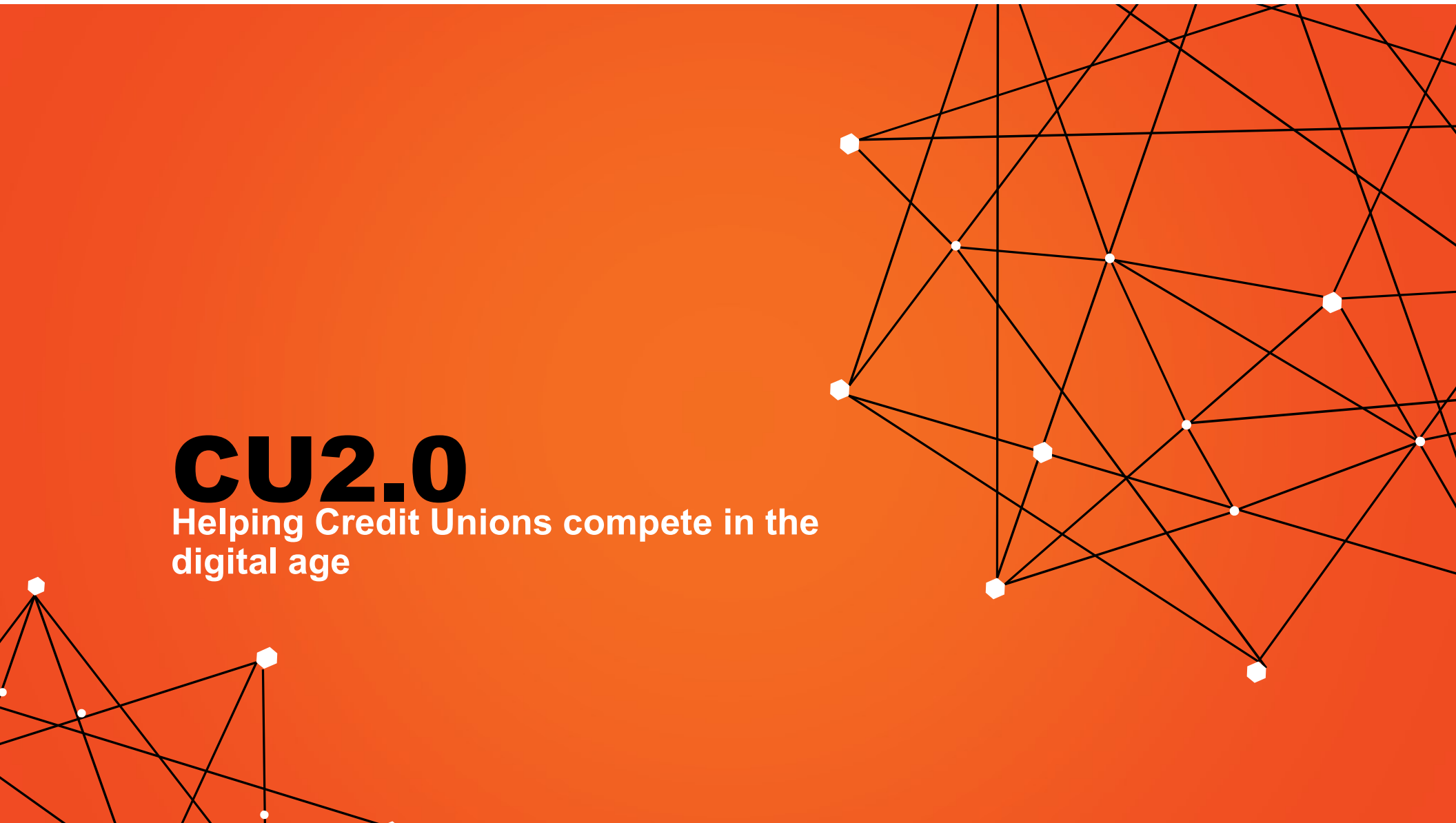
Artificial Intelligence

Questions?

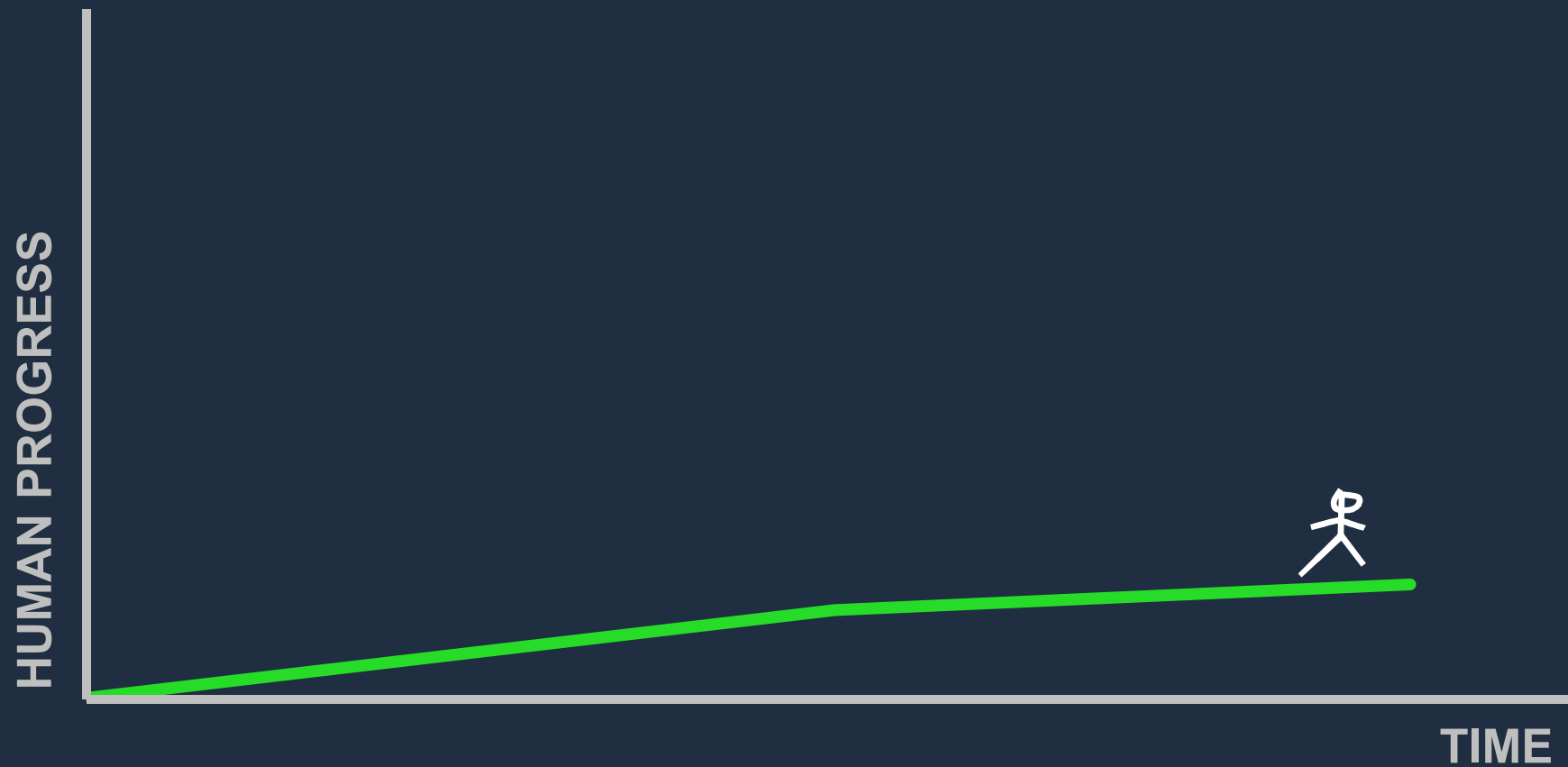


CU2.0

Helping Credit Unions compete in the
digital age



Human Progress vs. Time



Artificial Intelligence

