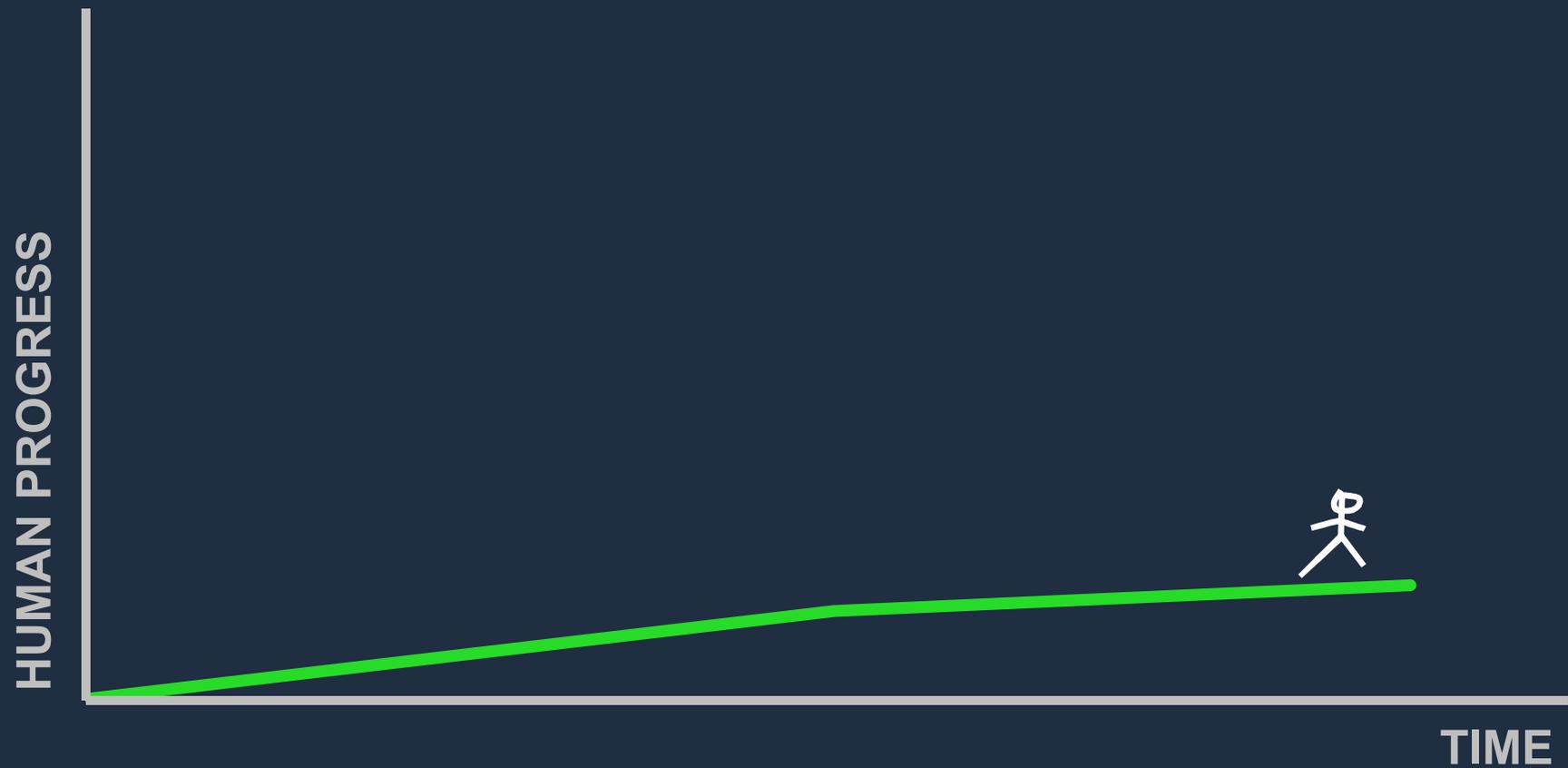


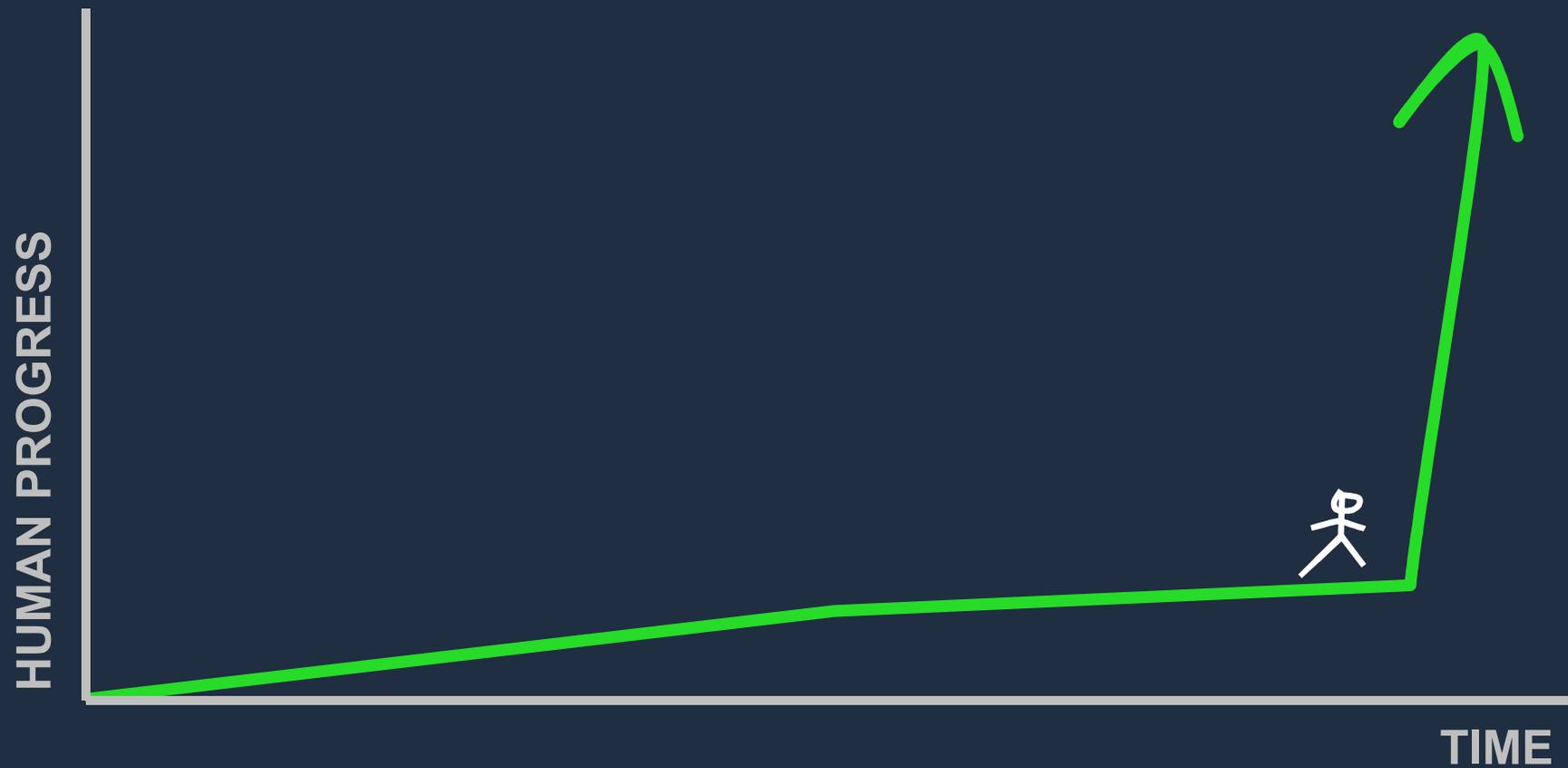
Artificial Intelligence



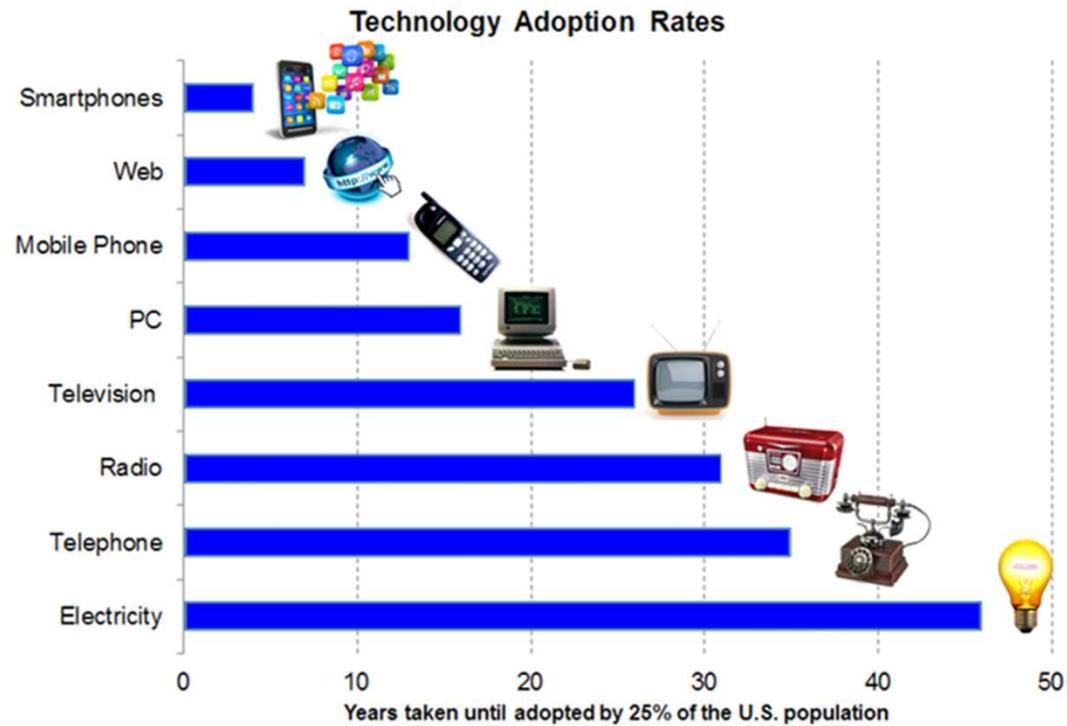
Human Progress vs. Time



Human Progress vs. Time

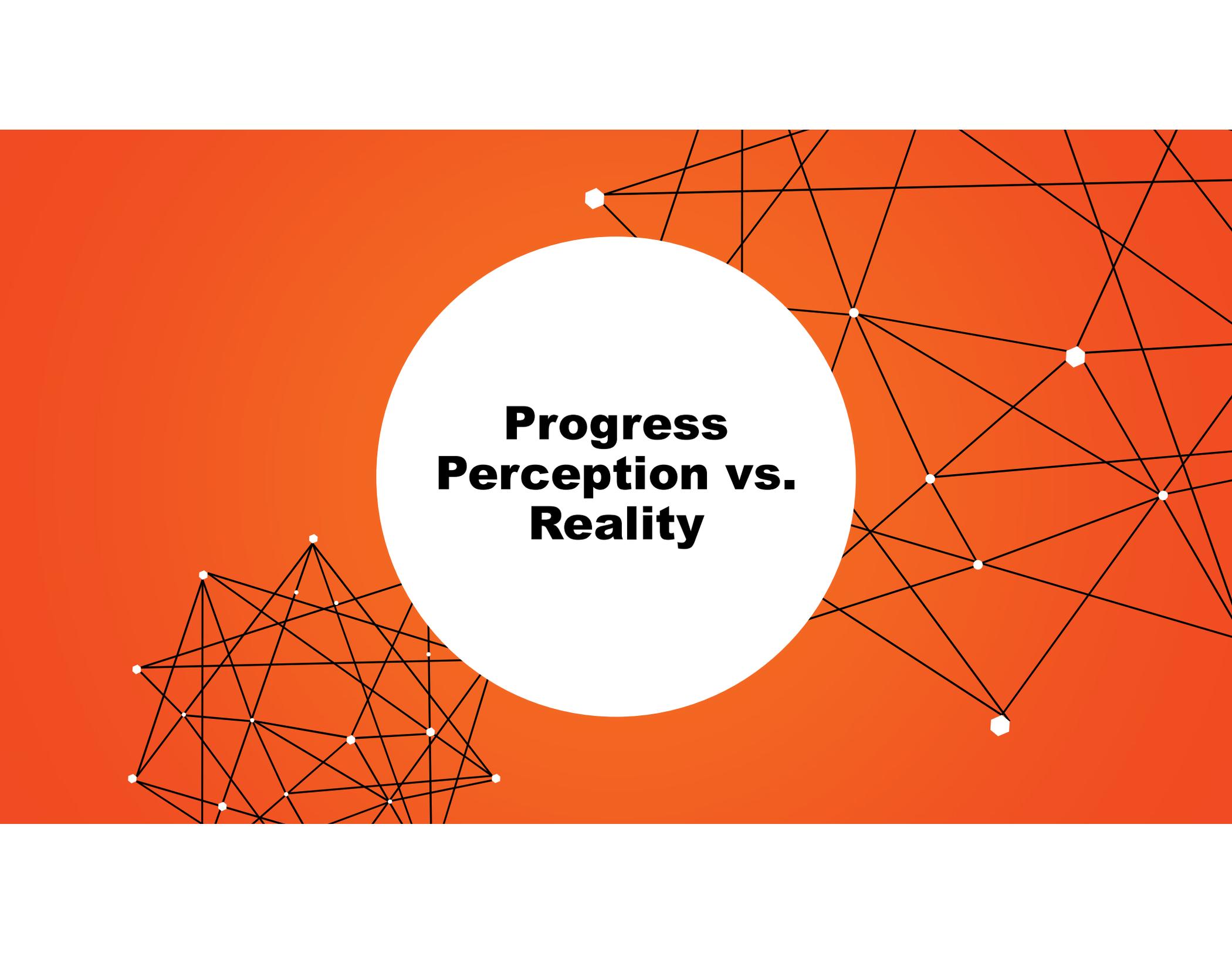


Technology Adoption Rates

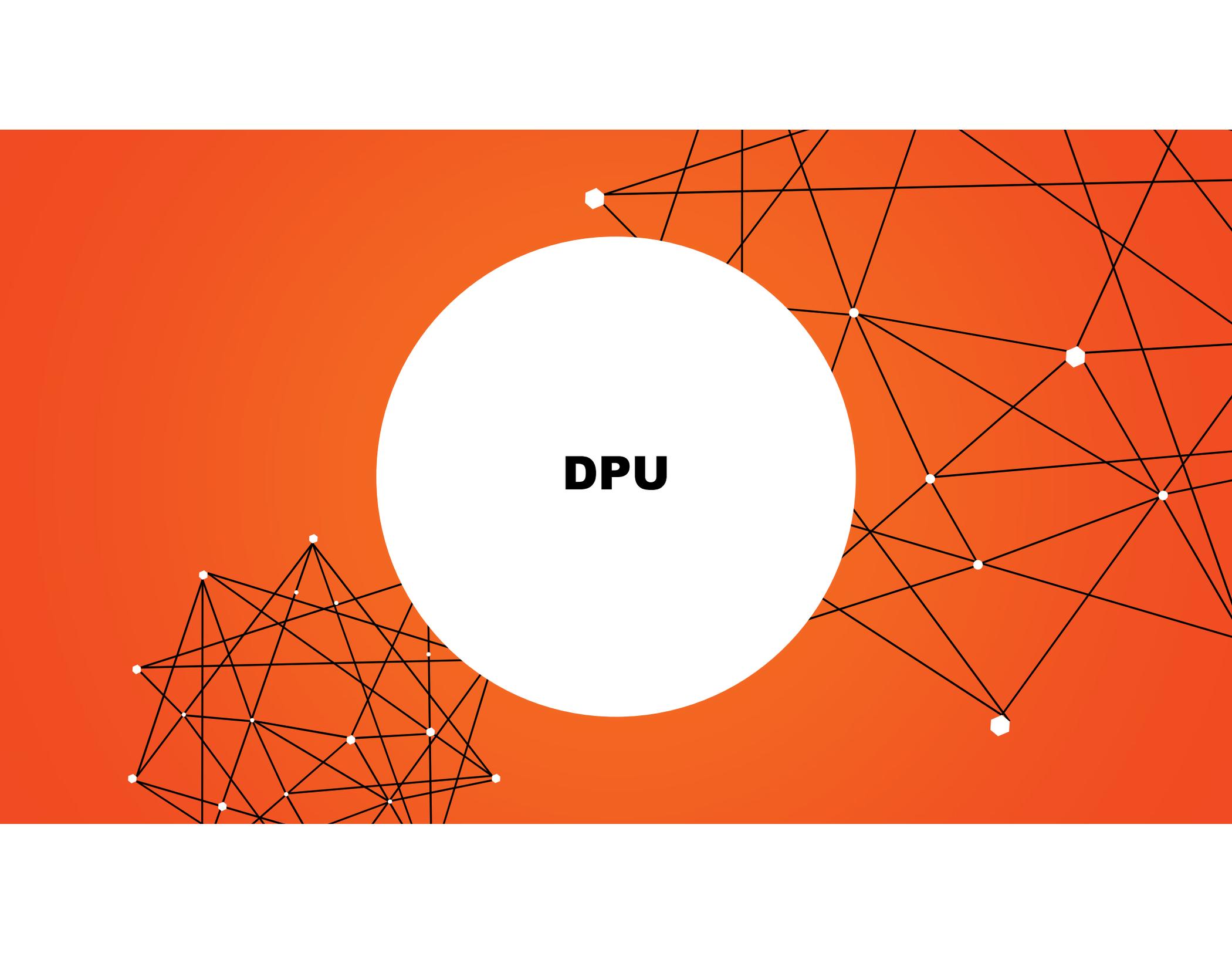


Market Realist

Source: U.S. Census, Wall Street Journal

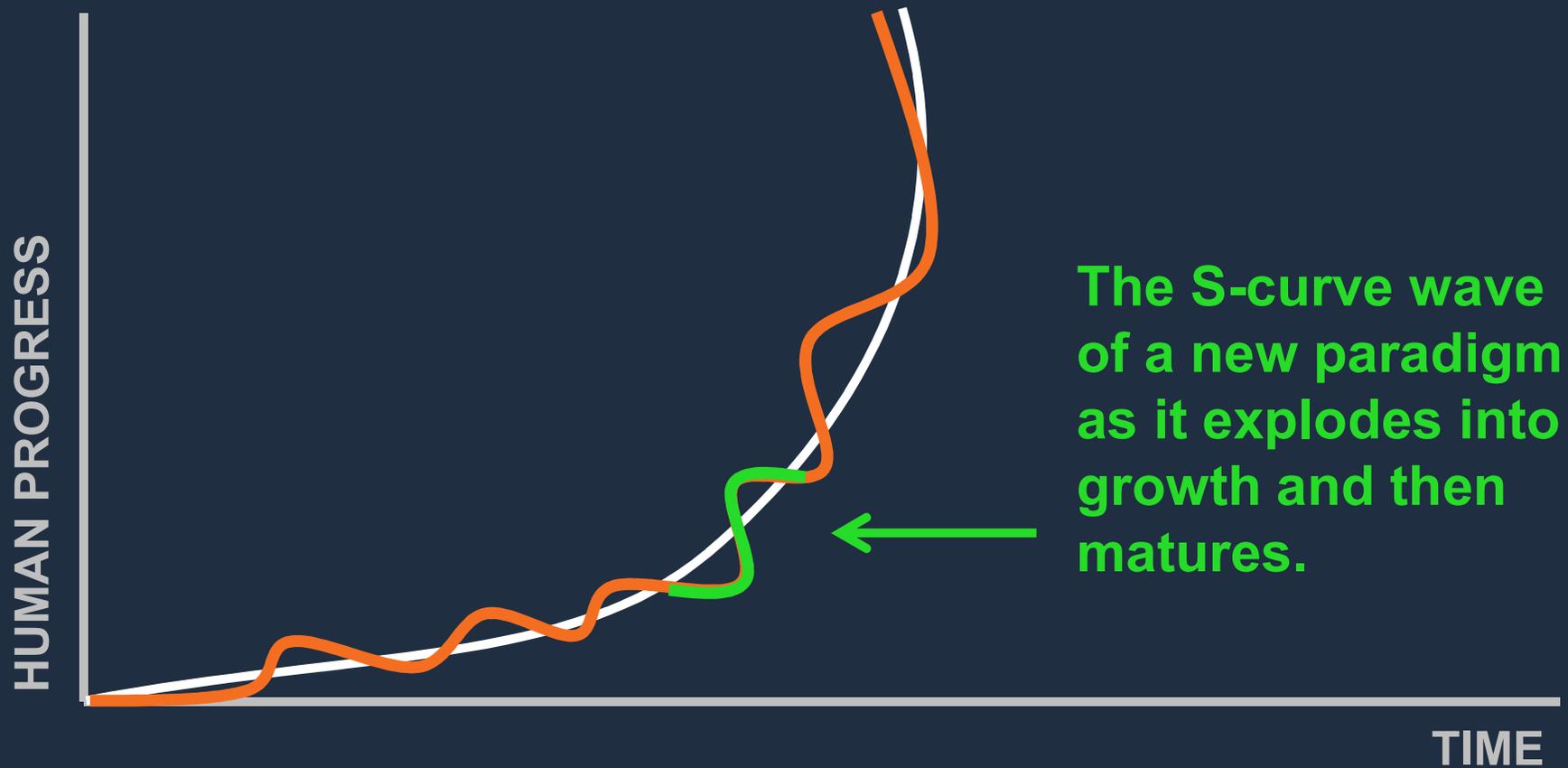


**Progress
Perception vs.
Reality**

The image features a solid orange background. A large, white, circular shape is positioned in the center-left area. Inside this circle, the letters "DPU" are written in a bold, black, sans-serif font. Surrounding the circle and extending across the orange background is a network diagram. This diagram consists of numerous black lines connecting various nodes. Some nodes are represented by small white circles, while others are represented by small white hexagons. The network is dense and interconnected, with lines crisscrossing the space.

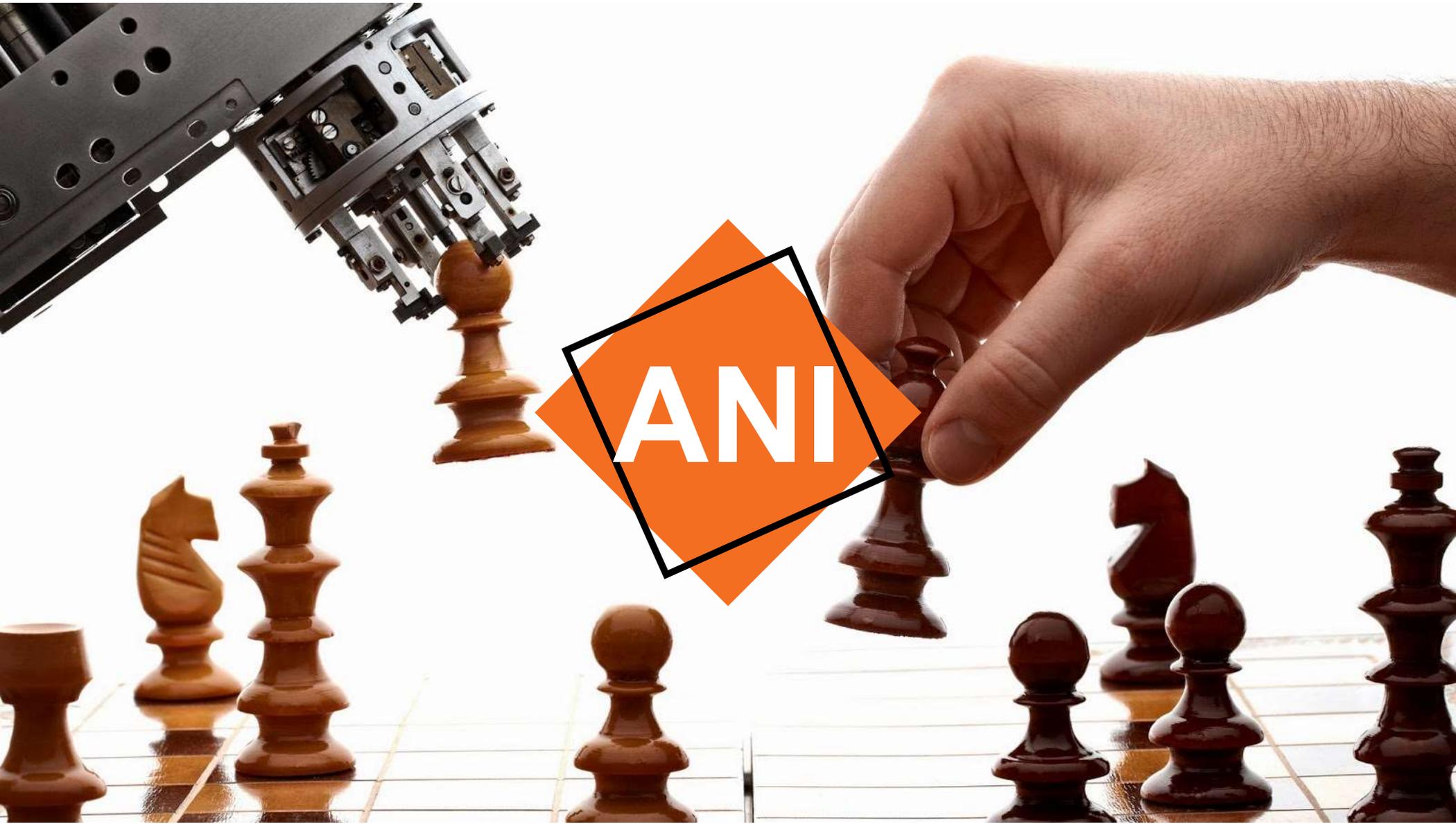
DPU

Human Progress vs. Time





Levels of AI



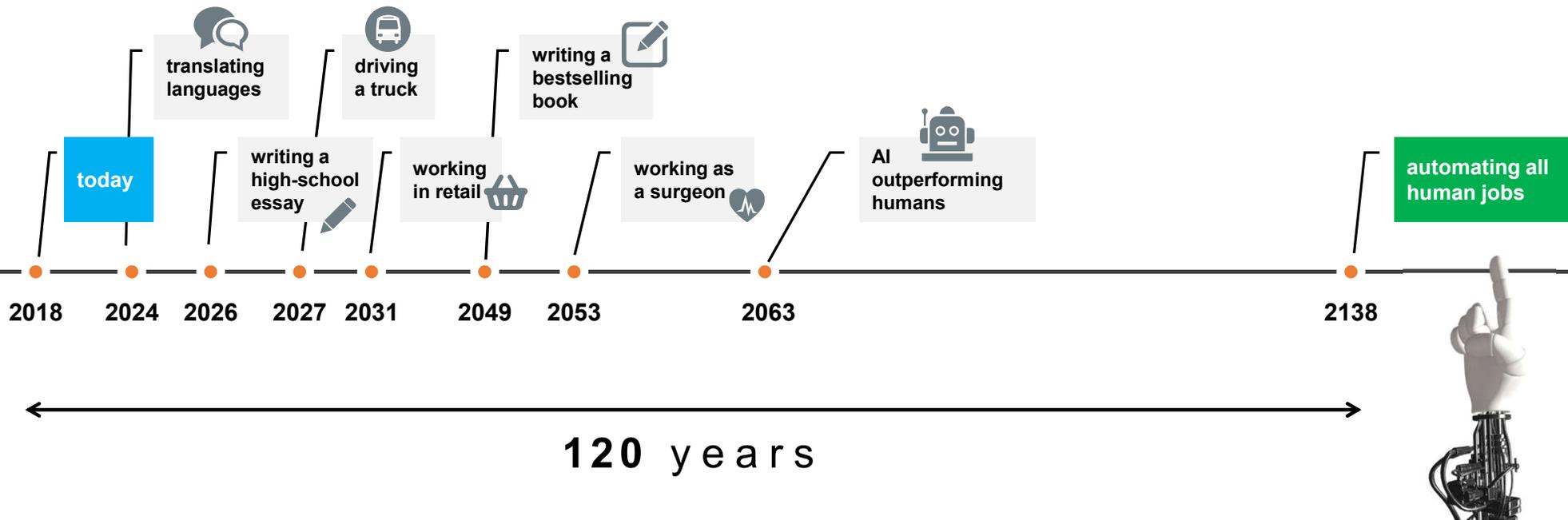
ANI



AGI



Timeline



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



Why Now

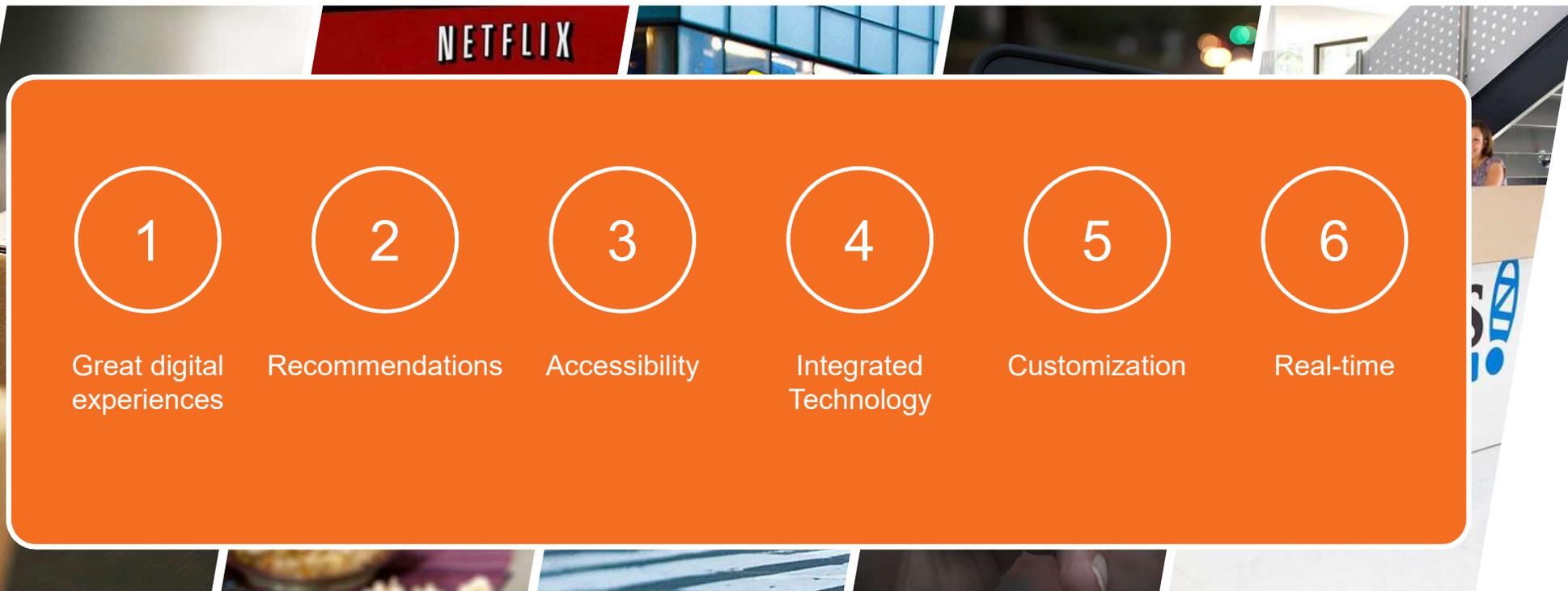


What do consumers expect?



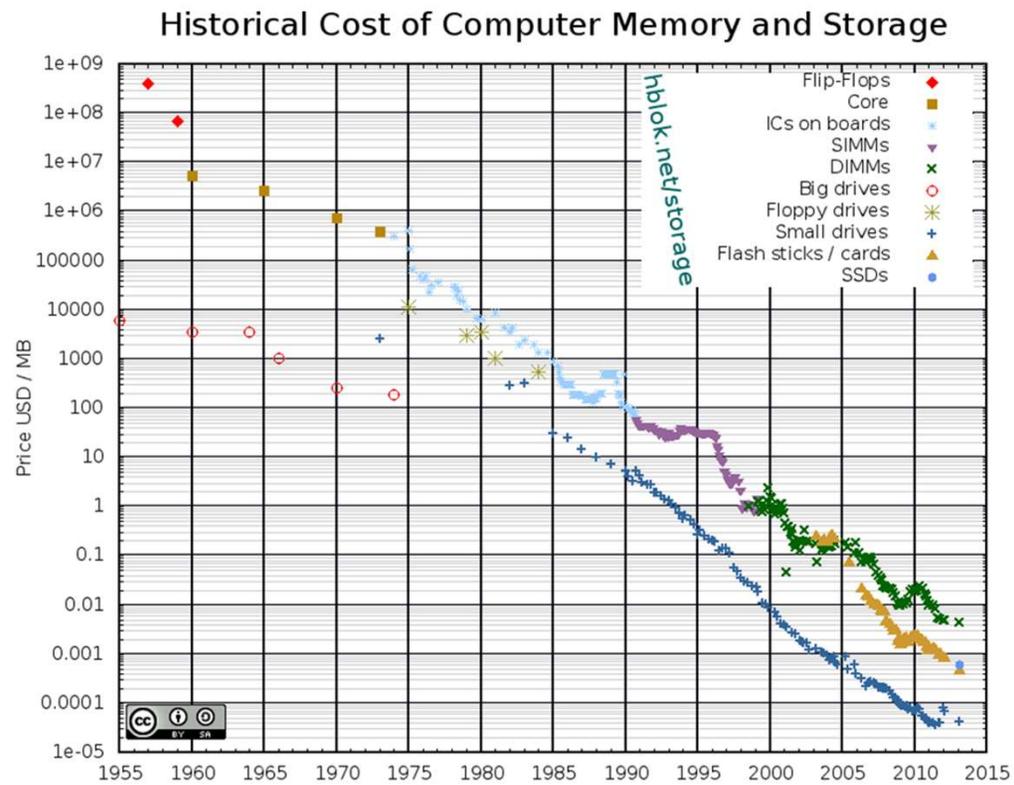
Your customers expectations are not defined by traditional competitors

What do consumers expect?



Your customers expectations are not defined by traditional competitors!

Increase of compute power

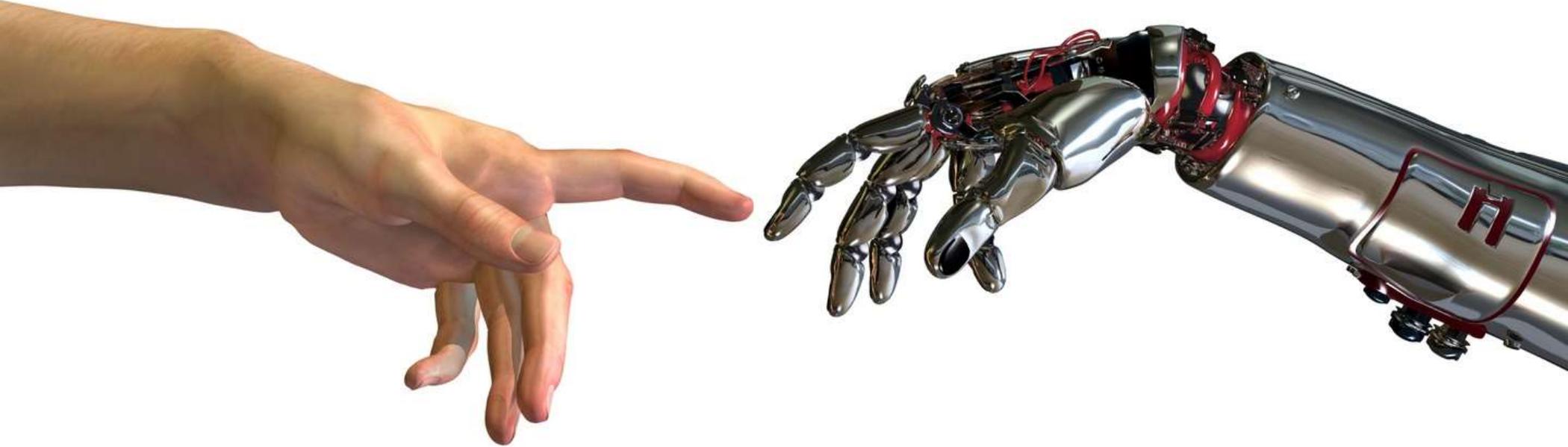


Machine Learning

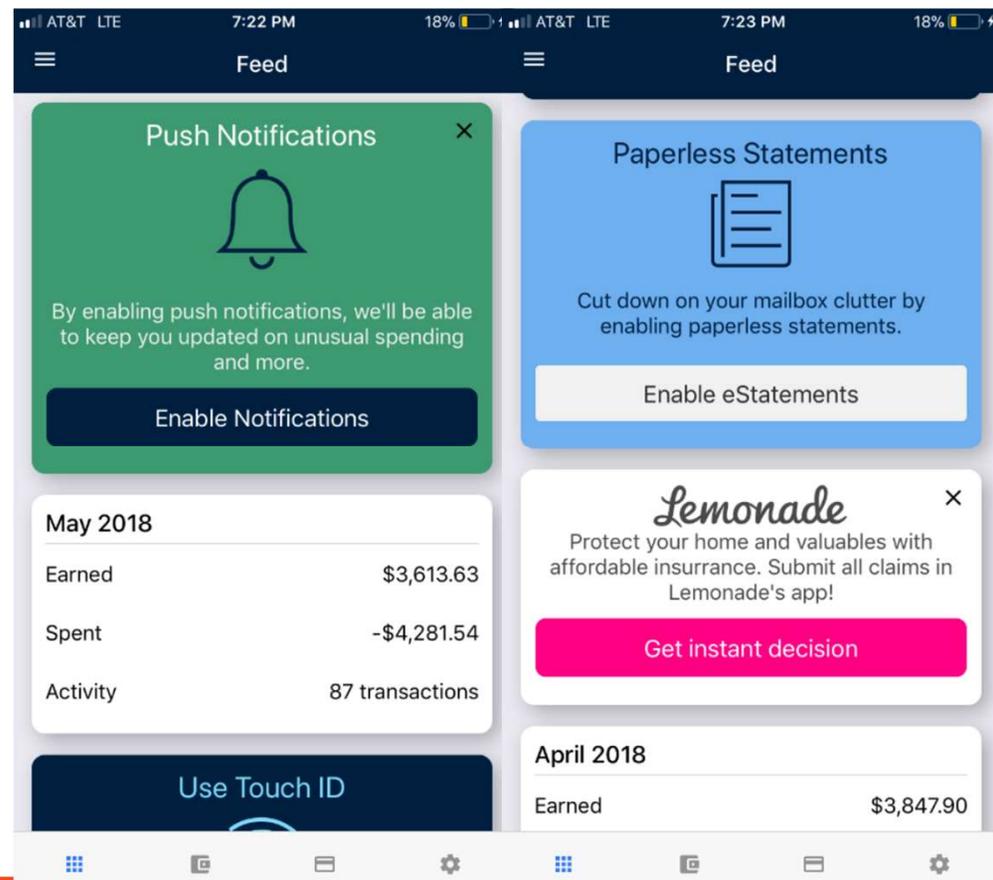
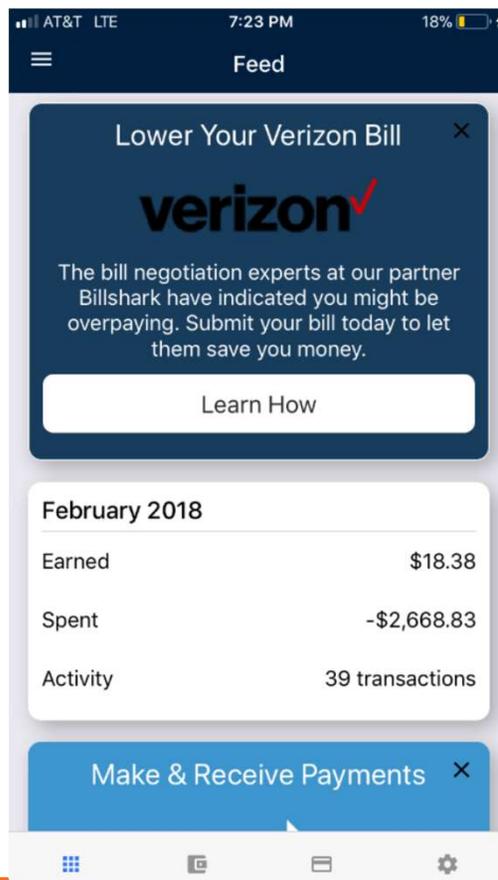
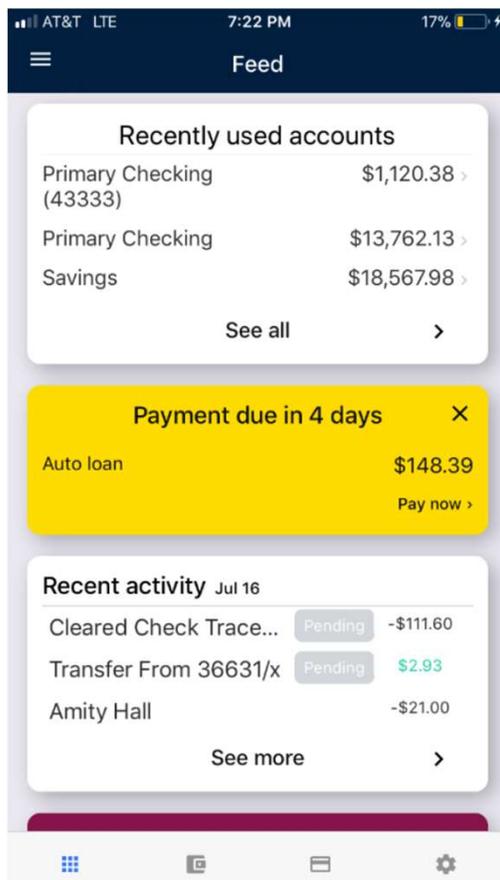


@teenybiscuit

Making it smart



Machine Learning – Narmi Example





**What do
you do to
prepare?**

BofA – Erica Stats...

1M

users in 3 months



RHODE ISLAND

rolled out mid
March

+8

states Apr 3rd

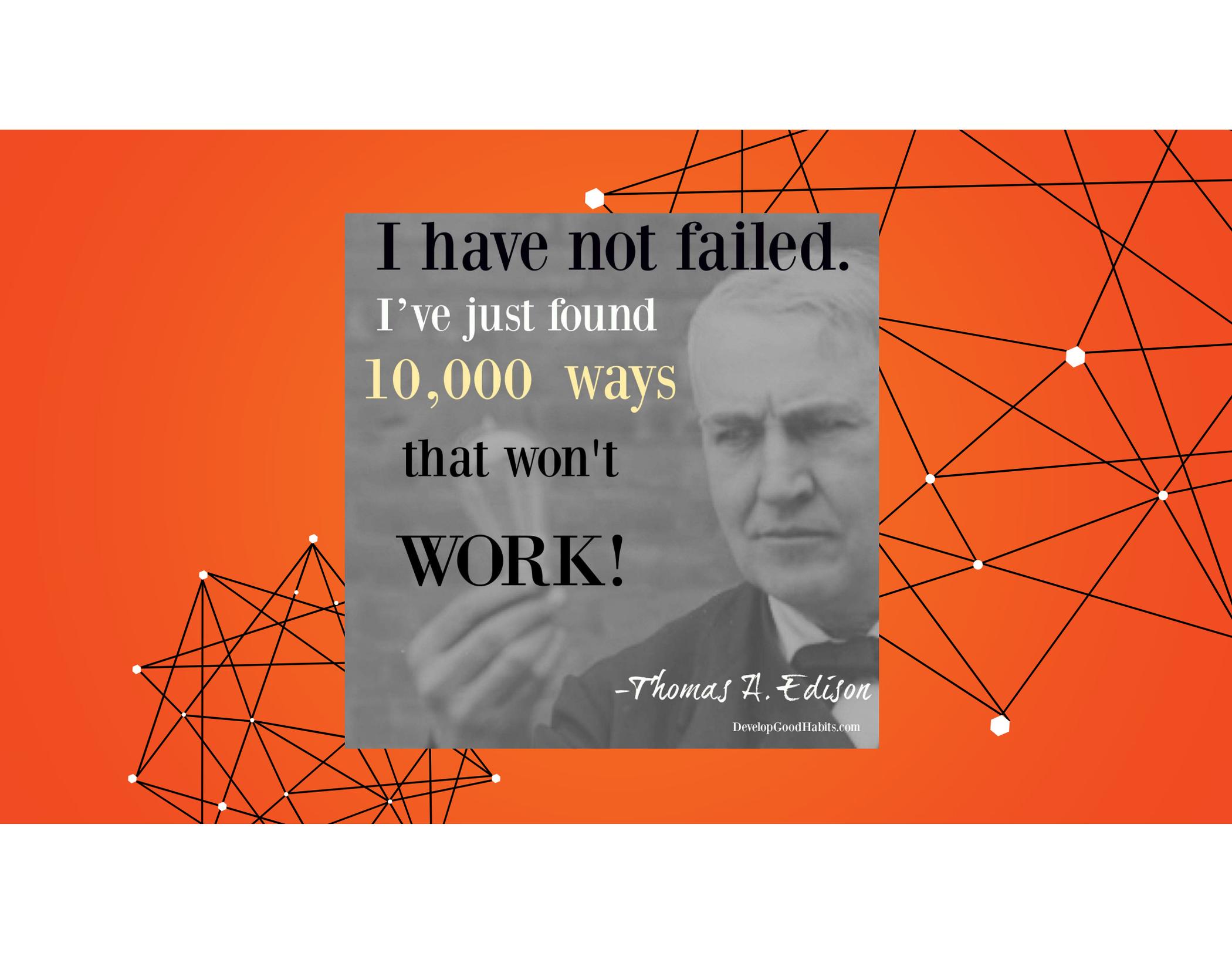
25M

mobile app
customers

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



**Fail
Forward
Fast**



I have not failed.

I've just found
10,000 ways

that won't

WORK!

-Thomas A. Edison

DevelopGoodHabits.com

Logic vs. Problem



Algorithms

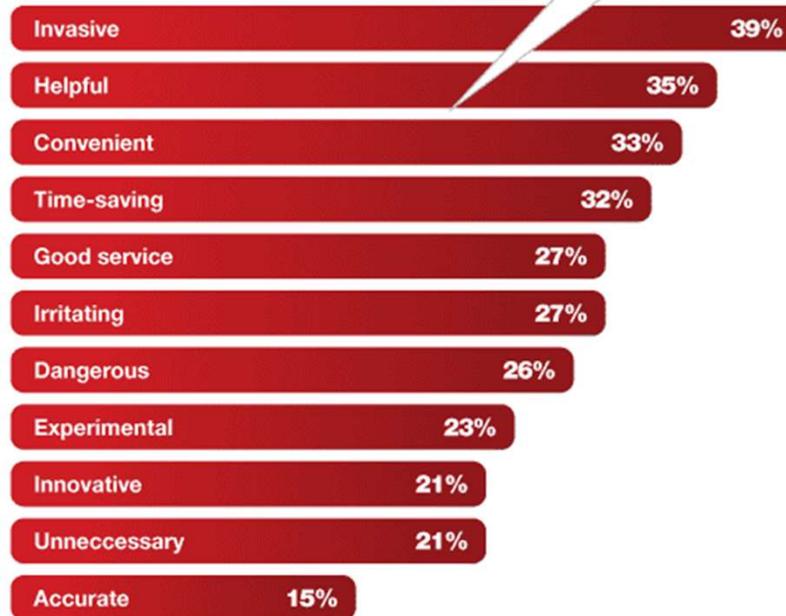
algorithm

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

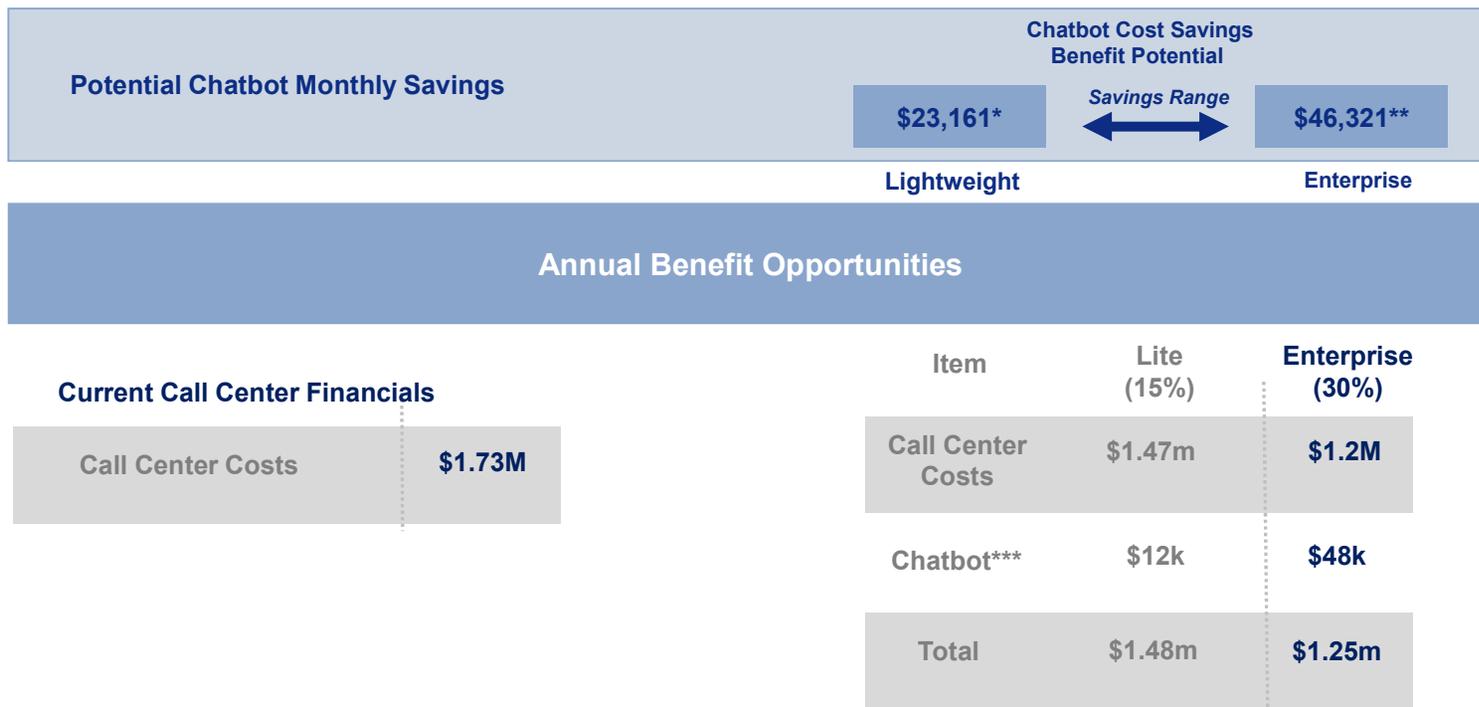
DCU
BANKING – THE DCU WAY

In order to reduce call volume and add in another engagement channel for it's 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 Traveler Agent Dashboard interface. It is divided into three main sections:

- Chat Window (Left):** A conversation with a customer. The customer asks for help with a reservation. The AI agent responds with a question about the class of service.
- User Profile (Middle):** A detailed profile for Isabella Johnson, including personal contact information, business affiliation (30SecondsToFly Inc.), and frequent flyer details.
- Flight Results (Right):** A list of flight options from BKK to NRT. The selected option is priced at USD 427.30.

Class	Price	Out of Policy
Selected	USD 427.30	Policy Compliance
USD 537.28	Out of Policy	
USD 587.00	Out of Policy	

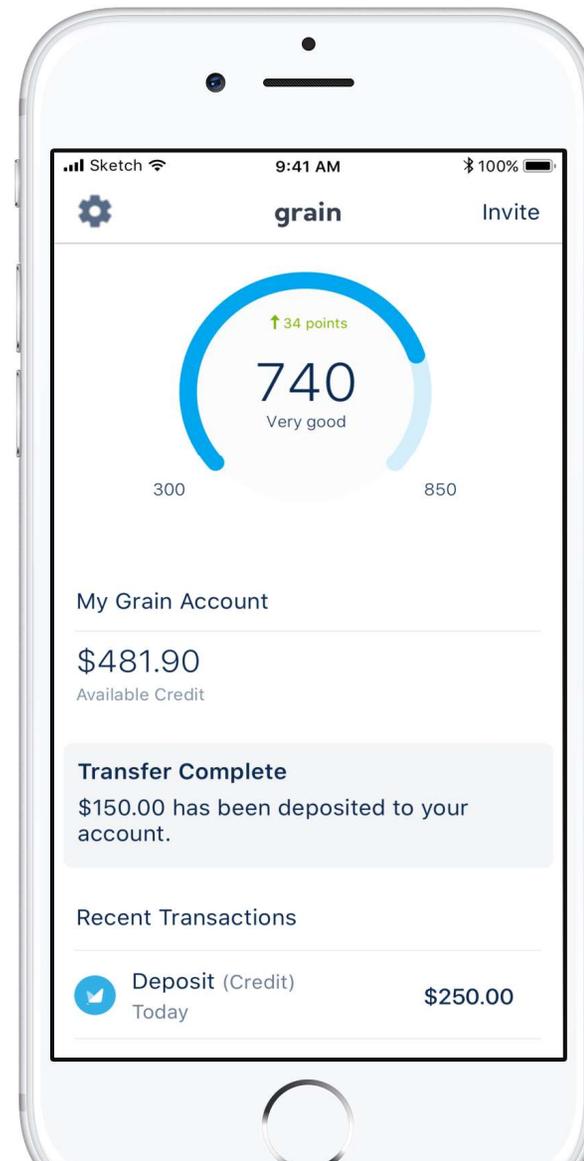
REQUEST A CALL

Build credit without a credit card

Responsible credit for everyone.

Enter your email address

Get Early Access





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

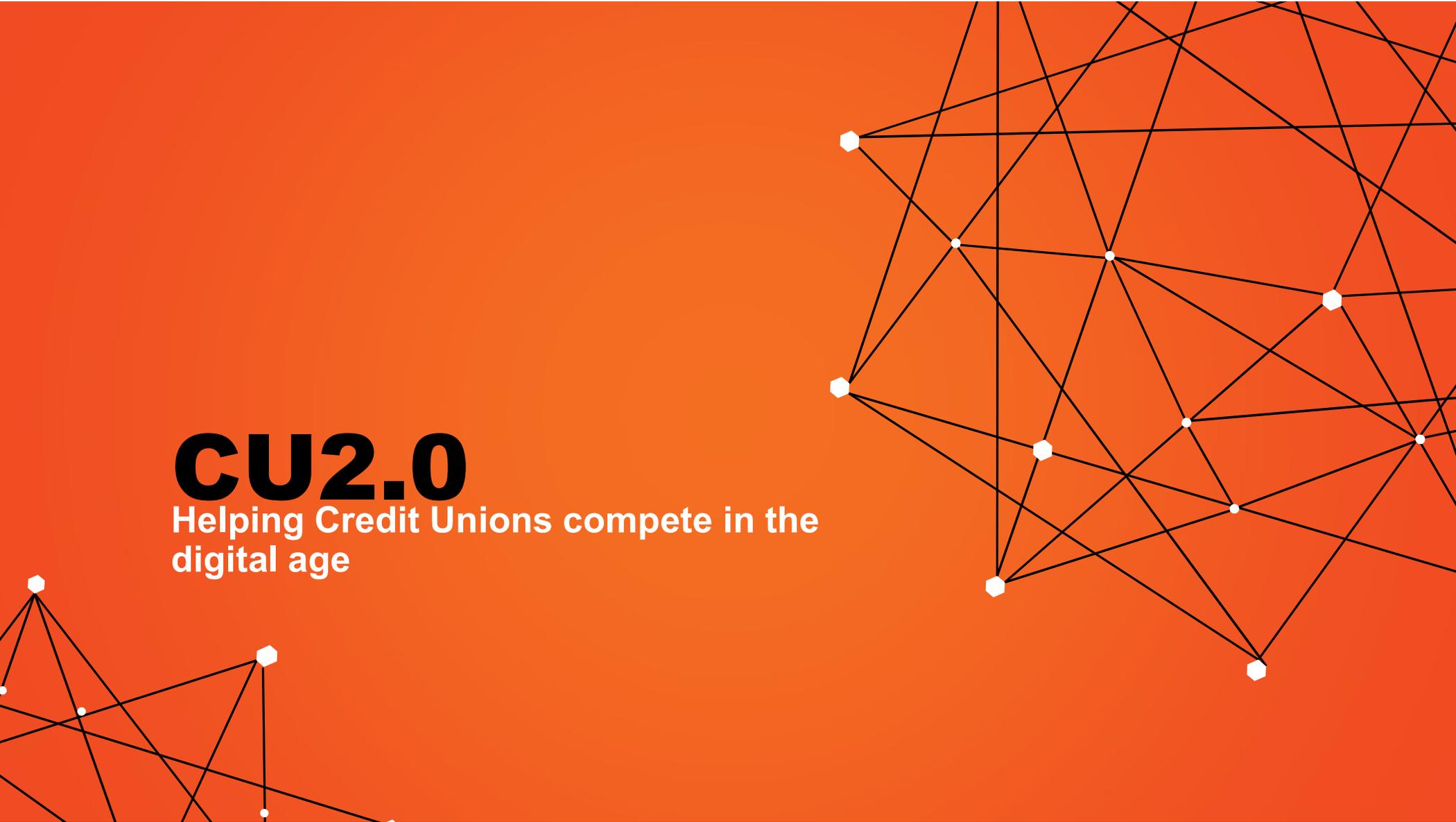
**Artificial
Intelligence**

Questions?

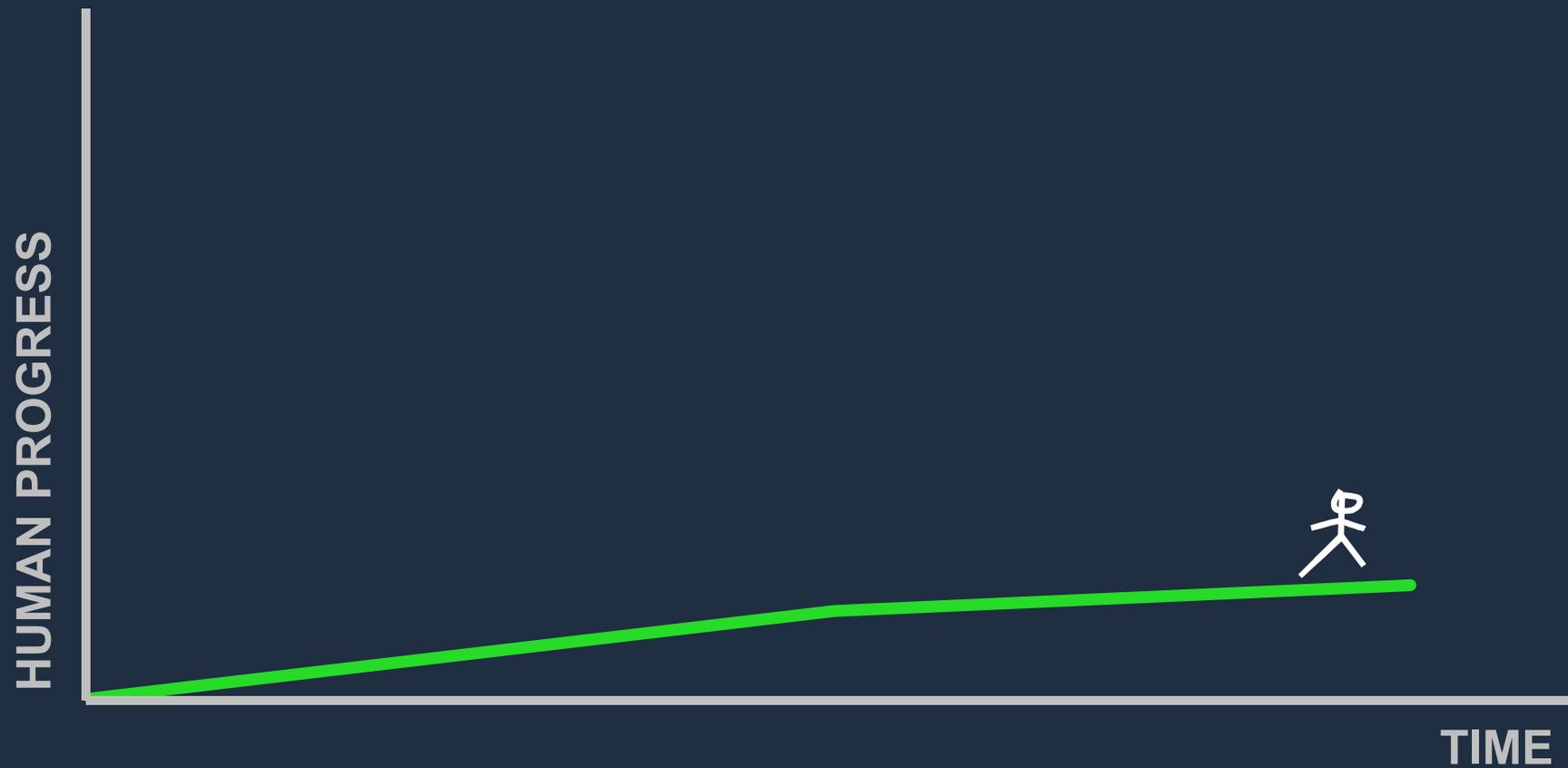


CU2.0

Helping Credit Unions compete in the digital age



Human Progress vs. Time



Artificial Intelligence

