interface.ai

Empowering Credit Unions With

# “One Conversational AI Brain Enterprise-Wide”



# Meet the Founders



## SRINIVAS NJAY

**Founder and CEO**

12 years of experience building world-class products through first-principle thinking, Ex-Banker & Microsoft



## BRUCE KIM

**Founder and CTO**

25+ years in Enterprise Artificial Intelligence. Scaled companies to $50M+ Revenue

# About interface.ai

interface.ai is an Artificial Intelligence (AI) leader specializing in Intelligent Virtual Assistants (IVA) for the financial sector. By integrating its deep banking domain understanding with AI, interface.ai is transforming interactions between credit unions, their members, and employees, leading the charge into the era of Interactive Intelligence for Banking.

**ESTABLISHED: 2015 | HEADQUARTERS: San Francisco, California**

## Trusted By Credit Unions & Community Banks Across North America

Heritage Financial Credit Union · LMCU · Security Service Federal Credit Union · Ent Credit Union · WCCU Credit Union

acu · mySFCU · Dover Federal Credit Union (Local People • Local Decisions) · Allegacy · MAX Credit Union

University Credit Union · Neighborhood Credit Union · Marine Credit Union · People First Federal Credit Union

& Many More...

## Leading Solution

- **Most Advanced NLU Engine**: Based on Grounded + Generative AI
- **Endorsement**: CUNA Strategic Services & Allied Solutions
- **Unprecedented Volume**: We process over a million conversations each day leading to the best AI experience in the industry
- **Comprehensive Solutions**: Offer 60+ out-of-the-box AI solutions that help members & employees every step of the journey



# OUR MISSON

Empower every financial institution on the planet to **efficiently** help their members to achieve **financial wellness**.

# OUR VISION

Interactive Intelligence For Banking



Ent Credit Union

**Jeff Wilkins**
VP of Strategic Initiatives

"We are supporting our 500k members with interface.ai's Intelligent Virtual Assistant & 2 live chat agents. And our members appreciate the benefits of having this powerful virtual assistant"

- Achieved **90%+ accuracy** within few weeks of launch
- **46.3%** of the queries are fully handled by AI



Neighborhood CREDIT UNION

**Carolyn Jordan**
Chief Growth Officer

"When comparing interface.ai with other vendors in the Intelligent Virtual Assistant space, interface.ai is the Platinum standard while the others are Bronze"

- Over **40% calls automated** every month
- Service level **increased from 50% to 90%**



University credit union

**Dr. David Tuyo**
President & CEO

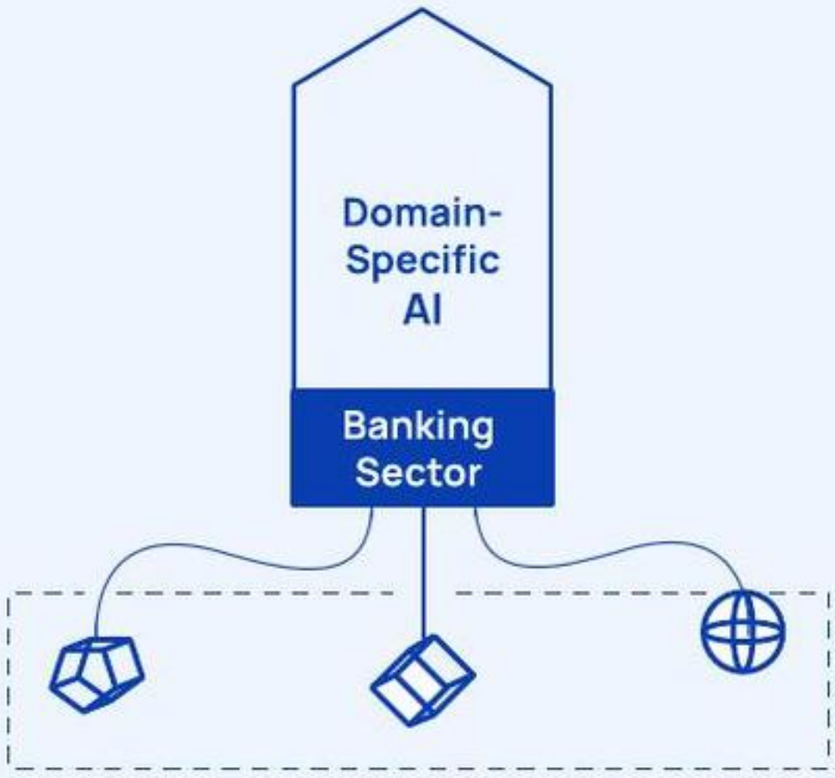
"From our evaluation, it is clear that interface.ai is far ahead of even the second-best vendor operating in the Intelligent Virtual Assistant space for Banks and Credit Unions"

- **Saved 678 Applications** in Less Than 3 Months
- Improved Online Application **Conversion By 160%**

**Intelligent Banking Solutions**

# How will Generative AI change the banking experience?

The combination of foundational and domain-specific AI will transform the banking experience



# What's In A Banking Sector Vertical AI?

**Accuracy**

More accurate, as it is trained on data from the banking domain.

**Speed**

Faster to implement the AI & achieve value

**Efforts**

Less efforts as it is usually out of the box

**Compliance**

Compliant with federal consumer financial protection laws

**Value**

More scalable with numerous banking industry specific solutions

**Interpretability**

Works with all other banking systems

**Fraud Prevention & Security**

Avoid security risks & keep PII Safe

**System Reliability**

High uptime and reliability

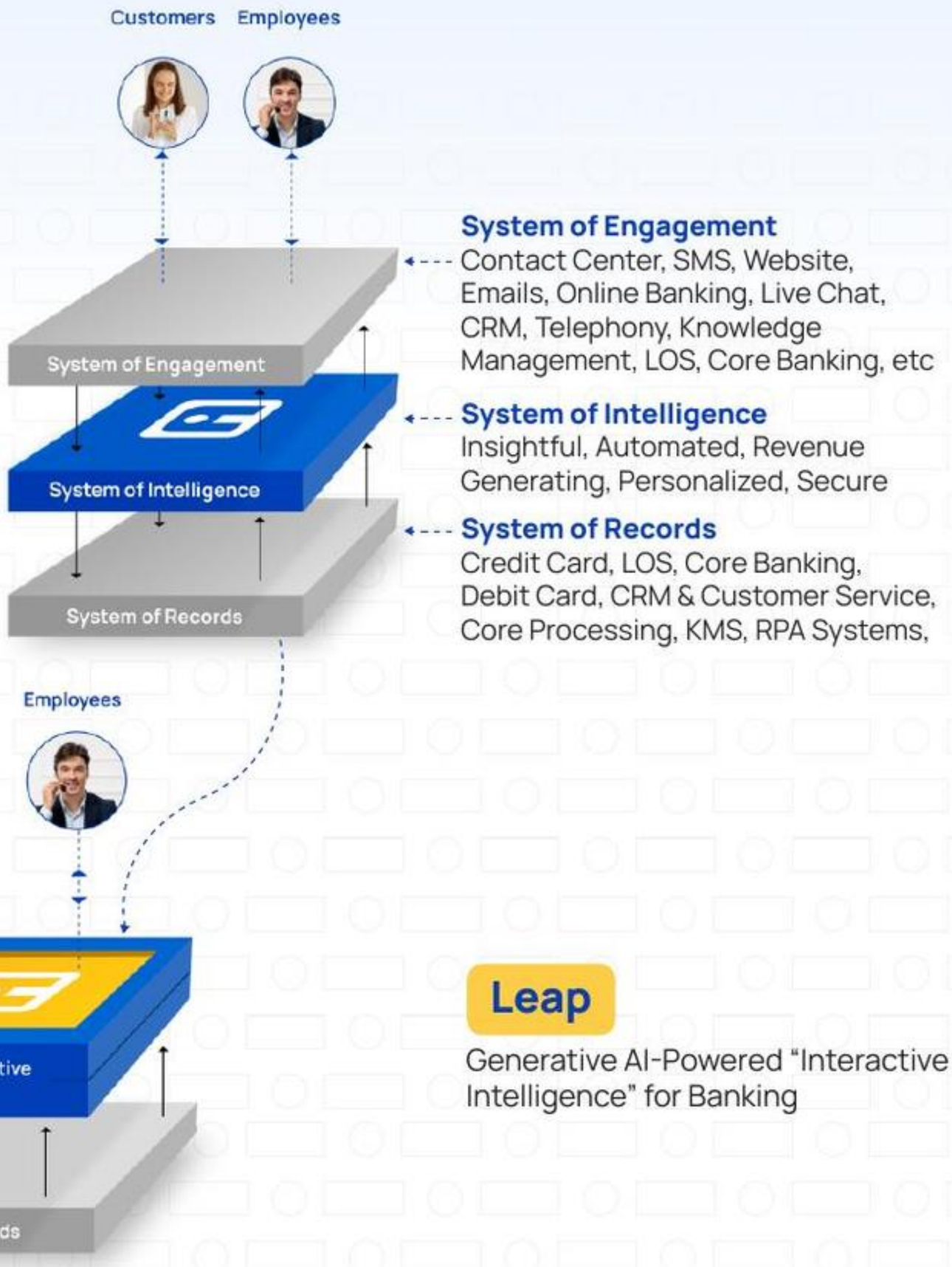
# Introducing Our New Vision For The Era Of Generative AI

## "Interactive Intelligence" For Banking

Convergence Of System Of Engagement and System Of Intelligence

**Step**

Pervasive AI Across All Customer & Employee Channels




**System of Engagement**
Contact Center, SMS, Website, Emails, Online Banking, Live Chat, CRM, Telephony, Knowledge Management, LOS, Core Banking, etc

**System of Intelligence**
Insightful, Automated, Revenue Generating, Personalized, Secure

**System of Records**
Credit Card, LOS, Core Banking, Debit Card, CRM & Customer Service, Core Processing, KMS, RPA Systems,

**Multimodal Chat GPT-like interface**

**System of Interactive Intelligence**
Universal Channel, i.e., Insightful, Automated, Revenue Generating, Personalized, Secure

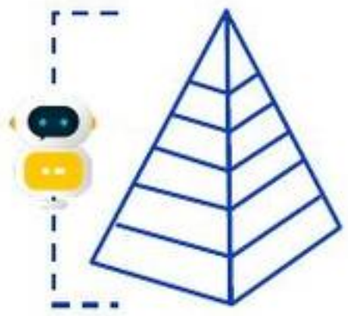
**System of Records**
Credit Card, LOS, Core Banking, Debit Card, CRM & Customer Service, Core Processing, KMS, RPA Systems

**Leap**

Generative AI-Powered "Interactive Intelligence" for Banking

# Interactive Intelligence For Banking

## Transform Member & Employee Experience



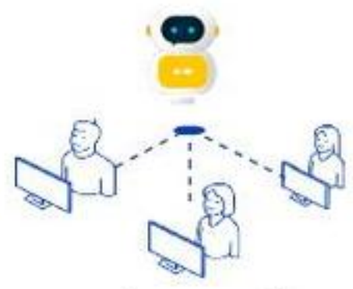
Enterprise wide AI for Credit Unions and Banks




Members & Employees to seek knowledge and complete tasks 10x faster




AI can automate close to 95% of all inquiries handled by member support



Everything employee & member want to achieve will either be augmented or automated by AI

# Our Solutions

interface.ai offers credit union's a 'One Conversational AI Brain' that enables self-service for all members & employees across 23 channels in 119 languages and provides 60+ solutions enterprise-wide. By having a single AI brain connected to all channels, solutions, and departments, credit unions can maintain a single knowledge base and harness the power of AI across various channels and systems seamlessly.



Member Facing Solutions

Smart Discovery

Smart Conversion

Smart Transaction

Intelligent Banking

AI-Powered Phone Banking

Debt Collection

And many more.

**One Conversational AI Brain Enterprise-Wide**

**60+ products purposely built for Credit Union-wide AI impact that are interoperable with all major banking systems**

**System of Engagement**

Contact center | SMS | Website | Email | Live Chat | Online/Mobile Banking | Intranet

**"One Conversational AI Brain" for both Members and Employees**

Insightful | Automated | Revenue Generating | Personalized | Secure

**System of Records**

CRM & Member Service | Core Processing | Knowledge Management Systems | Debit or credit cards | RPA Systems | LOS



Employee Facing Solutions

Frontline Assistant

HRMS Assistant

Sales Assistant

Marketing Assistant

IT Support Assistant

Production Adoption Assistant

And many more.

# Unveiling interface.ai's New Product Suite Powered By Generative AI

## Sphere for Members

## Introduction & Key Feature

### Generative AI-powered multimodal ChatGPT like assistant for "Members

- **Multimodal**: Offers a seamless integration of text, visual, and audio inputs for versatile interactions
- **Plugins**: Enhances functionality and adaptability through marketplace of add-on apps and features.
- **In-context maestro**: Provides intelligent, real-time guidance, insights & upsell based on the ongoing user interaction context.
- **Co-pilot**: Acts as a supportive companion, offering crucial insights and suggestions throughout the user journey.

## Sphere for Employees

## Introduction & Key Feature

### Generative AI-powered multimodal ChatGPT like assistant for frontline staff in call center and branches

- **Bullpen**: Warm handoff from AI to staff
- **Nexus**: 360° view of member for staff
- **Co-pilot**: AI automation & augmentation for staff

Join the growing ranks of forward-thinking companies already benefiting from interface.ai's transformative technology. As you plan your banking future, remember this - AI is not just a tool. It's the foundation for your next leap in productivity, efficiency, and member satisfaction. Embrace it fully, and witness a transformation like never before.

To learn more, visit **interface.ai** or drop an email to **sales@interface.ai**