

BANKTALK 2024

TUESDAY, AUGUST 27TH

Prime, Prompt, Perform.

Harnessing AI for Strategic Focus in a
Noisy Digital World



Nick Schuster
National Sales Director,
CashTrans

Cash
TRANSACTIONS
EST. 1996

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BY THE NUMBERS

BANKTALK 2024

20

Institutions Reviewed

78%

Loans to Deposits

71%

Efficiency Ratio

\$650M

Median AVG
Assets

6

Median AVG
Offices

3.83

Net Interest Margin

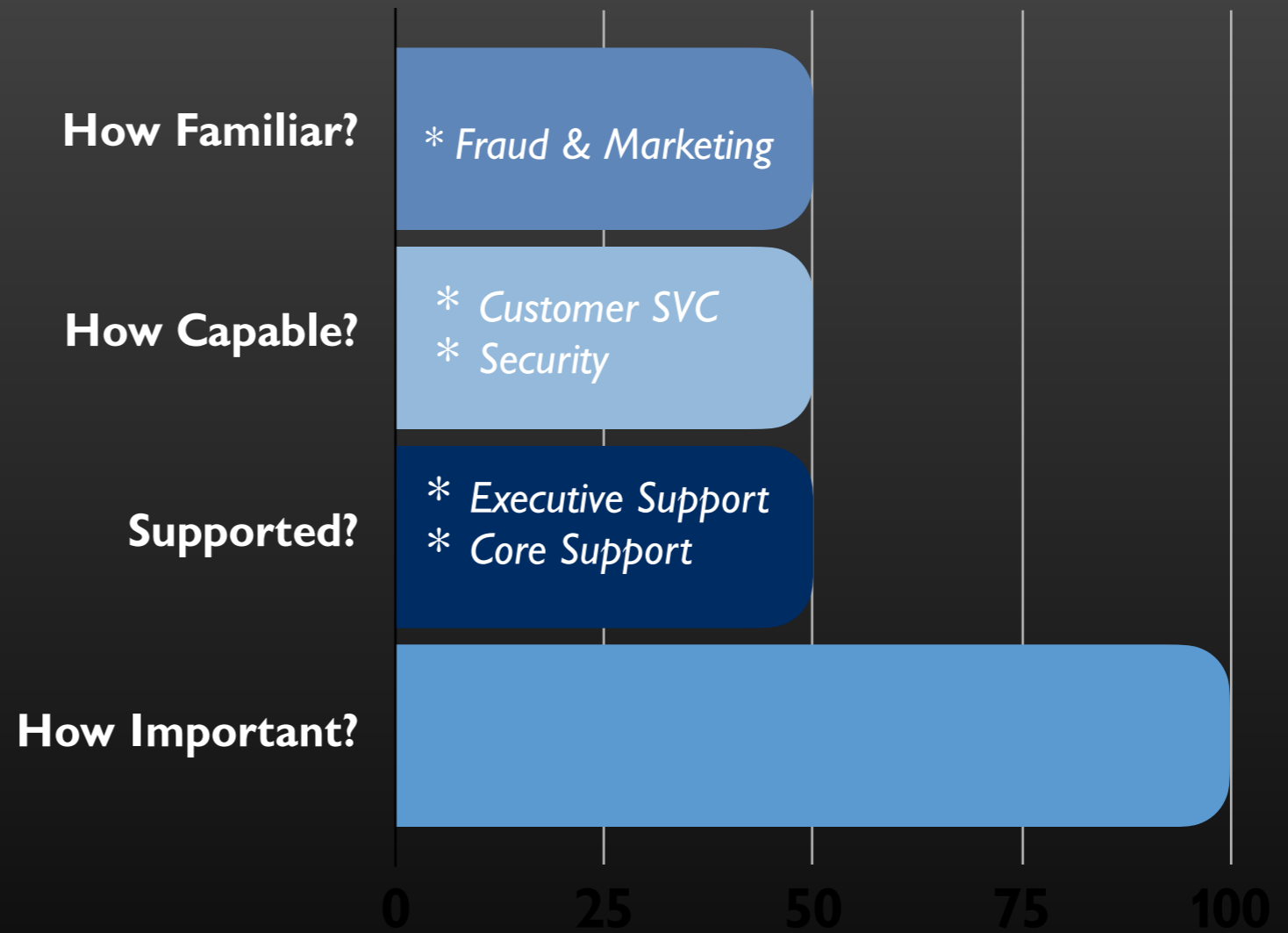
** \$112m Deposit / Location*

** Solid Profitability*

** Opportunities for Growth.*

BANKTALK 2024

WHAT'S OUR AI GAP?



1



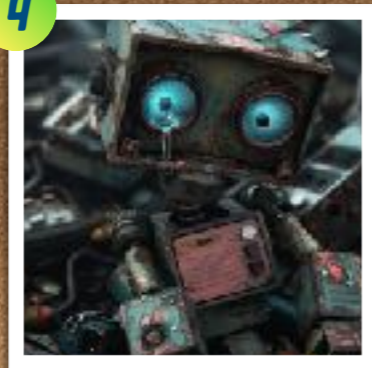
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3



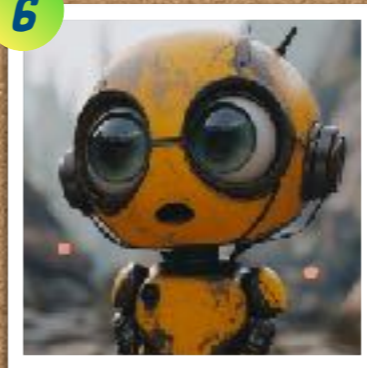
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5



6



7



8



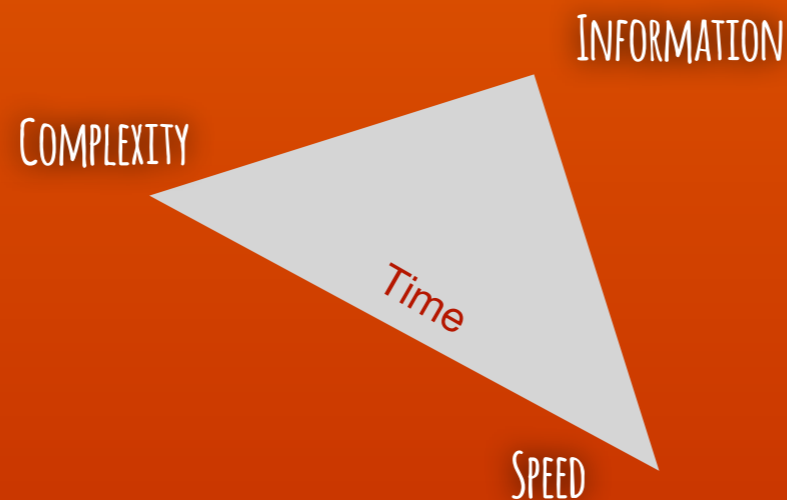
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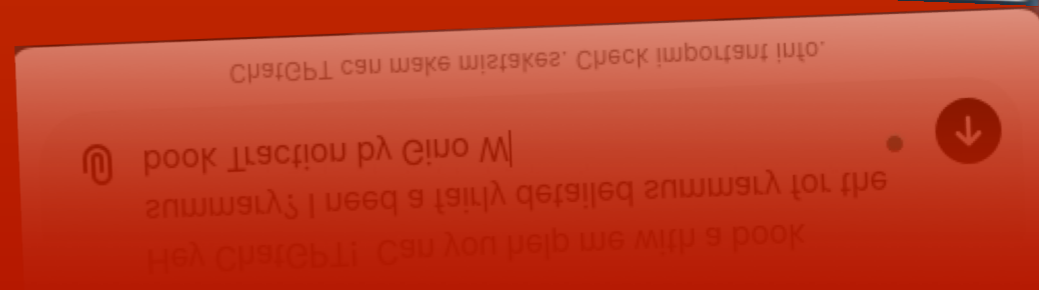
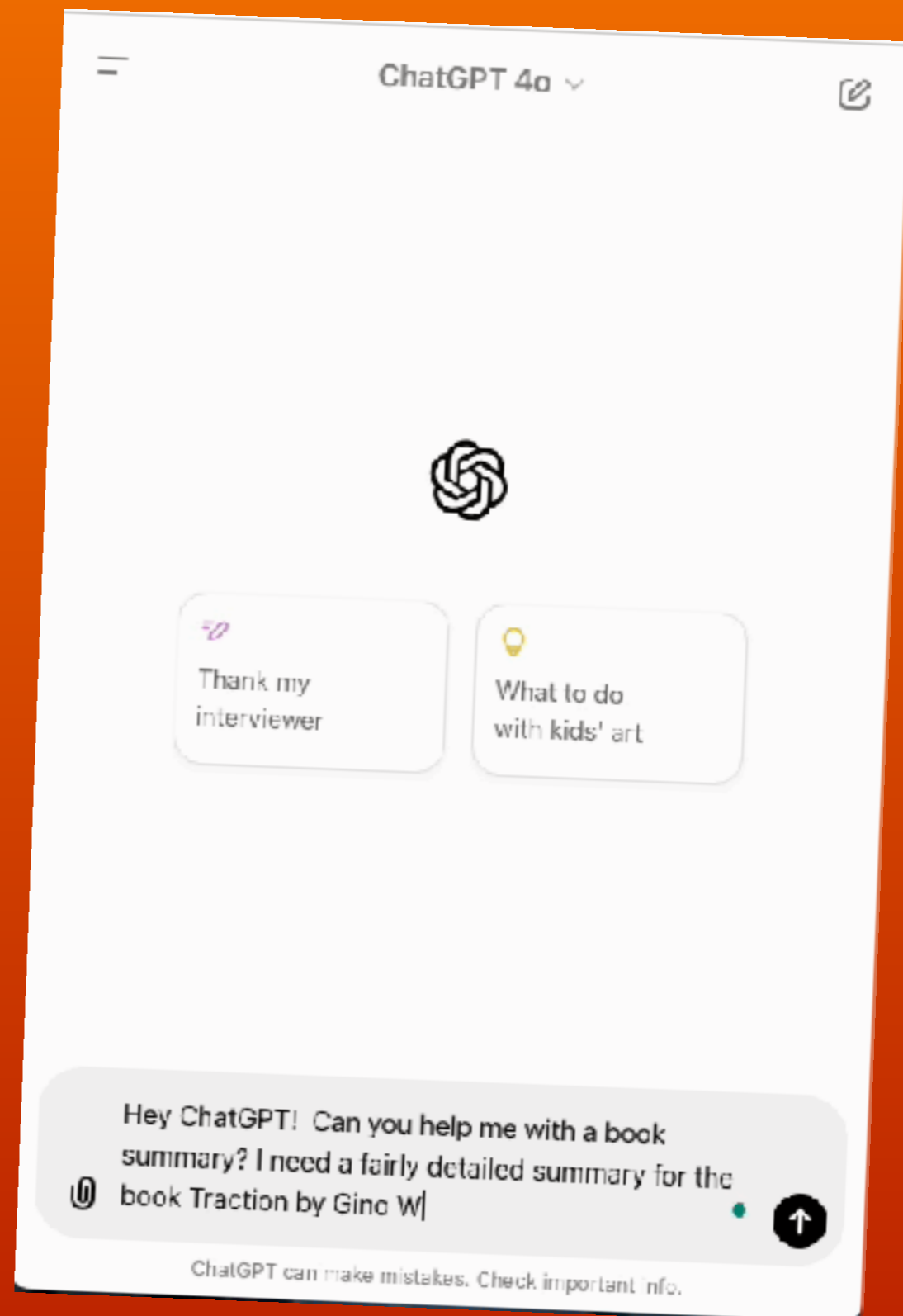
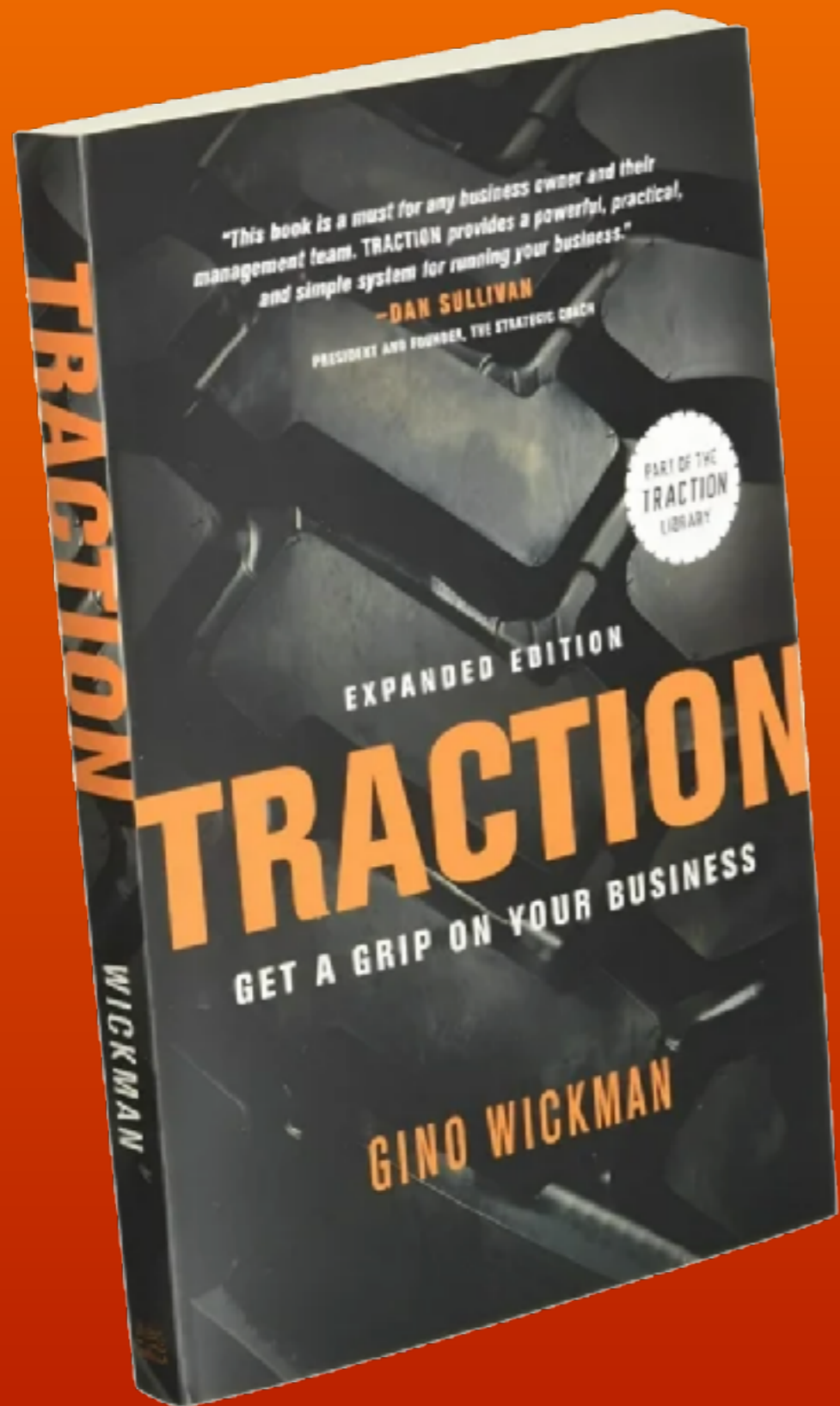
THE EVOLUTION OF AI IMAGE GENERATION

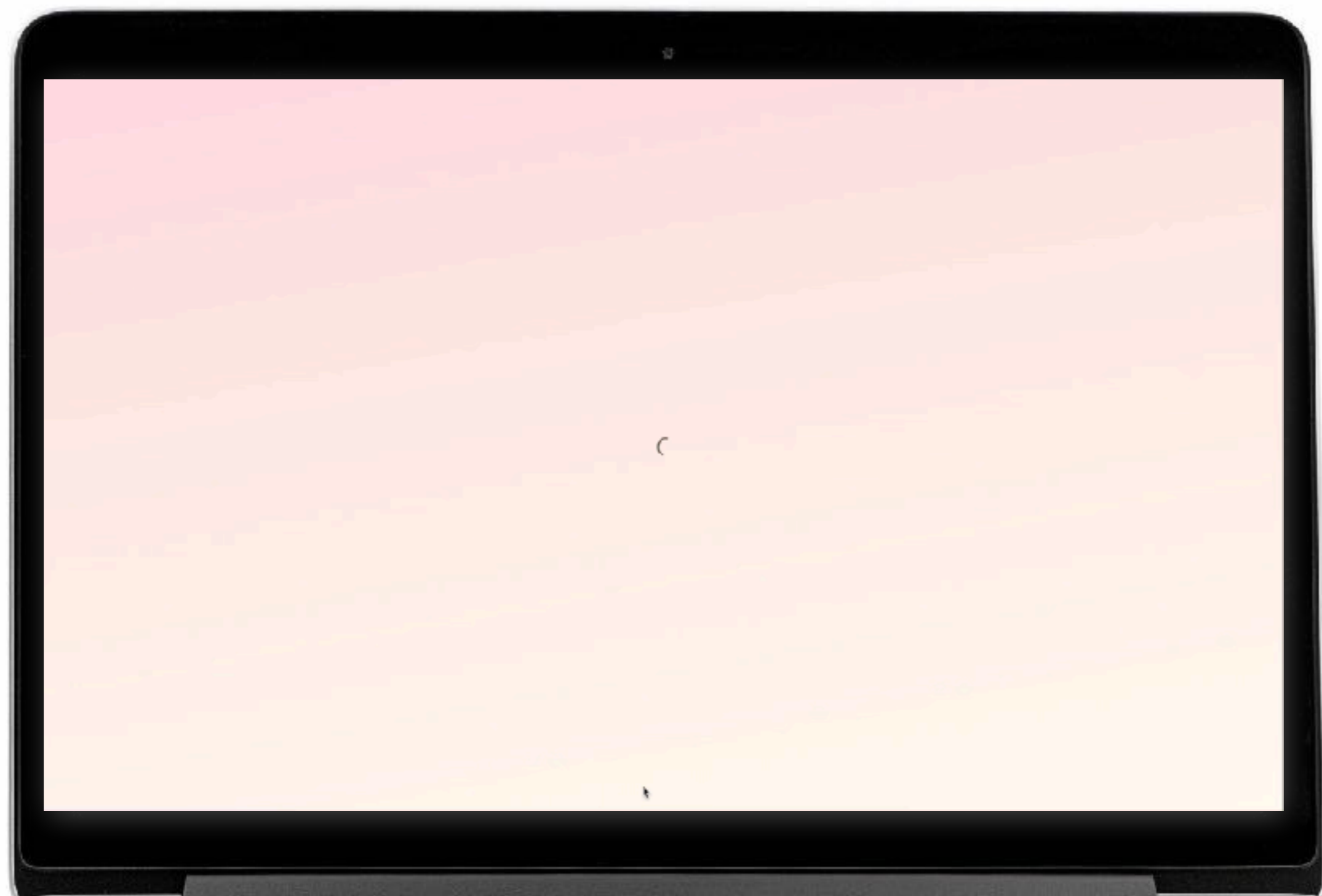


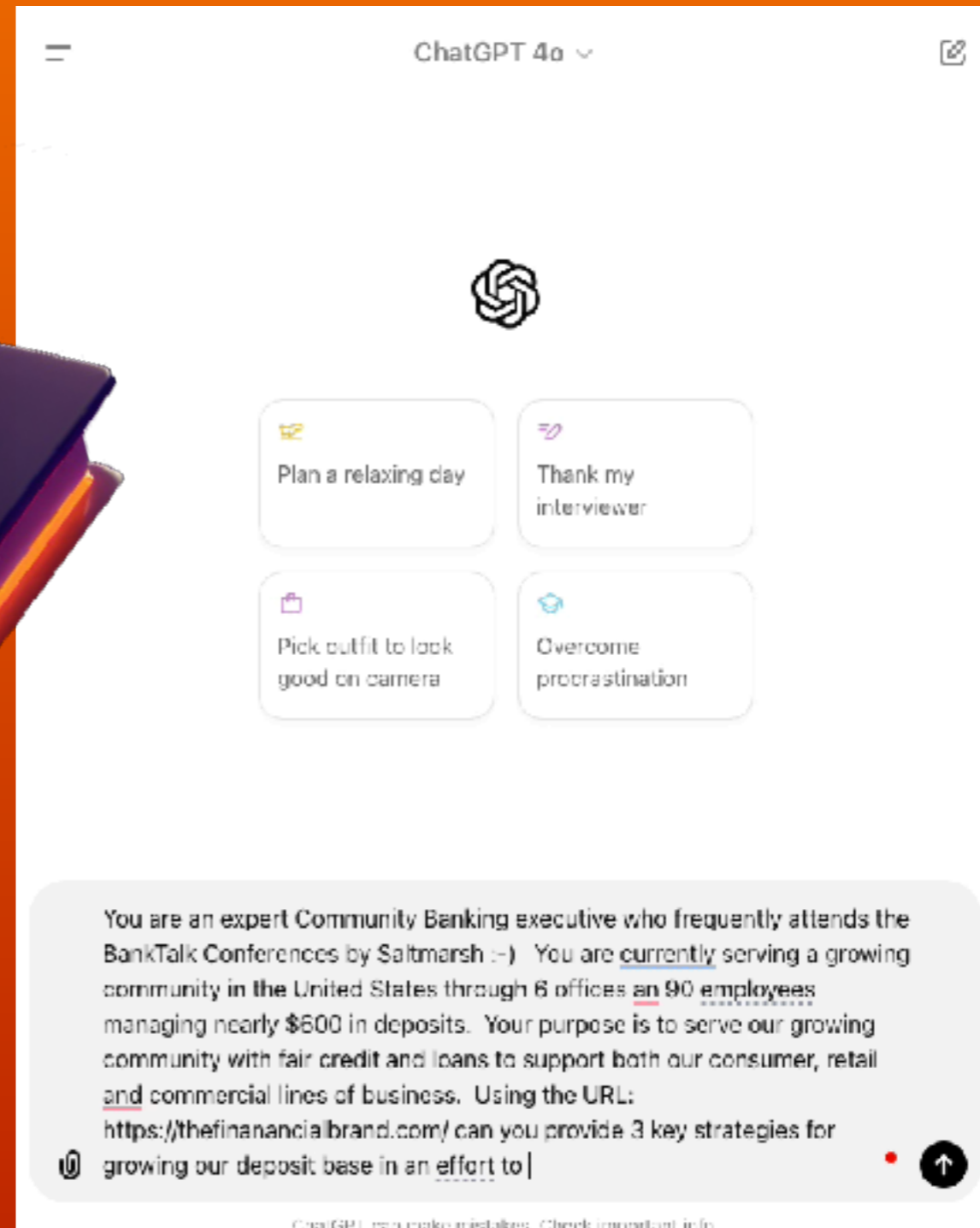
Intelligence/ - The ability to learn new information and observe a complex processes in an effort to identify patterns with the goal of predicting future outcomes with high success.



“It’s about making complex things simple and simple things fast!”









QUIET THE NOISE

Prime

**Research &
Analysis**

Prompt

**Sensitivity Analysis
& Validation**

**Perform
/ Execute**

01. Prime

aka #brandvoice

nobile purpose

vision

values

persona

Prime

You are an expert ghostwriter for community banks across the United States, particularly focused on creating engaging customer communications. Please review this website and help us understand the Brand Voice and Tone. <https://www.bankonmainstreet.com/>

Mainstreet Community Bank of Florida's brand voice is warm, welcoming, and community-oriented. The tone reflects a commitment to personalized service and local engagement, emphasizing the bank's role as a trusted financial partner for individuals and businesses. Communication is straightforward and friendly, making it clear that the bank values relationships and aims to provide reliable, accessible banking solutions. The use of simple, clear language and a focus on local community ties reinforce the bank's dedication to serving its customers' unique needs.

02. Research & Analysis

data analyst
agents
workflow mgt
persona

Good Morning, Wyatt! I'm doing research today to develop a digital bank as part of our community bank charter. Using your knowledge base, can you help define the steps I should take to outline this process?

Good morning! Developing a digital bank as part of your community bank charter is a significant and strategic initiative that requires careful planning and execution. Below, I've outlined the key steps you should take to develop a digital bank, incorporating regulatory, operational, and strategic considerations. This process will help ensure that the digital bank aligns with your overall business objectives and regulatory requirements.

1. Define the Vision and Objectives

- **Establish Goals:** Identify the primary objectives for launching the digital bank (e.g., reaching new customer segments, enhancing customer experience, reducing operational costs, etc.).
- **Market Analysis:** Conduct a market analysis to understand customer needs, preferences, and behaviors. This will help identify the target market and tailor your digital banking services accordingly.

Can you create a planning guide in table format. I'd like this planning checklist to describe the task, time required, please leave a blank column for actual completion date and add a final column for Reviewer Notes.

Absolutely! Below is a planning guide in table format that includes the key tasks, estimated time required, a blank column for the actual completion date, and a column for reviewer notes. This checklist will help you track the development and implementation of the digital bank project.

Task	Estimated Time Required	Actual Completion Date	Reviewer Notes
1. Define Vision and Objectives	2 weeks		
- Establish goals for the digital bank			
- Conduct market analysis			
- Analyze competitive landscape			
2. Develop Comprehensive Business Plan	4-6 weeks		
- Define service offerings			
- Establish revenue model			
- Prepare budget and financial projections			
- Identify Key Performance Indicators (KPIs)			
3. Regulatory Compliance and Licensing	8-12 weeks		
- Research relevant regulatory guidelines			
- Engage with regulators for approvals			
- Develop compliance programs (AML, KYC, etc.)			

Research & Analysis

18. **Account Opening Guide:** "Create a step-by-step guide for opening a new checking account through our online platform."
19. **Investment Advice:** "What are three beginner-friendly investment options we can suggest to our customers?"
20. **Promoting New Services:** "Write a promotional message for our new mobile banking app, highlighting its key features."

Complex and Detailed Prompts

21. **Digital Transformation Strategy:** "Outline a digital transformation strategy for our bank that focuses on enhancing customer experience and operational efficiency."
22. **Risk Management Plan:** "Develop a comprehensive risk management plan for our bank, including strategies for data security, fraud prevention, and compliance."
23. **Customer Journey Mapping:** "Map out the ideal customer journey for someone using our bank's online services for the first time, from account opening to daily banking."
24. **Competitive Analysis:** "Perform a competitive analysis of our bank's digital offerings compared to those of other local community banks."
25. **Personalized Marketing Campaign:** "Design a personalized marketing campaign to attract small business owners to open business accounts with our bank. Include targeted messaging, preferred channels, and key incentives."

These prompts should provide a comprehensive learning experience for your community bank, enabling the team to understand how to leverage ChatGPT across various customer interactions, marketing strategies, and operational efficiencies. Let me know if there's anything else you'd like to explore!

Good Day, Jarvis. I have a project I need you to review.



Good day! I'd be happy to review your project. Please share the details or any documents, and I'll get started right away!



Message Jarvis, Chief Digital Strategist



03. Prompt

TYPE	WHO	COMMENT
[RE][NEW ORDER]	[National Bank & Trust]	["Please review final Order Summary Statement"]
WHAT		[attached]
	TOPIC/ACTION	ASSIGNED

Prompt

LENGTH TOPIC

Please write me a 500-word essay on the topic "How do I earn more money in 2023?" with a clear introduction, middle, and conclusion, references, and elements of humor. In the style of Mark Twain.

STRUCTURE STYLE

who
what
where
when
why

[persona]+ [context]+ [task]+
[exemplar]+ [format]+ [tone]

03. Prompt

GETTING STARTED W/ CHATGPT...

1. **Customer Greetings:** "Create a friendly and welcoming greeting message for our customers visiting the bank's website."
2. **Daily Banking Tips:** "Give me a daily tip for customers on how to save money effectively."
3. **Local Community Engagement:** "List five fun facts about our local community that we can share with our customers on social media."
4. **Social Media Posts:** "Write a lighthearted social media post celebrating National Savings Day."
5. **Seasonal Greetings:** "Generate a holiday greeting message for our customers to be used in emails and on social media."
6. **Banking Jokes:** "Share a clean, banking-themed joke that we can use to entertain our customers."
7. **Fun Facts:** "Provide a fun fact about the history of banking that we can share with our customers."
8. **Motivational Quotes:** "Give me a motivational quote related to financial responsibility that we can post on our website."
9. **Trivia Questions:** "Create a trivia question about banking that we can use for a customer engagement activity."
10. **Community Event Promotion:** "Write a short and catchy announcement for a community event we are sponsoring."

MODERATE PROMPTS

1. **Customer FAQ Responses:** "Draft a response to a common customer question: 'What are the benefits of opening a savings account with us?'"
2. **Product Comparison:** "Compare the benefits of our standard checking account with our premium checking account."
3. **Security Tips:** "Provide three practical tips for customers to keep their online banking information secure."
4. **Email Templates:** "Create an email template to notify customers about upcoming changes to our online banking platform."
5. **Explaining Banking Terms:** "Write a simple explanation for what 'APY' (Annual Percentage Yield) means that we can share with our customers."
6. **Customer Satisfaction Survey:** "Draft a short customer satisfaction survey to gather feedback on our online banking services."
7. **Financial Education:** "Write a brief blog post explaining the importance of having an emergency fund."
8. **Account Opening Guide:** "Create a step-by-step guide for opening a new checking account through our online platform."
9. **Investment Advice:** "What are three beginner-friendly investment options we can suggest to our customers?"
10. **Promoting New Services:** "Write a promotional message for our new mobile banking app, highlighting its key features."

COMPLEX AND DETAILED PROMPTS

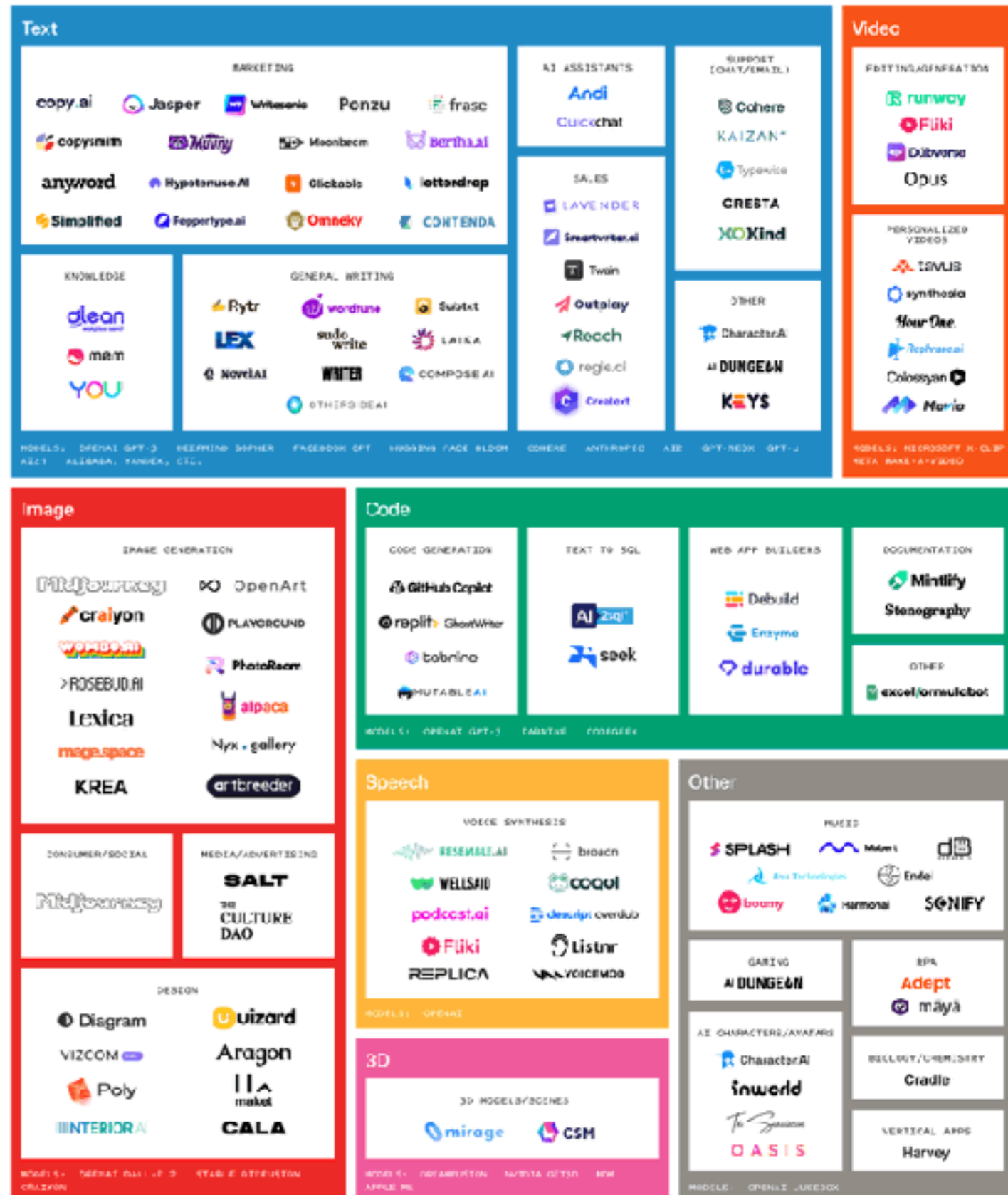
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The Generative AI Application Landscape v2

A work in progress

04. Prototype Sensitivity Analysis Validate



source/
<https://x.com/sequoia>

The Top 50 Gen AI Web Products, by Unique Monthly Visits

1. ChatGPT	11. SpicyChat	21. VIGGLE	31. PIXAI	41. MaxAI.me
2. character.ai	12. ElevenLabs	22. Photoroom	32. Clipchamp	42. BLACKBOX AI
3. perplexity	13. Hugging Face	23. Gamma	33. ud.io	43. CHATPDF
4. Claude	14. LUMA AI	24. VEED.IO	34. Chatbot App	44. Gauth
5. SUNO	15. candy.ai	25. PIXLR	35. VocalRemover	45. coze
6. JanitorAI	16. Crushon AI	26. ideogram	36. PicWish	46. Playground
7. QuillBot	17. Leonardo.AI	27. you.com	37. Chub.ai	47. Doubao
8. Poe	18. Midjourney	28. DeepAI	38. HIX.AI	48. Speechify
9. liner	19. YODAYO	29. SeaArt AI	39. Vidnoz	49. NightCafe
10. CIVITAI	20. cutout.pro	30. invideo AI	40. PIXELCUT	50. AI Novelist

Charts are for informational purposes only and should not be used for investment advice; see a16z.com/disclosures.

Top Gen AI Consumer Web Products: Newcomers

14. LUMA AI	33. ud.io	38. HIX.AI	45. coze
21. VIGGLE	34. Chatbot App	39. Vidnoz	47. Doubao
29. SeaArt AI	38. PicWish	44. Gauth	50. AI Novelist

Charts are for informational purposes only and should not be used for investment decisions. Their performance is not the basis of future results. Data as of 3/21/2024. Source: Similarweb. Last updated: 3/21/2024.

Recommended for: Development and testing phases, especially where customer feedback is critical.

3. Hybrid Model (Agile-Waterfall)

- **Approach:** Combines elements of both Waterfall and Agile. Use Waterfall for high-level planning, Agile for execution.
- **Pros:** Balances flexibility with structure, manages risks better, accommodates changes while maintaining a clear overall plan.
- **Cons:** Requires careful management to avoid confusion or overlap; may be complex to implement.
- **Use Case:** Suitable for complex projects where some components are stable, but others require flexibility.

Recommended for: This is the most practical model for this digital banking project. It allows for structured initial planning (Waterfall) while being adaptive during development and testing (Agile).

Recommendation for Highest Success Rate: Hybrid Model

Using a **Hybrid approach** will likely provide the highest success rate for the digital banking platform rollout. Start with a structured, Waterfall-style phase for Discovery & Planning to set clear goals and expectations. Transition to Agile methods during Development, Testing, and Optimization to allow for flexibility, incorporate feedback, and make iterative improvements.

This approach will enable the project team to address challenges and changes swiftly, ensuring a high-quality digital platform that meets customer needs and expectations.

This project schedule and model analysis provide a clear path to success for the digital banking platform release. By aligning the strategic steps with a Hybrid model, Pym's Bank & Trust can achieve a smooth transition into the digital era while maintaining a focus on innovation, customer satisfaction, and community engagement. Let me know if further details are needed or if there are any other aspects you'd like to explore!



Can you develop a prompt [that](#) I can use in MidJourney to generate an image of [Digital bank logo](#) using the style and the BrandVoice Listed above?

Can you add a slight element of ant man



Search



Imagine

Design a modern digital bank logo that embodies the spirit of Pyn Bank & Trust. The logo should be fun, lighthearted, and innovative, reflecting the values of responsibility, protection, and innovation. Incorporate elements like an ant silhouette or digital circuitry to symbolize technology and community. The logo should have a sleek, futuristic using colors like red, black, and silver to represent strength, security, and cutting-edge technology that conveys trust and reliability. Please add a shield to the logo



check SD style raw v 61
style SD personalize delatf



Creation Actions More options

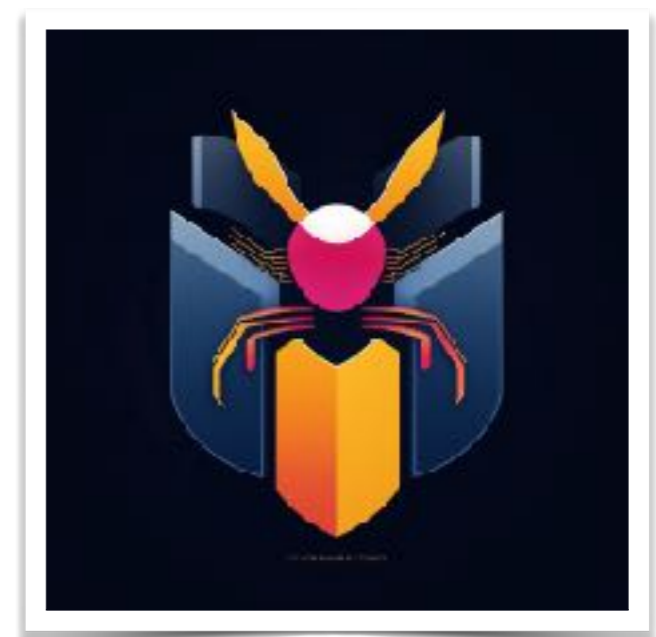
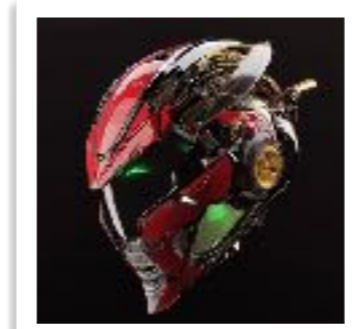
Upscale Subtle Creative

Remix Subtle

Pan

More

Use



rdShuter

Jump to [icon]

- Gamma
- Shared with you
- Docs
- Templates
- Inspiration
- Themes
- Custom fonts
- Trash
- AI credits
- Settings & members
- Contact support
- Share feedback

Upgrade to Gamma Pro

Gamma

+ Create new + New from blank Import

All Recently viewed Created by you Favorites

Strategic Marketing Plan: Pym's Bank & Trust

Created by you

Implementing SOC for Financial and Operations

Created by you

Gamma Tips & Tricks

Created by you

Upgrade to Gamma Pro



***Join the New Digital Platform
2025***

runway



04. Execute.
Perform Launch

“Ai won’t replace humans - But
humans with ai will.”

Karim Lakhani,
Harvard Business Review

E3+ energy
effort
execution

COMPLEXITY

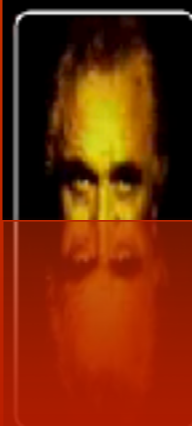
INFORMATION

Time

SPEED

It’s about Quality.

ai.Wow
bonus :-)



source/
<https://www.youtube.com/shorts/C0DU-muDEyE>



THANK YOU.

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