



How AI Enables Consistent, Efficient, and Personalized Service

Scaling Intelligence Across the Credit Union Experience

Kathy Sianis | SVP, Client Solutions & Partnerships

Today's Speaker



Kathy Sianis

SVP, CS & Partnerships

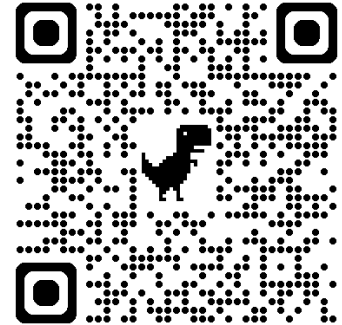
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Posh AI

Kathy Sianis

SVP, Client Success &
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at Posh

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Your members can get a loan approved by a fintech in 4 minutes.

What happens when they call yours?

This isn't early anymore. It's already happening.

The shift has already happened

1

312M AI-powered messages

2

125+ financial institutions

3

25% authenticated banking transactions

4

The debate is over. Execution is the differentiator.

The problem isn't AI.

The problem is fragmentation.



Knowledge lives in people, not systems



Answers vary by channel



Your best employee becomes your system of record

What's really happening inside CUs

Voice **27%**
after hours

73%
business hours

Digital **35%**
after hours

65%
business hours

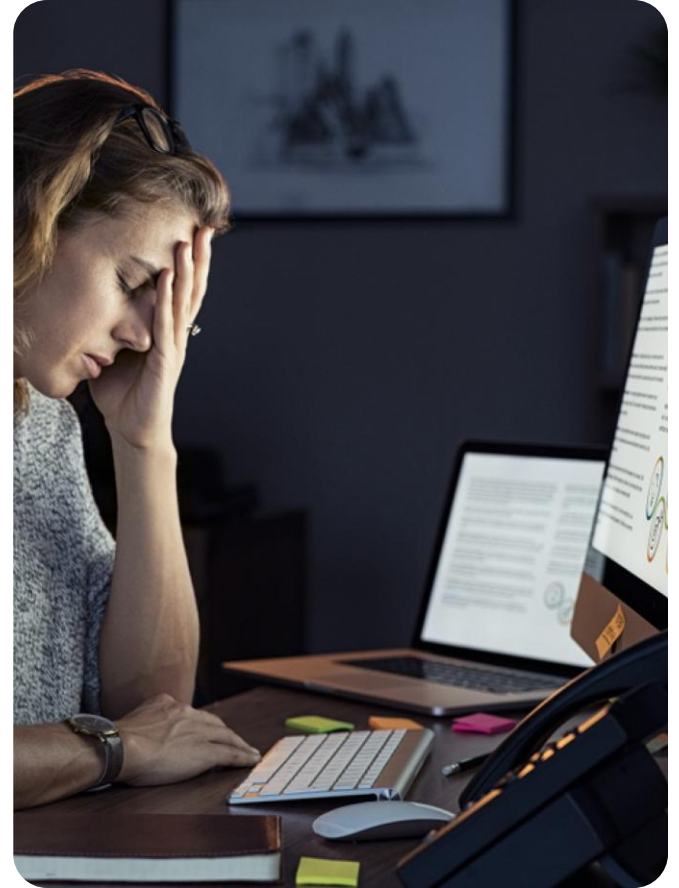
83% of interactions still happen on voice

Top 10 intents = 60% of the volume



More tools ≠ better outcomes

- 1 Static FAQs don't scale
- 2 Disconnected systems create inconsistency
- 3 Training can't keep up with complexity



AI isn't a tool. It's a capability layer.

One intelligence layer across:

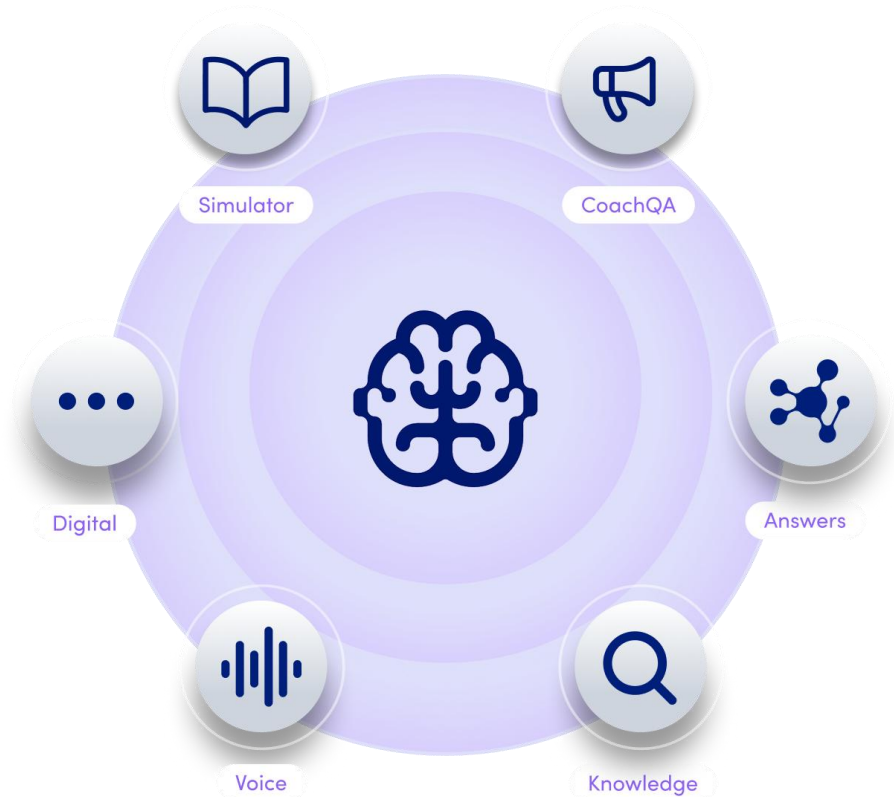
- Members
- Employees
- Channels



One brain. Every channel. All at once.

Not a chatbot. Not a point solution.

A unified AI layer across your organization.



The AI platform built for FIs



125+ CUs/Banks

Designed specifically for the financial industry, understanding unique compliance and operational needs.



Fastest time-to-value

Rapid deployment and integration ensure quick returns on investment and immediate impact.



No third-party integrators

A fully integrated solution that streamlines implementation and reduces complexity.



Unified “AI brain” across channels

Consistent AI intelligence powers all conversational touchpoints, enhancing user experience and efficiency.

Your biggest cost center: member interactions

We help you absorb and resolve them:

Voice Assistant

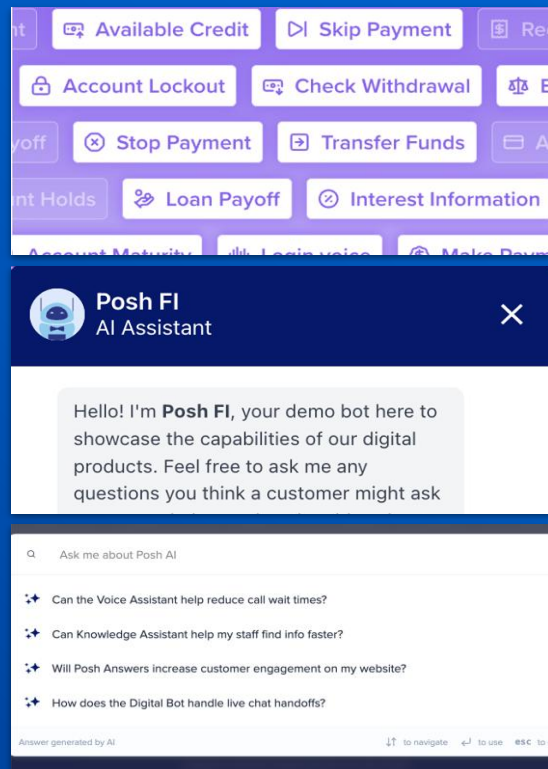
- A 24/7 talking AI assistant to answer FAQs, route calls and automate banking transactions.

Digital Assistant

- 24/7 customer service, guiding your customers through the digital wonderland, day and night

Posh Answers

- Transform your website search, turning every page into an AI-powered help center.



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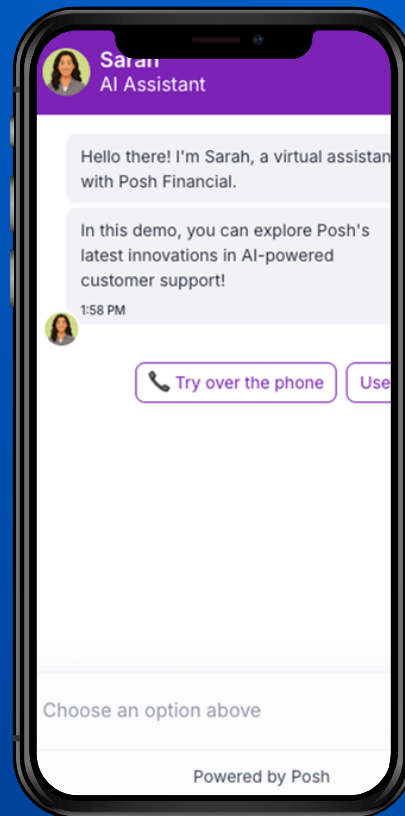
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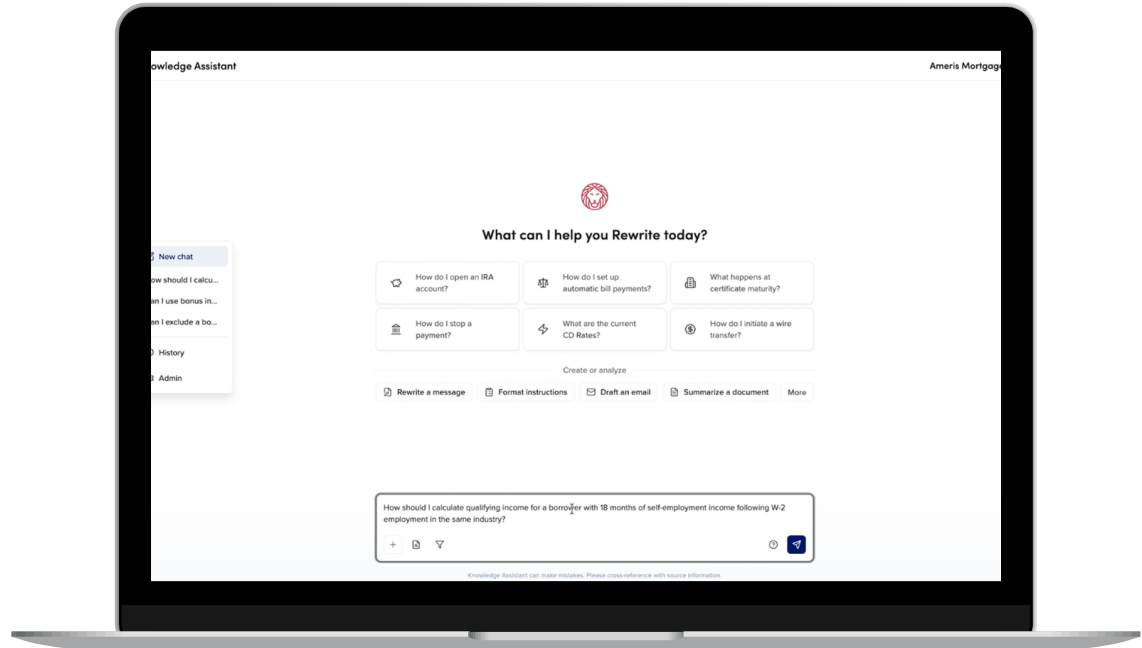
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Your second bottleneck: employee knowledge

Knowledge Assistant:

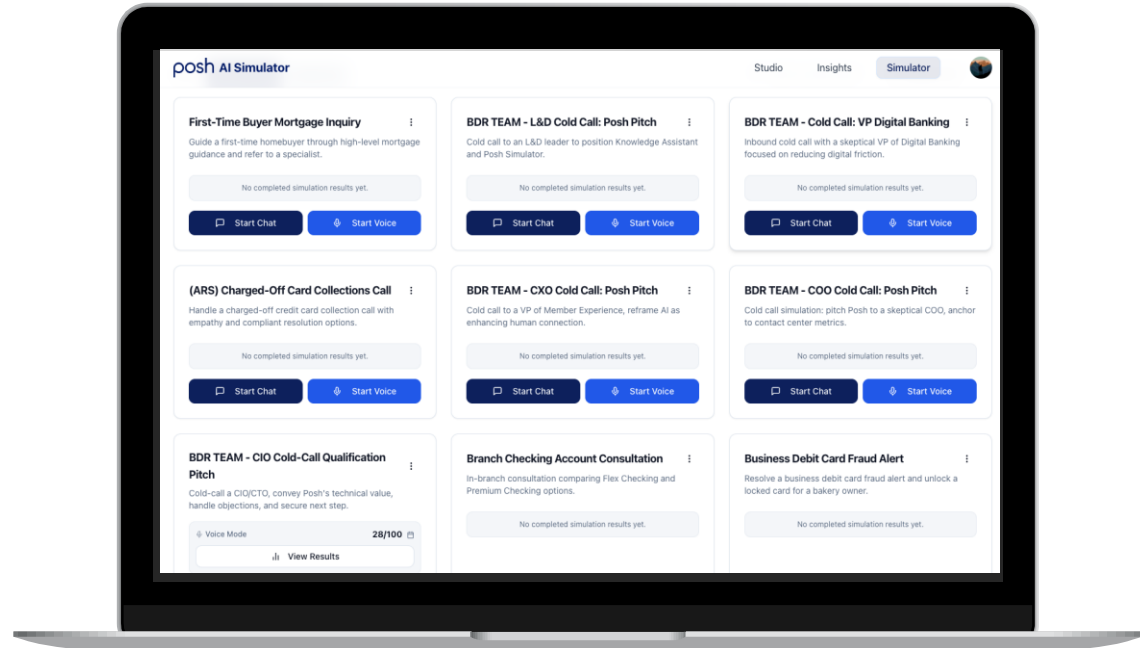
- Real-time answers
- No searching or guessing
- Consistent, compliant responses



What if employees could practice before going live?

Posh Simulator:

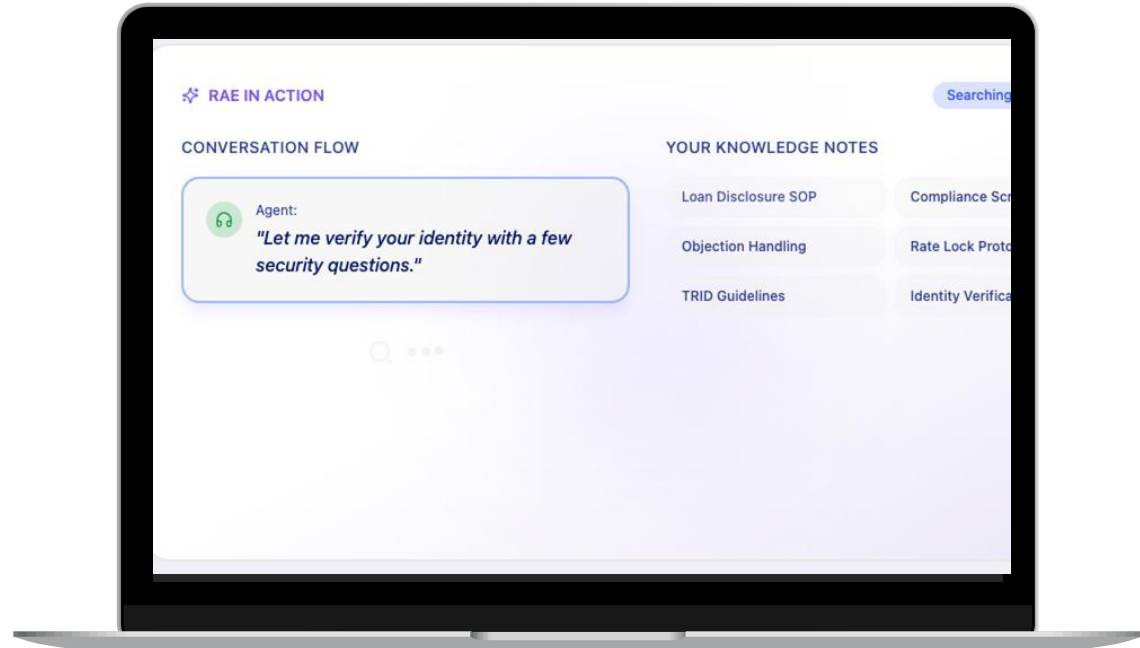
- AI-driven simulations
- Role-specific scenarios
- Faster ramp time



You review 3% of calls. What about the other 97%?

CoachQA:

- 100% conversation coverage
- Compliance flagging
- Coaching insights



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IN ONE WORD, HOW WOULD YOU
DESCRIBE AI IN BANKING?

If you're just starting your

posh

"Wow, this is incredible"

wow, this is incredible.

posh

"Posh makes our credit union better"



"Is our ability to serve our members 24 hours a day"

TOM MONTILLI
EVP, COO

posh



You don't have to boil the ocean

Start with one use case.

1

High call volume
→ Voice

2

Knowledge gaps
→ Knowledge
Assistant

3

Onboarding →
Simulator

4

Compliance →
CoachQA

The Posh Platform: An Agentic Workforce for Financial Institutions

One unified layer of AI agents for members and employees powered by governed knowledge and built for measurable impact.

One intelligent core. A full workforce of AI agents each built for a specific job.

- **AI that serves members** — resolves calls, handles digital requests, reduces volume before it reaches your team
- **AI that empowers employees** — instant knowledge, guided workflows, no escalation needed
- **AI that builds talent** — trains staff through realistic, scenario-based practice
- **AI that coaches teams** — evaluates every conversation, ensures compliance, drives continuous improvement



How we work with you

Implementation is a partnership

1

Guided
onboarding

2

Knowledge
strategy support

3

Ongoing
optimization

4

No heavy IT lift
required

The credit unions winning right now
aren't the biggest.
They're the ones that decided to move.
The debate is over.
Execution is what matters now.
Let's talk about where you start.

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