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Case Study: Metro Credit Union's AI Journey with Posh - Elevating Service Through AI

Traci Michel, COO, Metro Credit Union
Karan Kashyap, Co-founder & CEO, Posh AI

June 9, 2025

Today's Speakers



Karan Kashyap
Co-founder & CEO



Traci Michel
COO



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**Empowering Staff & Elevating Member Service with
a Unified AI Platform Built for Banking**

Posh's Mission as a CUSO:

Democratizing the responsible
adoption of AI for credit unions to
best serve their communities with
unparalleled experiences

AI will not replace humans anytime soon

...but those who use it *will* outperform those who don't.

"Customer service agents with two months of experience who used AI support performed as well or better than agents with over six months of experience working without AI."

Source: CNBC - *Stanford and MIT study: A.I. boosted worker productivity by 14%—those who use it 'will replace those who don't'*



“AI should be part of all Credit Unions’ overall digital platform and financial technology strategy. It’s a **strategic imperative**, meant to create a vibrant, sustainable overall system. When you see how institutions are using AI today, it’s allowing agents to **focus on deeper member interactions**. This helps to not only meet member expectations, but to exceed. It’s helping Credit Unions to be **entirely member-centric**.”



Rodney Hood
Acting Comptroller of the Currency

Former

- *Chairman of the Board @ NCUA*
- *Board Member @ Posh*

The Power of One

One partner. Many products. With strong integration across products, one platform provides strong network effects, shared knowledge, simplified management, and intelligent insights.

-  Digital Assistant
-  Posh Answers
-  Voice Assistant
-  Knowledge Assistant
-  Posh Portal



The background features a light blue gradient with several overlapping geometric shapes in vibrant pink and bright blue. These shapes include rectangles and L-shaped blocks, some with rounded corners, creating a modern, layered effect.

Metro Credit Union

Our AI Journey



**Since 1926, we've been
helping our
members achieve
their dreams.**

<https://www.metrocu.org/>

Traci Michel, COO/CSO

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Overview and Partnership

3.4B Assets

210K Members

315 Full and Part Time Employees

18 Branches

Headquartered in Chelsea, Massachusetts



Metro's AI Adoption Strategy

"Metro's adoption of AI reflects a strategic effort to combine technological innovation with personalized member care, maintaining the credit union's core values while embracing modern solutions." Traci Michel, 2023

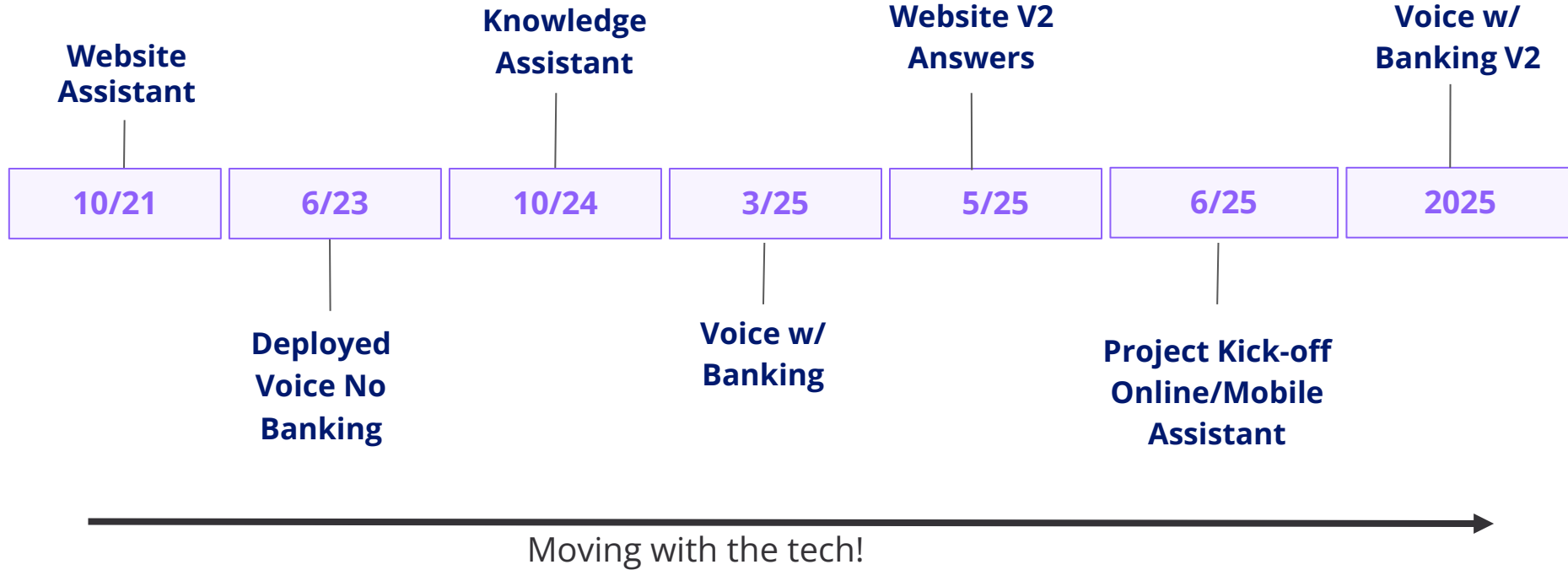
1. Elevate Customer Service
 2. Improve Employee Experience
 3. Increase Operational Efficiency
- New Opportunity - Growth!!!!

"This approach ensures that members receive the best possible service, whether through AI-enabled tools or human assistance."

https://www.metrocu.org/blog/reflections-on-ai-at-metro?utm_source=chatgpt.com



Metro's Journey > Moving with AI





Ask Marvin

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Elevating Member Experience Across Channels

The Impact: Smarter Conversations, Better Service

- Metro is routing over 60,000 calls/month through Chelsea, with ~50% containment.
 - Top call topic: Banking transactions
 - The remaining 50% of calls are routed by design to the correct department via intelligent routing.
- Posh Answers handles ~2,000 questions/month with a 97% answer success rate.
 - Top chat topics: “Pay My Loan” and “Rates.”
 - To streamline the experience and drive action, Metro implemented custom calls-to-action (CTAs) for these high-intent queries. When a member asks to pay their loan, the assistant initiates a digital auto pay workflow; when they inquire about rates, they’re guided into an account opening workflow. These targeted flows ensure members not only get answers—they’re efficiently moved into meaningful next steps.
- “Ask Marvin” Metro’s Knowledge Assistant, has seen 1,500+ knowledge searches with 96% answer success rate.

Elevating Member Experience Across Channels

“We’ve made changes to products and services based on what we’ve learned from our member conversations,” Metro’s team explained.

“It’s no longer a black hole—we have the knowledge and can act on it.”

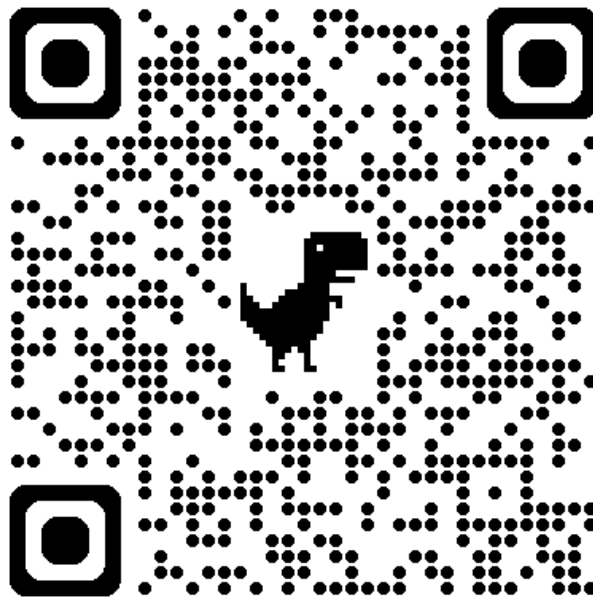
This shift is powered by full visibility into every conversation transcript across web chat, voice, knowledge assistants (KA), and Posh Answers.

With a comprehensive view of member interactions, Metro can surface trends, identify pain points, and confidently make data-driven decisions that improve the member experience.

**Advice for
Others:
Start Small, Start
Now**

Learn how Metro CU uses Posh's full platform to create seamless member journeys and equip employees with the tools they need to succeed.

To Read the Full
Case Study
Scan Here:





Posh AI Training Simulator

*currently in beta

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Empower Your Employees to...

Work Smarter | Serve Better | Grow Faster

Sell More | Build Confidence | Stay Compliant | Handle Objections | Excel Under Pressure

Versatile Training Scenarios

Practice with AI-powered simulations tailored for all roles across your financial institution.

Performance Tracking

Measure progress and identify areas for improvement with comprehensive analytics.

Secure Customizable Training

Create and modify training simulations to fit your organization's specific needs.

Transform Every Role in Your Institution

Our AI-powered platform helps financial institutions elevate performance across all departments: from branch staff and call centers to collections, sales teams, and management. Ideal for new hire training, ongoing development, and change management initiatives.

- ✓ Train multiple departments with a single versatile platform
- ✓ Improve consistency in communication across all channels
- ✓ Prepare staff for difficult conversations and scenarios
- ✓ Accelerate onboarding and reduce training costs



AI Training Simulator

Our platform provides realistic training scenarios across multiple departments...

AI Training Simulator

View: **Practice Arena** Assignments

Search scenarios... **Newest**

Transfer from checking to savings

Voice

Caller wants to transfer funds between accounts.

Voice Mode

85/100

View Results

Start Voice

Routing Number

Customer is reaching out to get the routing number.

No completed simulation results yet.

Start Voice

Wrong Number

Customer accidentally calls the bank.

No completed simulation results yet.

Start Voice

Change Address

Chat

Customer needs to change their address on file.

Chat Mode

75/100

View Results

Start Chat

Start Voice

Account Lockout Issue

Customer seems to be locked out of their account and needs help.

Voice Mode

65/100

View Results

Start Chat

Start Voice

Thank you!

Traci Michel, COO, Metro Credit Union

Karan Kashyap, Co-founder & CEO

www.posh.ai