



2025

BankChat

MONDAY, APRIL 14TH

Prime, Prompt, Perform.

Harnessing AI you can safely use in a
Noisy Digital World.



Nick Schuster
National Sales Director,
CashTrans

Cash
TRANSACTIONS
EST. 1996



2025 BankChat

By the Numbers

18

Institutions Reviewed

90%

Loans to Deposits

3.74

Net Interest Margin

80%

Efficiency Ratio

110 m

Deposits per Branch

\$1 B

Average
Assets

8

Average # of
Offices








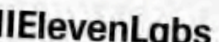














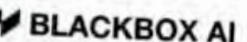



























166

Average # of
Employees

* Solid Profitability

* Opportunities for Growth.

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

1.  ChatGPT	11.  Kimi	21.  CIVITAI	31.  Potoroom	41.  Monica
2.  deepseek	12.  Hailuo AI	22.  ElevenLabs	32.  Moescape AI	42.  CURSOR
3.  character.ai	13.  Hugging Face	23.  Sora	33.  Midjourney	43.  ideogram
4.  perplexity	14.  Poe	24.  Crushon AI	34.  candy.ai	44.  CHUB
5.  JanitorAI	15.  Adot	25.  BLACKBOX AI	35.  zeemo	45.  Clipchamp
6.  Claude	16.  Eden AI	26.  DeepAI	36.  VEED	46.  Meta AI
7.  QuillBot	17.  PolyBuzz	27.  Gamma	37.  invideo AI	47.  StudyX
8.  SUNO	18.  SEARAT.AI	28.  Leonardo.Ai	38.  Pixelcut	48.  bolt
9.  SPICYCHAT.AI	19.  liner	29.  cutout.pro	39.  talkie	49.  PicWish
10.  Doubao	20.  KLING AI	30.  BRAINLY	40.  PixAI	50.  Joyland

Source: Similarweb, January 2025

Charts are for informational purposes only. Past performance is not indicative of future results. None of the above should be taken as investment advice. See a16z.com/disclosures



2025 BankChat By the Numbers

WHAT'S OUR AI GAP?

internal
application

How Familiar?

* *Fraud & Marketing*

How Capable?

* *Customer SVC*
* *Security*

Supported?

* *Executive Support*
* *Core Support*

How Important?

external
application

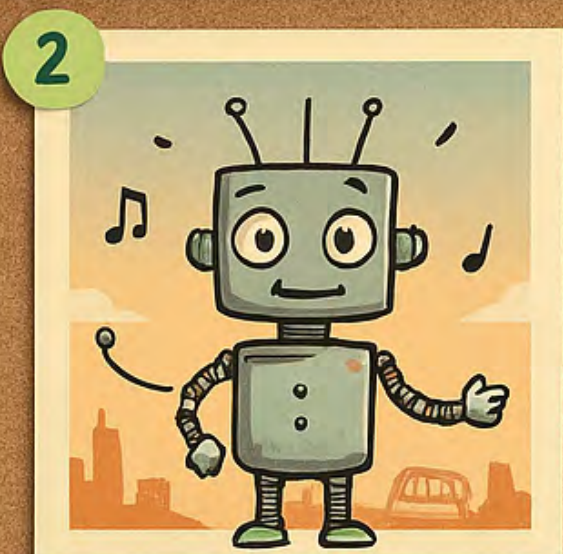
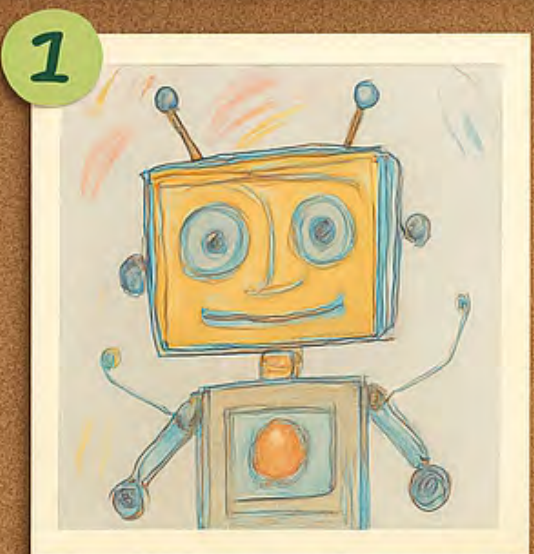




2025 BankChat AI Usage



The Evolution of AI Image Generation





BANK CHAT

NASHVILLE 2025

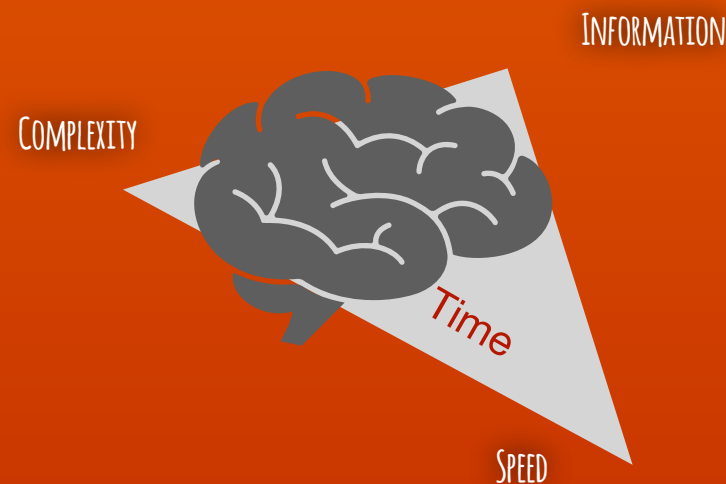


WOBBLE WITH WISDOM

STANDING GUARD AGAINST RISK,
STANDING TALL FOR OPPORTUNITY

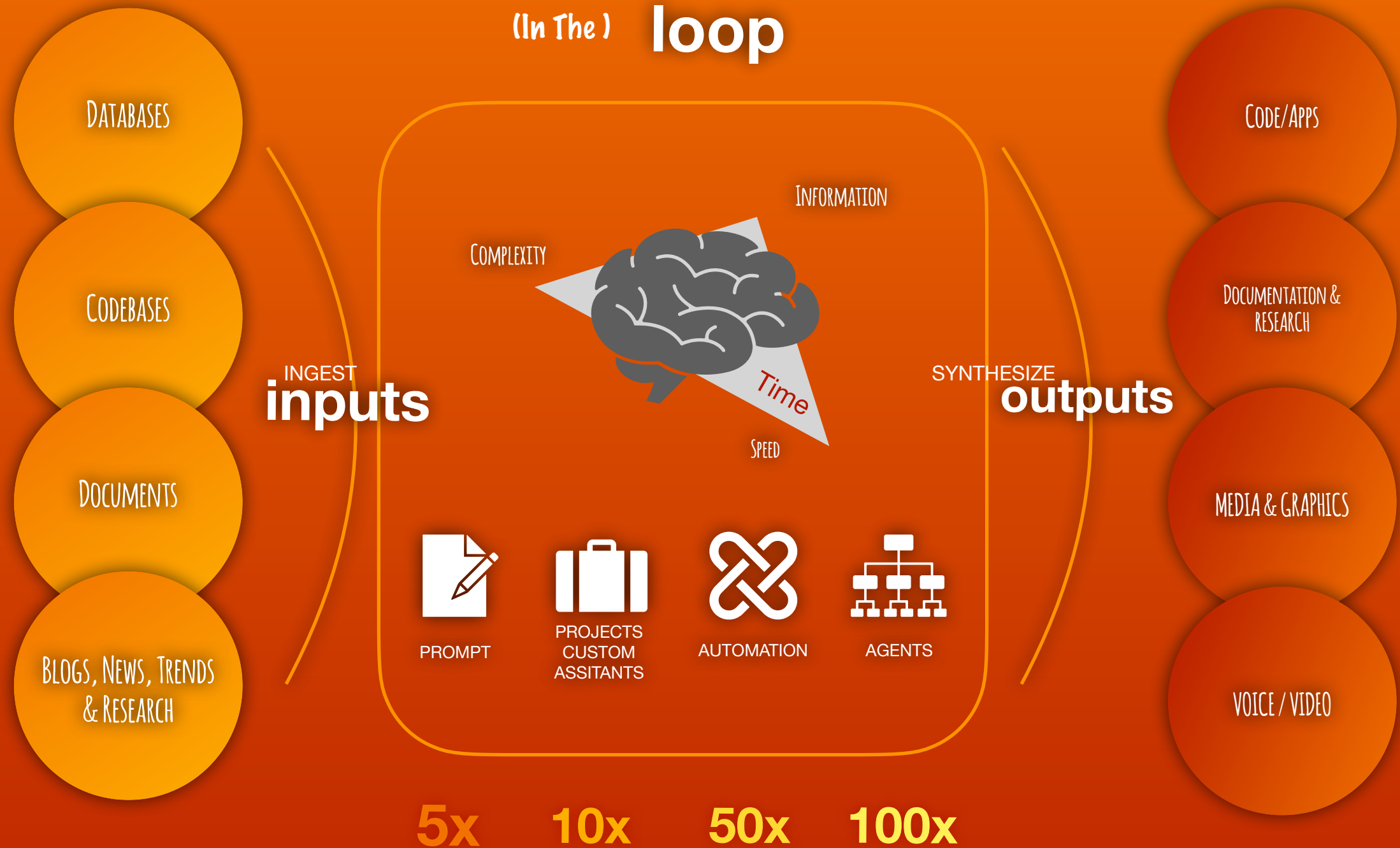
Proactive steps banks are taking to address credit, credit,
compliance, fraud, and strategic risks.

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!”

Human (In The) loop



01. Prime

aka #brandvoice

aka #custominstructions

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/>

noble purpose

vision

values

persona

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		
- Review relevant regulatory guidelines			
- Engage with regulators for approvals			
- Develop compliance programs (AML, KYC, etc.)			

Research &
Analysis

03. Prompt

TYPE

WHO

COMMENT

[RE][NEW ORDER][National Bank & Trust]—"Please review final Order Summary Statement"[attached.]

WHAT

TOPIC/ACTION

ASSIGNED

Prompt

who

what

where

when

why

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

[persona]+ [context]+ [task]+

[exemplar]+ [format]+ [tone]

Pro Tip: Know that the order of your prompt also indicates the priority.

03. Prompt

Prompt Engineering for Check Fraud – QuickStart Guide

Effective AI output relies on well-structured prompts. This guide helps you master prompt engineering for consistently excellent results.

 by Nick Schuster

Troubleshooting your prompts

Troubleshooting Tips:

- If you're not getting accurate results or the responses are off target try this;
- Add more context about your audience and goals.
 - Break your request into smaller progressive/logical questions.
 - Inspect your data sources.
 - Ask for variations or iterations with a probability index for the correct response.

Fraud Prevention & Investigation

These prompts will guide you through the study of check fraud detection, prevention, compliance, and risk management. If you're dealing with counterfeit checks, altered checks, or mobile deposit fraud, these targeted questions will help you gain valuable insights.

How to Use This Guide:

Detecting Unauthorized Electronic Fund Transfers

Outline key fraud indicators under Regulation E.

Investigating Missing ATM Deposits

Generate a step-by-step process compliant with federal banking regulations.

Investigating Check Fraud

Identify red flags for financial institutions.

Drafting Fraud Alert Scripts

Notify customers about suspicious activity on their accounts.

Employee Fraud Detection

Develop a network and compliance monitoring system.

Customizing Prompts

Modify details (e.g., bank size, fraud type, transaction amount) for specific insights.

Key Steps in Prompt Engineering

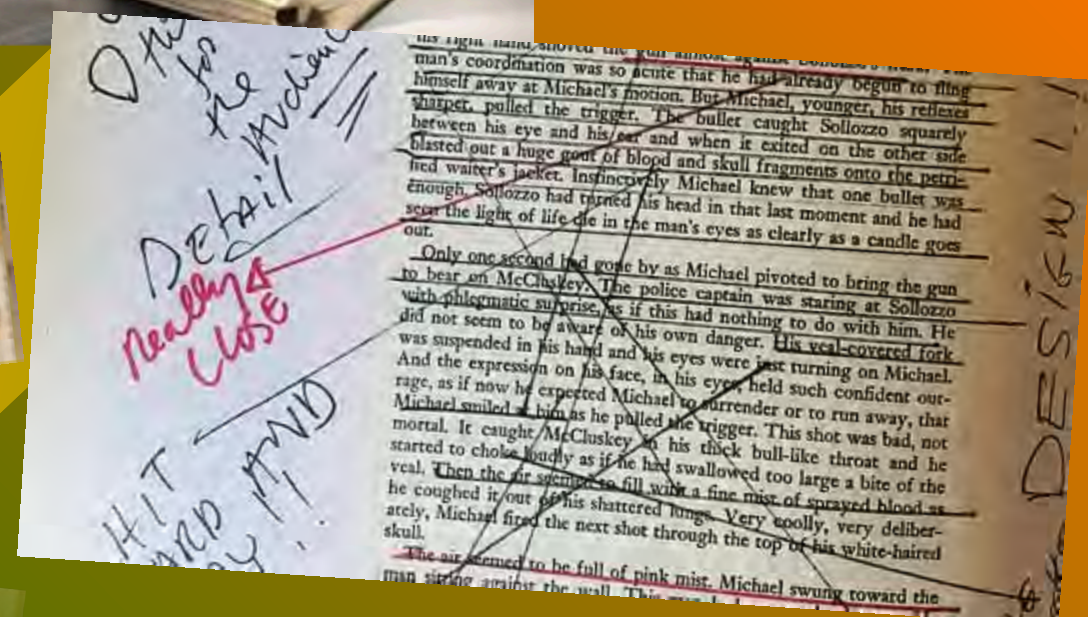
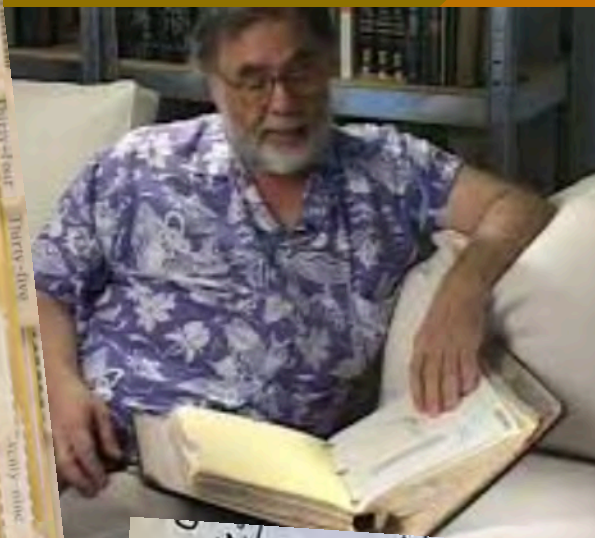
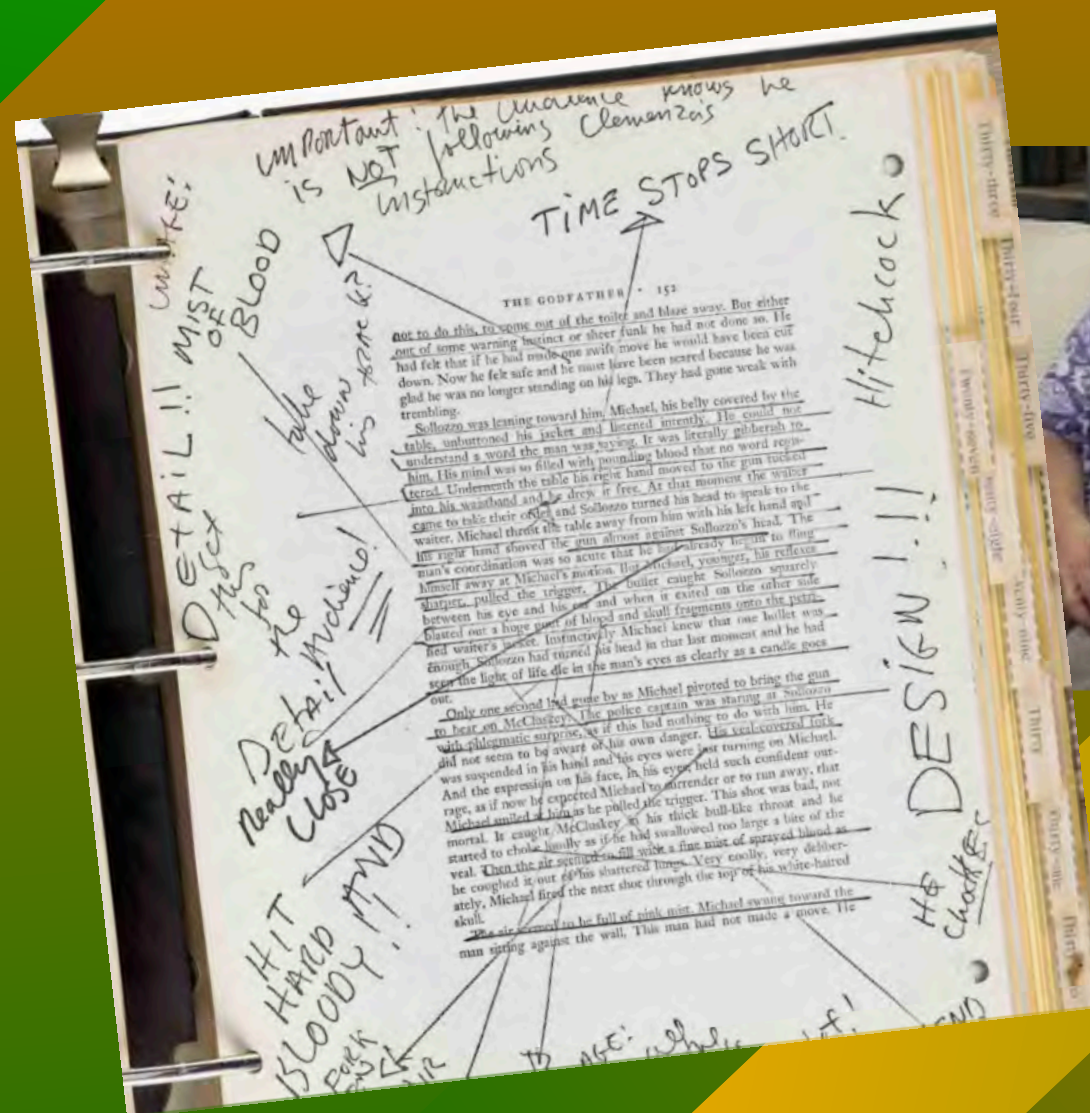
- 1st Step is Prime**
Who's this for, What is the purpose, What expertise is required, What sources can you call on, specify tone and examples.
- Prompt Structure**
Should address the Who, What, Where, Why, & When. A good format to follow is [persona] + [context] + [task] + [exemplar] + [format] + [tone]
- Pro Tip**
Know that the order of your prompt also indicates the priority.

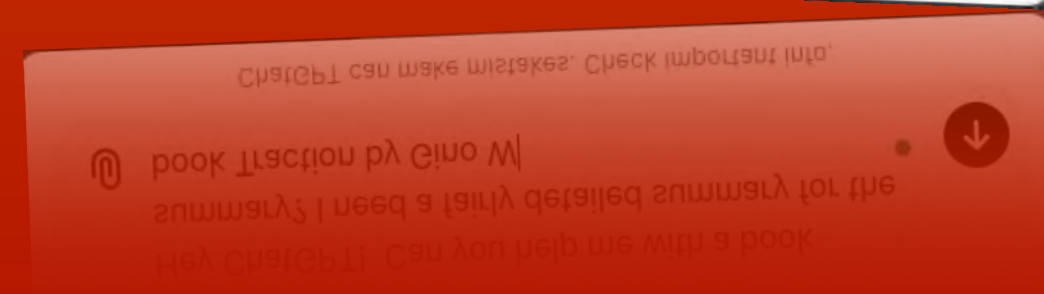
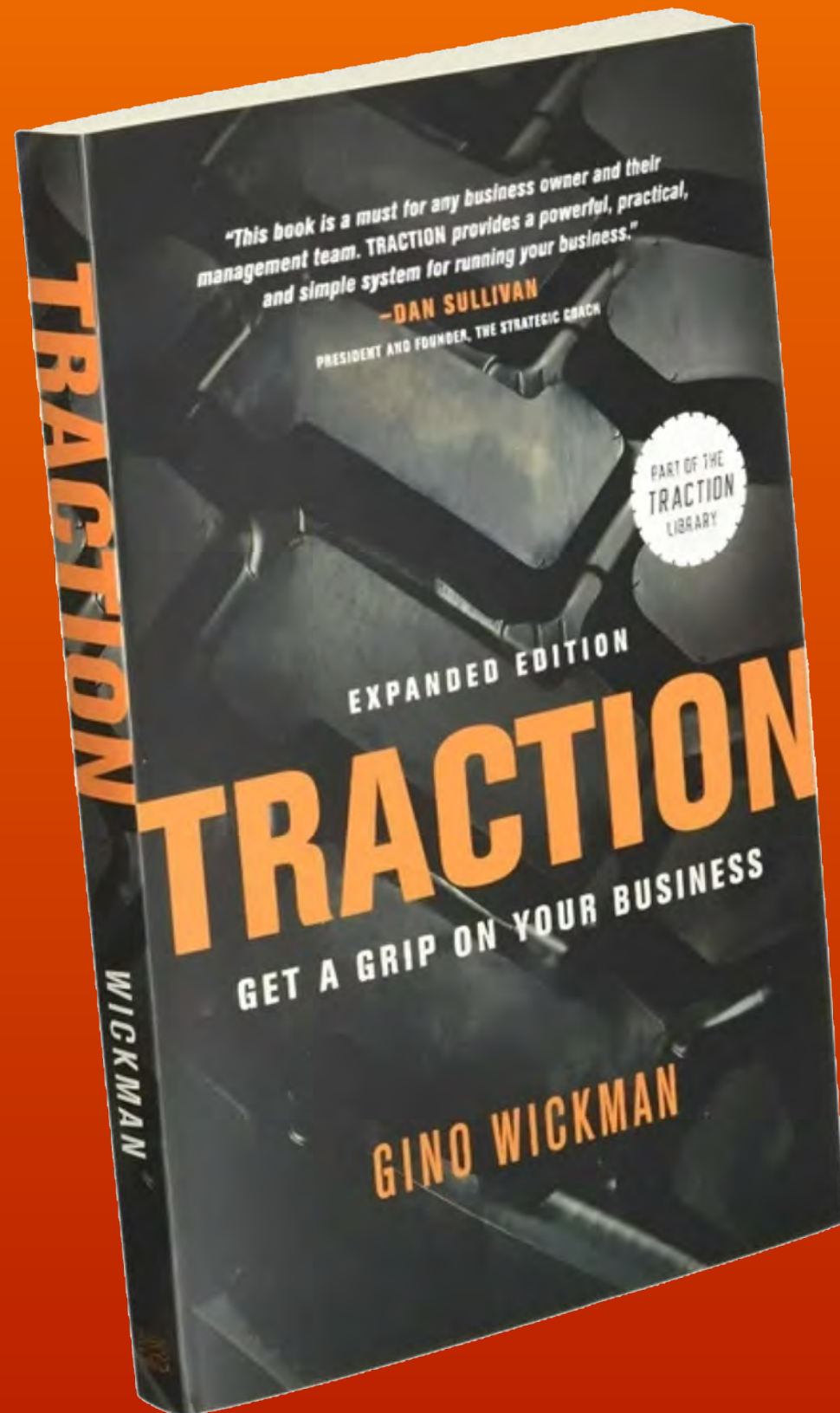
Here's a sample of Check Fraud Prompts to get you started. Enjoy!

03. Prompt

“Your mind is for having ideas... not storing them.”

David Allen,
Getting Things Done





← Back

Prompt editor

Settings ⓘ

Text content

Text content

✚ Generate

✚ Condense

🔒 Preserve

Max text per card

≡ Brief

≡ Medium

≡ Detailed

Output language

🇺🇸 English (US)

🖼️ Images

AI images

📄 Format

Presentation

🔄 1223/5000

Content ⓘ

≡ Freeform

📄 Card-by-card

You're a controller from a prestigious contracting construction firm. You've been asked to read the Book Traction by Gino Wickman and develop a presentation to be discussed during our upcoming management retreat.

Below is a suggested framework for the leadership plan, focusing on how the financial and operational strategies can be aligned using the EOS model. This plan will help structure your presentation and facilitate a productive discussion.

Leadership Plan: Implementing EOS for Financial and Operational Excellence

1. Introduction: The Need for a Structured Approach Objective: To establish a unified system for managing the company's growth, addressing financial challenges, and improving operational efficiency. Goal: Align the leadership team on key priorities, ensure consistent financial discipline, and enhance decision-making through the EOS framework. Talking Points:

Highlight common challenges in construction (e.g., project cost overruns, cash flow issues, inconsistent profit margins). Introduce EOS as a solution to these challenges, providing clarity, accountability, and structure. 2. Vision: Defining and Aligning Financial Goals Objective: Develop a clear financial vision that supports the company's overall strategic goals. Goal: Ensure all team members understand and are aligned with financial objectives, fostering a shared commitment to success. Key Concepts:

Core Values: Identify values that will guide financial decisions (e.g., integrity, transparency, cost-efficiency). 10-Year Target: Define long-term financial goals (e.g., revenue milestones, market expansion). 3-Year Picture & 1-Year Plan: Break down long-term goals into achievable short-term objectives (e.g., profit targets, cost reduction initiatives). Action Steps:

Facilitate a session to define core values and financial targets. Develop a roadmap that links financial goals with operational strategies. Communicate the vision to all departments to ensure alignment. 3. People: Building a Financially Disciplined Team Objective: Ensure the right people are in place to support financial and operational goals. Goal: Create a culture of accountability and performance excellence. Key Concepts:

Right People, Right Seats: Evaluate the current team against core values and job requirements

Tips

≡ Freeform

Freeform lets you scale or shrink your content into as many cards as you want. For example, you can turn a long document into a concise presentation.

📄 400 credits ⓘ

−

8 cards

+

Continue 40 ⓘ →

?

Bank Chat 2025

Community Bank Risk Professionals Training & Networking

Register

Join us for BankChat! This annual event brings the entire [Saltmarsh Banking Group](#) together with community bankers and industry thought leaders in a collaborative approach to discuss risk-impacting issues facing community banks today.

April 14 & April 15

Monday, April 14 | 8:45 am - 4:45 pm
Tuesday, April 15 | 9:00 am - 3:00 pm

Nashville, TN

TBA Barrett Training Center
(211 Athens Way #100, Nashville, TN)

All Risk Professionals

All officers and staff responsible for
managing critical risks of a community bank.

ChatGPT 4o



Plan a relaxing day

Thank my
interviewer

Pick outfit to look
good on camera

Overcome
procrastination

the BankTalk Conferences by Saltmarsh :-)) You are currently serving a growing community in the United States through 6 offices an 90 employees managing nearly \$600 in deposits. Your purpose is to serve our growing community with fair credit and loans to support both our consumer, retail and commercial lines of business. Using the URL: <https://thefinancialbrand.com/> can you provide 3 key strategies for growing our deposit base in an effort to gain 2-3% market share which is currently 15.5%

ChatGPT can make mistakes. Check important info.

2024 Alabama Bankers - Ignite Recap

ShareSettings

Sources

+ Add source

Select all sources

#Ignite Attendees (108).pdf

* WINNING THE BATTLE Keynote I...

* Winning the Battle - Donny Ingra...

1 WOC AL Bankers - Notes from k...

2024 Alabama Bankers Ignite (Op...

B1 Non-Executive Compensation a...

B10 - Building Resilience (Karen Bu...

B11 - Finding Your Voice (Karen Bu...

B2 Hiring and Onboarding.pdf

B3 - Psychology of High Performa...

B4 - Why Cant We Get Along (Kar...

Chat

Refresh

2024 Alabama Bankers - Ignite Recap

17 sources

The provided texts comprise materials from the 2024 Alabama Bankers Ignite Conference. **One text focuses on strategic thinking and effective decision-making**, highlighting human biases and offering practical strategies for improvement. **Another details non-executive compensation and best practices**, including salary structures, incentive plans, and equity-based compensation. **A third section explores building resilience in times of change**, outlining habits of highly resilient individuals and the importance of work-life balance. Finally, there are materials on **hiring and onboarding practices** for maximizing employee retention and a **presentation on the psychology of high performance**, emphasizing mindset and strategies for achieving peak performance in a business context.

Save to note

Add noteAudio OverviewBriefing doc

What kev decision-making challenges face Alabama bankers?

Start typing...17 sources

What specific challenges hinder effective strategic thinking?

NotebookLM can be inaccurate, please double check its responses.

Studio

Audio Overview

2024 Alabama Bankers - Ignite Recap

00:00 / 26:24

Interactive modeBETA

Notes

+ Add note

Study guideBriefing docFAQTimeline

New Saved Note

Glossary of Key Terms from the Alabama Bankers Association's Ignite Conference Materials Based o...

New note

Alabama Bankers Association 2024 Ignite Conference: An In-Depth Overview Source 1:...

New note

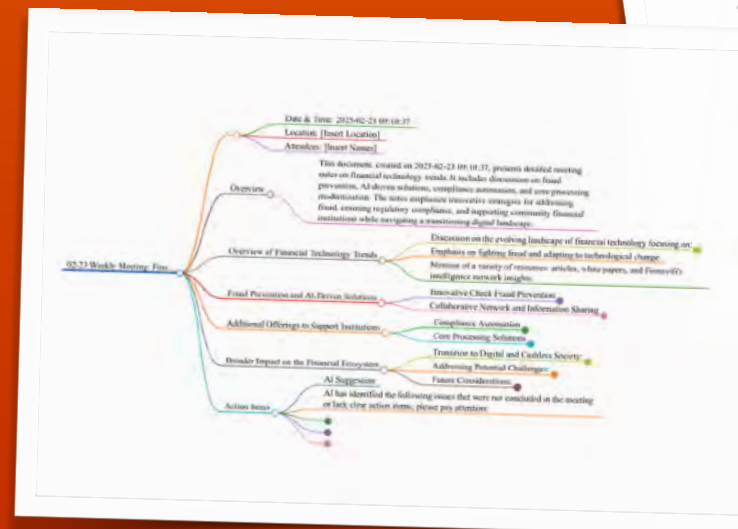
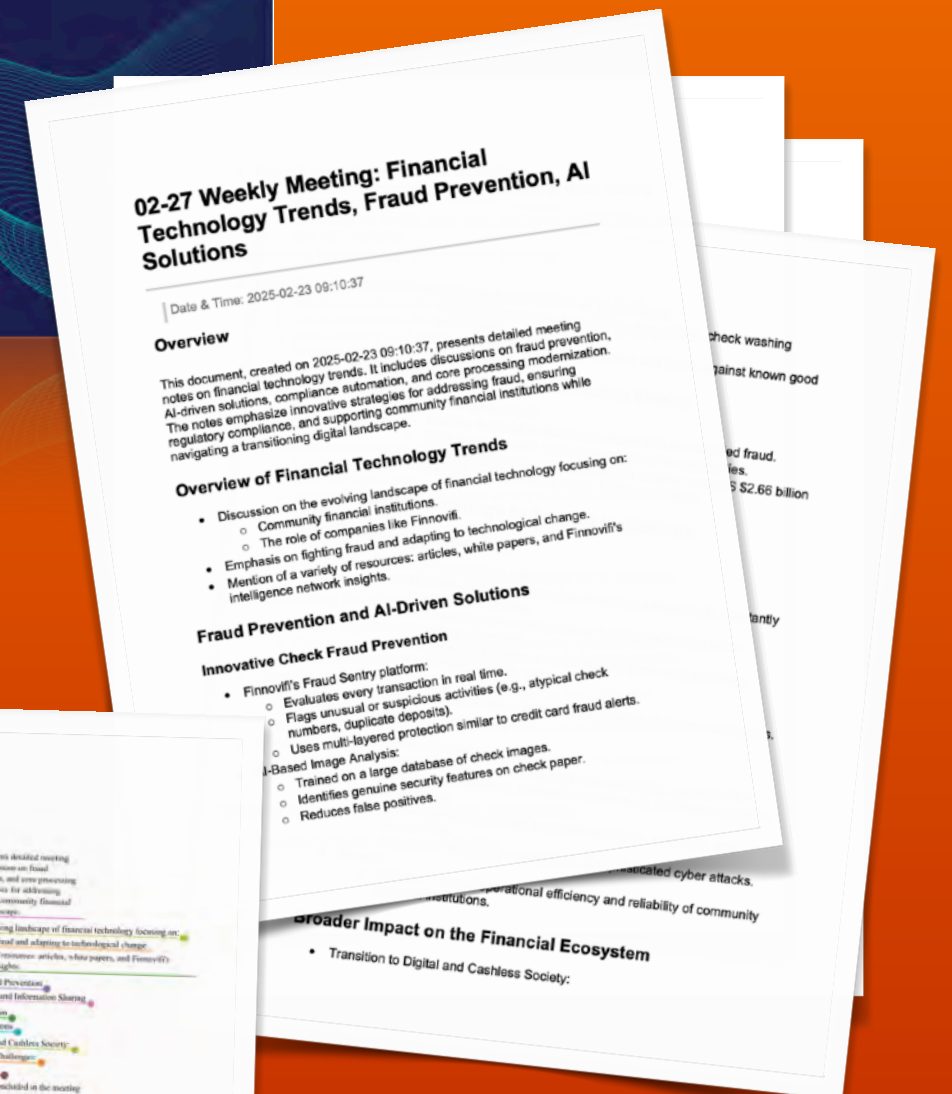
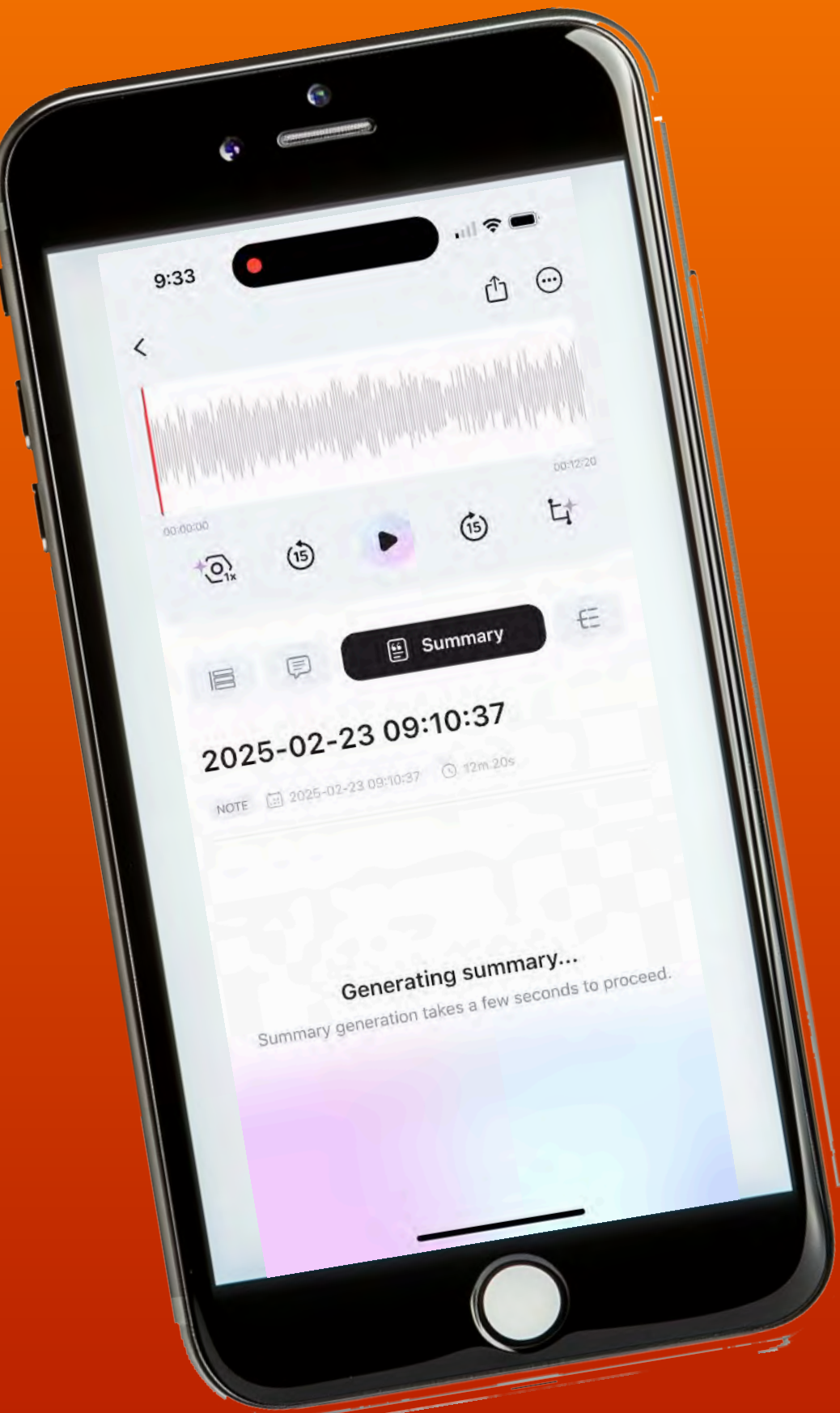
Alabama Bankers Association Ignite Conference 2024: Study Guide Quiz Instructions: Answer the...

New note

Ignite Conference 2024: FAQ General Information 1. What is the Ignite Conference? The Ignite...

notebooklm.google.com





PLAUD.AI

Can you research and develop a due diligence and data vulnerable report on the company, plaud AI and their private cloud service?

Could you clarify the specific aspects you'd like covered in the due diligence and data vulnerability report on Plaud AI and their private cloud service? Here are some points to consider:

- **Company Overview:** Background, leadership, funding, and reputation?
- **Financial Stability:** Revenue, funding rounds, key investors?
- **Security & Compliance:** Certifications, past breaches, security measures?
- **Private Cloud Service Details:** Architecture, data protection mechanisms, encryption standards?
- **Competitive Analysis:** How it compares to other private cloud providers?
- **Legal & Regulatory Risks:** Compliance with data protection laws (GDPR, CCPA, etc.)?
- **User & Expert Reviews:** Feedback from customers and security analysts?
- **Potential Vulnerabilities:** Any known security risks or concerns?



Let me know which areas are most important to you, or if you have any other specific angles you'd like

Ask anything

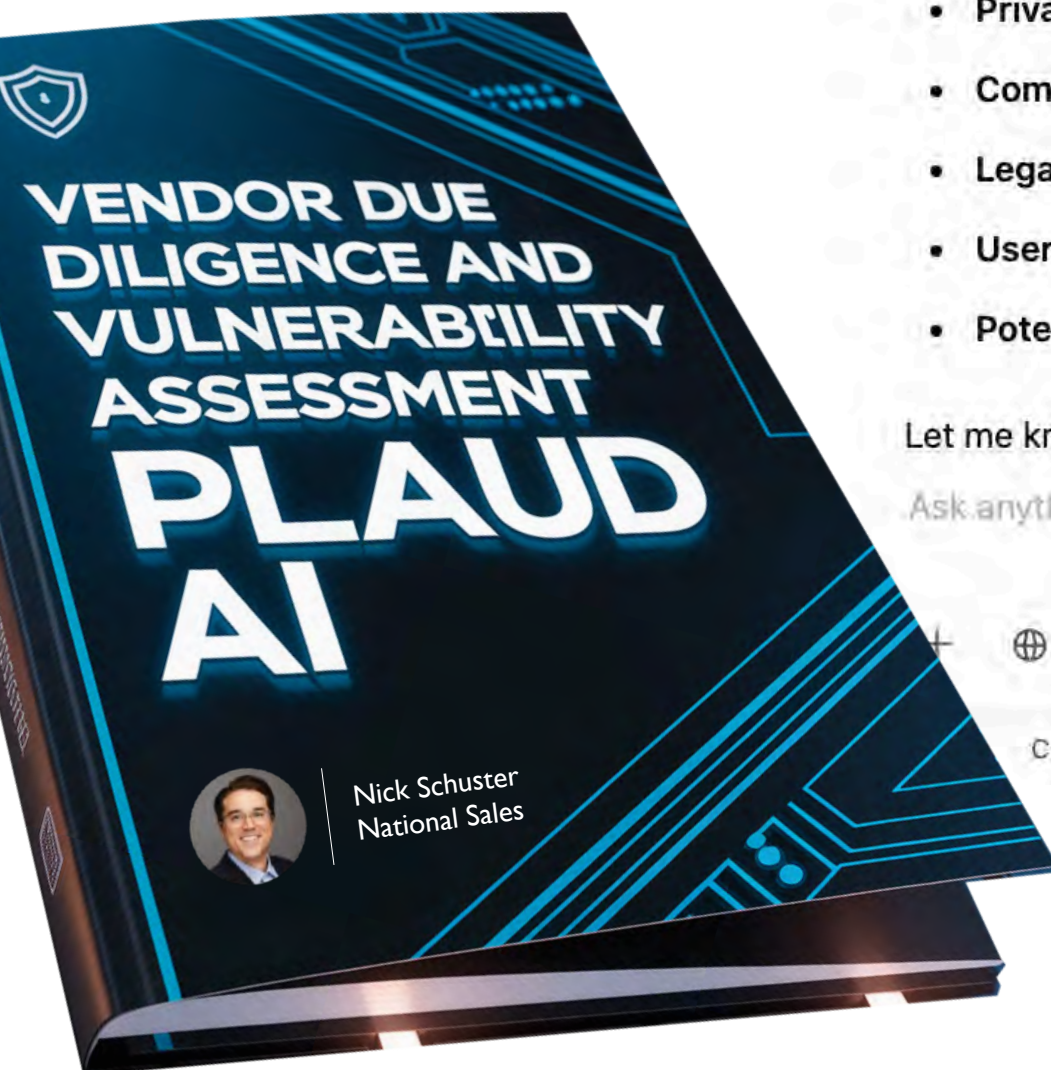


Search

Deep research



ChatGPT can make mistakes. OpenAI doesn't use CTX | Cash Transactions workspace data to train its models.



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.



THANK YOU.

nick.schuster@cashtrans.com

2025

BankChat

MONDAY, APRIL 14TH

Prime, Prompt, Perform.

Harnessing AI you can safely use in a
Noisy Digital World.



Nick Schuster
National Sales Director,
CashTrans

Cash
TRANSACTIONS
EST. 1996