BankChat 2025 Prompting Guide

A comprehensive guide to effective AI prompting strategies presented at the BankChat Conference in Nashville, TN. This document provides bank executives and risk management professionals with practical frameworks for leveraging AI in banking operations, risk management, and strategic planning.

by Nick Schuster

The Strategic Value of Effective Prompting

Prompting isn't just about asking AI the right questions—it's about sharpening your thinking, exploring opportunities, and deepening your strategic edge. In today's competitive banking landscape, the ability to craft precise, effective AI prompts has become a critical skill for forward-thinking executives.

This guide is designed to help you explore BankChat 2025's key themes through actionable, conversation-starting AI prompts. By mastering these techniques, you'll be better positioned to leverage AI as a strategic partner in addressing complex banking challenges, from risk management to operational efficiency.

Key Steps in Prompt Engineering

Prime Your Prompt

Define audience, purpose, required expertise, available sources, and specify tone and examples.

Structure Your Prompt

Address Who, What, Where, Why, & When using [persona] + [context] + [task] + [exemplar] + [format] + [tone].

Prioritize Elements

Remember that the order of information in your prompt indicates priority to the AI system.

Understanding these fundamentals will help you craft prompts that elicit more valuable, targeted responses from AI systems. The sample prompts in the following sections demonstrate these principles applied to various banking contexts.

Pro Tip: The sequence of information in your prompt communicates importance to the AI. Place your most critical requirements early in the prompt for best results.

Strategic Issues & Innovation Prompts

Blue Ocean Strategies

- "What are some examples of 'blue ocean strategies' that community banks could consider in 2025?"
- "How can a community bank balance innovation with its traditional role?"

Third-Party Partnerships

- "What are the key considerations for community banks when partnering with Fintechs?"
- "From a Fintech perspective, what makes a successful partnership with a community bank?"

Risk & Auditor Partnerships

- "What are the key elements of an ideal partnership between a community bank and its consultants?"

These prompts are designed to stimulate strategic thinking about innovation opportunities and partnerships that can drive growth for community banks. When using these prompts, consider adding specific details about your bank's market position, current strategic initiatives, and competitive landscape to generate more tailored responses.

Risk Management Prompts

Enterprise Risk Management

- "How can community banks effectively integrate risk awareness into their organizational culture?"

- "What are the steps to defining and implementing risk tolerance?"

Financial & Credit Risk

- "What are best practices for managing interest rate risk in 2025?"

- "Why does proper loan & deposit coding matter in call reports?"

- "What economic/policy shifts related to the election should community banks watch?"

Vendor & Regulatory Risk

- "What makes a vendor trusted for Third-Party Risk Management oversight?"

- "What lessons from past regulatory cycles help community banks stay resilient?"

- "What practical steps can banks take after running fair lending analysis?"

Fraud Prevention

- "What strategies reduce payment fraud in checks, ACH, and P2P?"

- "How can understanding fraud psychology improve bank defenses?"

Regulatory & Compliance Prompts

Crypto, DeFi & CBDC: 2025 Outlook

"What are the key crypto-related regulations on the horizon for 2025?"

Regulatory & Legislative Update

"What are the top 3 regulatory shifts community banks should prioritize this year?"

CRA & Community Development

"How can banks maximize CRA impact while maintaining compliance?"

"What strategies improve identification and documentation of community development activities?"

When using these prompts, consider adding specific details about your bank's current compliance frameworks, recent regulatory challenges, or particular areas of concern. This will help generate more targeted, actionable insights that address your institution's unique regulatory environment.

For maximum value, combine these prompts with questions about implementation timelines, resource requirements, and potential impacts on customer experience or operational efficiency.

Operational Efficiency & Technology Prompts

AI: Practical & Safe Applications

Use these prompts to identify implementable AI solutions while maintaining regulatory compliance:

- "What are 3 secure, low-cost AI tools community banks can begin using today?"
- "What risk frameworks help banks integrate AI without compromising compliance?"

Cybersecurity Priorities

Focus on critical security concerns with this targeted prompt:

- "What are the most critical vulnerabilities banks must address in 2025 and why?"

When exploring operational technology, consider supplementing these prompts with specific details about your current technology stack, budget constraints, and operational pain points. This contextual information will help generate more relevant, implementable recommendations tailored to your bank's specific operational environment.

Human Capital Prompts

Team Building Strategies

"What are some actionable strategies for building a next-gen team in community banking?"
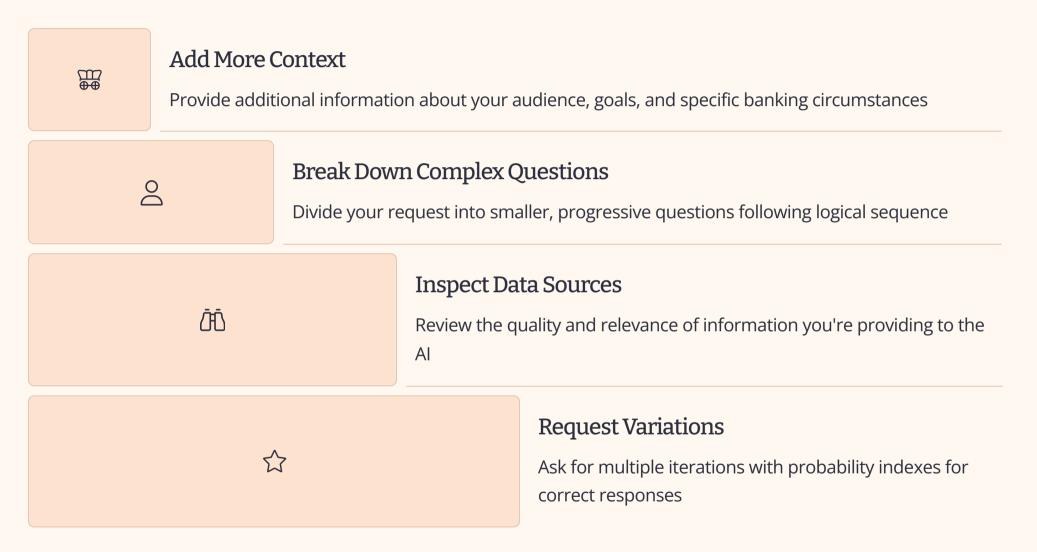
Succession Planning

"How can banks ensure succession planning is effective across all departments?"

Effective human capital management remains one of the most significant challenges facing community banks. These prompts are designed to help you develop comprehensive strategies for attracting, developing, and retaining talent in an increasingly competitive labor market.

For more valuable insights, consider adding details about your bank's current workforce demographics, specific recruitment challenges, and any unique aspects of your organizational culture that might impact talent management initiatives.

Troubleshooting Your Prompts

Add More Context

Provide additional information about your audience, goals, and specific banking circumstances

Break Down Complex Questions

Divide your request into smaller, progressive questions following logical sequence

Inspect Data Sources

Review the quality and relevance of information you're providing to the AI

Request Variations

Ask for multiple iterations with probability indexes for correct responses

The effectiveness of AI responses depends greatly on how well your prompts are structured. If you're not receiving accurate or relevant insights, use these troubleshooting techniques to refine your approach. Remember that prompt engineering is an iterative process—be prepared to make adjustments based on initial responses.

AI Tools You Can Use

General Assistance

- **ChatGPT** – Advanced conversational AI with voice capabilities

- **Claude** – General chatbot for projects and collaborative work

- **Gemini** – Google's multimodal AI understanding text, images, and audio

- **Perplexity** – AI-powered search and research assistant

Productivity Tools

- **Adobe** – PDF summarization and interaction

- **Cora** – Email management and response automation

- **Gamma** – AI-powered presentation and document creation

- **Granola** – AI meeting notetaker with transcript formatting

Content Creation

- **HeyGen** – AI avatars for content production and translation

- **ElevenLabs** – Realistic AI voice generation

- **Ideogram** – AI image generation platform

- **NotebookLM** – Convert documents into AI podcasts

Development Tools

- **Cursor** – AI code editor with codebase awareness

- **Replit** – Natural language app and site development

- **Codejum** – AI-powered code autocomplete

Thank You

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Proudly serving the spirit and purpose of Community Banking

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We hope this prompting guide helps you navigate the evolving landscape of AI in banking. By mastering effective prompting techniques, you'll be better equipped to leverage these powerful tools to address your institution's unique challenges and opportunities.

For additional resources, implementation support, or to discuss specific use cases for your bank, please don't hesitate to reach out. We're committed to supporting the community banking ecosystem through thoughtful technology adoption.