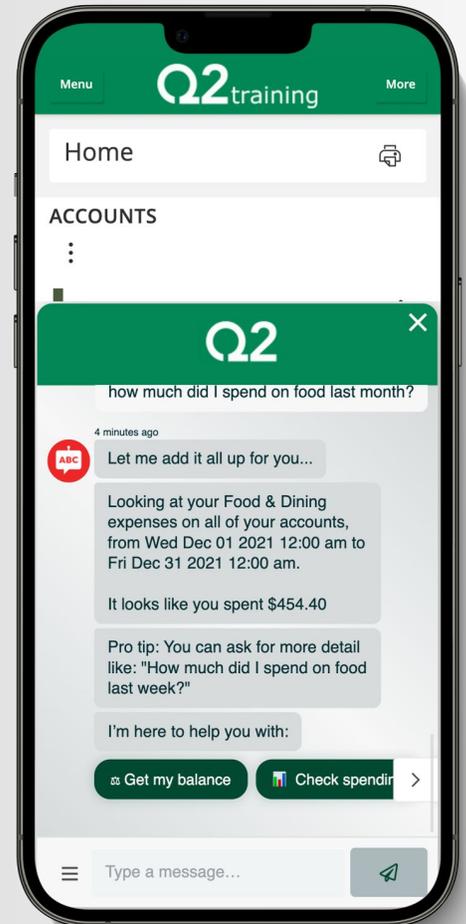


Finn AI

AI-Powered Digital Customer Service

for Banks and Credit Unions

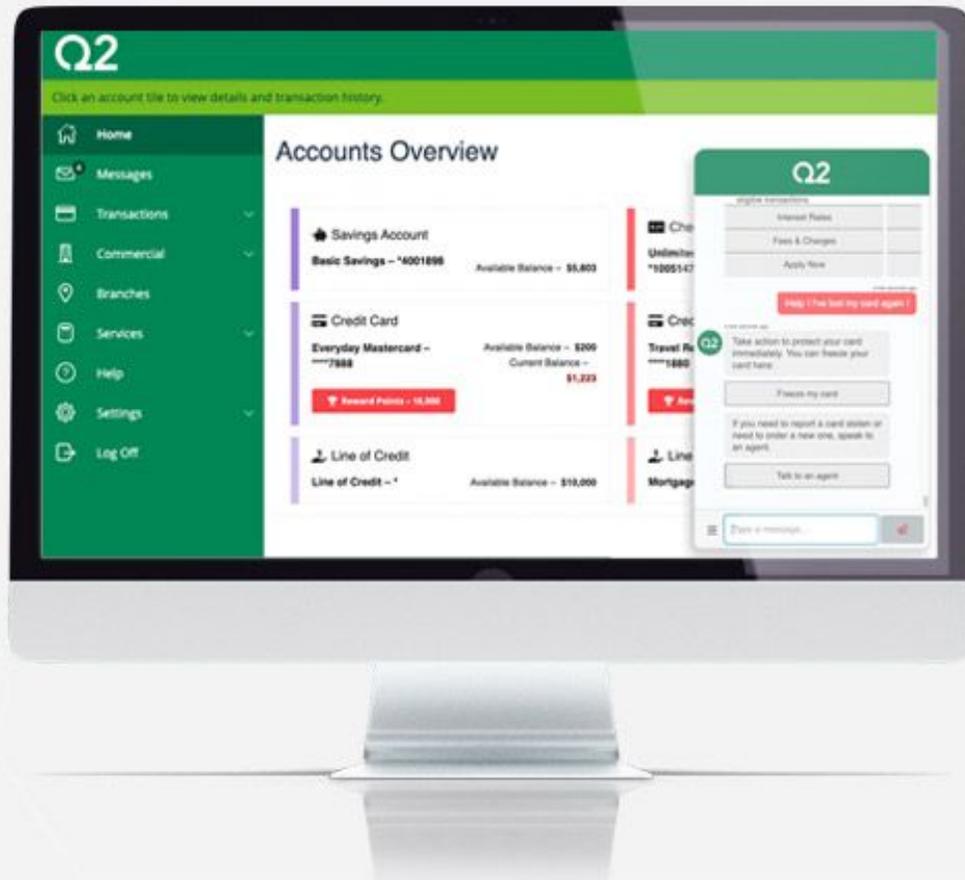
With **Q2**



Finn AI for Q2

Finn AI for Q2 is an AI-powered virtual assistant that helps to make Q2 digital banking easier and more convenient to use. Our Q2 virtual banking assistant makes everyday banking more effortless and helps FIs drive digital channel adoption, engagement and satisfaction. As an approved Q2 Accelerator Partner, our intelligent, automated digital customer service is pre-integrated with Q2 and available through a No-Code deployment delivering proven value quickly, without timely and costly install and ramp up. Finn AI is a market leader trusted by over a dozen regional community banks and credit unions across North America.

Finn AI is built specifically for retail banks and credit unions, ready to deploy with over 800 proven banking workflows. Institutions using Finn AI for Q2 give their end-users an AI enhanced chat experience to assist with everyday banking tasks.



Finn AI

Q2

Finn AI + Q2

Making digital banking easier and more convenient through simple, intuitive always on self-service

- **Make everyday banking easier and more convenient.** Finn AI's virtual assistant makes everyday banking effortless and more convenient and enables you to drive digital channel adoption, engagement and satisfaction
- **Help customers help themselves.** Customers want convenience, not conversations. Finn AI's Virtual Banking Assistant helps customers effortlessly self-serve, 24/7.
- **No-Code deployment to FIs using Q2 Digital Banking.** As a Q2 Accelerator Partner Finn AI's marketing leading Virtual Banking Assistant is pre-integrated into Q2 and able to be deployed with No-Code, delivering proven value quickly without timely and costly install.
- Help customers navigate and use digital banking
- **Everyone wins with AI-powered customer service.** Finn AI enables you to instantly resolve 80% of member queries and free up agent time for higher value tasks

A Q2 Innovation Studio Partner

Q2 Innovation Studio

A portfolio of technologies and programs that FIs and Q2 partners can leverage to design, develop, and distribute innovative products, services, and features through digital banking

Design & Develop

Enhance the Q2 Platform by developing market-differentiating features, capabilities, & end-user experiences

Integrate & Sell

FIs deliver pre-integrated FinServ technology or sell fintech apps through unique go-to-market programs

Q2 Platform

Customer Program

- FIs license Q2's SDK
- FIs develop internally
- FIs build custom features and integrations

Partner Dev Program

- Certified dev partners for FIs
- Partner licenses SDK
- Dev partner builds custom features and integrations

Partner Accelerator

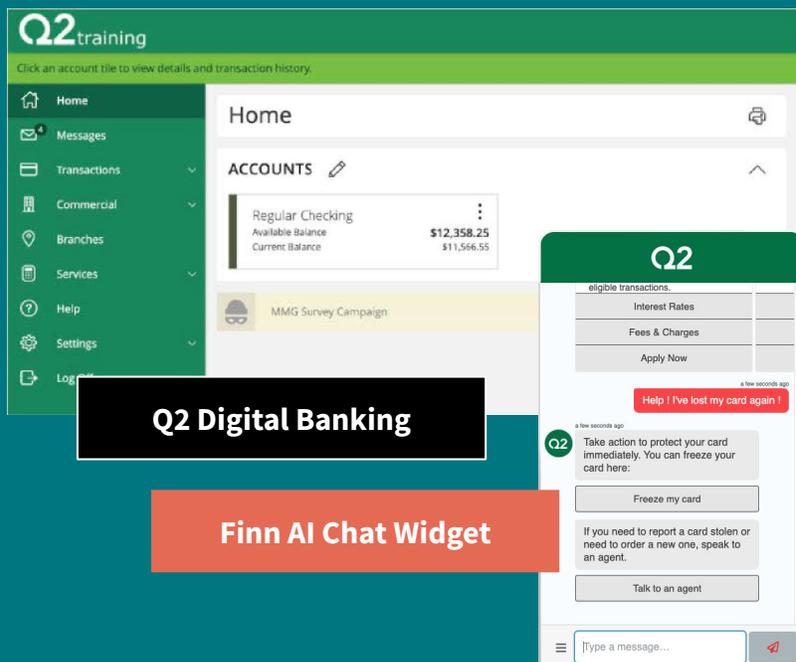
- Third-party FinServ providers build standard integrations via Q2 SDK
- FIs can purchase from providers
- FIs provide these solutions and apps to account holders

Marketplace

- App store for account holders
- No up-front cost to FIs
- End-user purchase model
- FIs generate net new non-interest income



No-Code Integration with Q2 Digital Banking



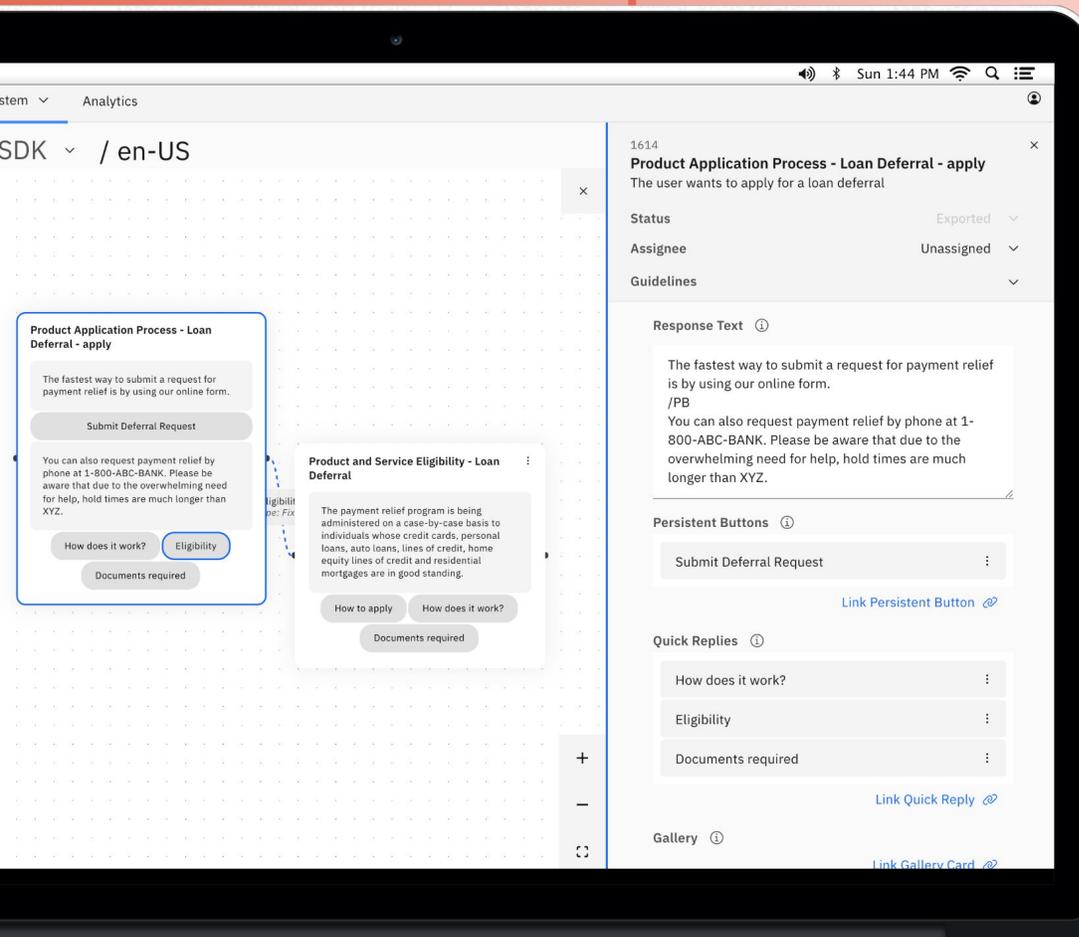
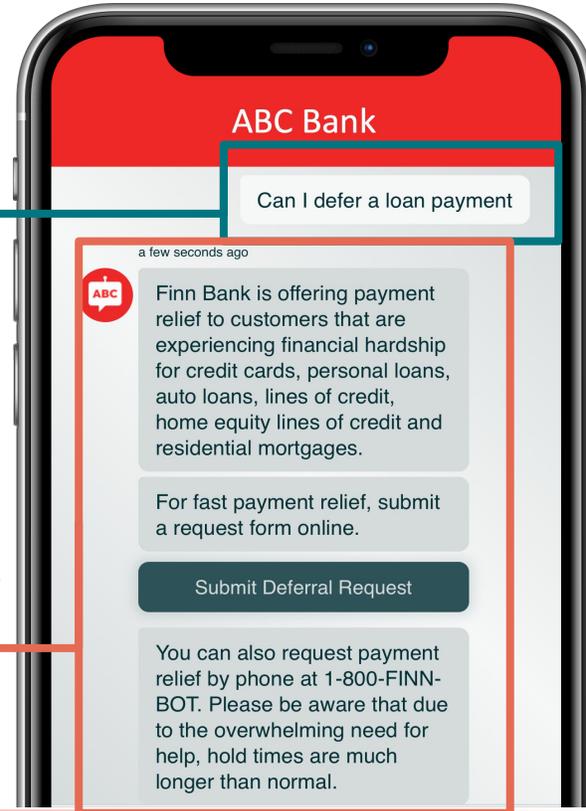
The Finn AI integration allows existing Q2 Caliper SDK customers to deploy the Finn AI Virtual Banking Assistant to their digital banking platform with no development effort required. The Virtual Assistant lives within the Finn AI Chat Widget (or a third party widget like Glia) and enables users to easily find, navigate and use digital banking features.

Finn AI's chat widget is fully configurable to your branding and uses rich messaging elements, including buttons, images and carousels which provide an optimal customer experience and satisfaction for automated chatbot support.

No AI training and easily add, edit and configure Bot responses

Focus on solving member problems, not training Conversational AI models. We've spent 6 years training the Finn AI Bot to understand banking and offer it as a SaaS solution so you can skip this complex and resource intensive task. Our team of data scientists is constantly reviewing conversations and expanding and updating our model to optimize performance for all of our customers.

- 1. Finn AI's Virtual Banking Assistant is pre-trained to understand over 800 banking tasks or 'User Goals' out-of-the-box.**
- As part of our SaaS solution we make sure our AI is able to understand these User Goals, however members ask or phrase their queries
- 3. Our Content Management System ('CMS') includes pre-built response templates and response writing guides for all user goals**



Easily Add, Edit and Update Responses in the Finn AI Content Management System

- WYSISYG interface for content management makes it easy to edit and update
- Intuitive GUI interface makes creating and navigating Bot flows fast and simple
- Includes full history audit and the ability to assign roles, to meet the needs of a content design process that includes multiple stakeholders at an FI

Finn AI for Q2 handles 800+ banking use cases out-of-the-box including authenticated journeys

Finn AI Virtual Assistant Coverage

The requests and queries a chatbot can handle are typically referred to as “user goals”. At Finn AI, we group these user goals in broader categories called “call drivers” - just a fraction of these call drivers are shown below. Each individual user goal can be asked about in many different ways, and Finn AI’s chatbot comes pre-trained to understand these variations for the broadest set of user goals in the market.

Q2 API Integration

Finn AI supports a rich library of authenticated banking use cases out-of-the-box for Q2 banks and credit unions, helping users complete their banking tasks without leaving the Bot. It’s an unparalleled level of convenience and simplicity that was previously only available from the top 6 national banks.

Standard Retail Banking User Goals:

Most frequently asked 500+ user goals and templated **informational** or **how-to** responses, including:

- Account Access Issue
- Account Information
- Account Limits Question
- Activate Card or Product
- Add Authorized User
- Alert Management
- Authentication Integration
- Balance Inquiry
- Card Management
- Change Account Information or Preferences
- Change Limit Request
- Close or Cancel Account
- Digital wallet FAQ
- Order New or Replacement Card or Checks
- Statement or Due Date Question
- Travel Usage Questions
- Update Credentials
- ATM FAQ
- ATM/Branch Locator
- Bot Management
- Corporate Information
- Customer Service FAQ
- Feedback
- File Complaint
- Foreign Currency Exchange FAQ
- Online Banking, Website, and Mobile App FAQ
- Phone Banking FAQ
- Security or Fraud Concern
- KYC Support
- Product Application Process
- Product and Service Eligibility
- Product and Service Fees and Charges
- Product and Service Info
- Product Interest Rates
- Product Promotions
- Status of Application
- Appointment Inquiry
- Credit Score FAQ
- Basic Financial Literacy
- Check Status of Transaction
- Deposit FAQ
- Dispute Charge
- Fee and Charge Inquiries
- Modify or Cancel Transaction
- P2P Transfers, Bill Pay, and Money Transfers
- Transaction History

Day-to-day Banking Journeys:

Most used additional User Goals, dynamic flows, user authentication and banking API integration to **perform transactions** inside the chat:

- ATM or Branch Location
- User Login/Authentication
- Balance Inquiry
- Transaction History
- Execute Me-2-me Transfer
- Personalized Direct Deposit or Routing Numbers
- Dynamic URL deep-linking on authenticated channels

Advanced Banking Journeys:

Additional User Goals, dynamic flows, user authentication and banking API integration to **perform transactions** inside the chat:

- Freeze/Unfreeze Card
- Execute Bill Payment
- Execute P2P Transfer
- Next Payment Amount and Due Date
- Status of P2P Transfer
- Interest Rates on Specific Account
- Spending Insights by Category and Time Frame (via MX)

“FinWell” Financial Wellness:

Additional User Goals for improving **financial literacy**, and including templated responses infused with **benchmark** data based on Finn AI proprietary “Millennial Banking Survey”:

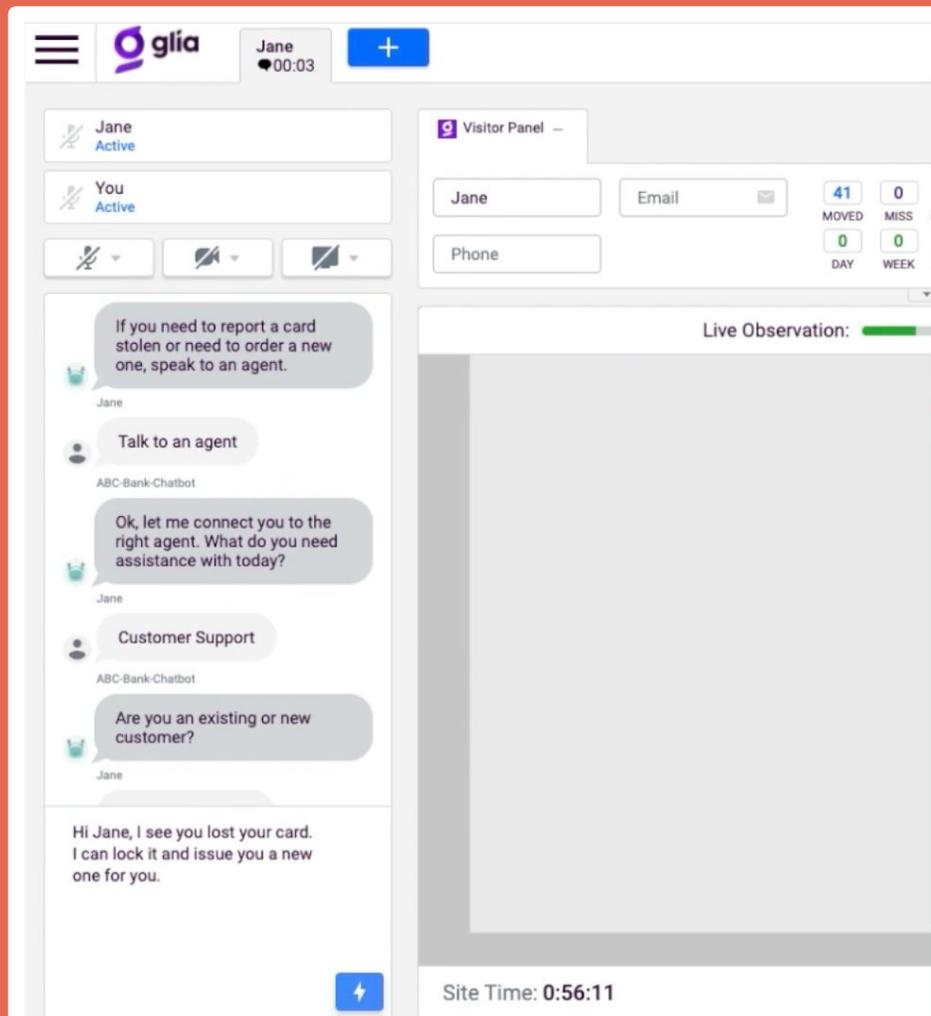
- Financial Dictionary - Definitions of 35 commonly used banking terms
- Do you offer certain products
- How it works for commonly used products
- Comparison between similar products: credit card vs LOC, variable vs a fixed rate, secured vs unsecured credit, open vs closed mortgage, Roth vs traditional IRA, Roth vs traditional 401(k), savings vs chequing account, stock vs. bonds
- How to be debt free
- How to save in general
- How to save for specific goals: retirement, mortgage, big purchase
- General Savings ratio
- Savings ratio for for specific goals: retirement, 401k, emergency savings, house
- General Spending ratio
- Spending ratio for specific categories: housing, discretionary spend

Quick and seamless hand-off to live-agents

Chatbots and virtual assistants exist to augment your live agents, handling routine work while ensuring high value tasks are quickly transferred to the right person in your support team. Offloading this routine work to AI puts your agents back in charge and improves member experience.

Finn AI is integrated with many leading Customer Service Platforms, including Genesys, Glia, Liveperson, Twilio Flex and Zendesk. Our integration includes:

- Handoff from chatbot to human agent with full context
- Smart routing to agent queues based on skills and request type



Highlighted Features

The **Finn AI Virtual Assistant** provides convenient, always on self-service for hundreds of requests, such as:

Higher value conversations are seamlessly handed over to your agent teams

- How can I improve my credit score?
- Please pay my electricity bill.
- What are the fees on my checking account?
- What's your routing number?
- Where is your nearest branch

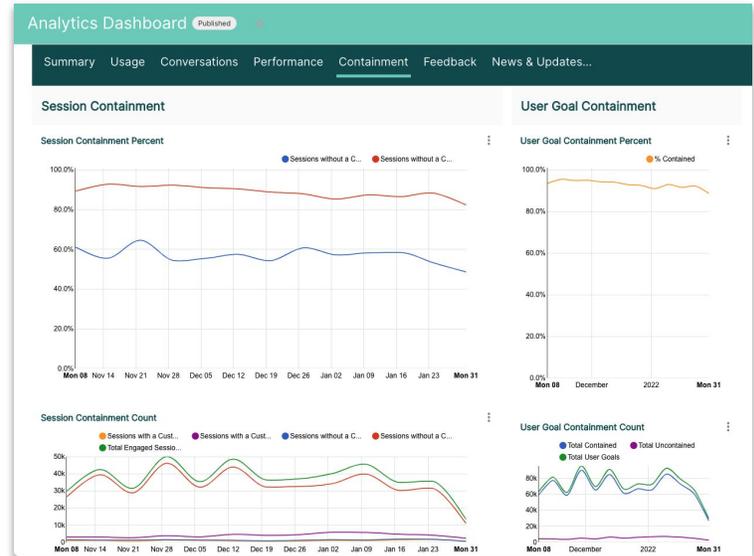
- I want to close my account.
- I've just inherited money, what financial advice would you give?
- I'm having financial difficulties, can you help me out?

Enterprise analytics helps you assess and optimize Bot performance

Our real time dashboard enables you to see what users are asking and if the Bot is able to answer in a way that solves their problem.

Analytics Insights:

- Usage Report (engagement, acquisition, retention)
- Conversations Report (topics of bot conversations)
- Bot Performance Report (how well does the bot understand what's being asked)
- Containment Report (how many conversations were passed to humans and why)
- User Feedback Report (feedback submitted by users)



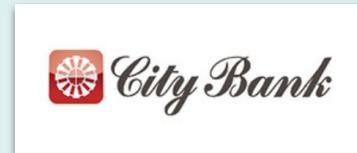
Case Studies



United Federal Credit Union is a \$3BN asset credit union based in St Joseph, Michigan

- United FCU realized that their members were increasingly adopting digital channels at their convenience, but support hours were just like in-branch service.
- United FCU previously bought an FAQ bot, that quickly proved to be a “dumb bot”. A month after launching Finn AI’s virtual assistant their CSAT increased from 4.04 to 4.21

“ We believed, outside of availability, that we distinctly could have that bot answer a number of questions that was taking up a lot of our time with our call center and frontline staff ”

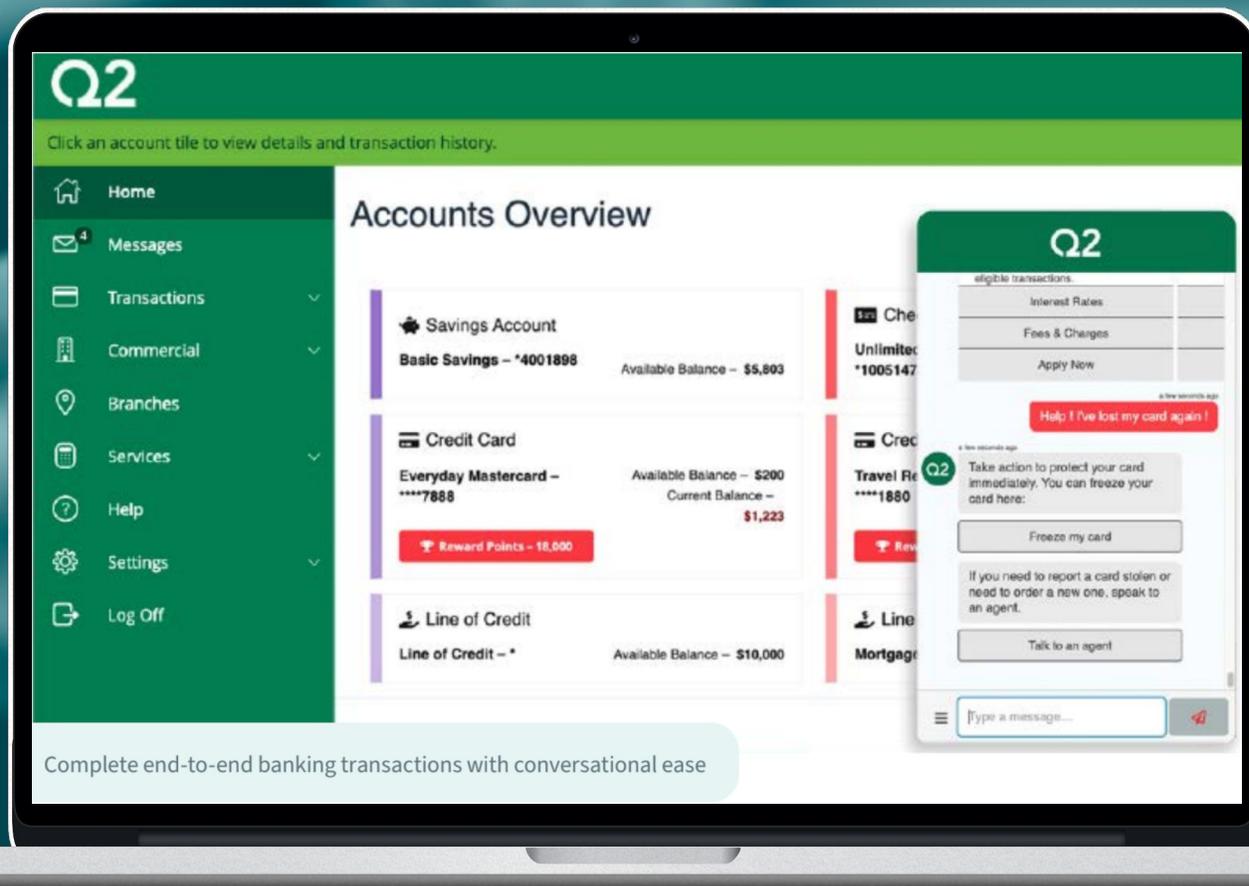


City Bank is a \$3BN asset bank based in Lubbock, Texas

- CityBank observed that the majority of their customers were banking on mobile and wanted to execute a “digital first” mindset.
- Already on Q2, they pursued Finn AI’s virtual assistant because they could deploy rapidly through the seamless no-code integration.
- Finn’s chatbot delivers 24/7 support while reducing wait times for live agents

“ Our main reason for starting a conversational banking support channel was to meet the customer in their preferred location, 24/7/365 ”

Typical Project Plan: Q2 Fast Start to Virtual Banking Assistant



Phase 1: Virtual Banking Assistant

Q2 Fast Start

Optional: Dotcom

Extend

Fast Start inside Q2 Digital Banking and integrated with Q2 banking APIs

- Launch in 8 weeks
- Full Virtual Banking Assistant deployed to Q2 Digital Banking inside Finn AI Chat Widget
- Find, Navigate and Self Serve for over 800 banks tasks
- Integrated with Q2 Banking APIs for day to day banking journeys
- Optional: Connect to a Customer Service Platform for a seamless handover to your agent team

What to expect

- **60-75% of sessions contained without a human**

Optional Phase 2: Extend to Dotcom

Q2 Fast Start

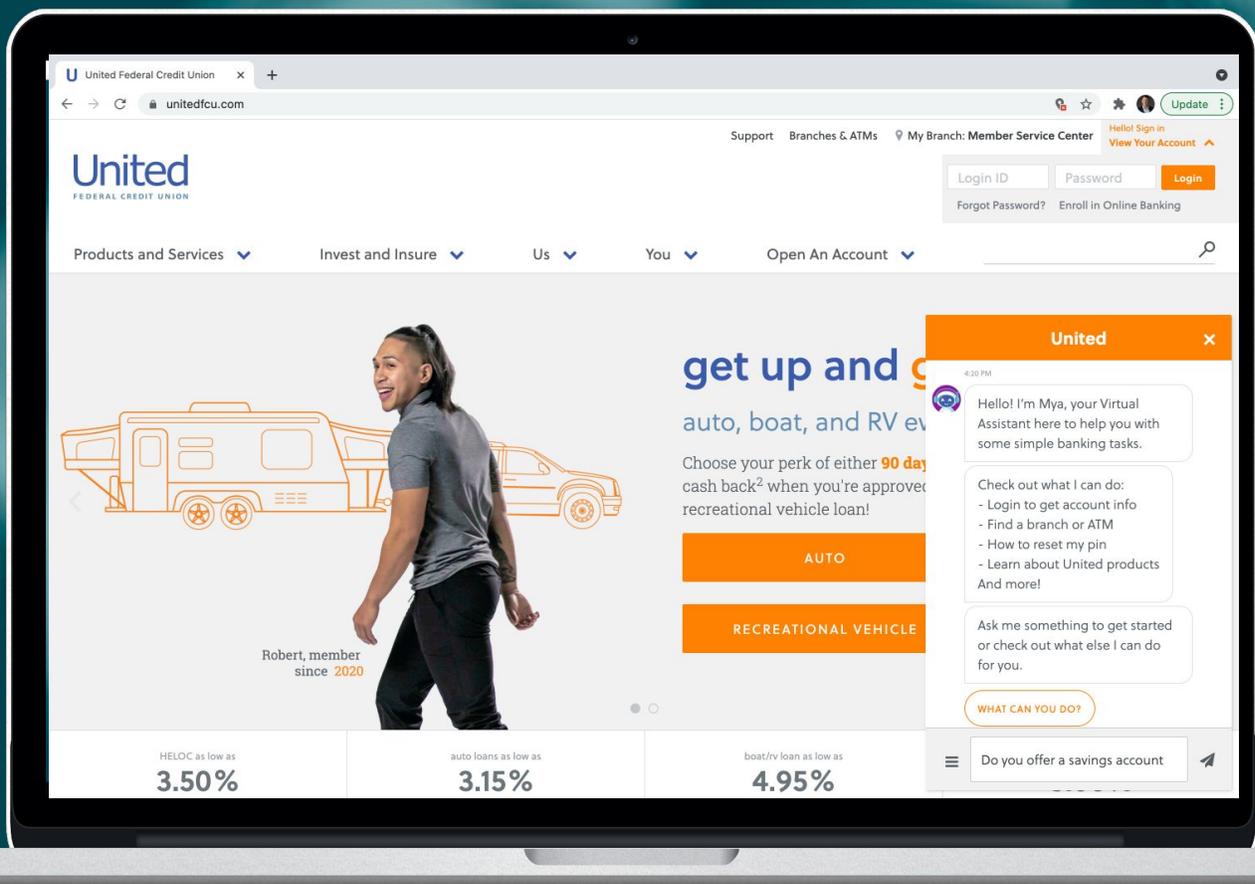
Optional: Dotcom

Extend

- Optional stage
- Launch 1-2 months after Phase 1
- Finn AI Chat Widget deployed to Public Dotcom
- Sales, Product Info and FAQs
- Content responses and links to existing digital banking capabilities
- Optional: Seamless Live-Agent Handover

What to expect

- **Contain 50-75% of sessions on the dotcom**



Phase 3: Extend beyond day to day banking APIs

API Enabled Banking Journeys

Day-to-day Banking Journeys:

Most used additional User Goals, dynamic flows, user authentication and banking API integration to **perform transactions** inside the chat:

- ATM or Branch Location
- User Login/Authentication
- Balance Inquiry
- Transaction History
- Execute Me-2-me Transfer
- Personalized Direct Deposit or Routing Numbers
- Dynamic URL deep-linking on authenticated channels

Advanced Banking Journeys:

Additional User Goals, dynamic flows, user authentication and banking API integration to **perform transactions** inside the chat:

- Freeze/Unfreeze Card
- Execute Bill Payment
- Execute P2P Transfer
- Next Payment Amount and Due Date
- Status of P2P Transfer
- Interest Rates on Specific Account
- Spending Insights by Category and Time Frame (via MX)

Q2 Fast Start

Optional: Dotcom

Extend

Extend by integrating with advanced day to day banking APIs

- Full featured virtual banking assistant
- Integrated with Advanced Banking Journeys
- Seamless Live-Agent Handover

What to expect

- **Containment rate: 60-80%**

Easy and Straightforward Deployment

Setup

Configure

Install

Go Live

Finn AI's Four Step Process

Finn AI is a managed service, with one of the most experienced AI and data science teams in the industry. Our bots are pre-trained and come with over 800 templated responses, ready right out of the box. Our quarterly product updates keep your bot best-in-class and our professional services team will be with you every step of the way along your entire journey with Finn AI, from initial onboarding and channel expansion to a full featured virtual banking assistant.

We support you with:

- Easy and Straightforward Deployments
- Tools and Training Resources
- Quarterly Product Updates
- Designated Customer Success Manager
- Best Practices Advice and Project Management
- 24/7 Emergency Support

SET-UP

1

At kick off, we provide you with a detailed plan on how you can configure, operate, and launch your bot with our support. The bot is provisioned with templated content within 24 hours. We obtain access to your test environment and/or provide you with a private test environment with templated answers.

CUSTOMIZE

2

You can customize the chatbot's template answers to fit your brand's voice, product and service information. We provide you access to our Content Management System, as well as training and education resources on how to get the most out of your bot by writing effective responses. We will recommend an optimal content approach to meet your needs and ensure a quick go-live.

INSTALL

3

We complete the integration of the Finn AI chatbot with your Q2 digital banking environment and, if opted in, your contact center. No development effort is needed from you: the chatbot will be available within your Q2 digital banking inside the Finn AI chat widget.

GO LIVE

4

Your dedicated Finn AI onboarding team will go through a thorough testing process and a dry run with you before you go live. We will offer insights and best practices to assist your operational and marketing teams to have a successful launch, supporting you every step of the way.

POST LIVE

We celebrate! And then we get right back to work. We'll introduce you to your own analytics dashboard where you can monitor your bot's usage and performance. We'll share insights to guide ongoing content enhancement and follow on channel and add-on functionality deployments. After go-live, our support systems are enabled and we are here to help troubleshoot and resolve any issues.

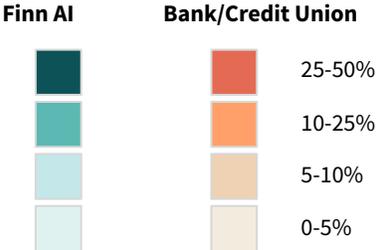
Minimizing Your Human Resource Impact

We minimize the resource burden of operating a virtual assistant. Finn AI covers over 92% of the questions your users will have when online banking. Your biggest resource effort is getting to launch and we designate a customer success team to guide you through the bot customization and implementation process.

Typical resources required for a successful launch include:

Project Owner	5-10% FTE for 2 months: Your point of contact to manage and coordinate the project	You can expect to expend less than 1 FTE over the first two months to get to launch. The majority of your effort will be expended customizing the bot's templated content to align with your brand and specific products.
Content Writer	25% FTE for 2 months: A writer familiar with your products to align the Chatbot content to your brand	We provide a dedicated customer success team to guide you through the customization and implementation process.
Compliance, Security	<5% FTE for 2 months: Security and compliance around installation of the chatbot	
Tech Lead	5-10% FTE for 2 months: Managing installation and launch of the chatbot to your website and/or digital banking	
Comms Marketing	5-10% FTE for 2 months: Marketing review of content and communications launch support	

Standard Resource Allocation



	Month 1				Month 2			
	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Week 8
Finn AI Team								
Project Owner/Manager								
Content Writer								
Compliance and Security								
Tech Lead/ Engineering								
Marketing and Communications								

About Finn AI

AI-powered virtual assistants built for banks and credit unions

Our goal is to make a meaningful impact on your business. We are on a mission to make banking easier and more convenient to use.

Our virtual banking assistant can be deployed on every channel your users wish to engage: public websites, online banking platforms, mobile banking apps, IVR systems, or modern voice assistants.

In the market since 2017, Finn AI offers the most mature and complete virtual assistant dedicated to banks and credit unions. We have the best language understanding paired with the broadest set of banking functionality available on the market today. We are a bank/credit union specialist and a market leader, trusted by over a dozen regional and community banks and credit unions across the US.

Headquartered in Vancouver, Canada, we support an international clientele with a diverse staff of professionals from all over the world. No matter where they are, our globallist of customers are on similar journeys to transform their digital banking experience. We look forward to having you as a valued customer.



Finn AI Highlights

Our banking and credit union partners have achieved great success and positive business results by deploying Finn AI's conversational AI as part of their digital banking platform.

A leading global credit card provider increased the completion of credit card applications by 25%.

Out of the box, Finn AI's chatbot correctly handles 92% of all banking inquiries.

Our customers on average get Finn AI live on their sites in 2 months, from inception to production.

After only 1 month, a recent credit union customer achieved an 80% Call Center Containment Rate out-of-the-box.

Offering 24/7 messaging support through Finn AI's chatbot leads to increases in NPS and CSAT.

A 5x speed improvement in resolution of inquiries, resolving questions in 2.1 minutes vs. 10.2 minutes required for a live agent call on average.

Finn AI Virtual Banking Assistant

Detailed Feature Overview

	Finn AI for Community FIs	Digital Banking Assistant
Product Scope		
Finn AI Language Model - Retail Banking	✓	✓
Finn AI Retail Banking User Goal Library	✓	✓
Find, Navigate and Use Existing Q2 Digital Banking Features	✓	✓
No-Code Deployment Inside Q2 Digital Banking	✓	✓
No-Code Deployment Inside Finn AI Chat Widget OR Glia Chat Widget	✓	✓
Deployed to Public Website	Add-On	Add-On
Integration with Q2 Banking APIs for Day to Day Banking Journeys	✓	✓
Advanced Banking Journeys (API Integration)	Add-On	Add-On
‘FinWell’ Financial Wellness	Add-On	Add-On
Day to Day Banking Alerts		
Personalized Responses		
Finn AI Content Management System	✓ 5 seats	✓ 5 seats
Finn AI Analytics Dashboard	✓ 5 seats	✓ 5 seats
Language	English	English
Customer Support Platform Integration		
Live-Agent Handover – Redirect to a Live Agent	✓	✓
Live-Agent Handover – No-Code Integration with Glia Customer Service Platform		✓
Live-Agent Handover – Integrated with Liveperson, Genesys or Twilio Flex Customer Service Platform		Add-On
Deployed inside Liveperson, Genesys or Twilio Flex Chat Widget		Add-On
Service & Support		
Service Level	Level 1	Level 2
Dedicated Success Manager and Support Channel		✓
White Glove Conversation Design and Content Writing Support	Add-On	Add-On