AI FOR MAIN STREET

Execution Playbook — Discovery, Firms & Question Sets

Prepared for Project Team | Summer/Fall 2026

1. RECORDING & FORMATTING

Recording tools: Zoom + Otter.ai (best balance of quality and ease). Zoom's AI Companion is a strong alternative. **Pocket** is also recommended for clean, high-quality capture of phone and in-person conversations.

Formatting: Google Doc with questions already listed + answers pasted underneath each question.

Pro tip: After the first 1–2 interviews you will get fast at cleaning the transcript and dropping answers under the right questions.

2. IDEAL SKILL SET FOR FIRMS / WORKFLOW AUTOMATORS

Look for people or small teams that check as many of these boxes as possible (no one will have 100%):

- AI + API integration experience
- Work in banking, credit unions, or other regulated financial environments
- Hands-on with automation tools: n8n, Power Automate, Make, Zapier, or similar low-code platforms
- Comfortable with JSON, SQL, basic Python, or low-code patterns
- Experience with core banking systems (Jack Henry SilverLake, Core Director, Symitar, or jXchange / SymXchange APIs is a big plus)
- Understanding of audit readiness, model governance, risk controls, or compliance (BSA/AML, fair lending, etc.)

3. JACK HENRY CONTACT STRATEGY

Primary email: VendorQA@jackhenry.com (Vendor Relations / Fintech Integration Network team)

Script: "Hi — I'm supporting a community bank that runs on Jack Henry and we're evaluating low-risk AI/workflow automation partners. Could you point us toward FIN members or implementation firms that have done successful AI or intelligent automation work with community banks on SilverLake / Core Director / jXchange?"

Other entry points: 1-800-299-4222 • jackhenry.dev • jackhenry.com/fintech-integration-network • Bank's own Jack Henry account manager (fastest route).

Firms already known to integrate AI agents with Jack Henry cores include interface.ai, Posh AI, and boost.ai.

4. RECOMMENDED FIRMS (SHORTLIST)

Prioritize firms with banking or regulated-industry experience, core-system familiarity, and practical automation capability.

Firm	Location / Notes	Why They Fit	Key Contacts
West Monroe Partners	Chicago HQ	Strong banking practice, AI automation, process optimization, mid-market banks. High executive credibility.	Brett Mastalli (Nat'l Banking Practice Leader); Bret Greenstein (Chief AI Officer); Tom Collins (Sr Partner, FS)
Slalom	Chicago (Aon Center)	Heavy Microsoft/Power Platform + AI work, financial services clients, change management strength.	Adnan Khan (Sr Dir, FS); Damyant Gill (Sr Dir, AI & Digital); Dave Richards (Chicago GM)
Advisor Labs	U.S. (community banks & CUs)	Explicit focus on AI for community banks/credit unions, process automation, compliance-aware.	Managing Partner / Financial Services Advisory
Cornerstone Advisors	National (bank & CU specialist)	Pure community-bank specialists. Core system consulting, vendor selection, AI readiness, operational assessments.	Banking / Technology Strategy contacts
Crowe LLP	National FS practice	Excellent regulatory expertise, AI governance, AML automation, trusted by bank boards and examiners.	Financial Services Consulting Partner
Xcelacore	Oak Brook, IL	RPA + predictive modeling, high-reliability back-office automation, local & flexible.	Executive Leadership / Managing Partner
CSW Solutions	Chicago	AI workflow automation, n8n, Microsoft 365 / Power Automate.	—
interface.ai / Posh AI / boost.ai	National (Jack Henry partners)	Proven Jack Henry core implementations; conversational AI & intelligent agents.	Via Jack Henry FIN / Vendor Relations

CONTRACTOR COMPARISON GRID

Score each firm (2 = Strong, 1 = Partial, 0 = None). Sort by total. Aim for top 3–4 highest on Jack Henry + banking + workflow tools.

Firm	Local	Banking/FS	AI+API	Workflow Tools	JSON/SQL/Python	Jack Henry	Audit/Gov	Comm Bank	Notes
West Monroe	■	■	■	■	■	■	■	■	Chicago HQ
Slalom	■	■	■	■	■	■	■	■	Chicago office
Advisor Labs	■	■	■	■	■	■	■	■	CU / community bank AI
Cornerstone Advisors	■	■	■	■	■	■	■	■	Pure bank specialist
Crowe LLP	■	■	■	■	■	■	■	■	Regulatory strength
Xcelacore	■	■	■	■	■	■	■	■	Oak Brook, IL
CSW Solutions	■	■	■	■	■	■	■	■	Chicago AI workflow
interface.ai	■	■	■	■	■	■	■	■	40+ JH implementations
Posh AI	■	■	■	■	■	■	■	■	JH VIP/FIN member
boost.ai	■	■	■	■	■	■	■	■	JH AI agent partner
(JH referral)	■	■	■	■	■	■	■	■	

5. SENIOR MANAGEMENT INTRO SCRIPT

“Thank you for taking the time to meet with me. I’m Leo Fiascone and I am going to do my best to move this project forward in a smooth and efficient way. Our team has no expectation of getting paid by the bank or to secure any future contract from the bank for our work. There are no curveballs. This is a learning experience for me and I am thankful.

Community banks are under increasing pressure to improve efficiency while still preserving the personalized, relationship-driven service that sets them apart from the big banks. Artificial intelligence offers real opportunities to help with that — but many banks struggle to identify practical, low-risk use cases that actually fit their existing operations and culture. That’s exactly what this project is designed to solve.

Over the next several weeks, I’ll be conducting structured conversations with your hand-picked department heads to map a handful of key workflows and surface the lowest-hanging-fruit opportunities — the ones that can reduce frustration, eliminate grind work, and improve the daily experience for both employees and customers. This is a people-first project.

Once we have those insights, I’ll bring in three qualified local consulting firms that understand community banking and (ideally) Jack Henry systems. Our work will empower those firms to provide customized proposals so you can learn about the options, the teams, and the potential timing and costs. Initial meetings with those firms will also be at no cost and no obligation. If the bank ends the process, all materials are yours to keep. If you proceed, you negotiate directly with the firm of your choice at arm’s length. We receive nothing from any resulting contract.

I’m leading the day-to-day work. Supporting me pro bono are Kristen Allegri (AI & workflow automation) and Edward Boyle (AI strategy & quantitative work in financial services). Everything is no-cost and no-obligation. The only ask is access to a few department heads for short, respectful conversations and occasional guidance from leadership. My goal is simple: leave you with clear, practical options that respect your culture — without any pressure to move forward unless it makes complete sense.”

SENIOR MANAGEMENT QUESTIONS

General / Context

1. From your perspective, what are the biggest sources of frustration or inefficiency for employees across the bank today?
2. Where do you see customers experiencing the most friction when dealing with the bank?
3. Looking ahead 12–24 months, what operational or customer-experience improvements are highest on your priority list?

Current State of AI / Automation

4. What, if anything, has the bank already explored or implemented related to AI or workflow automation?
5. Have there been any AI or automation pilots (successful or not) that we should be aware of?
6. How would you describe the bank's current comfort level and readiness for adopting new technology tools?

Desire and Appetite to Adopt AI

7. On a scale of 1–10, how interested is leadership in thoughtfully adopting practical AI tools over the next 12–18 months?
8. What concerns or guardrails would you want us to keep in mind (risk, culture, employee impact, customer perception, cost, etc.)?
9. Are there any team members who are particularly against the implementation of AI tools? If so, we will take note and can direct questions to someone else if that would be more appropriate.

Objectives

10. If AI could realistically help the bank in three major ways over the next year, what would you most want those impacts to be?
11. Our working objective is to identify practical AI opportunities that **reduce frustration, eliminate grind work, and improve the daily experience for both employees and customers** — while fully respecting the bank's culture and relationship-driven model. Does that objective align with how you would like us to approach this work? Is there anything you would add or change?
12. Can I get each of your emails and best numbers to call / text?

COMMON OPENING STRUCTURE (EVERY DEPARTMENT)

1. Read the senior-management script (adapted) so they understand the project.
2. Warm-up: Describe your job, your department, your team. How much do you work with AI and in what capacities?
3. Core questions:
   - What are the 3–5 most time-consuming or repetitive tasks your team does every week?
   - What routine, monotonous, or cumbersome jobs would you most like to see automated to make daily work better?
   - Which of these would help your team the most right now? (Show 5–8 department-specific options)
4. Always end with: "Is there anything else that eats time or causes frustration that we didn't cover?"

Big-Picture Questions (use with every department)

- If you had one additional employee, what would you have them do?
- If repetitive work disappeared tomorrow, how would your team spend that time?
- What process has stayed the same for years simply because "that's how we've always done it"?
- If AI could reliably perform one task at 95% accuracy, what would you automate first?
- What would success look like one year after implementing practical AI tools?

DEPARTMENT OPTION LISTS (Show during "Which of these would help most?")

1. Lending & Credit

- Auto-spread tax returns and financials into the loan system in seconds
- Pre-fill most of a new loan application from existing customer data
- Flag early warning signs of stress in commercial borrower accounts
- Automatically index uploaded documents into the correct folders
- Generate required reason codes for loan denials
- Monitor loan covenants by reading financial statements
- Alert when an industry concentration gets too high
- Score thin-file borrowers using actual cash-flow instead of only credit scores

2. BSA / AML & Compliance

- Pre-screen low-risk AML alerts so the team only reviews the real ones
- Draft the first version of a SAR narrative from the transaction data
- Instant internal "Policy Bot" that answers common questions (Reg CC, holds, etc.)
- Real-time verification of driver's licenses and passports
- Flag only the regulatory updates that actually apply to this bank
- Spot synthetic or "Frankenstein" identities
- Automatically prioritize high-risk account-takeover / hacking alerts
- Pull a quick customer behavior snapshot when investigating suspicious activity
- Detect unusual login locations, devices, or times that may indicate an account has been hacked
- Automatically freeze or restrict an account when strong signs of takeover are detected (with human review)
- Quickly identify other accounts that may be linked to the same hacking attempt or mule activity

3. Customer Service / Branch Ops

- 24/7 digital assistant that handles password resets, travel notices, and balance questions
- Automatically summarize a customer call in 3 sentences
- Detect a frustrated caller and move them to the front of the queue
- Instant on-screen guidance for tellers on overrides and holds
- Auto-gather information and draft resolution letters for debit disputes
- Instantly lock a lost card and order a new one
- Predict busy periods (e.g., Friday lunch rush) so the branch can staff better
- Answer the most common customer questions without a human having to pick up

4. Facilities, Vendors & Admin

- Automatically extract rent escalations, option dates, and key terms from leases
- Flag vendor invoices that don't match the contracted price
- Verify that a vendor (snow removal, HVAC, cleaning, etc.) actually showed up
- Predict HVAC or equipment failures before they happen
- Automatically stop work orders if a vendor's insurance has expired
- Photo-index storage units so items are easy to find
- Turn board-meeting notes into CRM updates or action items automatically
- Audit expense reports for duplicates or out-of-policy items

5. HR & Internal Team

- Instantly answer "How many PTO days do I have left?" without bothering HR
- Create a custom Day-1-to-Day-30 onboarding checklist for new tellers
- Pull real-time Chicago market salary data for benchmarking
- Spot early signs of burnout from the tone of internal survey comments
- Summarize long board packets into a short 2-page key-insights brief
- Automatically track and remind managers about required training
- Answer common policy questions so HR doesn't have to repeat the same answers
- Streamline the process for internal job postings and career-path questions

6. Marketing & Relationships

- Flag large title-company deposits as possible mortgage or wealth leads
- Suggest the next-best product (for example, a CD for idle checking balances)
- Identify customers who just cancelled direct deposit (potential flight risk)
- Automatically trigger a thoughtful client gift or note from CRM notes (birthday, closing, etc.)
- Write hyper-local ad copy tailored to specific Chicago neighborhoods
- Build targeted customer lists without manual data pulls
- Personalize outreach at scale while still feeling human
- Hand off warm leads to relationship managers with full context already attached

DETAILED DEPARTMENT QUESTIONS

Use 8–12 of the strongest ones per call + the open-ended / Big-Picture questions. Written so a busy professional with little AI experience can answer easily.

1. Lending & Credit (≈25 questions)

1. Walk me through a typical commercial or consumer loan from application to decision.
2. Where do you or your team spend the most manual time?
3. How long does it usually take to spread tax returns / financial statements?
4. Do you re-key data that already exists somewhere else in the bank?
5. What documents are most often missing or incomplete?
6. How do you currently handle thin-file or new-business borrowers?
7. How do you monitor covenants after the loan is booked?
8. How do you generate adverse-action / reason-code letters?
9. How do you watch for industry concentration risk?
10. What early-warning signals (if any) do you currently use?
11. Which of these would help the most right now? (show Lending options list)
12. What routine or cumbersome tasks would you love to see automated?
13. How much time per week does your team spend on data entry or document chasing?
14. Are there any reports you build by hand every week/month?
15. How do exceptions or overrides get handled today?
16. What information do underwriters wish they had faster?
17. How do you currently pull credit or other third-party data?
18. Is there a bottleneck at any approval stage?
19. How do you track pipeline status across the team?
20. What would "a perfect day" look like for a loan officer or underwriter?
21. Any compliance or audit pain points in the lending process?
22. What tools do you already use (LOS name, Excel, etc.)?
23. Is there anything else that slows the team down that we haven't discussed?

2. BSA / AML & Compliance (≈27 questions)

1. Roughly how many AML alerts does the team review each week/month?
2. What percentage feel like clear false positives?
3. How long does a typical alert investigation take?
4. How do you currently draft SAR narratives?
5. How do you stay current on regulatory changes that actually apply to this bank?
6. How is KYC / CIP documentation collected and verified today?
7. Do you ever re-key data from the core or other systems into the BSA system?
8. How do you handle fair-lending monitoring or reporting?
9. Which of these would help most? (show BSA options list)
10. What is the most monotonous part of the compliance workload?
11. How much time is spent answering the same policy questions from other departments?
12. How are cases currently tracked and documented for examiners?
13. What happens when an alert needs more information from another department?
14. Are there any recurring audit findings or examiner comments related to process?
15. How do you currently manage OFAC or sanctions screening exceptions?
16. What reports are the most painful to produce?
17. How do you handle model validation or model risk management today?
18. Is there a backlog of older alerts or cases?
19. What would make the team's day noticeably easier?
20. Any tools you already use for case management or transaction monitoring?
21. How do you currently train new BSA staff?
22. Is there anything else that creates stress or extra hours?

Account Hacking / Account Takeover (add to BSA)

23. Roughly how many potential account-takeover or account-hacking alerts does the team review in a typical week, and what percentage end up being confirmed incidents versus false positives or low-risk?
24. Walk me through the current step-by-step process when a possible account takeover is flagged (from first alert to final resolution). Where does the process slow down the most or require the most manual work?
25. What information or signals do you currently wish you had faster when investigating a suspected account hacking case (device/location history, recent password changes, unusual login patterns, rapid fund movement, customer contact attempts, etc.)?
26. Which of these would help the team the most right now when dealing with account-takeover cases? (prioritize highest-risk alerts / customer behavior snapshot / draft investigation notes / flag related accounts / speed up customer verification / other)
27. What is the single most time-consuming or frustrating part of handling account-hacking cases today, and what would a "perfect" low-effort solution look like for your team?

3. Customer Service / Branch Ops (≈23 questions)

1. What are the top 5 reasons customers call or come into the branch?
2. How much time do tellers or call-center staff spend on password resets, balance inquiries, travel notices, etc.?
3. How are calls currently documented or summarized?
4. How do you handle lost/stolen cards today?
5. How are debit disputes started and tracked?
6. How do tellers get quick answers on overrides, holds, or policy questions?
7. Do you ever predict staffing needs for busy days (e.g., Friday lunch, Social Security deposit days)?
8. Which of these would help most? (show Customer Service options list)
9. What routine tasks eat the most time every day?
10. How much time is spent transferring customers between people or departments?
11. Are there any paper forms still used in the branch?
12. How do you currently handle after-hours or weekend questions?
13. What information do front-line staff wish they could see instantly?
14. How are complaints or escalations logged today?
15. Is there a knowledge base or wiki that staff use? How up-to-date is it?
16. How do you measure customer wait times or handle times?
17. What would free the team to spend more time on relationship conversations?
18. Any recurring training gaps for new tellers or CSRs?
19. How do you currently handle wire or ACH exceptions at the branch level?
20. What reports does the branch or call-center manager run by hand?
21. Is there anything that causes the most customer frustration?
22. How do you communicate policy changes to front-line staff?
23. Anything else that feels cumbersome or repetitive?

4. Facilities, Vendors & Admin (≈21 questions)

1. How do you currently track lease dates, rent escalations, and options?
2. How are vendor invoices checked against contracts?
3. How do you verify that a vendor (snow, HVAC, janitorial, etc.) actually showed up?
4. How do you track certificates of insurance (COIs) and expiration dates?
5. How is predictive or preventive maintenance handled today?
6. How do you locate items in storage (holiday décor, furniture, etc.)?
7. How are board-meeting notes turned into action items or CRM updates?
8. How are expense reports reviewed for duplicates or policy violations?
9. Which of these would help most? (show Facilities options list)
10. What is the most time-consuming administrative task in your area?
11. How many different systems or spreadsheets do you currently use?
12. How do you handle after-hours facility emergencies?
13. What vendor-related headaches occur most often?
14. How are purchase orders or work orders currently created and approved?
15. Is there any manual data entry between facilities systems and the general ledger?
16. How do you currently report facilities spend or vendor performance?
17. What would make month-end or quarter-end easier?
18. Any compliance or insurance-related pain points?
19. How do you track capital projects or renovations?
20. What information do you wish you had in one place?
21. Anything else that feels manual or error-prone?

5. HR & Internal Team (≈19 questions)

1. How do employees currently check remaining PTO or benefits?
2. How is onboarding handled for new tellers or other roles (Day 1–30)?
3. How do you benchmark salaries against the Chicago market?
4. How do you currently sense burnout or engagement issues?
5. How are board packets or long reports summarized for leadership?
6. Which of these would help most? (show HR options list)
7. What is the most repetitive HR task?
8. How much time is spent answering the same policy questions?
9. How are performance reviews or goal tracking currently managed?
10. How do you handle internal job postings or career-path questions?
11. Is there a knowledge base for HR policies that people actually use?
12. How are training records tracked?
13. What reports does HR produce by hand for leadership or regulators?
14. How do you currently collect and analyze employee feedback?

15. What would make onboarding smoother for both the new hire and the manager?
16. Any compliance or audit pain points (I-9, benefits, etc.)?
17. How do you communicate policy changes to the whole bank?
18. What information do managers wish they could get faster from HR?
19. Anything else that creates extra work or frustration?

6. Marketing & Relationships (≈20 questions)

1. How do you currently identify customers who might need a mortgage, wealth, or other product?
2. How do you spot customers who just cancelled direct deposit or look like flight risks?
3. How are next-best-product suggestions made today?
4. How do you trigger thoughtful client gifts or notes (birthdays, closings, etc.)?
5. How is local ad copy or neighborhood-specific messaging created?
6. Which of these would help most? (show Marketing options list)
7. What is the most manual part of campaign or list building?
8. How much time is spent pulling customer lists from the core or other systems?
9. How do you currently measure campaign results?
10. How are customer conversations or relationship notes captured?
11. Is there a single place that shows a full customer relationship view?
12. How do you handle event invitations or community sponsorship follow-up?
13. What reports does marketing produce by hand?
14. How do you stay on top of local competitor offers?
15. What would help relationship managers have better conversations?
16. How are leads currently handed off between marketing and the branches/lenders?
17. Any compliance review steps that slow down marketing materials?
18. What information do you wish you could get in real time?
19. How do you currently personalize outreach at scale?
20. Anything else that feels cumbersome or limits relationship building?

Remember: Tools are not meant to replace the workforce. They reduce or eliminate redundant, monotonous, routine tasks so staff can focus on higher-value work that better serves the customer. These are practical, proven applications — not experimental “next-generation” AI.