

The 30% Efficiency Problem:

How AI, Human, Robotic, & Agentic Workers Are Reshaping Community Banking

Todd P. Michaud, CEO



HuLoop

Human-in-the-Loop Work Optimization





All Community Banks Face the Same 3 Challenges:



People

1/3

of employee capacity
is wasted on repetitive,
low-value work.



Technology

1/2

of all work happens
outside of your enterprise
software investments.



Processes

2/3

are fragmented,
woefully outdated,
or simply ignored.



Using AI for Work Optimization in Community Banking:



1. Optimizing your *Workforce*
2. Optimizing your *Work*



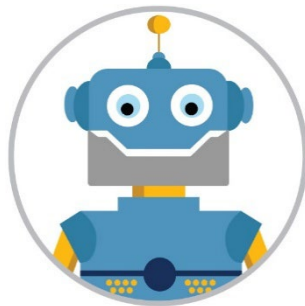
Optimizing the *Workforce* - Human. Robotic. Agentic.



Human Workers

Judgment Calls
Human Relationships
Ethics, Empathy, Emotional IQ
Creative, Strategic thinking
Governance, Exceptions

What is the right thing to do?



Robotic Workers

Repetitive work
Structured processes
Rules-based execution
High-volume tasks
Deterministic operations

What exact steps should I do?



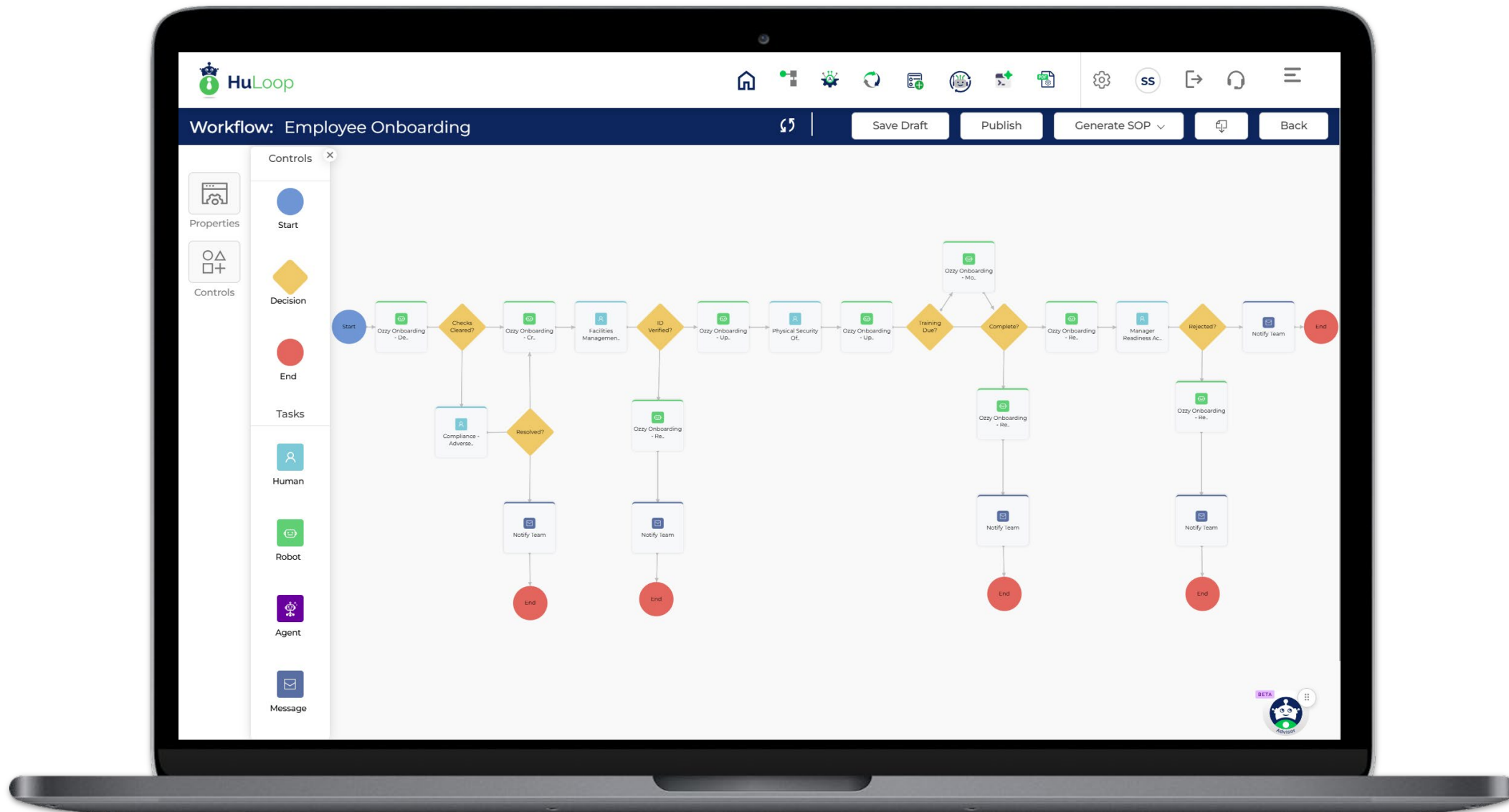
Agentic Workers

Dynamic work
Goal-oriented execution
Context-aware reasoning
Adaptive decision-making
Coordination across systems

How do I achieve the objective?



Optimizing the *Work* - Keep Your Existing Software!





Delivering **+20X ROI** *and* Happier Employees Too!



- 20-25% productivity increases
- 30-40% reduced cycle time
- Up to 99% error reduction
- 5-20% cost savings
- Improve ROI with current systems
- Avoid niche software purchases



How do banks address the opportunity?



Using AI for Work Optimization in Community Banking:



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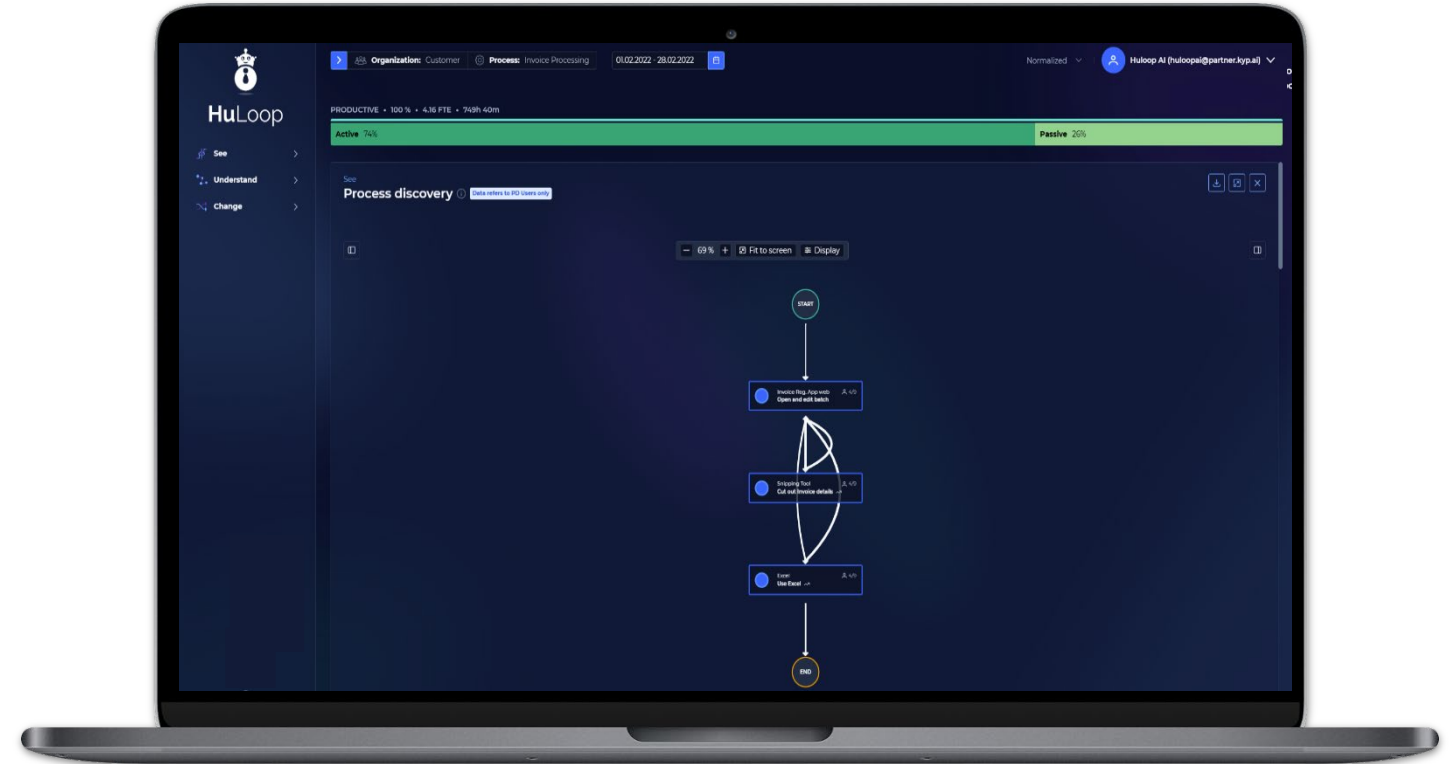


Productivity Discovery

Reveals how people, processes, and systems actually work today



- Monitors & mines processes
- Work improvement guidance
- Automation recommendations
- Data-driven ROI insights

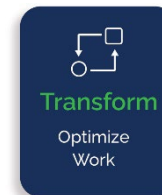


PII data never stored or exposed, it is detected and irreversibly masked and anonymized before capture.

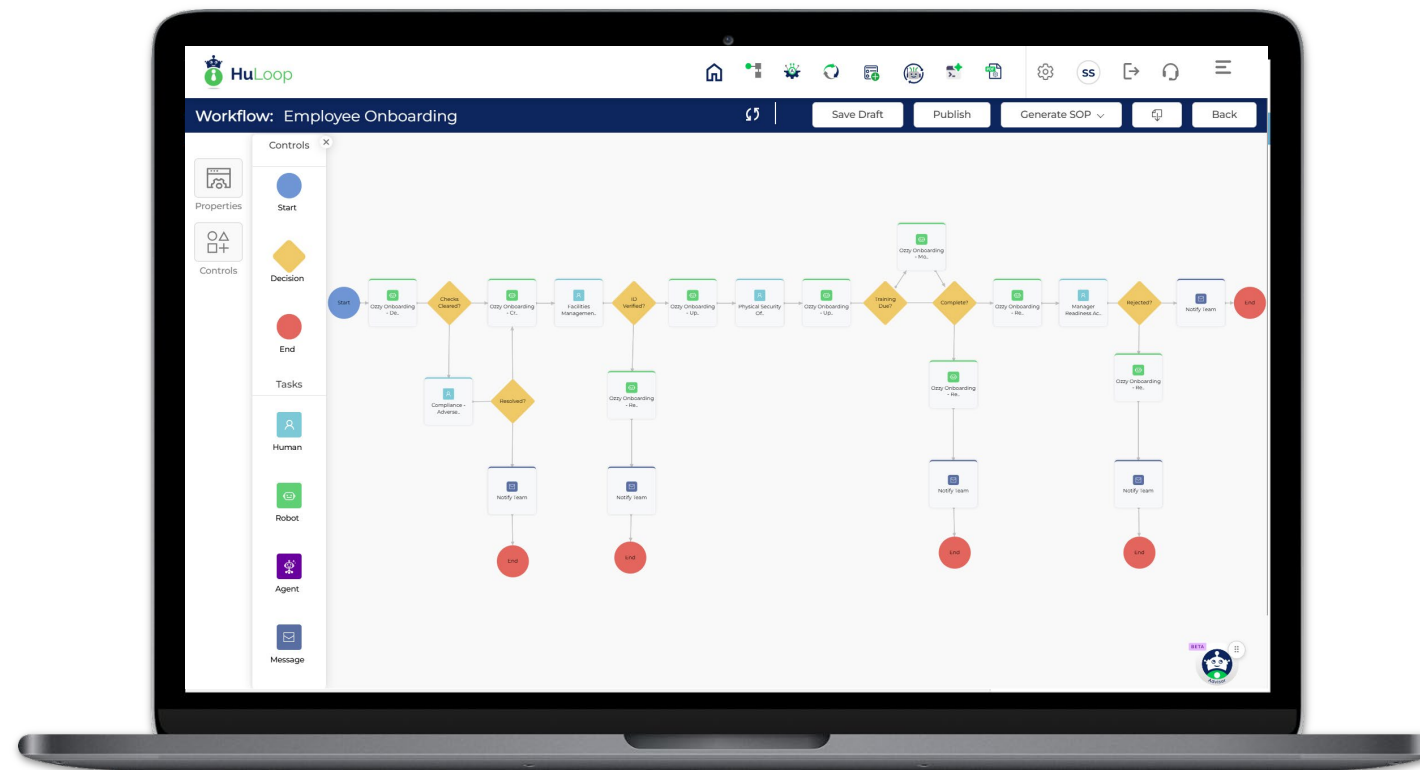


Work Orchestration

Builds, manages optimized work



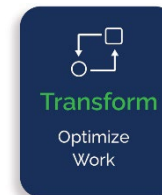
- Manages human work
- Manages robotic work
- Manages agentic work



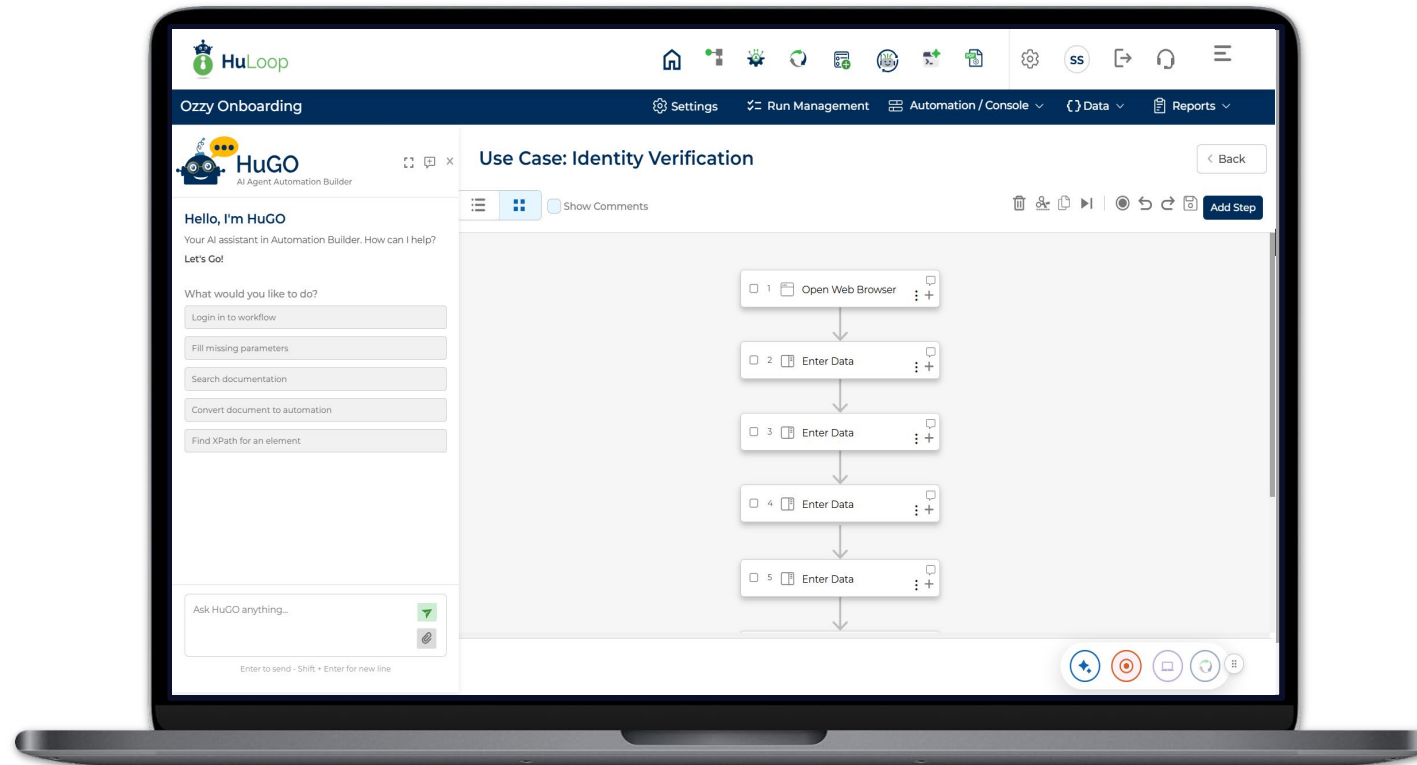


Process Automation

Builds, manages Robotic Workers



- Automates repetitive work
- High-volume tasks
- Structured processes



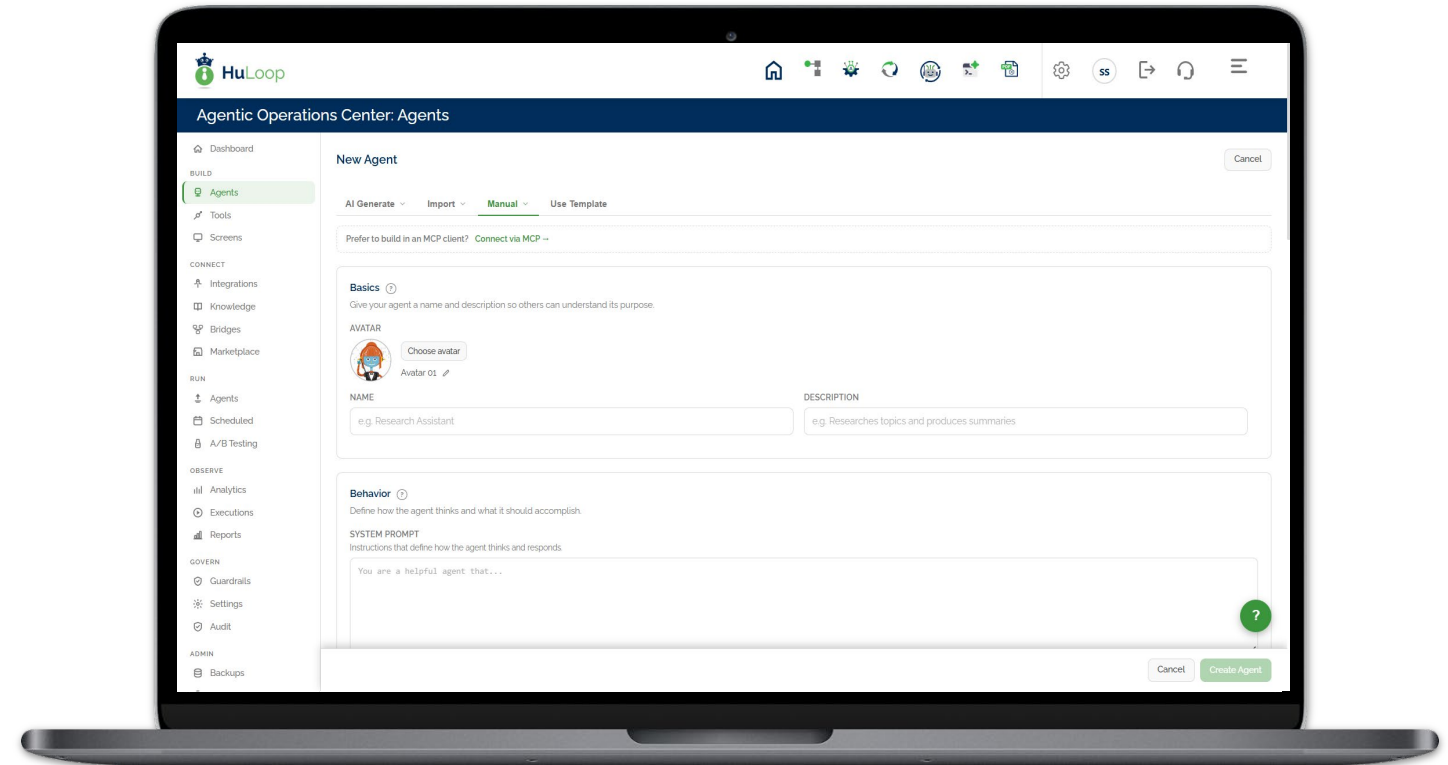


Agentic Operations

Builds, manages Agentic Workers



- Achieves goals
- Reasons & learns
- Guardrails & budget limits
- Powered by frontier AI



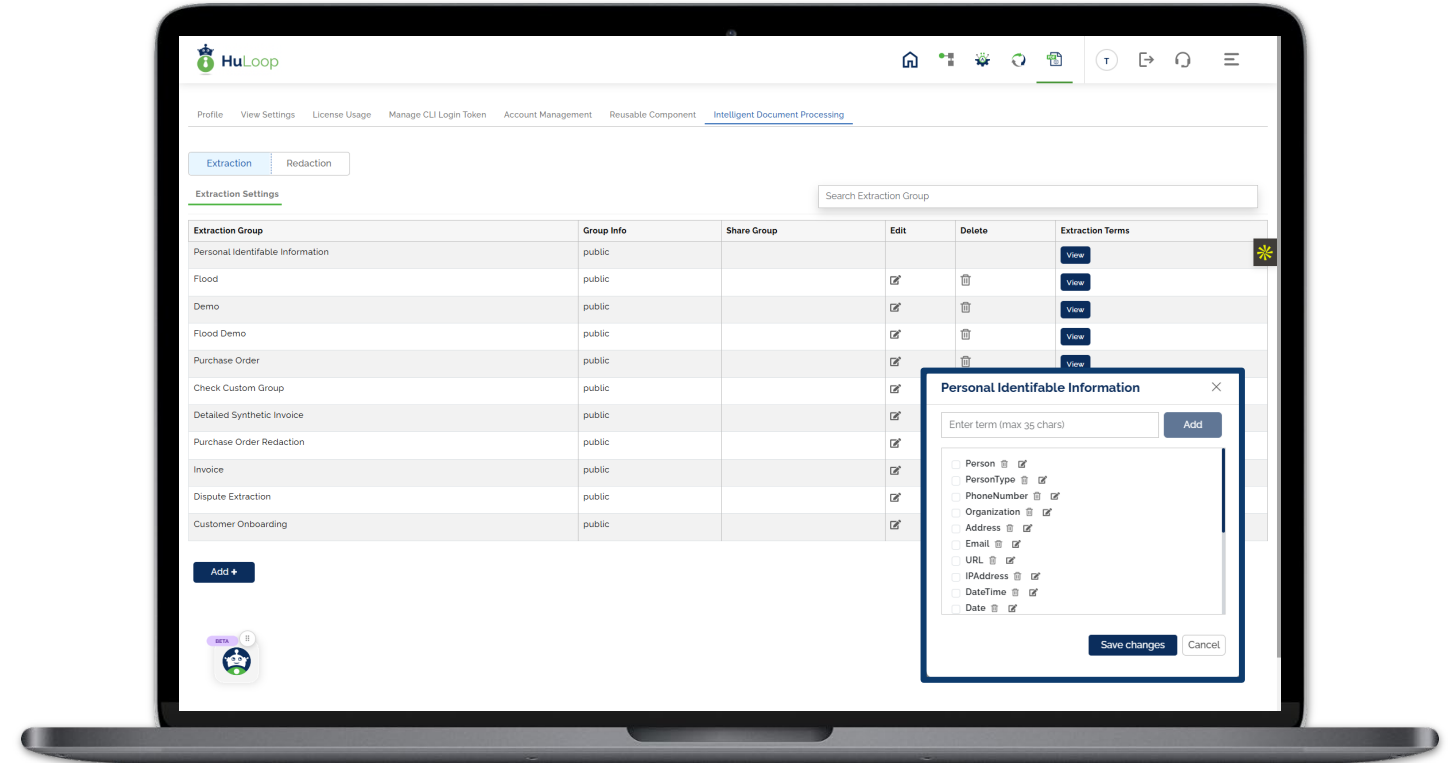


Content Processing

Builds, manages Content Extraction and Redaction



- Document processing
- File processing
- Image processing
- Powered by frontier AI





QuickApp Builder

Builds, manages Micro -Applications



- Digitizes paper & forms
- Embeds rules & approvals
- Connects to APIs & databases

Wire Transfer Request
v1.1

SENDER'S ACCOUNT INFORMATION

Tr Sender's Name (ISO 2002: Debtor): *
Full Name

Date: *
mm/dd/yyyy

Time: *
--:--:--

Tr Sender's Address: *
123 Main St unit 4

Tr City / Town: *
City / Town

Tr State: *
State

Tr Zip Code: *
12345

Tr Sender's Account Number: *
0123456789

Telephone Number: *
(000) 000 0000

Email Address: *
email@email.com

AMOUNT

Transfer Amount: *
USD 10000.00

BENEFICIARY INFORMATION

Tr Receiving Financial Institution Name (ISO 2002: Creditor Agent): *
HuLoop FI

Tr Receiving Financial Institution Address: *
123 Broadway St, San Diego, CA, 92101

Tr Receiving Financial Institution ABA Routing Number: *
987654321

Tr Beneficiary Name (ISO 2002: Creditor): *
Hugo Sidekick

Tr Beneficiary Account Number: *
0987654321

Tr Beneficiary Address: *
123 A St

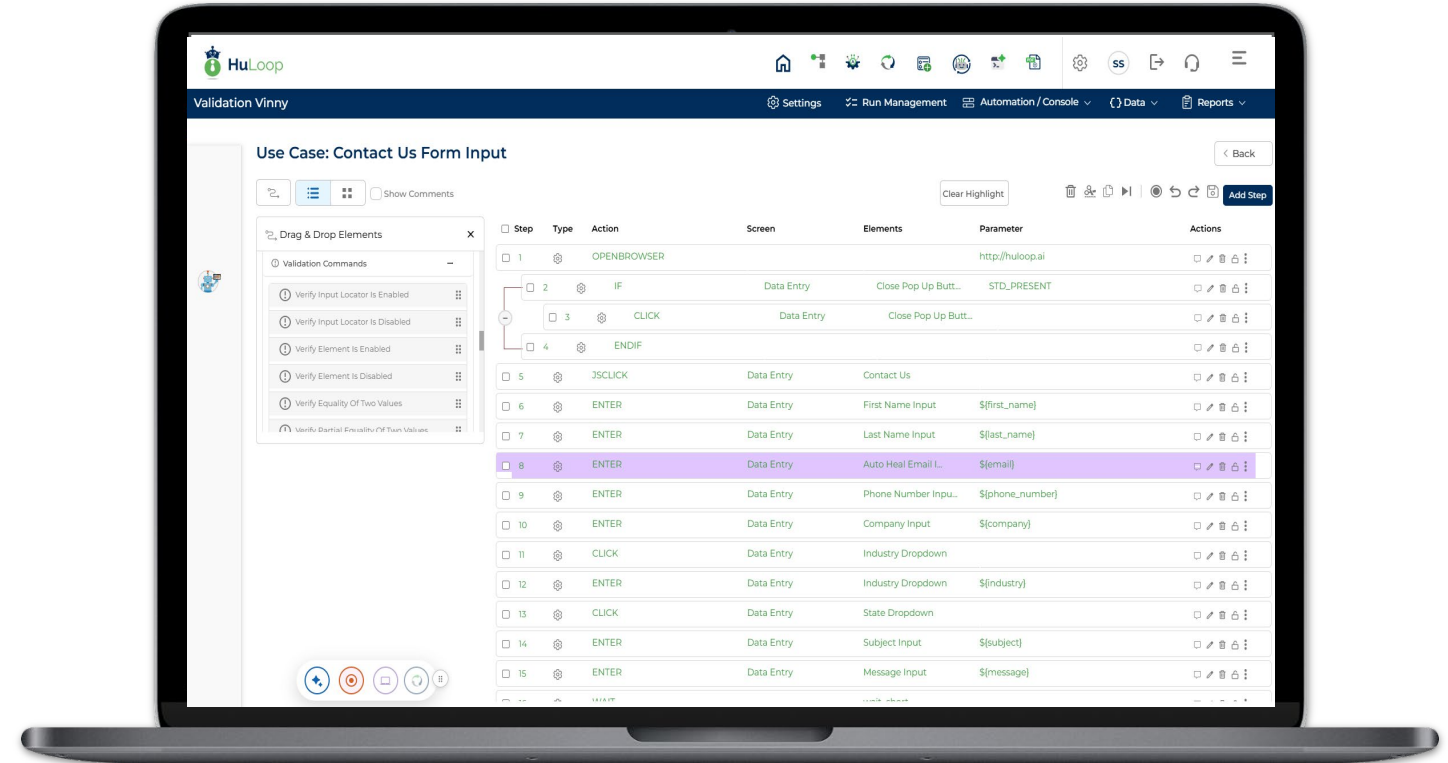


Test Automation

The Control Layer for Managing Change, Validating Quality



- No-code test generation
- HuGO: AI-assisted testing
- Auto-heals on change
- Ships faster, fewer defects



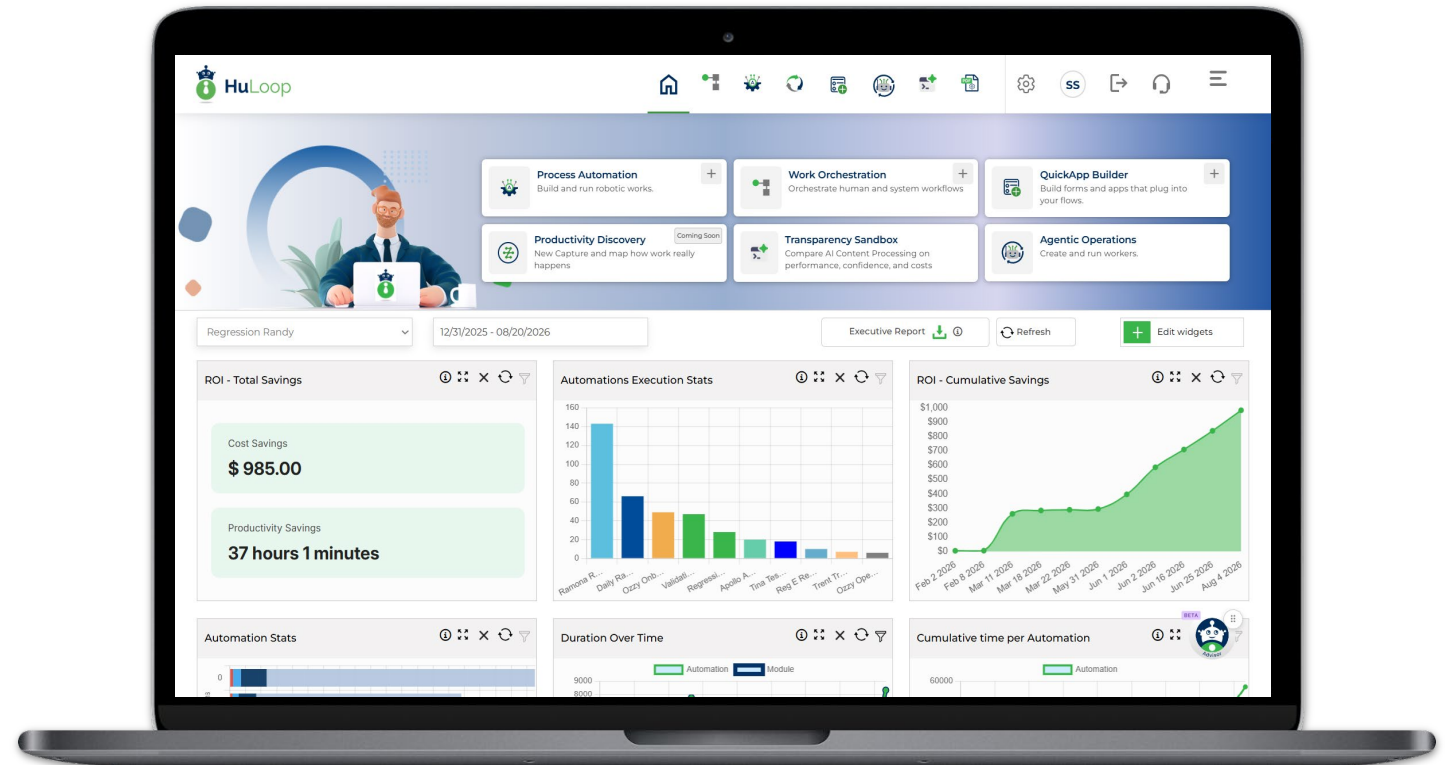


Work Intelligence

Measuring Productivity, Efficiency, and Impact



- Cross-workflow reporting
- ROI & savings tracking
- Automation execution stats
- Dashboards for every role





Safe, Secure, Governed, Human & Regulator Friendly

HuLoop-developed and frontier AI across ML, Generative, and Agentic AI



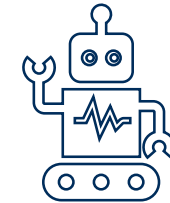
Intelligent Workflows

Identify Broken Work
Transform, Streamline Work
Manage Change



Intelligent Content

Understand Docs, Images, & Files
Extract, Redact, Validate & Publish
Generate key documents



Intelligent Agents

Smarter, human-friendly
Collaborate with humans
Learn and evolve

Multi-Model Choice. Control.

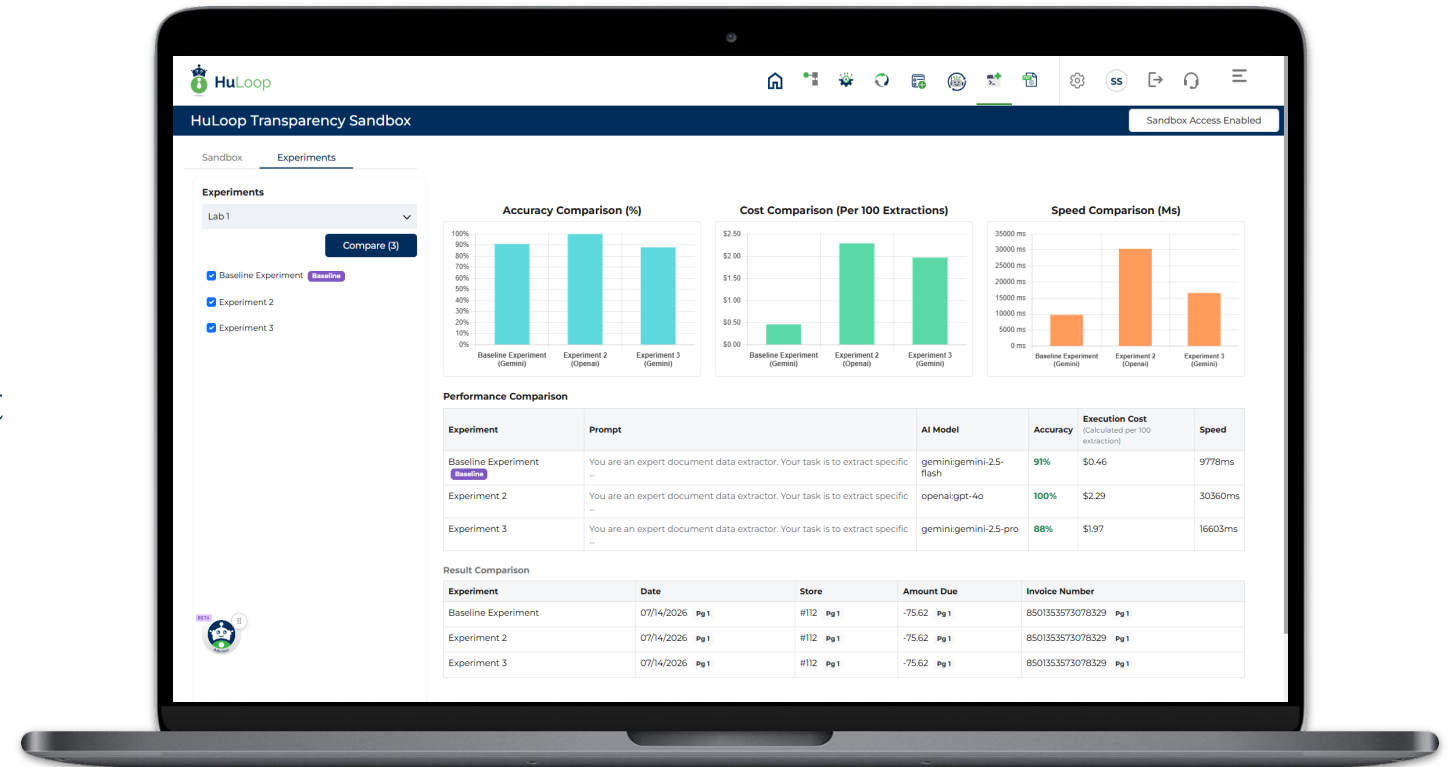
Human-in-the-Loop

Future-Proof by Design



AI Transparency Sandbox

- Safe AI's decision-making
- Test, audit, and validate.
- Build trust through visibility.
- Continuously confirming the model still matches reality, not just at launch.





Mistakes to Avoid: Do's and Don'ts

Do's

1. Start with clear business objectives and measurable desired outcomes.
2. Engage cross-functional teams early, including IT and business stakeholders.
3. Identify quick-win use cases to build momentum and confidence.
4. Ensure strong executive sponsorship and active leadership support.
5. Invest in change management and employee training from the start.
6. Evaluate and choose flexible, scalable platforms (avoid tech lock-in).
7. Define governance and compliance.

Don'ts

1. Don't start without a clear ROI and success metrics.
2. Don't automate broken or inefficient processes as-is.
3. Don't overlook the importance of employee involvement and buy-in.
4. Don't rely solely on IT to drive adoption.
5. Don't underestimate the need for ongoing support and maintenance.
6. Don't treat automation as a one-time project — it's a journey.
7. Don't ignore regulatory compliance.



We're HuLoop:

Who We Are:

Fast Growing Innovation Since 2022

- Proud to serve ~75 customers
- Led by proven entrepreneurs.
- 70 people and growing
- Backed by prestigious investors
 - Moneta Ventures, Mighty Capital
- Award winning innovation

What We Do:

AI Powered Work Optimization Platform

1. Optimizing your **Workforce**
2. Optimizing your **Work**





We're HuLoop!

Optimizing your *Workforce*

Optimizing your *Work*

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