MICHIGAN CREDIT UNION LEAGUE
GAME ON!
ACE26
GRAND RAPIDS, MI
JUNE 2 - 4

Why Most AI Automation Fails and a Proven Method to Get Results

Andres Klaric

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MCUL ACE · SPONSOR SESSION

100+

deployments
across credit unions

A WORKING SESSION FOR CREDIT UNION LEADERS

Why most AI automation *fails.*

And the *method* that gets results.

PRESENTER	EVENT	TODAY'S SESSION
Andres Klaric	MCUL ACE	The four part method

MIT · STATE OF AI IN BUSINESS · 2024

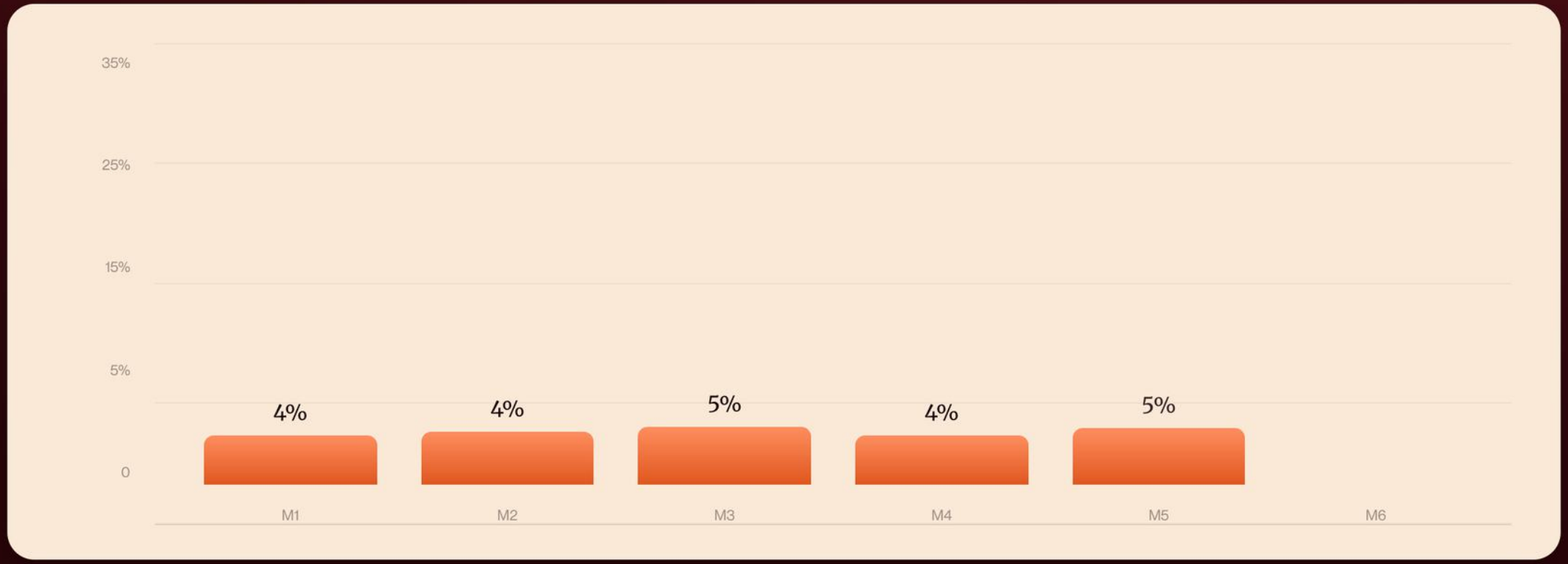
Last year MIT studied *300+* AI initiatives. This is what they found.

95% | of AI pilots *never reach production.*



A PATTERN WE KEEP SEEING

Document AI *stalls.* Six months in, nothing moves.



Real client · auto processing rate · 2025

THE REASON IT STALLS

Even with the AI live, your team keeps doing *the same work.*

Three reasons. We hear all three.

01

They don't trust it.

One memorable mistake outweighs every quiet success the model logged this quarter.

> *What if it's wrong this time?*

02

They still own the outcome.

Until you remove the work from their queue, the underwriter signs the loan. Of course they double check.

> *My name is on the file.*

03

They were never retrained.

Nobody redesigned the workflow around the AI. So the team defaults to the old one.

> *Nobody told me anything changed.*

A REAL CLIENT · 2025

A *midsized credit union* on Fiserv DNA.

50K applications per month

$1B+ consumer loans annually

Fiserv DNA core platform

SIX WEEKS LATER

Auto processed by Document AI



"Document AI extracts data effectively..."

"...but underwriters review the documents anyway."

+22 points · zero new headcount

WHAT WE'LL COVER

The *four part* method.

I

Same instructions

that your team follows.

II

Train past human accuracy

iterate until you beat the baseline.

III

Remove from the queue

take the work away from people.

IV

QA in a separate flow

never inside the live process.

All four matter. Skipping any one of them puts you back at 4%.

I

STEP ONE

Give the AI *the same instructions* your team already follows.

YOUR TEAM'S CHECKLIST

- [x] Read the driver's license
- [x] Pull full name, license number, address, date of birth
- [x] Cross check name against the application
- [x] Confirm the license is not expired
- [x] Pre approve, pre fail, or escalate

THE AI PROMPT

```
# Driver's license validation
extract: name, license_no, address, dob

rule.match  → name == application.name
rule.fresh  → today < license.expires_on

if rule.match && rule.fresh
  → pre_approve
else
  → pre_fail with reason
```

Same logic. Written for the agent, not for the screen.

II

STEP TWO

Train the AI to be *better than human.*

Make rules *agentic*

Bob	≡	Robert
AV	≡	Avenue
St.	≡	Street
Apt 3B	≡	Unit 3B

A human knows. The model needs to be told.

Make rules *less strict*, like your team does

BRITTLE RULE

Must show *three full months* of income proof.

→

REALISTIC RULE

Two months is fine if income clears the threshold.

Your underwriters already do this. Encode it.

II

STEP TWO · THE PROOF

Six iterations to *beat the human rate.*

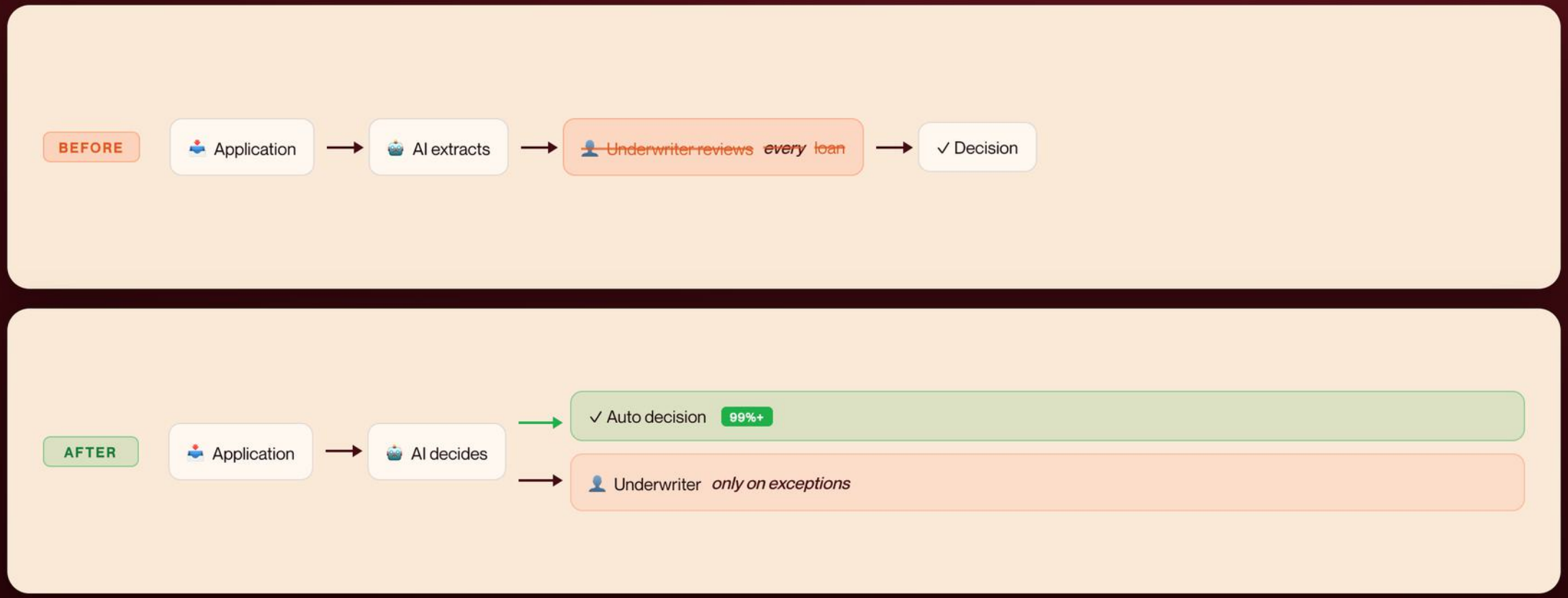


Real client. Each version was a tighter prompt and a smarter rule set.

III

STEP THREE · THE UNLOCK

Take the work *off the team's plate.*



THE POINT If your team can still touch every loan, they will. *Remove the option.*

III

STEP THREE · THE THRESHOLD

99% accuracy is the *green light.*



ACCURACY THRESHOLD

Stop checking it

Reviewing what the AI already decided just teaches your team that they still own it.

Remove from the queue

The work has to literally not appear in their tasklist. Otherwise habit wins.

Retrain the team

Their job changes from doing every loan to handling exceptions and edge cases.

IV

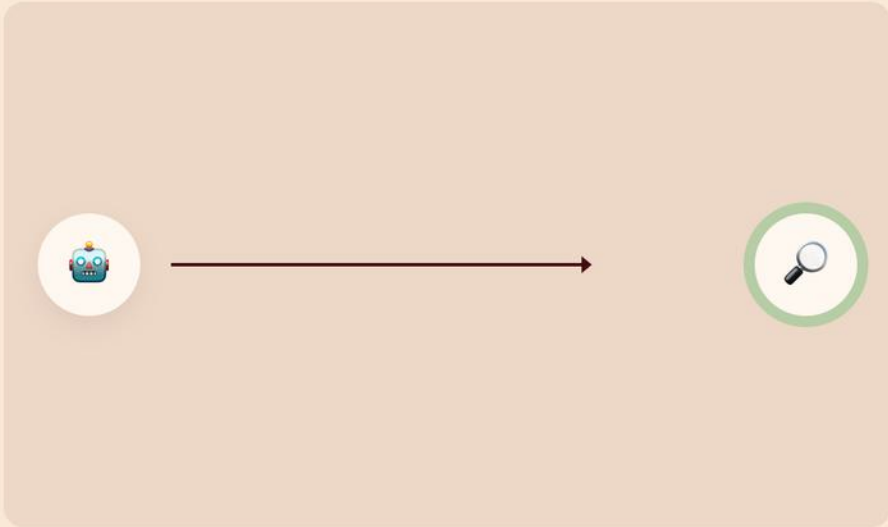
STEP FOUR · THE SAFETY NET

QA the AI *outside* the live process.

AI decisions → continuous stream

PATH A · AUTOMATED

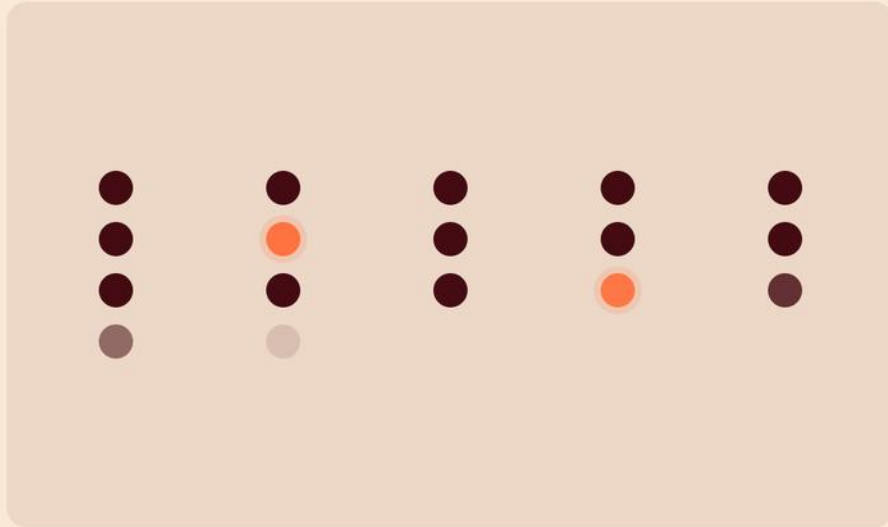
A second AI audits *100% of decisions.*



Cheap, continuous, catches drift the same day it happens.

PATH B · SAMPLED

A QA team reviews a *10% sample* by hand.



Higher signal, slower cadence, ideal when AI maturity is new.

TO RECAP

The *four part* method.

I **Same instructions**
your team already follows

II **Train past human accuracy**
iterate until errors fall under 1%

III **Remove from the queue**
make manual review impossible

IV **QA in a separate flow**
never gate the live process on it

Every step matters. Skipping any one drops you back to 4%.

AFTER 100 DEPLOYMENTS

We built the *product* around this method.

100+	$4B	60M	<1 mo
credit unions running Fuse	in loans processed annually	reviewed by Document AI	to first auto decision

- Agent portal
- Document AI tools
- Decision engine

Fuse

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WANT TO TALK SHOP?

Find us at the booth. Or visit fusefinance.com

BOOTH

#324

Or any team member with a Fuse badge.

PRESENTER

Andres Klaric

CEO

WHY FUSE

Open loans & accounts *like a fintech.*

Without becoming one.

INTRODUCING

The *Rescue Fund*

We set aside $5,000,000 so you do not have to wait.

01

First 50 qualifying credit unions

Selected from the field. MCUL first.

02

The full Fuse platform, *free*

Until your existing contract expires.

03

You do not pay us until you stop paying them

Bring us the contract. We cover the transition.

No bridge loan. No double payments. No waiting it out.

MCUL, THIS IS FOR YOU.

Bring us your contract. *We will cover the rest.*

`https://fusefinance.com`



SCAN TO APPLY

Or visit fusefinance.com/rescue

Or come find me at *booth #324*. Anyone wearing a *Fuse* badge will walk you through it.

ONE LAST THING

How did we do? *Share your feedback.*

Two minutes of your time helps us bring you a better session next year.



SCAN TO SHARE FEEDBACK

IMPACT 2026 · Micro Session feedback form

Thank you, MCUL.