

Unlocking the Potential of Artificial Intelligence

CARD MRI AI Journey: A Story of Purpose, Innovation, and Transformation

PRESENTED BY

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From Recovery to Resilience:

Shaping the Next Chapter of Philippine Microfinance

WE RECOVERED.



NOW WE MUST BECOME RESILIENT.



THE NEXT CHAPTER STARTS TODAY.



SAVINGS
LOANS
INSURANCE
TRAINING

NEGOSYO
ANGAT LAHAT

Why Did CARD MRI Begin Its AI Journey?

Our journey began with a vision to
create greater value through responsible innovation.



01

STRENGTHEN OUR MISSION

Advance financial
inclusion through
innovation.



02

SERVE CLIENTS BETTER

Deliver faster, smarter,
and more meaningful
services.



03

PREPARE FOR THE FUTURE

Build the foundation
for responsible
AI adoption.

We didn't start with AI. We started with purpose.

We Didn't Start with AI. We Started by Understanding Our Business.



01 UNDERSTAND

Study business processes, operations, and organizational realities.



02 IDENTIFY

Discover operational pain points and high-value opportunities.



03 PRIORITIZE

Focus on initiatives that create measurable business impact.



04 BUILD

Develop practical AI solutions that solve real business problems.

Before We Built AI, We Built the Foundation



PEOPLE

A cross-functional team willing to learn, adapt, and innovate.



GOVERNANCE

An AI PMO established to align every initiative with business priorities and responsible implementation.



COLLABORATION

Institutions working together toward one CARD MRI AI vision.

PEOPLE

GOVERNANCE

COLLABORATION

AI TRANSFORMATION

Purpose-driven innovation.
Stronger capabilities.
A brighter future.

Where Did We Choose to Start?

We prioritized initiatives that created immediate value while building long-term AI capability.



CLIENT EXPERIENCE (FLAGSHIP INITIATIVES)



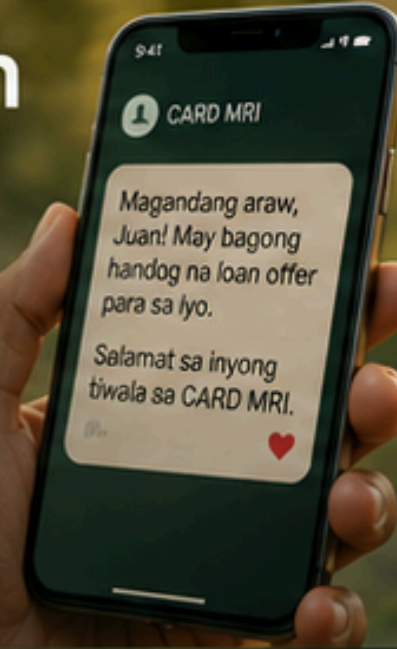
Unified Customer Profile

A single trusted view of every client.



AI SMS / Push Notifications

Delivering timely, personalized client engagement.



AI VoiceBot

Providing proactive and intelligent client communication.



(ADDITIONAL CLIENT ENGAGEMENT INITIATIVES)



Smart Attendance

Active participation in center meetings.



Loyalty Engagement

Rewarding members for participation and positive engagement with CARD MRI services.



From Fragmented Information to One Trusted Profile

Bringing together client information to enable better decisions and more personalized services.



UNIFIED CUSTOMER PROFILE

MARIA DELA CRUZ

Client since 2018 | Active Member

Personal Information

Complete and verified

Loan History

2 active loans | Good standing

Repayment History

95% on-time payments

Savings

Regular saver

Insurance

Active coverage

Mobile Banking Transactions

Active user

Attendance

Consistent participant

Trusted Profile

Complete. Unified. Reliable.

One trusted profile. Better decisions. Better service.

The Hardest Part Wasn't AI Technology

The biggest challenges
were beneath the surface.

AI TECHNOLOGY



DATA AVAILABILITY & QUALITY

Reliable AI begins with reliable data.



BUILDING INTERNAL AI KNOWLEDGE & CAPABILITY

Learning, experimentation, collaboration,
and developing internal expertise.



TRUST, CHANGE MANAGEMENT & ADOPTION

Building confidence among employees,
leadership, and clients while encouraging
acceptance of AI-driven services.



DATA SECURITY & PRIVACY

Protecting member information and ensuring
responsible AI use at every step.

What We Learned Along the Way

Every challenge became an opportunity to learn, improve, and move forward.



PURPOSE **BEFORE TECHNOLOGY**

Start with the business problem.



DATA **DETERMINES SUCCESS**

Reliable AI begins with reliable data.



BUILD **CAPABILITY TOGETHER**

Grow through collaboration.



START SMALL. **SCALE SMART.**

Prove value before expanding.

From Pilot Projects to Organizational Capability

AI is becoming part of how CARD MRI serves people, empowers employees, and strengthens the organization.

CUSTOMER EXPERIENCE

Personalized Client Engagement

EMPLOYEE EXPERIENCE

Empowering Our Workforce

CARD MRI AI CAPABILITY

OPERATIONS EXCELLENCE

Smarter Processes & Automation

DECISION SUPPORT

Trusted Data-Driven Insights

FUTURE INNOVATION

Ready for What's Next

*AI is no longer just a project. **It is becoming** part of how we work.*

What's Next for CARD MRI

Building the next generation of AI-powered microfinance through intelligent, responsible, and people-centered innovation.

MEMBER INTELLIGENCE
Predictive Credit Scorecard
Smarter lending decisions

WORKFORCE INTELLIGENCE
AI HR Assistant
Empowering every employee

INTELLIGENT OPERATIONS
Agentic AI
Autonomous workflow execution

OMNICHANNEL ENGAGEMENT
Inbound AI Voice Assistant
24/7 member support

Kumusta, ako si CARD MRI Assistant. Paano ko kayo matutulungan?

The Best AI Strategy Starts with Purpose

Every successful AI initiative
begins with a business purpose.
Technology simply helps make it possible.

*This has been the guiding principle
behind CARD MRI's AI journey.*

What This Journey Taught Us

Every institution will have its own journey.

*What matters most is taking the first **purposeful** step.*

01

Purpose Before Technology
Solve real business problems first.

02

Build on Trusted Data
Reliable AI begins with reliable data.

03

Invest in Your People
Technology succeeds when people grow with it.

04

Start Small. Scale Smart.
Build confidence before expanding.

05

Keep Learning
AI is a continuous journey.

Thank You!



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