You are an AI Experts and very good in asking fantastic questions of having 25 years experience. i want to ask various questions about a chatbot which the customer is naming it as Conversational banking. The questions are about a list of items what i want to know before POC start. List down top 20 questions.

**ChatGPT said:**

Here’s a **top 20** list of high-impact, *POC-kickoff* questions I’d ask — shaped by 25+ years in AI, banking, and chatbot deployments — to uncover all the critical details before starting a **Conversational Banking** proof of concept.

**Top 20 Pre-POC Questions for Conversational Banking**

**A. Business & Strategic Alignment**

1. **What is the primary business goal** of this conversational banking chatbot? (e.g., customer service deflection, upselling, account servicing, lead generation)
2. **Which banking products and services** should the chatbot support in the POC? (Retail, corporate, wealth, cards, loans, etc.)
3. **What KPIs will define success** for this POC? (e.g., CSAT, containment rate, cost savings, revenue uplift)
4. **Who is the target audience**? (Existing customers, prospects, high-net-worth clients, SMEs, etc.)
5. **How will the chatbot fit into the current customer journey** and omni-channel strategy?

**B. Scope & Use Cases**

1. **Which top customer intents or journeys** do you want to prioritize in the POC? (e.g., balance inquiry, fund transfers, loan eligibility)
2. **Do we expect transactional capabilities** (e.g., fund transfer, bill pay) in the POC or will it be informational only?
3. **What languages and dialects** should the chatbot support initially?
4. **What are the compliance boundaries**? (e.g., MAS, GDPR, PCI DSS for financial data)
5. **What integration points** are required in the POC? (Core banking system, CRM, KYC, payment gateways)

**C. Technology & Integration**

1. **Is the chatbot expected to be voice-enabled** or text-only for the POC?
2. **Which channels** should the chatbot run on first? (Mobile app, web, WhatsApp, SMS, phone IVR)
3. **What is the preferred AI/NLP stack** or do we have flexibility? (e.g., Azure AI, AWS Lex, Google Dialogflow, OpenAI)
4. **Are there existing APIs** or middleware for banking transactions, or will we need to develop new ones?
5. **What authentication method** will the chatbot use for secure interactions? (OTP, biometrics, SSO, device binding)

**D. Risk, Governance & Operations**

1. **What is the escalation process** when the chatbot cannot resolve an issue? (Seamless handoff to human agents, live chat, callback)
2. **Who will own the chatbot’s knowledge base and content updates** after POC? (In-house team, vendor, hybrid)
3. **What is the plan for monitoring and improving** intent accuracy and conversation quality during and after POC?
4. **What bias, ethics, and fairness checks** will we implement for AI responses in banking contexts?
5. **What is the desired go-live timeline** and how does it align with other ongoing digital banking projects?

If you want, I can also **group these into a POC Readiness Checklist** with columns for “Customer Input”, “Our Notes”, and “Risks/Gaps” so you can run structured discovery sessions and capture all answers in one place. That format works really well for vendor-bank POC kickoffs.

Do you want me to prepare that checklist next?

**You said:**

also add another 10 questions what is the infrastructure they have currently? Like H100GPU?

**ChatGPT said:**

Got it — you want **an extra 10 questions** specifically focused on **current infrastructure, AI readiness, and technical environment** for the Conversational Banking POC.  
Here’s the extended list (Questions 21–30), following the first 20 I gave earlier.

**E. Infrastructure, AI Readiness & Security**

1. **What is the current hosting environment** for banking applications? (On-premises data center, private cloud, public cloud — AWS/Azure/GCP, hybrid)
2. **Do you have access to high-performance compute** for AI workloads? (e.g., NVIDIA H100/A100 GPUs, TPUs, high-memory CPU clusters)
3. **Is there an existing enterprise AI platform or ML Ops framework** in place? (e.g., Databricks, Azure ML, SageMaker, Vertex AI)
4. **What NLP/NLU engines or LLMs** are already licensed or approved for banking use?
5. **Are there approved AI security controls** in place for GenAI/LLM use in regulated environments?
6. **Do you have an API management layer** for securely exposing banking services to the chatbot? (e.g., Apigee, Kong, Mulesoft)
7. **What is the network latency tolerance** for real-time conversational flows across your customer channels?
8. **Are there existing monitoring and observability tools** for AI and chatbot workloads? (e.g., Prometheus, Grafana, Datadog, Elastic)
9. **Do you have an internal sandbox or test environment** that mirrors production for chatbot training, integration, and UAT?
10. **What disaster recovery and high availability architecture** do you have for critical customer-facing AI services?