What's at your CORE?

OnCoreAI

Past · Present · Future

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What We'll Cover

01

Where It Started

OnCoreAI began as an AI **chatbot** on XP2 and DataSafe documentation — answering staff questions without digging through manuals.

02

Where We Are Today

A modern rebuild: **Streamlit** for data-first workflows and **OpenWebUI** for a familiar chat experience, both flexible to be powered by online or local LLMs.

03

The Power Move: MCP

The OnCore Data Connector as an **MCP server** — enabling real-time, natural-language conversations directly with your Core data.

WHERE IT STARTED

Your team answers questions every day. But where do the answers come from?

Your Data: The Best Kept Secret — Even from Your Own Team

1

Knowledge Locked in Manuals

Staff couldn't give honest answers to member questions without digging through dense XP2 documentation. New employees took months to ramp up.

2

Service Blocked by SQL Expertise

Serving members well means having answers. But meaningful insights from Core data required SQL — a skill most credit union staff simply don't have.

3

No Conversational Interface

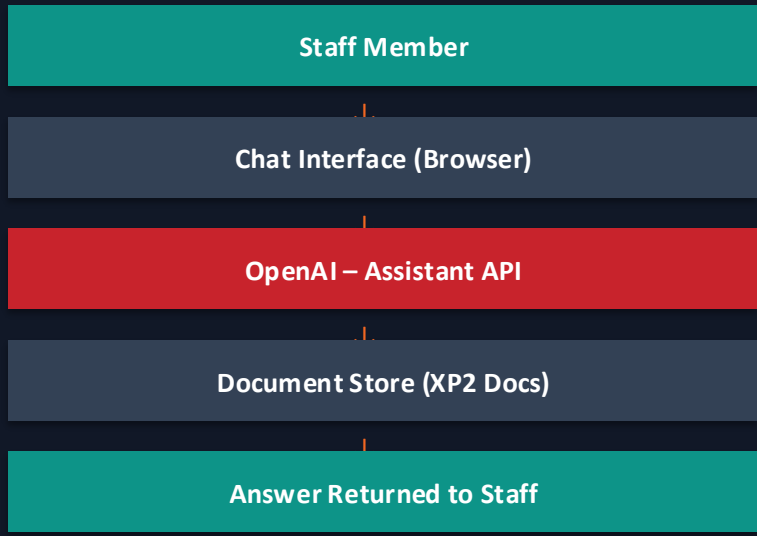
XP2's power was hidden behind menus and report tools. Your team couldn't just ask the system what they needed to serve members in real time.

OnCoreAI v1 — The Chatbot Era

What It Was

- RAG (Retrieval-Augmented Generation) over OnCore documentation
- Answered staff questions about XP2 workflows and features
- Reduced time hunting through help manuals
- Powered by OpenAI Assistant API — combining document retrieval and cloud-based LLMs
- Accessible via a simple web interface

Architecture

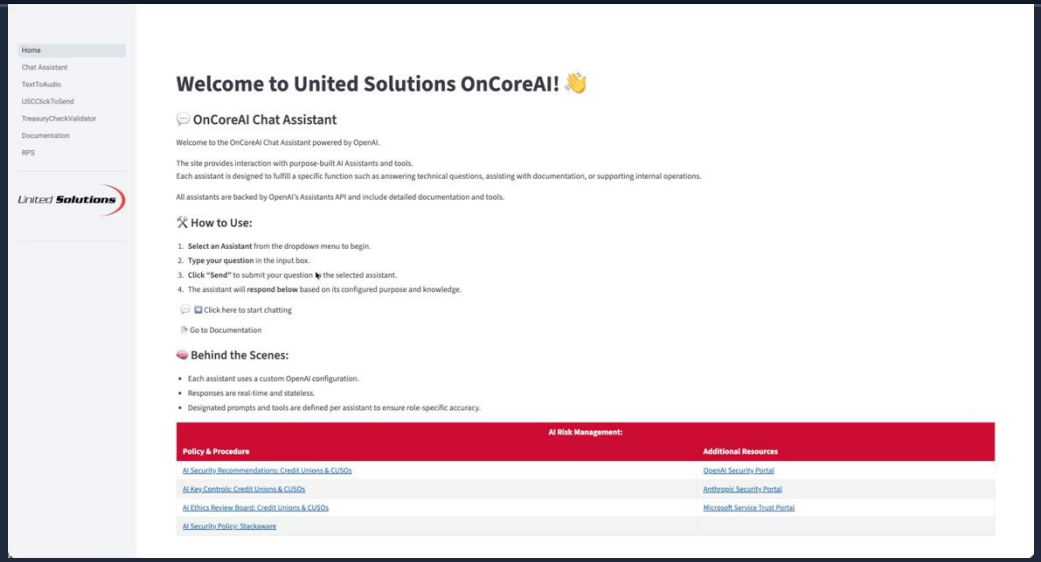


VIDEO DEMO

DEMO #1

OnCoreAI v1 — Chatbot in Action

Staff member asks a plain-English question about an XP2 workflow. The chatbot retrieves the relevant documentation, responds with a cited answer, and provides a hyperlink to the source document.



What We Learned

✓ What Worked

- Asking questions in plain English is easy
- Reduced help desk calls for XP2 how-to questions
- Privacy maintained — the walled garden. No Credit Union data used to train OpenAI models.
- Proved AI could integrate with credit union documentation, workflows, and tools.

! What We Discovered

- Collecting accurate, up-to-date documentation is hard
- Hallucinations undermine credibility — QA is not optional
- Keeping the document store current requires ongoing commitment

→ What We Wanted Next

- Go beyond documentation — chat with live Core data
- Better UI: familiar interface like modern AI tools
- Let the AI write and run SQL queries on behalf of users
- Enable end-user customization

ONCOREAI TODAY

A modern rebuild — two powerful interfaces

The New Architecture



- ✓ 100% on-premise — your data does not have to leave your infrastructure
- ✓ MCP tools give the LLM structured, safe access to real Core data
- ✓ Any Ollama-compatible model: Llama 3, Mistral, Gemma, and more
- ✓ No SQL knowledge required — plain English is all that's needed

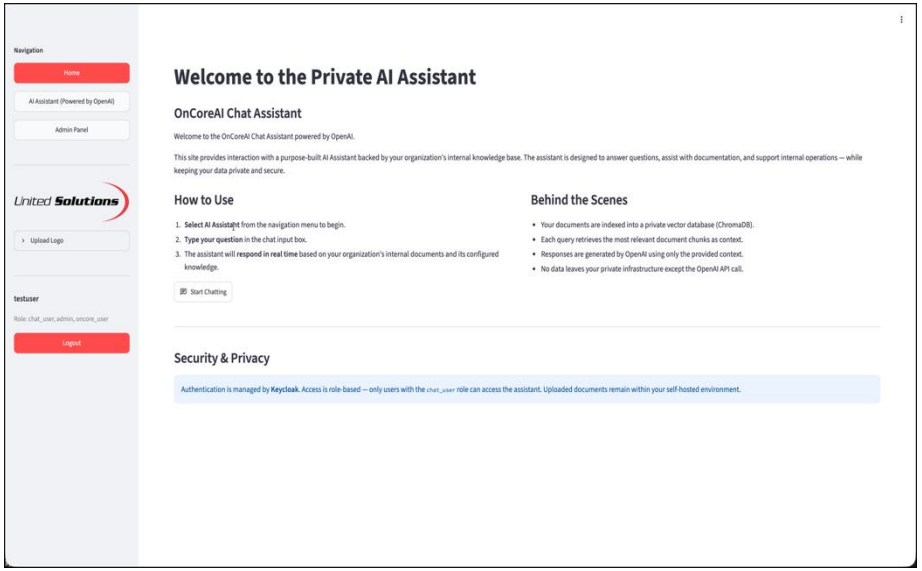
Build Option 1 — Streamlit

What Is Streamlit?

Streamlit is a Python framework that turns scripts into interactive web applications. It's ideal for data-driven tools — think custom dashboards, SQL viewers, and AI chatbots with rich output rendering.

Best For

- Rendering SQL results as sortable tables
- Charts and data visualizations alongside AI answers
- Custom forms and filters built around Core data
- Teams comfortable with a slightly technical UI



VIDEO DEMO

DEMO #2

Streamlit Interface Demo

Staff member enters a plain-English query. Streamlit displays the result as a formatted, sortable table pulled live from XP2 Core data via the OnCore Data Connector.



Build Option 2 — OpenWebUI

What Is OpenWebUI?

OpenWebUI is a self-hosted, model-agnostic chat interface that looks and feels like ChatGPT — but runs entirely on your own infrastructure. Supports Ollama models out of the box, with MCP tool support for Core data access.

Best For

- Non-technical users — familiar ChatGPT-style experience
- Multi-model support: switch between LLMs with one click
- Built-in conversation history and user management
- Broadest adoption — any staff member can use it day one



OpenWebUI Interface Demo

Same query shown in OpenWebUI's conversational interface. Demonstrates the ChatGPT-style experience, model switching, and how the same MCP data connector powers both front-ends.



Streamlit vs. OpenWebUI — Which Is Right for You?

	Streamlit	OpenWebUI
Look & Feel	Custom Python web app	Familiar chat (like ChatGPT)
Technical Level	Better for power users / IT	Great for any credit union staff
Data Output	Rich tables, charts, downloads	Conversational + inline results
Model Switching	Manual config change	Built-in model selector UI
User Management	Basic / custom-built	Built-in multi-user support
Customization	Unlimited (Python code)	Plugins, tools, and prompts
Best Use Case	Data analyst workflows	Org-wide AI assistant rollout

THE POWER MOVE

OnCore Data Connector as an MCP Server

What Is MCP?

MCP (Model Context Protocol) is a standard protocol that lets an AI model use external tools — databases, APIs, calendars, files — in a structured, safe, and auditable way.

AI

LLM (The Brain)

The large language model understands your question and decides which tools to call in order to answer it.

MCP

MCP Server (The Bridge)

A lightweight server that exposes tools — like 'run a SQL query' or 'look up a member' — to the LLM in a structured format.

DB

Your Data (The Source)

The actual OnCore XP2 database tables: members, loans, shares, certificates — live and real-time.

The OnCore Data Connector

USC's own MCP server — built specifically for XP2 Core data

1

Define Your Datasets

Admins publish named datasets via the OnCore Data Connector Admin Portal — specifying the SQL query, connection, and refresh mode (dynamic / static).

2

Expose as MCP Tools

Each published dataset becomes a tool the LLM can call. The model knows the dataset name, description, and how to query it.

3

User Asks a Question

A credit union employee types a plain-English question. The LLM decides which dataset tool to invoke and calls it automatically.

4

Live Results Returned

The MCP server runs the query against XP2 in real time and returns structured data. The LLM formats it as a human-readable answer.

Real Datasets — Live in the System Today

Actual published datasets available right now via the OnCore Data Connector:

XPDEMO_Birthday_Email

Daily birthday email campaign — members celebrating today

XPDEMO_Birthday_SMS

Daily birthday SMS — same members, different channel

XPDEMO_LN_PMT_SMS

Loan payment SMS — members with payments due in 7 days

XPDEMO_MEMBERSHIP_ALL

Full membership roster with account details

XPDEMO_Surge_Loans

Loan portfolio import for Surge data lake

XPDEMO_Surge_Shares

Share account data for Surge data lake

XPDEMO_Surge_Cards

Card account data for Surge data lake

XPDEMO_Surge_Certs

Certificate data for Surge data lake

From Plain English to Live Core Data

Staff asks: **"How many members have a loan payment due this week?"**

1 LLM Understands Intent

The language model interprets the question and identifies that it needs loan payment data.

2 MCP Tool Selected

The model calls the "XPDEMO_LN_PMT_SMS" tool — the dataset for loans due in 7 days.

3 SQL Executes on XP2

The OnCore Data Connector runs the underlying query against the live XP2 Core database.

4 Answer Returned

"14 members have loan payments due this week. Would you like me to generate a list or send SMS reminders?"

What You Can Ask OnCoreAI

"Which members have a birthday today?"

Pulls XPDEMO_Birthday_Email — name, account number, email ready

"How many loan payments are due in the next 7 days?"

Queries XPDEMO_LN_PMT_SMS — count + member list, ready to send SMS

"Show me all active memberships opened this year"

Runs against XPDEMO_MEMBERSHIP_ALL — filtered, live roster

"What is the total balance across all share accounts?"

Aggregates XPDEMO_Surge_Shares — real-time portfolio snapshot

"List members who have both a card and a certificate"

Joins XPDEMO_Surge_Cards + XPDEMO_Surge_Certs — no SQL needed

"Identify members with loans 30+ days past due"

Targets XPDEMO_Surge_Loans with a delinquency filter — collections-ready

▶ MCP + Claude Desktop

OnCoreAI + Claude Desktop — MCP in Action

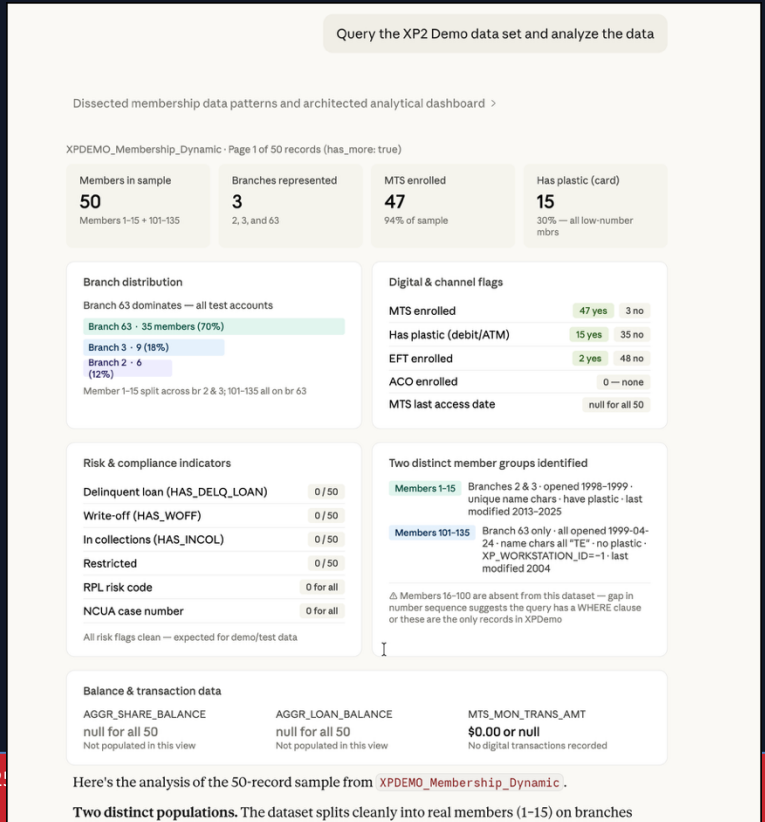
What Claude Desktop sees:

Config	MCP server: oncore_data endpoint verified
Query	Plain-English question → tool call selected
Analysis	Live XPDEMO_MEMBERSHIP_ALL dataset queried
Results	50-record sample with full member profiling

↓ Use arrow keys to advance through demo sections

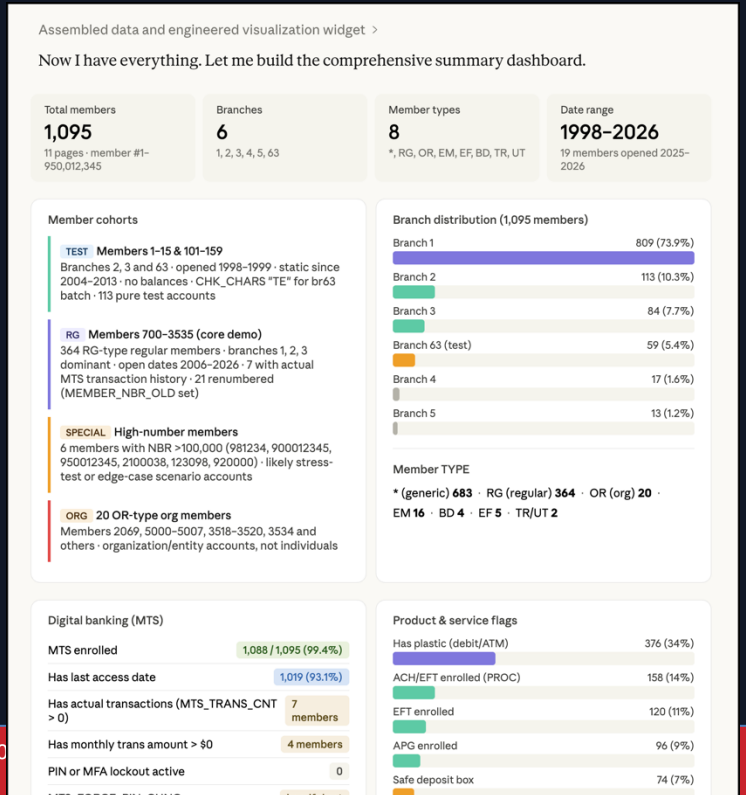
MCP Query — Member Analysis Deep Dive

Claude Desktop queries XPDEMO_MEMBERSHIP_ALL and analyzes population segments



MCP Results — Digital Banking & Risk Flags

Detailed member profiling: digital banking enrollment, product flags, compliance indicators



What This Means for Your Credit Union

Three problems we mentioned earlier. Three answers — built into one architecture.

100%

On-Premise

Your XP2 data stays in USC's data center — no data classification complexity.

Zero

SQL Required

The SQL barrier is gone. If staff can describe what they need, OnCoreAI can query it.

Live

Data

Live answers direct from XP2 — no stale reports, no manual exports.

>>

Accelerate and Streamline Member Inquiries

Staff who couldn't answer member questions now answer in seconds — any question, any member, without waiting on IT.

OK

No New Skill Required

No SQL. No IT ticket. No training. If your team can type what they need, OnCoreAI can query it — day one.

GOV

Consistent, Auditable

Every query runs through admin-approved datasets. USC controls access. Compliance and consistency are built in, not added later.

+++

Extensible Foundation

Add datasets, connect new AI models, scale to any department. The MCP architecture grows with every credit union.

OnCoreAI — USC's Values in Action

USC's mission: host quality products using best-of-breed technology — with an emphasis on service and collaboration — to help clients remain competitive and profitable.

Honesty

Real answers — not guesses — from live XP2 data.

Staff couldn't give honest answers without digging through manuals. OnCoreAI fixes that: live Core data, plain English, no stale exports. And because it runs inside USC's infrastructure, there's little to no added cost to your credit union.

Service

Any staff member. Any question. Any member.

SQL expertise was the wall between your team and member insights. OnCoreAI tears it down — plain-English queries, answered in real time. The data stays inside USC's data center by default. Your team chooses if a cloud model is ever involved.

Growth

Simplified. Ready to scale.

XP2's power was hidden behind menus and report tools. We simplified the data classification complexity into a single MCP architecture that lives in USC's data center. Cloud models — Claude, OpenAI, Google — are opt-in, never required. The conversational interface your team needed is finally here.

What's Next

NOW

- OnCore Data Connector MCP live in demo environment
- Streamlit and OpenWebUI both functional
- Published datasets: Membership, Loans, Cards, Shares, Certs, SMS campaigns

NEXT

- Expand dataset library based on credit union feedback
- Deeper MCP tools: write-back capabilities and workflow triggers
- Model fine-tuning on XP2-specific terminology

LATER

- AI-driven alerts: proactive nudges from Core data patterns
- Cross-system MCP (Core + CRM + email platform)
- Member facing AI experiences powered by the same layer

Thank You

Questions & Discussion

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