

Ask Kaia FAQ

Pricing & ABA Member Savings Benefit

Q What is the cost for Ask Kaia?

A Ask Kaia offers three monthly plans tailored to different team needs.

- The Starter Plan is free and includes one user and provides core features, such as policy and procedure document updates, mapping policies to regulatory citations, weekly federal knowledge updates, regulatory Q&A, and the ability to save and export chats in Word or Excel format.
- The Growth Plan (\$699/month) expands to five seats and builds on Starter by adding a policy library, user management, custom export templates, compliance testing templates (coming soon), chat sharing, and a 30-day free trial of our Marketing Ad Review agent, which can be added on to a subscription for \$499 per month.
- The Enterprise Plan includes everything in the Growth plan, plus unlimited Marketing Ad Review, early access to beta features, and the option to add extra seats.
- A 15% discount is available on the Growth plan for annual billing.

Q What is the ABA member benefit?

A ABA members receive 30 days free of the Growth plan – no credit card required – including 30 days of the Marketing Ad Review agent. To access the member benefit, log in to the ABA website and go to **360factors' listing on the Member Savings Page**. Members will see a blue button that links to 360factor's Ask Kaia webpage.

360factors

360factors[™]

360factors provides risk, compliance, and performance management software to banks.

ABA members receive 30 days of free access to Ask Kaia's paid Growth plan, which includes up to 5 team members from your bank.

Q Do we have to sign up for the 30-day trial right away?

A No, you can sign up any time.

Q Is there a limit on the number of questions you can ask per month/year, etc.?

A There is no limit on the number of questions you can ask or agent interactions for Growth and Enterprise plans. Starter accounts have limited but generous token allotments that may include monthly limits, based on the complexity and length of questions and responses.

Q Does an institution pay per user?

A The Growth plan includes five users. For Enterprise plans, additional seats or blocks can be added to meet your financial institution's needs.

Q Can I change my plan?

A Plan changes can be made at any time to accommodate your evolving needs. If your compliance team grows and you need additional seats, you can upgrade from Starter to Growth immediately. Similarly, if your needs change, you can adjust to a different plan level at your next billing cycle. For organizations considering the Enterprise tier, we provide consultation to ensure the plan meets your specific requirements and organizational needs.

Q What's the relationship between the ABA and 360factors?

A 360factors is proud to be a Premier Partner of the ABA.

Data Privacy & Security

Q How long is the material from the chats retained for? Is it archived?

A Chats are available unless a user deletes them. A user can delete any of their own chats. Likewise, they can "favorite" chats to keep them in a prioritized view. Once chats are deleted, they are not archived or retained. For documents, only admin-level users on the Growth and Enterprise plans can upload or remove them from the Document Library. If these are deleted, they are not archived or retained.

Q For banks with significant restrictions on distributing internal policies outside the organization, how does Ask Kaia work with these restrictions?

A Customers' policies are not utilized by 360factors for training Ask Kaia, and they are accessible only in customers' accounts. As a self-hosted solution, Ask Kaia does not send any customer data, including documents, to any third party.

Q Would the information be confined to the information contained within our bank's information only, or would it be able to suggest improvements based on best practices from other banks that use it?

A Ask Kaia keeps each customer's chats and documents confined to only their instance. Further, customer information is not used to train Ask Kaia or provide recommendations based on other banks' documents.

Q Is this something that is typically housed within compliance (and marketing) teams, or do most institutions open it up to all employees?

A Depending on the needs of your organization, Ask Kaia can be extended to all employees. A typical use case would be front-line regulatory questions, such as "When should I file a CRA?"

Q How do your service and information protections apply during the trial period?

A The same service and data privacy protections apply to customers regardless of trial status.

Q What security measures are in place for our documents that we would upload for review by Ask Kaia?

A Ask Kaia is hosted on 360factors' secure, banking-grade infrastructure that meets the stringent security standards financial institutions require. Your compliance data, questions, and documents are protected by enterprise-level security measures, including data encryption in transit and at rest, multi-factor authentication, and regular security audits designed specifically for financial services organizations. Unlike general AI services that may use your data to train their models or share information across multiple clients, Ask Kaia maintains strict data isolation. Your organization's information is kept completely separate from other users, and we never use your data to improve the AI model for other customers. All data handling practices are designed to meet banking industry compliance requirements and support your institution's regulatory obligations.

Q You said 360factors does not store bank policies, correct? Are those policies discoverable even after being "deleted?"

A In Growth and Enterprise plans, policies are stored by admin-level users in the "My Documents" document library. Admins can also delete policies. Policies are not discoverable after being deleted and are no longer stored on 360factors' servers.

Features & Capabilities

Q Does Kaia automatically stay up to date with the latest regulatory requirements?

A Yes, Ask Kaia's knowledge is updated weekly with the latest regulatory content from the eCFR and Federal Register.

Q Does Kaia cover state bank regulations or only federal regulations?

A Ask Kaia covers all federal banking regulations, with state-specific regulations being added in the near future. Currently, Texas, Illinois, Georgia, New York, California, Massachusetts, Arkansas, Virginia, New Jersey, West Virginia, and Maryland state banking regulations are planned to be included by the end of 2025.

Q Is it an app that compliance professionals can download?

A It is a web-based application that can be accessed with any browser and Internet connection.

Q Does Ask Kaia only work with Microsoft Word for exporting results?

A Currently, Ask Kaia supports exporting to Microsoft Word and Microsoft Excel.

Q Can you upload Google Docs to Ask Kaia, or only Microsoft?

A Currently, Ask Kaia does not have a Google integration. We recommend uploading Word documents or PDFs to your Document Library. You can export a Google Doc as a Word Doc, then upload it to Ask Kaia as a workaround.

Q Is there a roadmap item for integration to core banking systems?

A 360factors is exploring both core and LOS integration, with LOS integration planned first to support the HMDA automation agent.

Q How does Kaia get your complaint policy? Do you upload a Word or a PDF?

A Yes, any Word document or PDF of a complaint or any other policy can be uploaded to the Document Library.

Q How to map our policies to regulatory citations?

A This is an existing feature in Ask Kaia available in all plans. Once your policy documents are uploaded, you can ask Kaia to “map all my policies to citations”, and you will receive an Excel document for download.

Q Does Ask Kaia also work well with non-deposit institutions such as national trust banks?

A Ask Kaia is designed for any financial institution that would like to streamline regulatory compliance reviews.

Q Can Ask Kaia also look at sponsor bank content for Fintechs?

A Yes, if your financial institution is a sponsor bank, Ask Kaia can help streamline marketing ad review cycles and policy document reviews.

Q Can Ask Kaia not only search policies for compliance-related information but also general knowledge questions, such as “What is the bank’s policy for loan-to-value on NOO CRE loans?” or “What is the approved wire authority for Bank Employee Jane Doe?”, assuming those policies are uploaded?

A Yes, Ask Kaia enables natural language searches across your entire policy document repository. As long as those policies and procedures have been uploaded, Kaia can provide answers.

Q Can Ask Kaia offer guidance on maintaining compliance with certain policies? For example, if a lender has a valuation policy question, can they use Ask Kaia to ask a question and get an answer that is policy-compliant?

A Yes. Kaia is built to answer questions grounded in your uploaded policies and in current regulatory requirements. Users can ask questions, and Kaia supplies compliance-focused answers in real time.

Q How does Kaia verify its sources?

A Kaia provides links to sources and/or citations in every response, which customers can click through to view and read more.

Q Will the policy option track changes?

A Yes, when Kaia is asked to review a policy for updates, she also outputs a Word document that includes change tracking.

Need More Help?

Don't see an answer to your question above? Want to see Ask Kaia in action? We'd be happy to show you how it works!

Submit a **demo request** on our website, and one of our product specialists will reach out. You can also contact us by sending an email to sales@360factors.com.