

Eltropy Launches AI Voice Agents for Community Financial Institutions

Agentic AI platform delivers conversational voice automation with 60% agent calls deflected to free agents to focus on high-value, consumer-first interactions

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-- Eltropy, the leading AI-powered conversations platform for community financial institutions (CFIs), today announced the general availability of the next generation of Eltropy AI Voice Agents. This agentic AI platform turns

traditional phone systems into intelligent, autonomous voice agents that understand, act, and escalate, delivering personalized consumer experiences at scale while freeing human agents to focus on complex, high-touch interactions.



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*Saahil Kamath, VP of Product,
AI at Eltropy*

Unlike menu-based phone systems that frustrate consumers with predetermined options, [AI Voice Agents provide](#) natural, free-form dialogue that handles routine banking tasks end-to-end. In addition, AI Voice Agents support account services, payments and transfers, loan services, and card management through human-like conversations in multiple languages, with deep integrations across 10+ core banking systems.

Early adopters are already seeing game-changing results; 88%+ containment across 11.8M consumer questions and 60% of agent calls deflected to free up valuable human time. AI Voice Agents automatically handle high-volume, low-value tasks like balance checks and transfers while

providing contextual handoff to live agents when human intervention is needed.

"For too long, community financial institutions have been trapped by phone systems built for the 1980s, not the 2020s," said Ashish Garg, Co-founder and [CEO of Eltropy](#). "When your consumers call for something as simple as a balance check and get stuck in menu hell, that's a problem technology should have solved decades ago. Eltropy AI Voice Agents finally gives CFIs the voice intelligence they need to compete with anyone, while maintaining the personal touch and security standards that define community banking."

Eltropy AI Voice Agents address a critical operational challenge facing CFIs: the need to provide 24/7 service while managing costs and improving efficiency. Traditional phone systems force consumers through menu trees that often lead to dead ends or long hold times. Eltropy AI Voice Agents eliminate these pain points by understanding natural speech and completing transactions autonomously.

"The key difference is that our AI doesn't just understand what consumers are asking for – it actually does something about it," said Saahil Kamath, VP of Product, AI at Eltropy. "When someone calls to move money between accounts, they don't want to navigate through five menu options and then wait on hold. Our agentic AI authenticates them through natural conversation, processes the transfer in real-time, and confirms completion – all while sounding completely human. That's how technology moves from being a tool to becoming true infrastructure for trust, loyalty, and action."

Key capabilities of Eltropy AI Voice Agents include:

- Conversational AI with natural, free-form dialogue rather than menu-based interactions
- Agentic functionality that completes tasks end-to-end, including transfers and payments
- Core banking integrations providing real-time data access across 10+ banking systems
- Humanized voices with natural-sounding, multilingual options supporting multiple languages
- Contextual escalation with full conversation context transferred to live agents
- AI-driven quality monitoring with built-in scoring and automatic improvement
- Multi-layer authentication, including voice biometrics and partner-based options
- Prebuilt workflows supporting 60%+ of common CFI use cases out-of-the-box

Eltropy AI Voice Agents integrate directly into Eltropy's Unified Conversations Platform, sharing context with other channels, including text, chat, email, and video communications. This cross-channel continuity allows consumers to start conversations in one channel and continue in another without repeating information.

"Eltropy's team has consistently delivered strong results with a clear focus on quality and success," said Kristen Schmieg-Jester, SVP Chief Digital Officer, InTouch Credit Union. "The product is already outperforming the previous version thanks to their efforts in developing prompts and personality traits that create a more conversational and engaging experience."

Eltropy AI Voice Agents represent Eltropy's vision of unified AI experiences that combine human

intelligence with artificial intelligence. By automating routine tasks, AI Voice Agents allow human agents to focus on complex issues requiring empathy and relationship building, while consumers receive faster, more consistent service regardless of when they call.

The launch follows successful beta testing with strategic customers and soft-launch deployment earlier this year at [EMERGE 2025](#). Eltropy AI Voice Agents have demonstrated significant improvements in call resolution times, consumer satisfaction, and operational efficiency during pilot programs.

For more information about Eltropy AI Voice Agents, visit eltropy.com/ai/eltropy-ai-voice/.

About Eltropy

Eltropy is the leading conversations platform for community financial institutions (CFIs). Its AI-driven communications tools help CFIs communicate, automate, improve operations and engagement, and increase productivity across the institution -- all while maintaining the highest standards of security and compliance. Using Eltropy's platform, CFIs can connect with and service their members and customers anytime, anywhere via Text, SMS, Chat, Video, and Voice --- all integrated into a single platform. For more information, please visit eltropy.com.

Steve Jensen

Eltropy

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