ebankIT to Unveil Industry’s Leading AI Transactional Banking Assistant Using Agentic AI at FinovateFall 2025

PORTO, PORTUGAL, September 4, 2025 /EINPresswire.com/ -- ebankIT, a global digital banking platform provider, will debut its revolutionary agentic AI conversational banking assistant, at FinovateFall on September 9, 2025, in New York. This breakthrough solution represents AI 2.0 for banking, moving beyond traditional customer service chatbots to deliver actionable, humanized, and conversational financial support and guidance that executes real tasks.

ebankIT to debut its revolutionary agentic AI conversational banking assistant at FinovateFall.

While conventional chatbots serve as customer service support tools that provide information, ebankIT’s AI Assistant leverages advanced agentic AI technology built on Microsoft Azure to take action directed by the accountholder and within each institution's operational framework and compliance guardrails. This next-generation assistant operates parallel to traditional customer service chatbots rather than replacing them, providing specialized transactional capabilities that transform how customers interact with their financial institutions.

> “Banking customers increasingly expect the same level of intelligent, conversational interaction they experience with consumer AI tools, and ebankIT’s AI Assistant provides exactly that.”
>
> *Pedro Azevedo, Chief Product Officer at ebankIT*

The shift toward AI-powered interactions reflects broader consumer behavior changes across digital platforms. A July 2025 survey revealed that 83% of frequent AI users find AI search tools more efficient than traditional search engines, primarily due to their ability to provide faster, summarized answers in natural language without requiring users to navigate multiple links or systems. This preference extends beyond search to purchasing decisions, with a January 2025 Capgemini survey showing that nearly six in ten consumers now prefer AI tools over traditional search engines for product and service recommendations.

Younger demographics are driving this transformation, with Gen Z leading AI adoption for brainstorming and guidance while millennials increasingly rely on AI for quick, clear insights. The impact is measurable in the broader digital landscape, where Google's global market share dropped below 90% for the first time in a decade in late 2024, coinciding with the rise of AI-driven tools like ChatGPT and Perplexity.

These consumer behavior shifts directly translate to banking expectations. Customers who experience instant, conversational assistance for shopping research and information gathering naturally expect the same level of intelligent interaction from their financial institutions. ebankIT's AI Assistant bridges this expectation gap by delivering the conversational AI sophistication that customers experience with leading consumer AI platforms, while maintaining the security, compliance, and operational requirements essential to financial services.

"Consumer adoption of AI assistants has reached a tipping point, with 68% of users now relying on these platforms for research and information gathering, according to Bain & Company," said Pedro Azevedo, Chief Product Officer at ebankIT. "Banking customers increasingly expect the same level of intelligent, conversational interaction they experience with consumer AI tools, and ebankIT's AI Assistant provides exactly that. We're proud to be leading this effort and look forward to unveiling our latest solution next week."

ebankIT's AI Assistant works seamlessly across both consumer and business accounts, turning fragmented banking experiences into unified financial management through natural conversation. Unlike traditional chatbots that require customers to navigate menus or provide specific commands, ebankIT's AI Assistant understands context and intent, delivering personalized guidance while adhering to each bank or credit union's specific rules and compliance requirements.

ebankIT's AI Assistant serves as a 24/7 personal relationship banker across numerous use cases:

• For simple transactional needs, customers can say "Move $500 from checking to savings" or "Set up automatic payments for my utilities" to trigger complete bill pay setup with scheduling.

• ebankIT's AI Assistant also acts as a financial wellness tool. For instance, if a customer wants to identify redundant subscriptions, it will not only identify them but offer recommendations like which ones to consider eliminating and the costs saved by doing so. The customer can then advise on any action to take.

• Another use case is fraud prevention. Customers can request their recent transactions and ebankIT's AI Assistant will not only provide that detail but identify any that may be fraudulent. Taking a step further, it can then ask the customer if they would like to turn off their card while the financial institution’s fraud team investigates.

For businesses, ebankIT’s AI Assistant transforms both administrative and strategic banking tasks for organizations of all sizes:

• For a comprehensive financial health analysis, the assistant provides financial insights through requests like "Show me our cash flow for the quarter and highlight any concerning patterns.” ebankIT’s AI Assistant can also provide intelligent recommendations or relevant products to better support the business customer.

• Large enterprises also benefit. One example is quickly identifying account access, setting restrictions as needed, or removing former employees from accounts. Finance managers are no longer required to call their institution; they can simply execute these tasks quickly and at any time, including outside branch hours.

ebankIT’s digital banking platform, which drives the AI Assistant, integrates with existing banking systems and legacy cores, ensuring smooth implementation without disrupting current operations. Powered by a robust tech stack, including Azure OpenAI GPT-4.1, Azure AI Speech, and ebankIT’s proprietary Model Context Protocol (MCP), the platform provides enterprise-grade security and scalability while maintaining compatibility with established banking infrastructure.

Recent client feedback validates this approach. At ebankIT's client conference earlier this year, Dixianna Berrios, Executive Vice President and Chief Operating Officer at Metropolitan Commercial Bank, highlighted how ebankIT's ability to work seamlessly with existing legacy systems was a key factor in their platform selection. In fact, according to a recent survey of over 800 bank executives, the ability to integrate seamlessly with other systems is a key criterion when selecting technology.

For more information about ebankIT’s AI Assistant, contact Paul Provenzano or connect with the ebankIT team at FinovateFall from September 8-10, 2025.

About ebankIT
ebankIT is a fintech company that enables banks and credit unions to deliver humanized, personalized, and accessible digital experiences for retail and business customers on mobile, web, and voice banking, as well as future channels yet to come. Enhanced with flexible and robust full omnichannel capabilities, ebankIT Digital Banking Platform offers fast digital banking transformation. With extensive customization capacity and continuous focus on human interactions, ebankIT future-proofs the digital strategy of banks and credit unions, empowering them with a truly customer-first approach.

For more information visit www.ebankit.com

Destinee Day

ebankIT
+1 816-835-4399
destinee@yorkpublicrelations.com
Visit us on social media:
LinkedIn
Facebook
YouTube
X
