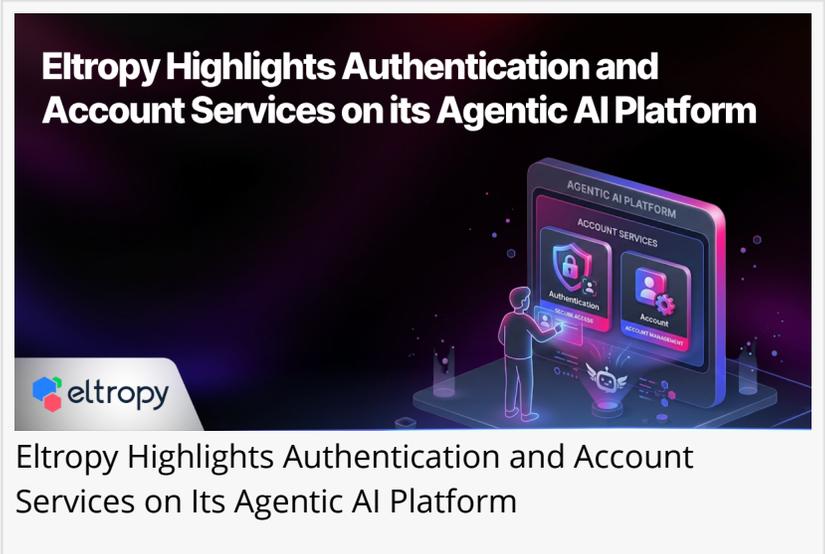# Eltropy Highlights Authentication and Account Services on Its Agentic AI Platform

New sub-agents let members verify their identity and handle routine banking tasks without calling or visiting a branch

SANTA CLARA, CA, UNITED STATES, March 26, 2026 /EINPresswire.com/ -- Credit unions using Eltropy's Agentic AI Platform can now give members a way to verify their identity and handle routine banking tasks without calling or visiting a branch – through the same AI conversation, across voice, chat, SMS, and digital channels. The Authentication Sub-Agent and Account

Eltropy Highlights Authentication and Account Services on Its Agentic AI Platform

Services Sub-Agent bring these capabilities to Eltropy's Agentic AI Platform, the industry's first purpose-built for credit unions, extending what AI agents can do securely on behalf of members.

> "
> AI agents need to do more than answer questions – they need to safely complete real banking tasks … That frees employees to focus on relationships that actually require a human."
>
> *Saahil Kamath, VP of Product and Head of AI, Eltropy*

Member appetite for AI-assisted banking is real and growing. Recent research finds that more than four in ten consumers are now comfortable using AI to complete financial transactions, and 58% of credit unions have already deployed chatbots or virtual assistants – the most widely adopted AI application in the sector. But handling routine questions is different from completing actual banking transactions. For AI to move beyond FAQs and into secure account activity, credit unions need identity verification built into the conversation itself – not bolted on as a separate step that interrupts the member experience.

Authentication Sub-Agent: Secure Identity Verification Within Conversations

The Authentication Sub-Agent automatically verifies member identity during AI interactions

when sensitive or personalized requests are made.

Instead of forcing members through rigid authentication flows, the system automatically triggers verification when required and naturally incorporates identity confirmation into the conversation. Members get fast assistance while credit unions maintain strict security and regulatory compliance.

The Authentication Sub-Agent allows credit unions to confidently deploy AI agents that can [safely access account-specific information](#) and take secure actions on behalf of members.

Account Services Sub-Agent: Automating Everyday Banking

The Account Services Sub-Agent gives members a way to handle everyday banking tasks without picking up the phone or visiting a branch. Once a member is authenticated, the system can assist with a wide range of routine service needs that traditionally require call center or branch interactions.

Through conversational AI, members can:

- Access account information and financial details
- Manage cards and address common card-related issues
- Review account activity and transaction history
- Get updates related to loans and payments
- Handle service requests related to payments and checks
- Retrieve important membership and account details

Handling these requests through AI frees staff from routine service volume and gives members faster answers on whatever channel they prefer. One credit union found that AI handled 80% of the call drivers its members contacted them about — requests staff categorized as basic service needs — reducing the volume reaching live agents significantly.

The Account Services Sub-Agent is built to work across voice, chat, SMS, and digital banking environments, allowing credit unions to reach members wherever they are.

Extending the Agentic AI Platform for Credit Unions

The Authentication and Account Services Sub-Agents operate within Eltropy's Agentic AI Platform — built for credit unions but open to the broader ecosystem of fintechs and core system providers. With more than 750 credit unions and 50+ system integrations already on the platform, credit unions and fintech partners are co-creating specialized AI agents that connect directly to the back-office environments where member data lives. The result is less vendor sprawl for credit unions and a reliable, governed channel for fintech innovators building on top of it.

Together, these AI capabilities allow credit unions to:

- Deliver secure AI-powered member support
- Expand 24/7 self-service capabilities
- Reduce call center workload
- Improve response times and member satisfaction

As financial institutions continue to adopt AI, Eltropy's Agentic AI platform provides a secure foundation for deploying intelligent automation without sacrificing the member relationships that set credit unions apart.

"AI agents need to do more than answer questions – they need to safely complete real banking tasks," said Saahil Kamath, VP of Product and Head of AI at Eltropy. "With our Authentication and Account Services Sub-Agents, credit unions can securely verify members and help them resolve everyday banking needs through a single AI conversation. That frees up employees to focus on the financial relationships that actually require a human."

About Eltropy

Eltropy is the leading conversations platform for community financial institutions (CFIs). Its Agentic AI Platform enables CFIs to deploy AI agents that can securely automate member interactions, handle financial tasks, and connect with core banking systems. 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, Voice – all integrated into a single platform. For more information, please visit eltropy.com.

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