

# Eltropy Opens Its Agentic AI Platform to Fintechs with New Early Access Program

*Through its new Early Access Program, Eltropy gives fintech builders a faster path from idea to deployed agent for credit unions and community banks*



SANTA CLARA, CA, UNITED STATES, July 8, 2026 /EINPresswire.com/ -- Eltropy today opened applications for its Early Access Program, giving fintech

companies the ability to build and distribute AI agents to more than 750 credit unions and community banks that run on the Eltropy platform.

The early access program is phase one of creating a governed marketplace where institutions

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can access specialized AI capabilities from certified fintech partners alongside Eltropy's own pre-built AI agents. Credit unions and community banks can also build their own AI agents on the platform.

## The Infrastructure Behind the Program

The foundation partners build on is what sets the program apart. Eltropy sits at the point where member conversations happen across every digital and voice channel. That position means the platform captures

member intent as it unfolds, and through more than 50 native integrations spanning core banking, lending, collections, AOS, CRM, and contact center systems, can connect that intent directly to execution.

A member asking about a loan modification, a payment plan, or a dispute doesn't have to be handed off to a separate workflow. The AI agent, operating within the same platform that initiated the conversation, can take the request through to completion.

For fintechs, this matters because the hardest parts of building for financial institutions are already in place: the integrations, the compliance infrastructure, the member-facing channels,

and the institutional relationships, so partners aren't starting from scratch.

"What we're offering fintech builders is a platform that already has the distribution, the integrations, and the trust relationships with institutions," said Abhishek Tiwari, Chief Product Officer at Eltropy. "The goal is to shorten the path from a good idea to a working agent that's actually deployed and serving members and to make sure when it's deployed, it's operating within guardrails that institutions and their regulators can stand behind."

### Safe AI as Standard

All agents deployed through the Eltropy platform -- whether built by Eltropy, a fintech partner, or the institution itself -- operate within Eltropy's Safe AI framework. This covers data privacy, model governance, human escalation pathways, regulatory alignment, and full conversation auditability.

For institutions, the framework provides a consistent compliance baseline across every agent in the marketplace, regardless of who built it. It extends the consolidation logic Eltropy started with. Where the platform once helped institutions replace multiple communication vendors with a single environment, it now applies that same logic to agents -- a single governed layer for deployment, supervision, and compliance, rather than a separate review process for each new capability.

### Already in Practice

Constant AI, which is focused on loan servicing and loss mitigation automation for community financial institutions, is among the first companies building on the platform through the early access program.

"We spent considerable time evaluating how to reach community financial institutions at scale," said Catherine York Powers, Founder and CEO of Constant AI. "Building on Eltropy's platform meant the infrastructure already existed -- the channels, core integrations we didn't yet have, a mature compliance framework. It lets us focus on what we actually do well, which is keeping people out of collections with programs like skip-a-pay, due date change, loan modifications and more -- and get to institutions much faster than we could have independently."

For the institutions themselves, the program addresses a practical challenge. Many credit unions and community banks want access to specialized AI capabilities in areas like loan servicing automation, collections, or member financial wellness but face significant overhead in evaluating, integrating, and governing each new vendor relationship.

### Program Details

Fintech companies accepted into the program will receive access to Eltropy's Agentic AI OS and

marketplace, dedicated labs environments configured to reflect live CFI setups, compliance and security documentation, co-development support, and a path to distribution across Eltropy's network of 750+ institutions upon certification. Early partner pricing and revenue-sharing terms are available.

Priority areas include loan servicing, member financial wellness, collections and loss mitigation, fraud and dispute resolution, business banking, and multilingual member engagement.

To apply please reach out here: <https://eltropy.com/talk-to-us>.

## About Eltropy

Eltropy is the leading [agentic AI-powered conversations platform](#) for community financial institutions (CFIs). Credit unions and community banks use Eltropy to deliver better consumer experiences, improve efficiency, and drive measurable outcomes across the institution, helping them better serve the people and communities that count on them every day. The platform brings together Agentic AI, text, voice, video, chat, and automation across the full consumer lifecycle, from lending and servicing to collections, marketing, contact center, and branch operations, all through a single platform integrated with 50+ banking systems. For more information, please visit [eltropy.com](http://eltropy.com).

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