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Constant AI Named 2026 Finovate Awards Finalist for Best Fintech Partnership, Recognized Alongside Eltropy

Recognition highlights Constant AI's loan servicing sub-agent, Nia, embedded in Eltropy's Agentic AI Platform reaching more than 750 credit unions

PORTLAND, ME, UNITED STATES, August 4, 2026 /EINPresswire.com/ -- Constant AI, the agentic AI company for credit union loan operations, today announced it has been named a finalist in the 2026 Finovate Awards in the Best Fintech Partnership category, recognized together with Eltropy. Winners will be announced September 10, 2026, at FinovateFall in New York City.

Constant AI was selected as the inaugural fintech partner in Eltropy's Agentic AI Platform, which connects community financial institutions (CFIs) to a growing ecosystem of AI-native tools inside the communications platform they already use for member conversations. The partnership gives Eltropy's network of more than 750 CFIs a direct path to Nia, Constant AI's agent for loan servicing and hardship relief. Nia became the first agentic AI agent to complete a skip-a-pay transaction end to end without staff involvement, and the platform behind it now powers more than 1.6 million automated transactions for lenders nationwide.

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>
> *Greg Palmer, Finovate VP and Director of Fintech Strategy*

"Most partnerships in the industry take a year of integration work before a credit union sees value. Ours didn't,” said Catherine York Powers, CEO and Founder of Constant AI. “Eltropy's credit unions were already inside a platform they trusted, and we show up as something they can turn on instead of something they had to build. That's the part I think this award actually recognizes: two companies that decided speed to value mattered more than owning the whole stack ourselves.”

"We built the Agentic AI Platform so credit unions could get real AI tools into the hands of their teams without another six-month vendor evaluation,” said Saahil Kamath, VP of Product and Head of AI, Eltropy. “Constant AI was the first company we brought in, and this nomination is proof that bet paid off. Being named alongside them for something we built together, not just sold together, means a lot to our whole team.”

The Finovate Awards recognize the banks, financial institutions and fintech companies pushing the industry forward. In the Best Fintech Partnership category, Constant AI and Eltropy were named alongside fellow finalists Betterment and Rate, Greenlight and U.S. Bank, Huntington Bank and True Link, Narmi and Grasshopper Bank, and Trust & Will and Fifth Third Bank.

“I see a lot of ‘partnerships' that in actuality are fairly typical customer/provider relationships. The partnership between Constant AI and Eltropy shows up differently," said Greg Palmer, Finovate VP and Director of Fintech Strategy. “A CU using Eltropy can put Nia to work without a separate sales process, a separate contract, or a separate login. That type of functionality is only possible with a true partnership, and it's why they made it to the final round in a category with some serious competition.”

The finalist nod adds to an active stretch for the two companies. Constant AI and Eltropy have continued to build out the partnership since its initial access rollout earlier this year, most recently with Constant AI's inclusion in Eltropy's newly launched marketplace and its extension of other loan servicing and loss mitigation solutions.

About Constant AI

Constant AI helps credit unions reduce delinquency and charge-offs by automating loan servicing and hardship relief. Its AI agent, Nia, guides members through loan servicing conversations, skip-a-pay, deferments, due date changes, modifications, by voice or chat, then executes the transaction directly to the core in real time. The same eligibility logic and core integration that has powered over 1.65 million automated transactions in digital banking now drives Nia, giving members faster access to relief and giving credit unions fewer missed payments and lower loss rates. Learn more at constant.ai.

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.

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