



#300 – 970 Homer Street
Vancouver BC V6B 2W7

WEB
finn.ai

FACEBOOK
[/finnthebankbot](https://www.facebook.com/finnthebankbot)

LINKEDIN
[/payso-inc](https://www.linkedin.com/company/payso-inc)

TWITTER
[@finnforbanks](https://twitter.com/finnforbanks)

October 23, 2017

ATB Financial rolls out world's first full-featured virtual banking assistant on Facebook Messenger

Edmonton, Alberta, Canada — Today ATB Financial officially launches a virtual banking assistant to the company's nearly 700,000 personal banking customers, working with FinTech Finn AI to make access to secure, day-to-day personal banking as easy as initiating a conversation in Facebook Messenger.

"At ATB we're innovating at the forefront of robotics, AI, biometrics and blockchain, and we're so excited to bring conversational commerce to all our personal banking customers. It's one more way we're delivering on our commitment to really make banking work for people," says ATB Chief Transformation Officer Wellington Holbrook about the new Messenger-based virtual assistant.

"It lets you do your banking whenever, wherever, and however works best for you." While the world's largest financial institutions continue to face off in the bank innovation race, being an agile mid-sized FI has had its advantages. Partnering with like-minded FinTechs—such as Finn AI—has enabled this project to move from proof of concept to rapid full market deployment. Just last February, ATB announced it was testing AI and chatbot technology with early adopters to enable banking through Facebook Messenger. Now, through rapid iteration and collaboration, well over half a million personal banking customers have access to an industry-leading AI-powered virtual assistant.

What makes ATB's virtual assistant unique? Far beyond a Q&A chatbot, its sophisticated banking transaction abilities offer robust personal financial management tools tailored to fit the needs of each individual customer. Customers can securely and seamlessly pay bills, view account balances, send Interac e-Transfers or transfer money between accounts, as well as perform cross-currency money movement all from within their Messenger platform. The platform also

offers spending insights, provides access to a live customer care representative, and Mastercard statement alerts.

“AI is completely reinventing the consumer banking experience,” explains Jake Tyler, CEO at Finn AI. “With the Finn AI platform, you get more than immediate, secure banking access, you get smart, personalized financial insights to help you achieve your specific financial goals. We’re excited to join forces with ATB and bring this innovative technology to another segment of our fast-growing customer base.”

And that’s just how the assistant can help right now. The virtual assistant is always learning. The more customers engage with it, the more it will be able to do. Accuracy and capabilities will build and improve over time through consumer feedback, customer care agent feedback and reinforcement learning. “The more you interact with the assistant, the smarter it gets,” says Holbrook. “This empowers us to continually improve service and delivery to our customers with a level of security consistent across our digital offerings.”

ATB’s future vision is to expand this technology into other platforms, helping customers conduct their daily banking in places they never thought possible, says Holbrook.

“We will be tracking the value the virtual assistant provides so that we can potentially replicate this model through additional delivery channels, such as smart televisions, devices and other social networks.”

Hear more about ATB and Finn AI collaboration from Holbrook and Tyler directly in the video [here](#).

Access ATB’s virtual banking assistant: @ATBFinancial (in Facebook Messenger) or from facebook.com/ATBFinancial

For interviews and further information, please contact:

Connie Smart

Corporate Reporter
ATB Financial
587-785-0915
csmart@atb.com

Kristina Pereira Tully

Media & Analyst Relations
Caliber Corporate Advisers
888-550-6385 ext. 5
kristina@calibercorporateadvisers.com

About ATB Financial

With assets of \$48.6 billion, ATB Financial is Alberta's largest home-grown financial institution. Established in 1938, ATB is a network of 173 branches, 143 agencies, a Customer Care Centre, two Entrepreneur Centres, along with mobile and online banking. ATB's more than 5,000 team members help more than 730,000 customers in 247 communities.

About Finn AI

Finn AI is an award-winning, AI-powered virtual assistant built for personal banking and finance. We put a personal banker in every bank customer's pocket, helping them to manage their money wherever they are, whatever they need - via a simple natural conversation.

The Finn AI team of data scientists, engineers, and financial industry experts helps banks and credit unions transform customer engagement and increase financial literacy, while delivering the convenience and savings of a digital-first experience.

Today we have successful public deployments in three languages with a growing global customer base that includes ATB Financial, Bank of Montreal (BMO), Banpro Grupo Promerica, and Commonwealth Bank.