

AI Customer Service Chatbot for a Business Banking Website,
Grounded in the Bank's Own Product, Rate and Account Material

Two years on, the assistant has been asked something on almost every day it has existed

One assistant on a business bank's website, grounded in the bank's own published material, answering questions on 752 of the 791 days it has been live.

13,932

Questions asked, raw count

752

Days carrying a question, out of 791

95.1%

Of its days in production carried a question

26

Months in production, one assistant throughout

THE CHALLENGE

Business banking questions arrive after the branch has closed

A contractor comparing business checking accounts at eleven at night, because that is when the paperwork gets done. A relationship manager who answers the same question about minimum balances and transaction limits a dozen times a week, for prospects who will not become customers for another month. A marketing lead who owns the website and knows the answers are all on it somewhere, spread across product pages, rate sheets and disclosures.

The bank publishes everything it needs to. The material exists, it is accurate, and it is maintained. What it does not do is answer a question, because a rate sheet is a document rather than a reply, and a visitor with one specific question about one specific account has to find it first.

WHAT GOT BUILT

One assistant on the public website.

Grounded in the bank's own published product and rate material, available to anyone who visits.

Scoped to what the bank publishes.

The corpus is the bank's own material, which is what keeps the answer inside what it has actually committed to in writing.

Actions on top of answers.

Agentic actions are switched on, so a reply can do something rather than only say something.

One assistant, unchanged.

The same deployment has served the whole period, through two years of ordinary product and rate revisions.

THE REQUIREMENTS

Five things the bank would not compromise on

A bank carries an obligation a general knowledge base does not. What it tells a visitor about a rate, a fee or an eligibility rule is a statement about a regulated product, made in public, by the bank. There is no version of this where an approximately correct answer is good enough.

- 1 Answers had to come from what the bank has published.
- 2 Nothing could touch an account.
- 3 Source material in, unchanged.
- 4 It had to survive ordinary revision.
- 5 A reply had to be able to do something.

SWORN TO SECRECY

A community bank in the eastern United States built around business and commercial banking, operating across several states with roughly one hundred and fifty staff. Shared anonymously. Every figure comes directly from the bank's own deployment and is scoped to the single assistant that serves its website.

AT A GLANCE

INDUSTRY

Business and commercial banking. A community bank operating across several US states.

DEPLOYMENT

One assistant, in production continuously for twenty-six months.

ACCESS

Public. Anyone visiting the website, with no sign-in and no account required.

HOW IT WAS BUILT

One assistant, pointed at the material the bank already keeps current

Ground it in the published site.

The corpus is what the bank puts in front of the public, which makes the boundary of the answer the same as the boundary of the commitment.

Put it where the questions are.

On the website rather than behind a login, because the visitor with the question is often not yet a customer.

Switch the actions on.

Agentic actions run on top of the answer, so the reply can move the visitor somewhere useful.

Then leave it alone.

The deployment has stayed at one assistant for the whole period, which is the clearest evidence that it has not needed rescuing.

ACTIONS, THE CAPABILITY THAT DECIDED IT

An answer that ends somewhere useful, rather than an answer that ends

Agentic actions run on top of every reply, so the assistant can move a visitor to the right application, the right product page or the right branch rather than leaving them to search again. For a bank this is the difference between a well-written paragraph and a started application at eleven at night. An assistant that only replies is a better-phrased FAQ, and the bank already had one of those on the website.

THE RECORD

What one assistant did over twenty-six months

WHAT THE NUMBERS SAY

Read the 752 first. A launch spike shows up as a busy two weeks and a long tail of silence, and this is the opposite shape: questions on 95.1% of the days the assistant has existed, across twenty-six months, two rate cycles and the ordinary revision of a bank's published material. The volume is modest by design, because this is one assistant on one website rather than a fleet of them.

WHY CUSTOMGPT.AI CAME OUT ON TOP

Grounding is the product. The answer boundary is the bank's own published material, which is the only boundary a regulated institution can defend.

Two actions came built in. Page awareness and lead capture run on every answer, with no second system and no integration project behind them.

Marketing kept it current. Fifty-two revisions to how the assistant answers across twenty-six months, every one landing on the deployment already in service.

WHAT THIS MEANS FOR YOU

If your answers are already published, the work is reaching them

Count the days, not the launch. The number worth watching is how many days later someone is still asking, because that is the one a pilot cannot fake.

Decide what a reply is allowed to do. An assistant that can act is a different product from one that can only explain, and the difference shows up after hours.

LOOKING AHEAD

The contractor comparing accounts at eleven at night gets an answer from the bank's own rate material rather than a callback form. The relationship manager answers the question that actually needs a person. The marketing lead who owns the website now owns something on it that replies.

ABOUT CUSTOMGPT.AI

CustomGPT.ai is a no-code platform for building AI agents that answer only from an organization's own content: documents, websites and knowledge bases. Every answer is grounded in verified sources with citations, and the platform is SOC 2 Type 2 and GDPR compliant. Organizations use it for customer support, internal knowledge search, website chat and more, across help centers, apps and the API.