

JP Morgan Chase Financial AI Agent

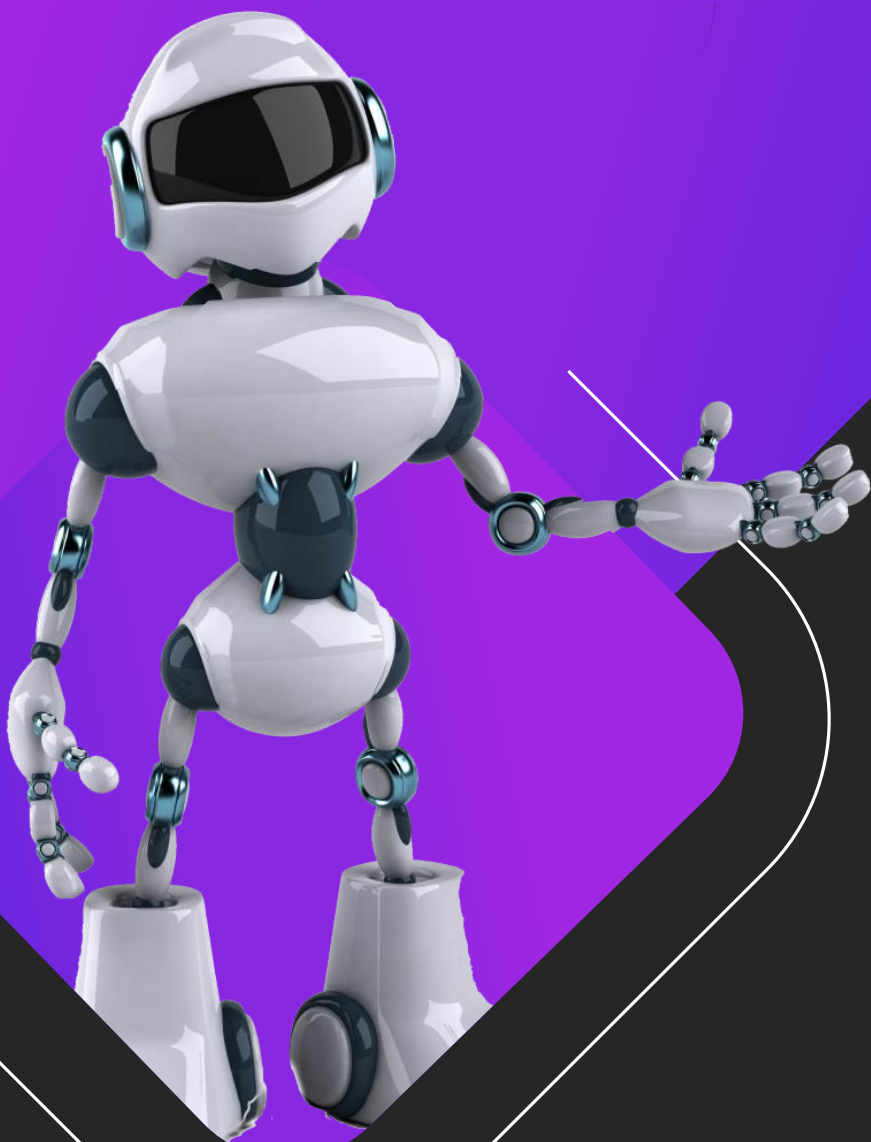
From wait-times to real-time –
an OpenAI-powered customer
experience.





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Introduction

- AI-driven customer service assistant for banking.
- Supports balance, transactions, savings, and document uploads.
- Delivers real-time, personalized financial support using OpenAI.



Problem Statement

- Long customer wait times and limited real-time service.
- Lack of personalized financial guidance.
- No support for uploading and analyzing financial documents.
- Poor customer experience impacting retention and costs.

Our AI Solution

- Built an AI Financial Assistant using OpenAI GPT models and Gradio.
- Supports balance checks, transaction history, savings guidance, and financial document analysis.
- Personalized for existing customers and onboarding new users.
- Instant, efficient, 24/7 digital service without human wait times.



JP Morgan Chase - Financial Assistant

Chatbot



Hello!

🔥 **Welcome to JP Morgan Chase Digital Banking Assistant!**
Are you an **existing customer** or a **new user** wishing to open an account?



Upload status

Upload Financial Document (PDF)



Drop File Here
- or -
Click to Upload

Technical Architecture

1

Frontend: Gradio Chat Interface for user interactions.

2

Backend: OpenAI GPT-3.5 Turbo powers the conversation and document analysis.

3

Database: SQLite to verify existing customers (Phone, ZIP, Balance, Transactions).

4

File Handling: PDFplumber extracts text from financial documents for AI analysis.

5

Hosting: Can be deployed easily on cloud (AWS, Azure, etc.).

Analysis & Key Insights

By providing seamless and personalized interactions, AI Chatbots enhance user experience, making interactions more efficient and satisfying.



JP Morgan Chase • Financial Assistant

Chatbot

👋 Welcome to JP Morgan Chase Digital Banking Assistant!
Are you an **existing customer** or a **new user** wishing to open an account?

Existing Customer

Great – please enter your registered **phone number**:

2544624740

Thank you. Now enter your **ZIP code**:

JP Morgan Chase • Financial Assistant

Chatbot

Great – please enter your registered **phone number**:

2544624740

Thank you. Now enter your **ZIP code**:

35381

✅ Welcome back Joseph!

I'm your personalized JPMorgan Chase Digital Assistant — now upgraded! 🚀 I can also review your financial documents like 10-K or 10-Q reports for free. Anything else I can help with? (balance • transactions • savings — or type **upload** to attach a PDF to review your financial documents. | **exit** to leave)

JP Morgan Chase • Financial Assistant

Chatbot

✔ Welcome back Joseph!

I'm your personalized JPMorgan Chase Digital Assistant — now upgraded! 🚀 I can also review your financial documents like 10-K or 10-Q reports for free. Anything else I can help with? (balance • transactions • savings — or type **upload** to attach a PDF to review your financial documents. | **exit** to leave)

Upload

Click **Upload** below, then ask me about the document.

What is my total revenue for fiscal year 2024?

Upload status

✔ TestFinancialReport.pdf uploaded successfully! Ask away.

Upload Financial Document (PDF)

TestFinancialReport.pdf

1.5 KB ↓

JP Morgan Chase • Financial Assistant

Chatbot

Upload

Click **Upload** below, then ask me about the document.

What is my total revenue for fiscal year 2024?

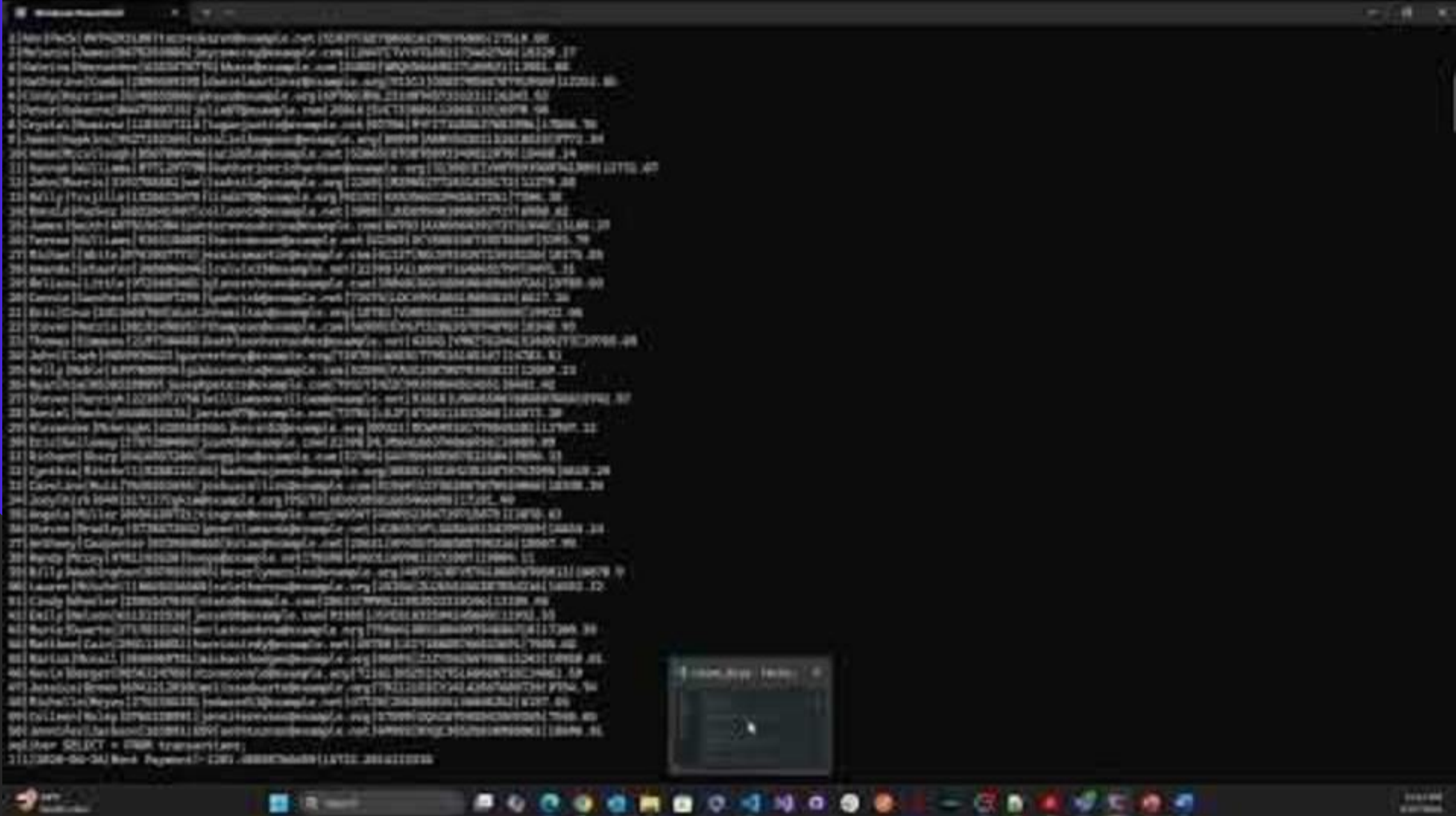
Your total revenue for fiscal year 2024 was \$5,200,000.
I'm your personalized JPMorgan Chase Digital Assistant — now upgraded! 🚀 I can also review your financial documents like 10-K or 10-Q reports for free. Anything else I can help with? (balance · transactions · savings — or type **upload** to attach a PDF to review your financial documents. | **exit** to leave)

Upload status

TestFinancialReport.pdf uploaded successfully! Ask away.

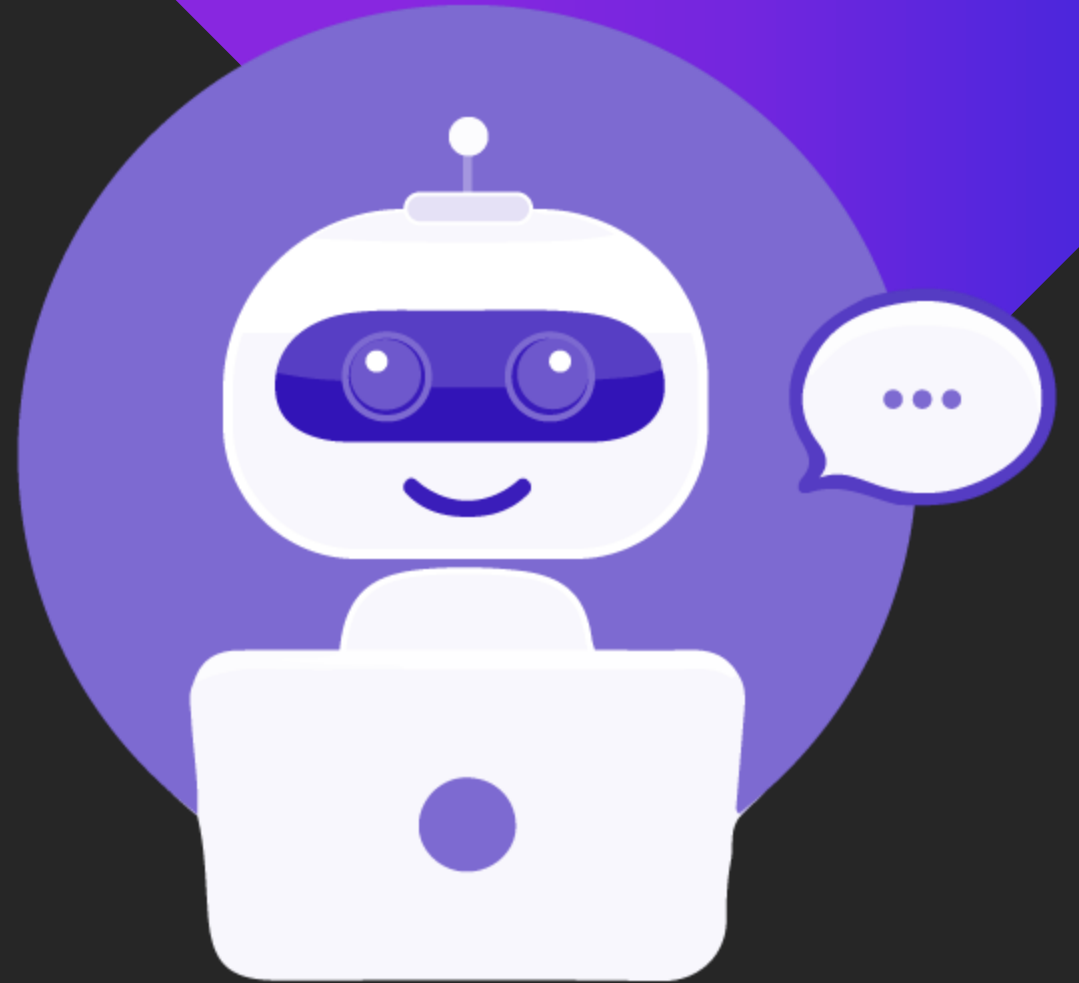
Upload Financial Document (PDF)

TestFinancialReport.pdf1.5 KB ↓



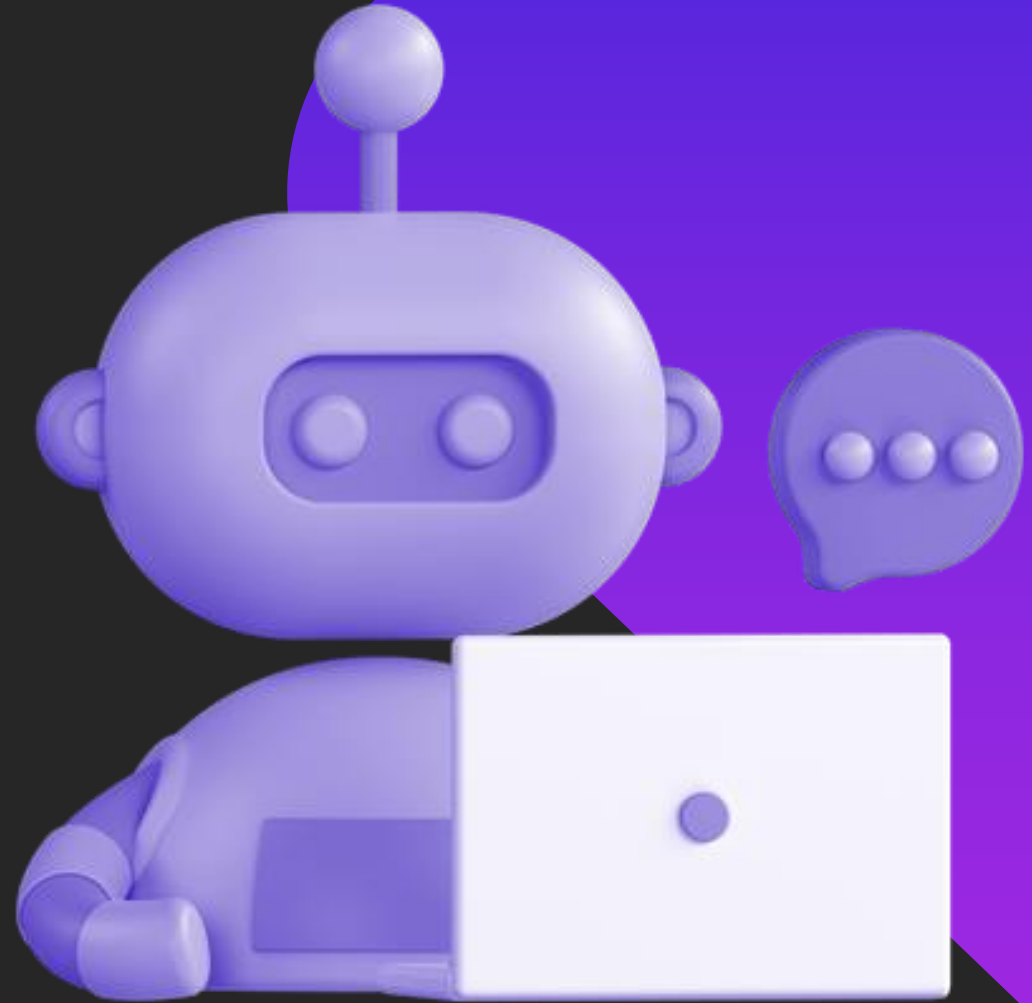
Impactful Recommendations

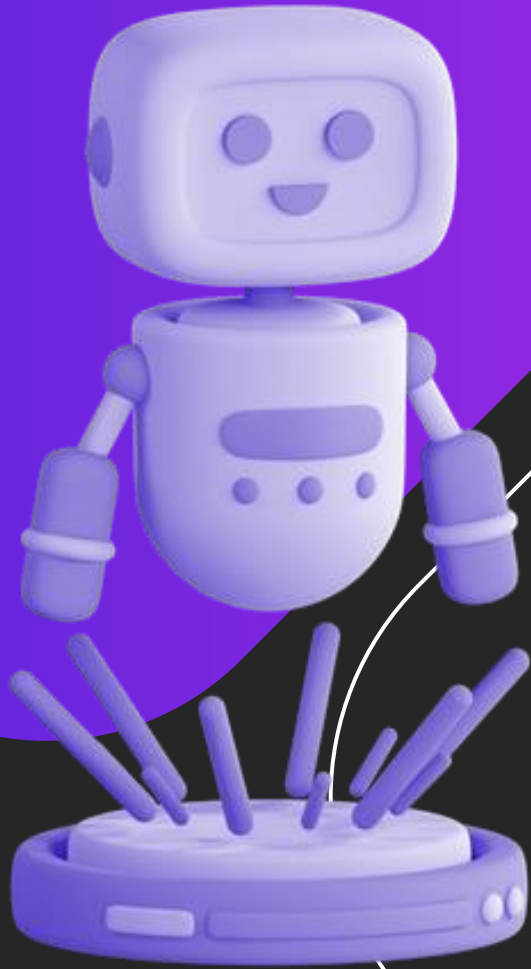
- Automate First-Line Support: Use AI agent for answering balance, transactions, savings, and product inquiries 24/7.
- Enhance Personalization: Recognize existing customers to offer faster services.
- Boost Operational Efficiency: Reduce wait-times by automating document analysis (PDF upload and Q&A).
- Future Integration: Connect the chatbot with real-time banking APIs for even more personalized and live support.



Strategic Business Improvements

- Self-Service Tools: AI-driven planning for savings, loans, and investments.
- Document Insights: Upload 10-K/10-Q for instant analysis.
- Smart Recommendations: Personalized Chase offers based on user behavior.
- Adaptive AI: Ongoing learning to boost accuracy and loyalty.





Conclusion

In conclusion, AI Chatbots revolutionize customer service, enhance user experiences, and drive operational efficiency, empowering businesses to thrive.



**"AI is like a canvas,
and human creativity
is the paintbrush that
brings it to life."**



Thank You!

Presented by: Mohammed Zakiuddin

Texas A&M University-Commerce

Hackathon Event – Business Analytics 2025