

# Press Release

24 April 2025

## Commerzbank Launches AI-based Banking Avatar

- Virtual assistant Ava helps customers with service inquiries, account management, and questions regarding Commerzbank products in banking app
- Available 24/7 and interaction in natural language

All users of the Commerzbank banking app will soon be able to get assistance with their banking transactions from an avatar. By introducing the virtual assistant named Ava, the Bank is taking the next step in digitalisation and in the use of artificial intelligence (AI). Customers can interact with Ava in natural language and ask her questions. She then provides both general information and personalised advice on various banking services.

The avatar is based on AI technologies from Microsoft Azure and combines artificial intelligence with a human component, as Ava is modeled after the likeness of an actress. The assistant is available 24/7 and provides instant support without any wait. To be able to speak with Ava, customers simply need to access the Commerzbank banking app. Currently, Ava is being gradually released to the devices of the Bank's customers. Very high security standards as well as the regulatory requirements related to artificial intelligence were taken into consideration during the development of the avatar.

"Commerzbank is one of the first banks to combine generative AI and avatar technology in a customer application. By introducing Ava, we are setting a new standard in digital banking," said Thomas Schaufler, Board Member for Private and Small-Business Customers at Commerzbank. "Our goal is to provide our customers with suitable solutions that make their everyday banking transactions as quick, easy, and convenient as possible."

In addition to answering general questions about Commerzbank products (such as account models and credit cards), Ava can also provide information about the customer's banking products, such as the current credit card limit. Comparisons of products are also possible. Furthermore, Ava enables the digital execution of banking transactions directly within the dialogue, including ordering a new credit card, blocking or unblocking a current credit card, or changing limits. Additionally, Ava assists in the overview and management of accounts and financial products on a user-friendly interface.

For more complex inquiries, customers are referred to experts in the Bank's customer centre. Ava's service will be gradually expanded, incorporating customer feedback. Ava will initially speak German; a later version will also support English.

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## About Commerzbank

With its two business segments – Corporate Clients and Private and Small-Business Customers –, Commerzbank, as a full-service bank, offers a comprehensive portfolio of financial services. It is the leading bank for the German Mittelstand and a strong partner for around 24,000 corporate client groups. Commerzbank transacts approximately 30% of Germany's foreign trade financing. The Bank is present internationally in more than 40 countries in the corporate clients' business – wherever its Mittelstand clients, large corporates, and institutional clients need it. In addition, Commerzbank supports its international clients with a business relationship to Germany, Austria, or Switzerland and companies operating in selected future-oriented industries. With more than €400 bn assets under management, Commerzbank is also one of the leading banks for private and small-business customers in Germany. Under the brand Commerzbank, it offers a wide range of products and services with an omni-channel approach: online and mobile, via phone or video in the remote advisory centre, and personally in its around 400 branches. Under the brand comdirect, it offers all core services as a digital primary bank 24/7 and, as a performance broker, solutions for saving, investing, and securities trading. Its Polish subsidiary mBank S.A. is an innovative digital bank that serves approximately 5.8 million private and corporate customers, predominantly in Poland, as well as in the Czech Republic and Slovakia.

## Disclaimer

This release contains forward-looking statements. Forward-looking statements are statements that are not historical facts. In this release, these statements concern inter alia the expected future business of Commerzbank, efficiency gains and expected synergies, expected growth prospects and other opportunities for an increase in value of Commerzbank as well as expected future financial results, restructuring costs and other financial developments and information. These forward-looking statements are based on the management's current plans, expectations, estimates and projections. They are subject to a number of assumptions and involve known and unknown risks, uncertainties and other factors that may cause actual results and developments to differ materially from any future results and developments expressed or implied by such forward-looking statements. Such factors include, amongst others, the conditions in the financial markets in Germany, in Europe, in the USA and other regions from which Commerzbank derives a substantial portion of its revenues and in which Commerzbank holds a substantial portion of its assets, the development of asset prices and market volatility, especially due to the ongoing European debt crisis, potential defaults of borrowers or trading counterparties, the implementation of its strategic initiatives to improve its business model, the reliability of its risk management policies, procedures and methods, risks arising as a result of regulatory change and other risks. Forward-looking statements therefore speak only as of the date they are made. Commerzbank has no obligation to update or release any revisions to the forward-looking statements contained in this release to reflect events or circumstances after the date of this release.

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