M&T Bank and RDC.AI Recognized with Editor's Choice Award at 2026 Banking Tech Awards USA

Portfolio Intelligence platform strengthens client insight and early risk identification

BUFFALO, NEW YORK, Aug. 19, 2026 - RDC.AI, the agentic and predictive intelligence platform for business and commercial banking, today announced that its work with M&T Bank (NYSE: MTB) was named the Editor's Choice winner at the 2026 Banking Tech Awards USA, presented by FinTech Futures, recognizing their efforts to strengthen credit monitoring and enhance portfolio insights across commercial and business banking.

The recognition reflects a cross-functional effort across M&T Bank's Commercial, Business Banking, Risk and Technology teams in partnership with RDC.AI. Together, the organizations have advanced analytics capabilities that enhance how the bank monitors credit, identifies emerging risks and supports more informed client engagement.

The platform integrates predictive analytics into daily workflows, helping teams focus on the most relevant signals and deliver clearer insight across portfolios. For clients and bankers, this translates into:

- Delivering clearer, more consistent insight into portfolio performance and risk
- Identifying potential issues earlier, with more time to plan and respond
- Reducing unnecessary alerts so conversations stay focused on what matters most

"This recognition reflects the strength of our partnership with RDC.AI and the progress we've made in advancing our credit monitoring capabilities," said Peter D'Arcy, Head of Commercial Banking, M&T Bank. "By embedding more timely, data-driven insight into our workflows, we are better positioned to support our clients with informed, forward-looking guidance."

Ada Guan, CEO and co-founder of RDC.AI, said the award highlights the impact of combining advanced analytics with practical application in commercial banking. "M&T Bank has integrated our platform into its commercial lending operations in a way that delivers meaningful insight to frontline teams," Guan said, adding that the recognition underscores the value of turning innovation into outcomes for clients.

The Banking Tech Awards USA recognizes excellence and innovation across financial services technology, with the Editor's Choice category honoring projects demonstrating strong execution and real-world impact.

About RDC.AI
RDC.AI is an agentic and predictive intelligence platform for business and commercial banking. Trusted by banks globally, RDC.AI's platform unifies data and turns insight into action, with transparency and explainability at its core. Solutions include Early Intelligence, Review and Renewal Recommendations, Leads & Limits, Portfolio Insights, Merchant Lending, and more – all built on a foundation of Teachable Intelligence and Glass Box AI. For more information on RDC.AI, please visit www.rdc.ai.

About M&T
M&T Bank Corporation is a financial holding company headquartered in Buffalo, New York. M&T's principal banking subsidiary, M&T Bank, provides banking products and services with a branch and ATM network spanning the eastern U.S. from Maine to Virginia and Washington, D.C. Trust-related services are provided in select markets in the U.S. and abroad by M&T's Wilmington Trust-affiliated companies and by M&T Bank. For more information on M&T Bank, visit www.mtb.com.

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