Smartstream doubles down on infrastructure and AI to future-proof post-trade operations

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At Sibos Frankfurt 2025, Akber Jaffer, CEO of Smartstream, explained how the company is refreshing its brand and investing in cloud, APIs and AI to deliver secure, resilient and innovative post-trade solutions to financial institutions worldwide.

Smartstream has long been known for reconciliation and post-trade automation. On Day 3 of Sibos Frankfurt 2025 its chief executive, Akber Jaffer, used the "next frontier" theme to describe why infrastructure is the bedrock of every enabling technology and how Smartstream is unlocking trusted, intelligent data insights and operational resilience across its global customer base

Infrastructure as the foundation for innovation

Jaffer said one of Sibos' big announcements was about infrastructure development, especially distributed ledger technology. "That lead with infrastructure is very important for a company like Smartstream," he said, because "a lot of the enabling technologies–cloud, application programming interfaces (APIs), artificial intelligence (AI)–are really focused on infrastructure."

He explained that Smartstream has been "spending a lot of time putting research and development" into ensuring its infrastructure is "future ready" for customers. This includes refactoring legacy components into microservices and adopting modern security standards so banks can comply with regulations such as the European Union's Digital Operational Resilience Act (DORA).

A global reach with local sensitivity

Jaffer emphasised Smartstream's global footprint. Like Swift, the company partners with leading institutions worldwide, delivering tailored solutions and strategic support across diverse markets and regions. Its global footprint, enabling it to meet the unique needs of clients wherever they operate.." Being in Frankfurt for Sibos is vital because "much of our business is centred around Europe" and the event lets the firm engage with existing and prospective clients to understand challenges and feed ideas back into product development.

He pointed out that regulatory expectations differ across regions and Smartstream invests to make its solutions flexible enough to adapt, for example to near-real-time reporting rules in Europe and Asia.

A refreshed brand and unlocking data value

Jaffer said Smartstream used Sibos to showcase its new brand, giving "real clarity about Smartstream's position in the market." The refreshed identity signals its shift from a pure reconciliation vendor to a broader data-driven operations partner. "We are trying to unlock those data so [customers] are able to action those and really get value from them," he said.

AI, APIs and compliance

He emphasised that AI cannot be separated from infrastructure. "It's very hard to have applied use cases for AI unless you are operating on the cloud and have very good APIs." Smartstream's AI projects focus on ingesting, cleansing and reconciling massive data sets in real time, helping banks improve straight-through processing and reduce manual exceptions.

At the same time, he acknowledged that financial institutions are regulated and that suppliers such as Smartstream must demonstrate robust security and operational controls. The company's product roadmaps now build compliance features — audit trails, explainable algorithms and high-availability hosting — into cloud services by default.

Collaboration with customer cohorts

Another investment area is strengthening relationships with customer cohorts. "There are many great ideas from our customer cohorts that we like to bring back into the organisation," Jaffer said. This collaborative approach helps Smartstream deliver on compliance and innovation simultaneously, with new features often co-designed with clients and our innovations team to ensure practical value.

Infrastructure-led innovation

Jaffer's comments underline that Smartstream sees the "plumbing" of finance as a strategic differentiator, not just a cost centre. By investing first in secure, flexible infrastructure, the company can layer AI and other innovations on top without compromising regulatory compliance or operational resilience. This is crucial as financial institutions face tighter rules such as Digital Operational Resilience Act (DORA), and demand faster exception handling and richer analytics.

Smartstream's refreshed brand and customer-cohort approach also signal that it wants to be more than a reconciliation vendor. It aims to become a partner in unlocking data value and orchestrating post-trade processes for financial institutions and enterprises of all sizes and geographies. As distributed ledger technology (DLT) and tokenisation spread, and as regulators demand transparency of outsourced services, Smartstream's infrastructure-led innovation positions it to support the next phase of financial market transformation.