

ASSET SERVICING TIMES

Smartstream launches Smart Agents for back office operations

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Smartstream, a data solutions provider for global financial institutions and enterprises, has announced the availability of Smart Agents, its agentic AI solution designed for bank operations.

The firm says the solution is proven in Tier 1 pilot deployments and natively integrated with Smart Reconciliations, enabling it to be deployed immediately.

Smart Agents targets the operational effort financial institutions spend on fragmented exception workflows across disconnected systems.

The solution surfaces the steps requiring human action and executes the remaining parts autonomously — including counterparty and internal communications, available in assistive and autonomous operating modes with human-in-the-loop oversight, full audit trail, step-by-step explainability, complete data privacy, and intelligence that compounds continuously over time.

The product is available to Smart Reconciliations clients, covering bank reconciliations, cash breaks, settlement exceptions, and post-trade investigations.

Thomas Steinborn, chief product and technology officer, Smartstream, comments: “As Smart Agents executes workflows, it continuously observes and learns from user decisions, automatically enhancing automation over time.

“The result is a back office where operational knowledge accumulated over years is preserved and compounded rather than lost to attrition.”

Steinborn also notes: “The pilot results demonstrate a 97 per cent reduction in investigation time per exception, from 14 minutes manually to 30 seconds.

Janey Speed, analyst, Celent, adds: “Our research highlights that financial institutions are under pressure to automate exception-heavy workflows for reconciliations, cash breaks, settlement investigations, and where manual processes are costly and error-prone.

“The institutions making the most progress are those deploying purpose-built solutions that preserve audit integrity and ensure human oversight is embedded in the workflow.”