



# Smartstream launches Smart Agents for back-office operations

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

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Proven in Tier 1 pilot deployments and natively integrated with Smart Reconciliations, it can be deployed immediately without changes to client infrastructure and is purpose built for regulated environments.

Financial institutions dedicate up to 70% of operational effort to exception workflows fragmented across disconnected systems. Smart Agents transforms this dynamic: instead of analysts going to the data, the data comes to them, surfacing only the workflow steps that require human action, while everything else is handled autonomously end-to-end. This includes counterparty and internal communications that eliminate the manual effort consuming significant operational time.

Thomas Steinborn, Chief Product and Technology Officer, Smartstream, commented: "The Pilot results demonstrate a 97% reduction in investigation time per exception, from 14 minutes manually to 30 seconds, which proved what the industry needed to see. Autonomous back-office operations are not a future ambition, they are a present reality. What makes Smart Agents unique is the combination of two knowledge sources no generic AI can match: the institutional knowledge our clients have built within their own operations, and the deep domain expertise Smartstream has developed in financial services. The intelligence only compounds over time."

"Leading institutions are projecting 50-70% automation in year one. Every action is fully logged for audit and regulatory compliance, and configurable human-in-the-loop approvals ensure analysts remain in command of higher-risk decisions. 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, getting smarter, faster, and more resilient with every passing day," he concluded.

Janey Speed, Analyst, Celent, commented: "Agentic AI is starting to move on from a theoretical concept to a measurable operational reality in banking back offices. 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. Agentic technology is very much here, and its adoption is only going to accelerate."

Available in both assistive and autonomous operating modes, Smart Agents gives institutions the flexibility to apply the right level of automation for each workflow. Every action is explainable step-by-step, with complete data privacy, enabling firms to scale AI adoption with confidence and in full compliance with internal governance requirements.