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Smartstream Launches Agentic AI Reconciliations to Tackle T+1 Settlement Pressures

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🌟 FEATURE: Post-Trade Automation



Quick Summary

Smartstream has launched Smart Reconciliations Premium, utilizing **agentic AI reconciliations** to autonomously investigate and resolve financial exceptions. Designed for T+1 settlement environments, the platform reduces total cost of ownership by 25% while increasing throughput by 50%, ensuring **high-speed data accuracy** across eight global reconciliation domains.

How Does Agentic AI Solve T+1 Settlement Challenges?

Agentic AI reconciliations represent a fundamental shift from descriptive to active technology in the back office. As settlement cycles compress to T+1, financial institutions no longer have the luxury of manual **break investigation workflows**. Smartstream's Smart Agents are designed to **autonomously resolve exceptions**, moving beyond simply flagging errors to actively closing them. This automation addresses the most **time-consuming operational tasks**, allowing reconciliations to keep pace with real-time market movements rather than waiting for month-end processing. Key benefits include:

- **50% more throughput** on existing client hardware.
- **Autonomous investigation** and resolution of complex breaks.
- **Full audit trails** for every action taken by the AI agents.

What is the GRIT Framework for Post-Trade Automation?

The new release is built on the **GRIT architectural principle**, which stands for Governance, ROI, Integration, and Trust. This framework ensures that **agentic AI reconciliations** operate within strict **centralized control environments**, maintaining human accountability while driving efficiency. By utilizing the **Model Context Protocol (MCP)**, the system allows enterprise AI assistants to query data and trigger workflows through outbound APIs. This integration ensures that **approved financial actions** are performed within existing permission structures, maintaining the **integrity of institutional data** across eight critical domains, including OTC derivatives and digital assets.

How Does Smartstream Improve Operational ROI?

Financial institutions are currently facing **shrinking operational budgets** alongside rising regulatory expectations. Smartstream addresses this by delivering approximately **25% lower TCO** (Total Cost of Ownership) through its premium reconciliation engine. By combining **supervised machine learning** with new unsupervised fuzzy matching, the platform significantly reduces the need for **manual investigation teams**. The solution is designed for **rapid global deployment**, with implementation timelines measured in weeks rather than months, providing a **faster time-to-value** for top-tier banks processing billions of monthly transactions.

FF NEWS TAKE:

Smartstream is moving the needle by transitioning AI from a passive observer to an active participant in the back office. By embedding **agentic AI reconciliations** directly into the core engine, they are solving the T+1 resource crunch that many legacy systems simply cannot handle. This move toward **autonomous post-trade operations** is a bold step that positions Smartstream as a leader in the next generation of **intelligent financial infrastructure**.