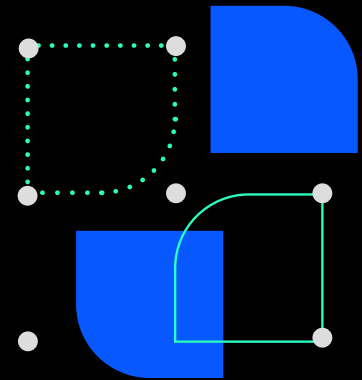


Smart Agents

# Your autonomous back office unlocked

PLAN. REASON. EXECUTE.

Data served directly to you with agentic AI Smart Agents.





## The breakthrough back offices have been waiting for

When 70% of operations is spent chasing exceptions, teams fall behind and risk escalates. Disconnected systems, manual investigations, and endless email threads are structural blockers to scale and control.

Traditional automation improves tasks, not outcomes. What's needed is a new operating model—where data is delivered instantly, workflows guide themselves, and processes get smarter with every cycle.

## The rethink

The future isn't about just about automating your existing process; it's about transforming your operational foundation built on autonomous intelligence.

### The paradigm shift in data consumption

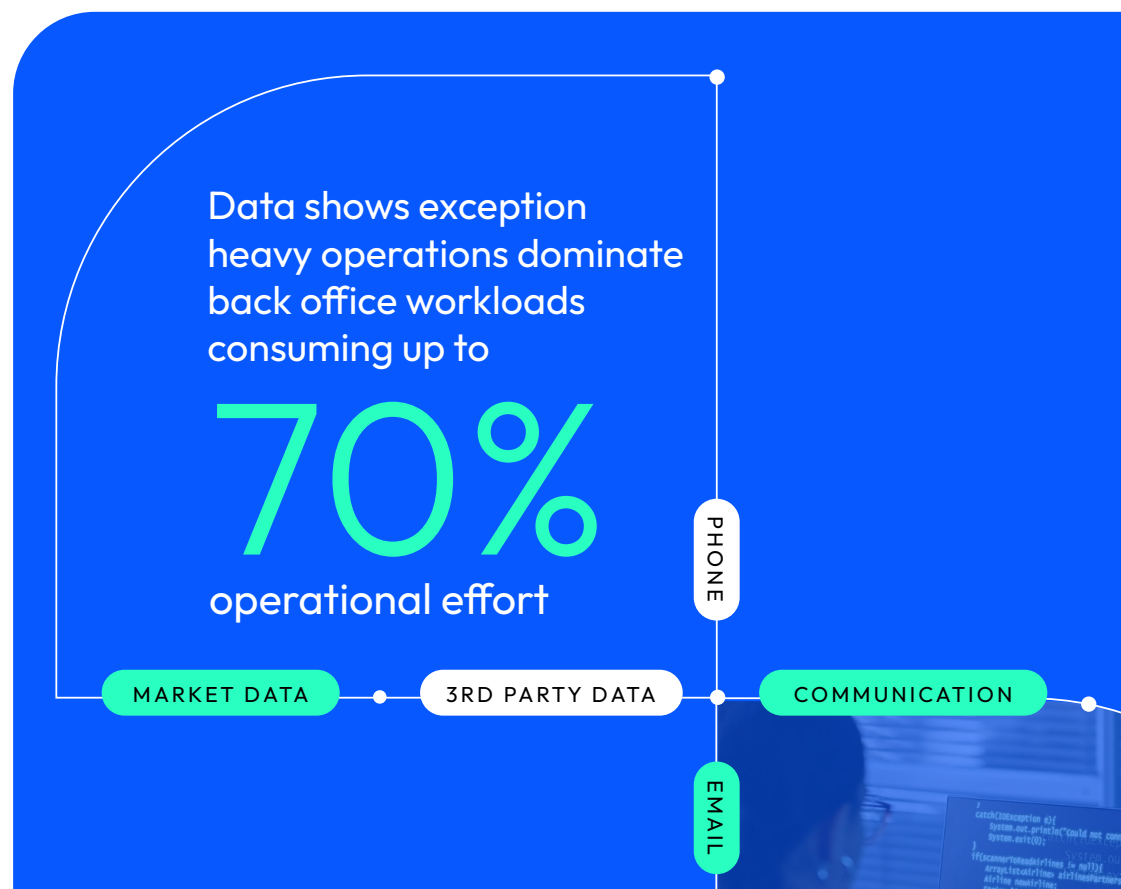
## From users chasing data to data served to users

A model that removes manual touchpoints, reduces dependency on human memory, and orchestrates end-to-end activities seamlessly.

## Built for the reality of today's complexity

**Smart Agents** collapse the complexity by bringing the right data, insights, and actions directly to the user eliminating friction and enabling a more resilient, scalable, and intelligent back office. This is achieved by making the best use of your knowledge base and incrementally move from manual > to augmented > to autonomous workflow.

**Smart Agents deliver** this shift by transforming back-office complexity into a fluid, intelligent, and self-optimising operating environment powered by Agentic AI.





# Agentic Intelligence at the core

From exception management to operational excellence.

This is more than the optimisation of existing processes; it is the redesign of how operations run.



## Autonomous planning and reasoning

Agentic I can analyse a problem, break it into steps, choose the right sequence of actions, and adapt if new information emerges.



## Goal driven behaviour

Rather than responding to isolated prompts, agents work toward a defined outcome (e.g., 'resolve this cash break').



## Multi-step workflow execution

Agents can connect to and operate across multiple systems:

- retrieve data
- analysing information
- triggering workflows
- updating records
- sending communications
- closing tasks



## Ability to interact with systems and humans

Agents can:

- read and write to applications
- call APIs
- generate and send emails / messages
- request missing data from counterparties or internal teams



## Continuous learning

Over time, agentic systems refine their decision-making based on past outcomes, user feedback, and historical patterns.



# Intelligence that learns, measures, and improves

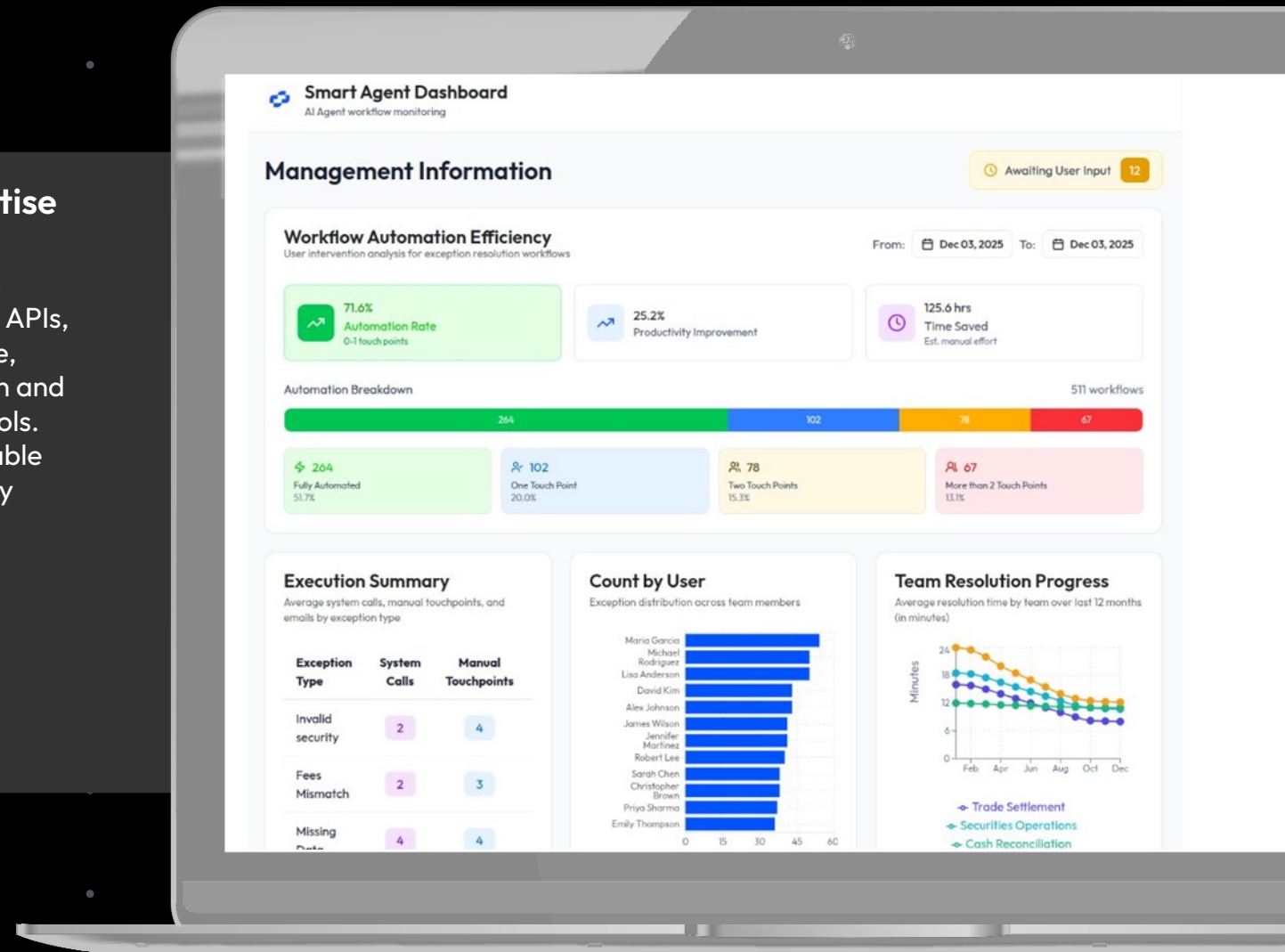
## Powered by deep domain expertise

With privileged access to Smartstream's proprietary product intelligence, private APIs, and decades of reconciliation knowledge, Smart Agents delivers a level of precision and actionability unavailable in generic AI tools. This results in deeper insights, more reliable decisions, and consistently higher-quality autonomous resolutions.

Productivity  
improvement

29x

reduction in time  
per user, per break



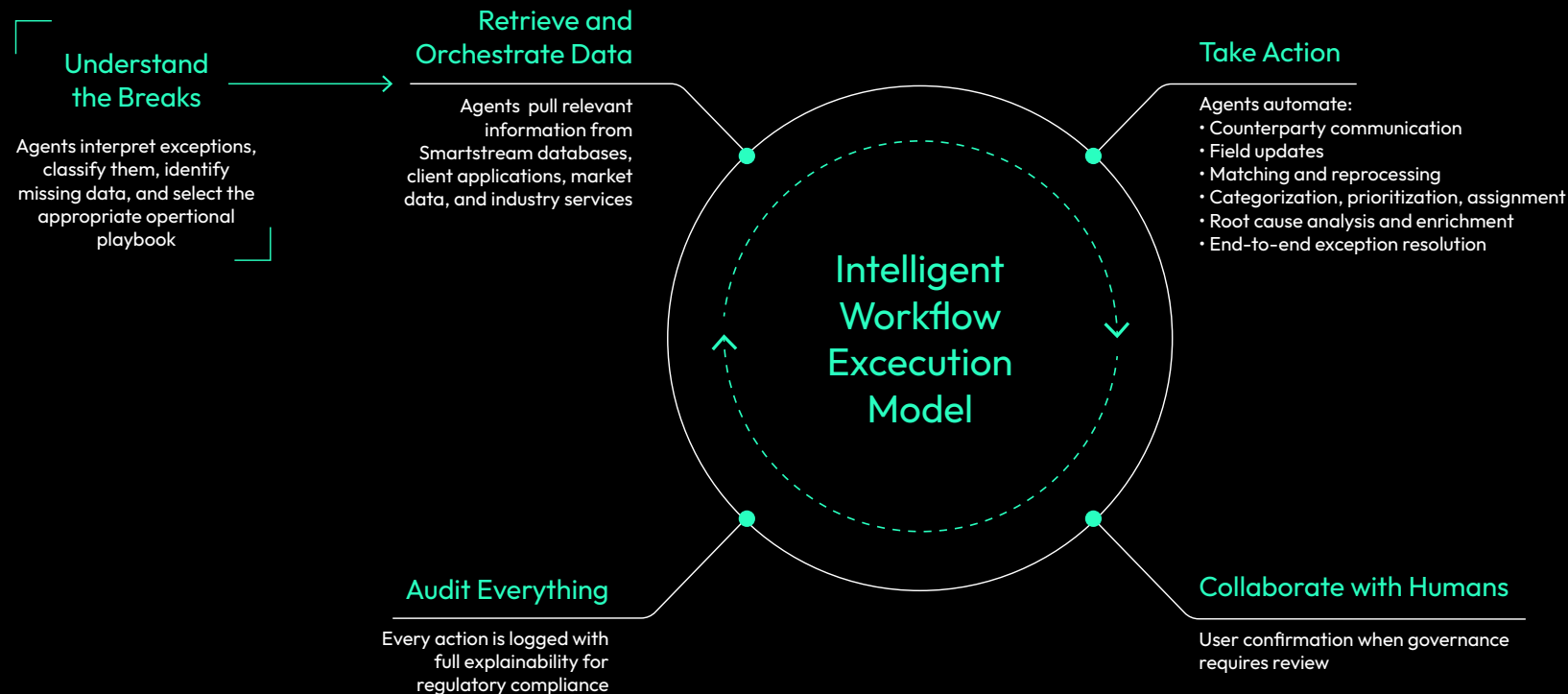
Agentic Automation Analytics



# How Smart Agents works

Reimagine and transform exception-heavy, manual processes into intelligent, automated workflows that reduce human efforts, increase efficiency, and strengthen operational control.

Smart Agents takes ownership of the entire end to end sequence, reducing human intervention to only the moments where judgment or governance is required.





# What makes Smart Agents unique?

Together, these capabilities deliver autonomous operations that are accurate, compliant, and built to scale.

## Policy-controlled autonomy

Embedded governance with human-in-the-loop controls, maker-checker workflows, and explainable decisioning; ensuring accuracy, compliance and trust.

## Multi-agent orchestration

Coordinated triage, investigation, resolution, alerts, and analytics across a network of specialised agents, like a co-ordinated workforce capable of managing high-volume, high-complexity workflows.

## Rapid onboarding and immediate value

Smart Agents deploy into a client's existing operational environment with minimal configuration, using current data flows, reconciliations, and system connections as the starting point. This eliminates the lengthy setup projects and delivers measurable automation benefits from day one.

## Elastic, on-demand scalability

Automatically scales during peak volumes without additional FTEs or operational overhead, ensuring resilience during market stress.

## Native auditability and compliance

Full traceability across every action for risk, regulatory alignment, and operational assurance, providing a complete and transparent audit trail aligned with regulatory expectations.

## Deep, native integration

Connected with Smart Reconciliations, Smart Data and Smart Fees, while also connecting seamlessly to third-party and internal systems, Smart Agents operate as part of the client's infrastructure using protocol such as MCP.

## Domain-first intelligence

Purpose built for exception heavy operations, with workflows that are fully domain aware, enabling faster decisions, fewer errors, and smarter automation from day one.

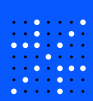
## Codified institutional knowledge

Continuous learning loops converting analyst expertise into reusable playbooks and boosting automation efficiency over time.



# Strategic impact

Smart Agents unlocks enterprise-level operational transformation and enables teams to focus on higher-value oversight.



Up to 70% reduction in manual investigation workload



Stronger auditability and control



Reduced settlement and compliance risk



Improved scalability during volume spikes



Analysts freed to focus on risk, oversight, and value-added tasks

## Make your operations autonomous

Discover how Smart Agents deliver a fundamental shift in how institutions resolve exceptions, manage workflows, and scale operations.

See Smart Agents in action within your workflows.

Register your interest for a tailored demo today.

### Contact

[smart.stream/connect](https://smart.stream/connect)

Or find out more [smart.stream/smartagents](https://smart.stream/smartagents)

## About Smartstream

For more information visit:  
[smart.stream](https://smart.stream)

Smartstream unlocks trusted, intelligent data insights – clearly, consistently, and without compromise.

Empowering leading global financial institutions and enterprises with innovative solutions that deliver accurate, timely data insights to streamline operations, reduce costs, and meet regulatory demands with confidence.

By harnessing data at the core of customer operations, Smartstream drives smarter, faster outcomes across reconciliations, liquidity, collateral, corporate actions, fees, and reference data solutions.

