



Treasury Trends Article

Agentic AI

Agentic AI: the next-gen workforce for your payment factory

“Currently, Agentic AI is a trending topic across multiple industries, including Treasury. Is it a buzzword for Treasury or much more than that? This article not only elaborates on Agentic AI but also its future potential for treasurers in relation to payment factories.

Agentic AI is an **artificial intelligence system** that can accomplish a specific goal with limited supervision. It consists of AI agents and Machine Learning models that mimic human decision-making to solve problems in real time. In a multi-agent system, each agent performs a specific subtask required to reach the goal, and their efforts are coordinated through AI orchestration. Unlike traditional AI models, which operate within predefined constraints and require human intervention, Agentic AI exhibits **autonomy, goal-driven behaviour, and adaptability**. The term “Agentic” refers to these models’ agency, or, their capacity to act independently and purposefully. Essentially, Agentic AI is the framework; AI agents are the building blocks within the framework.*

For Treasury teams, **several innovations have been implemented in daily operations** in recent years. Some examples are: using robotics (robotic process automation) in processing bank statements to reduce manual work, setting up APIs to enhance data integration and centralization with ERP systems and banks. Also, several projects have proven Machine Learning can add value to pattern recognition and support in cash flow forecasting.



A responsibility commonly shared between Treasury and other finance departments is the **processing of payments**.

As the payment landscape is undergoing constant changes, not in the least from regulators, the workload increases. The need for **optimizing the operational processes** for payments becomes more and more relevant.

* <https://www.ibm.com/think/topics/Agentic-ai>



A payment factory is a **centralized system for automating the processing** of large **payment** volumes for corporates.

Key characteristics of the system include **processing of payments** for multiple banks and bank accounts, formats, multiple currencies, and is often interfaced with one or more TMS and ERP systems.

Benefits realized are **streamlined operations**, **reduced costs**, and **mitigated risks**. While reducing the workload for Treasury teams, exception handling is often still a burden. Backoffice and payment factory operators spend a large amount of time screening payments, validating payments, repairing rejected payments, chasing missing data, or follow ups with banks.



Traditional automation is rulebased (“if field X is empty, then reject”) while **Agentic AI is focused on an objective goal, autonomous action, and adaptation**. That matters because payment exceptions are rarely one-and-done. A rejection can require: interpreting reason codes, validating master data, checking compliance status, confirming changes with the business, regenerating an ISO 20022 instruction, obtaining approvals under the four-eyes principle, and documenting the evidence.

With Agentic AI, a “treasury control tower” **supervises specialized agents** and **integrates with** the payment factory, ERP/TMS, sanction/fraud tooling, and bank connectivity.

Some corporations **already make use of AI** in pre-validating files against bank/scheme rules, spot missing or inconsistent fields, and propose fixes before submission. Next to these tasks, AI agents could **monitor statuses, parse reject codes, classify the root cause** (data quality, account issue, compliance hold, cut-off miss, technical failure), and **route to the right queue**. For low-risk corrections (formatting, known mapping fixes), the agent **could execute automatically within policy**; for high-risk changes (beneficiary edits), it could **prepare a repair proposal** and **escalate for dual approval**.

A topic with high priority in payments is obviously (cyber) fraud. Industry payment systems such as SWIFT and recent regulations on Verification of Payee (VoP) are designed to spot suspicious, incorrect or unusual payment flows. An AI agent can **correlate anomalies with approval history, master-data changes, and counterparties**, then generate a structured “**investigation narrative**” (what happened, why it is unusual, what to block/recall, what evidence to retain). In addition, AI agents can/could draft standardized bank inquiries (within approved templates), track responses, and update case status in an applicable ticketing tool.

In payments, **segregation of duties** is ensuring no one individual can **both commit and conceal fraud or errors** (e.g. the “four eyes” principle in practice). Although AI Agents should prepare evidence and propose action, it is key that **approval and release authority remains with designated roles** (or explicitly approved automated controls), and every step must be logged with timestamps, data lineage, and policy references.

It should be carefully defined what AI agents can do autonomously, what requires dual approval, and what is prohibited (e.g., bypassing sanctions screening). Enforcing this through an orchestration layer is what in general applies to Agentic AI. Agentic AI as part of a Payment Factory should be regarded as a regulated operational capability, not only as a productivity add-on. It should fit a company’s Risk Control Framework.

In the US, the **AI Agent Standards Initiative** delivered by the Center for AI standards and innovation (CAISI) within NIST* provides an **AI Risk Management Framework** and specifies requirements and guidelines for establishing an AI management system. This initiative ensures that the next generation of AI, agents capable of autonomous actions, is widely adopted with confidence.

The **EU AI Act** entered into force in 2024 with phased application dates through 2026 (and beyond for specific obligations). Even before full applicability, the regulation is designed for transparency, documentation, and human oversight which reduces future remediation effort. When AI agents handle sensitive payment data and can trigger actions, the **operating model should also meet DORA** (Digital Operational Resilience Act) expectations for resilience, and **follow SWIFT CSP security controls** for any SWIFT-connected environment.

A pragmatic approach for implementing an Agentic workforce as part of your payment factory starts with selecting a **bounded exception domain** (e.g. format rejects) and building an AI agent that **detects, proposes a fix, routes for approval, resubmits, and measures adapted cycle times**. When successful, specialised agents can be added (e.g. for anomaly detection) and the first part of the ‘Treasury control tower’ should be implemented, starting with a dashboard. Finally, governance through an AI management system enables expansion across regions and payment types.

The real question is no longer whether AI will support the payment factory, but **how far organizations are willing to redefine control in an increasingly autonomous world**. If done well, “Agentic AI” becomes a trusted next-gen workforce for the payment factory. This Agentic workforce is scalable and auditable, while the human treasury experts focus on strategy, stakeholder management & continuous improvement. ”

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