
The AI-Ready Bank: A Practical Blueprint for How to Compete in the Autonomous Finance Era

Fuel your next growth chapter with AI-native infrastructure
built for governance and partner scalability

Is your bank ready to capitalize on autonomous finance?

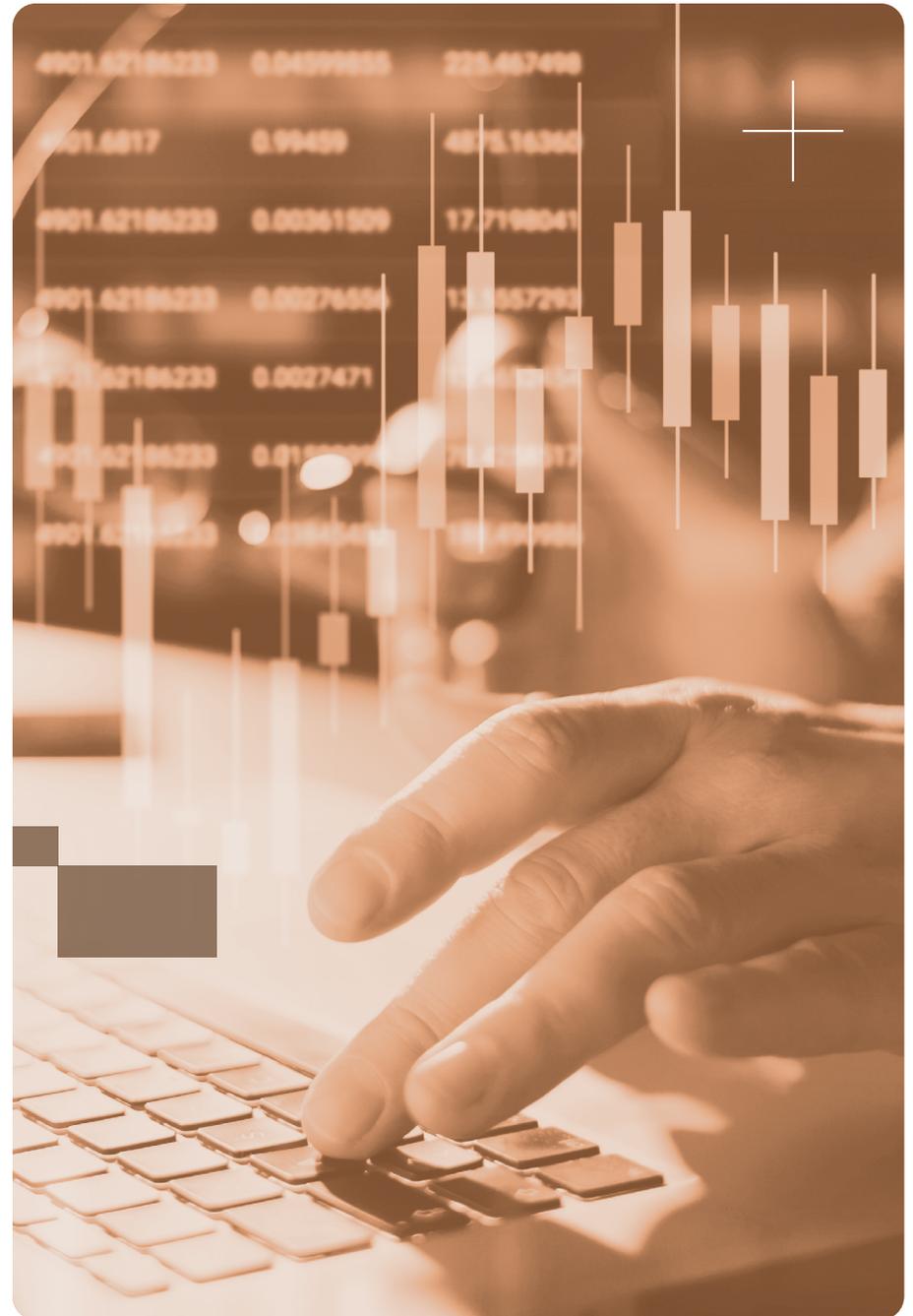
Artificial intelligence is changing the economics of banking, with analysts estimating it will **unlock up to \$370 billion** in annual profit for retail banks by 2030. And at the core of AI's value is its capacity to drive both external and internal transformation.

On the customer side, banks that can support and govern transactions initiated by AI assistants and merchant agents are better positioned to meet rising demand for fast, automated financial experiences. Internally, workflow agents can handle time-consuming work, from onboarding case management to regulatory reporting preparation, helping streamline operations and unlock opportunities for new fintech partnerships.

This level of transformation creates significant opportunities for every bank — but particularly for community banks with leaner teams and limited in-house data operations resources — to compete against larger institutions.

However, achieving sustainable growth with AI depends on one factor: technical readiness.

AI is shifting not only how financial transactions are analyzed, but who initiates them, raising the stakes for your bank to maintain end-to-end visibility. With an AI-native embedded platform, you can pursue new efficiency and growth across the business through infrastructure built for control.



Why should your bank be AI-ready?

The demand for AI-ready banking begins with consumers: AI already supports financial decision making, whether customers consult an AI tool for personalized financial advice or use an AI shopping agent to compare prices while making an online purchase.

But going forward, AI will do more than just offer advice. For example, a future-state AI agent might reallocate funds across accounts and schedule payments on behalf of customers with limited human input. This shift creates new demands on banks to safely process, validate and govern AI-initiated transactions.

At the same time, AI presents opportunities for banks to transform their internal operations and activate new partnerships opportunities. By integrating AI, banks can:

- **Streamline key workflows:** Beyond fraud and credit analysis, AI can automate high-volume workstreams such as onboarding and data capture during the underwriting process.
- **Attract fintech partners:** Fintechs will prioritize working with banks that can leverage AI to support faster time to approval, enhanced monitoring and stronger program governance.
- **Improve fintech lifecycle management:** Banks can apply AI across every stage of the fintech partner funnel, including discovery, screening, due diligence, onboarding and ongoing monitoring.
- **Support compliance procedures:** AI can support daily, auditable reconciliation across bank and ledger accounts.

HOW AI AMPLIFIES WHAT YOUR BANK DOES BEST

AI empowers smaller institutions to compete directly with national banks by enabling them to:



Reduce the burden on internal teams by optimizing labor-intensive workflows such as reconciliation and exception management while also eliminating manual data pulls and reporting with LLM-powered analytics



Reinvest staff time into high-value activities like relationship management, supporting key banking outcomes such as higher retention and more wallet share



Expedite partner program evaluation, from fintech introduction through shortlist, by minimizing cycles of follow up questions with AI-driven screening and analysis



3 key opportunities for banks that embrace AI

When supported by the right technological foundation, AI offers your bank more than incremental improvements to existing processes.

Treasury Prime's AI-native embedded finance platform is designed to help you power AI-native workflows and scale intentionally as automation becomes the norm, helping you capture these benefits:

EMBEDDED FINANCE GROWTH

STREAMLINED OPERATIONS

FUTURE-PROOF INFRASTRUCTURE

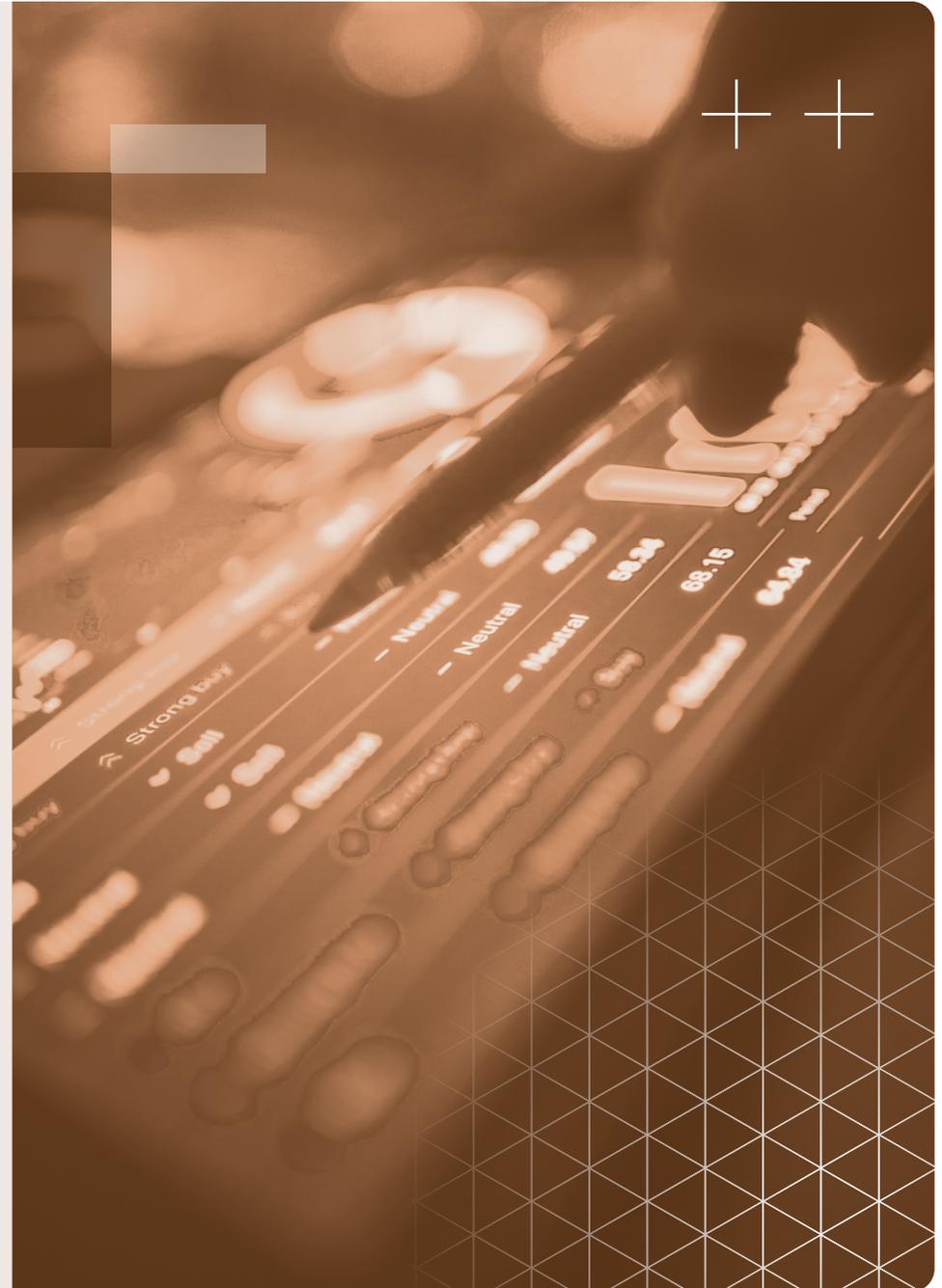
01

EMBEDDED FINANCE GROWTH

Efficient fintech evaluation and onboarding is essential as your bank expands its embedded finance strategy. With a multitude of potential partners to assess, internal teams must move efficiently throughout the review process.

AI-driven scoring helps your bank identify fintech partnership opportunities that align with your bank's risk appetite and strategic priorities. During due diligence, AI can also review submitted policies and documentation to surface gaps between fintech policies and your bank requirements that typically require manual review.

While humans will continue to execute final approvals over risk profile, compliance and vendor management, harnessing AI tools to prioritize the strongest fintech prospects and streamline onboarding helps you expand revenue-generating partnerships with less operational strain.



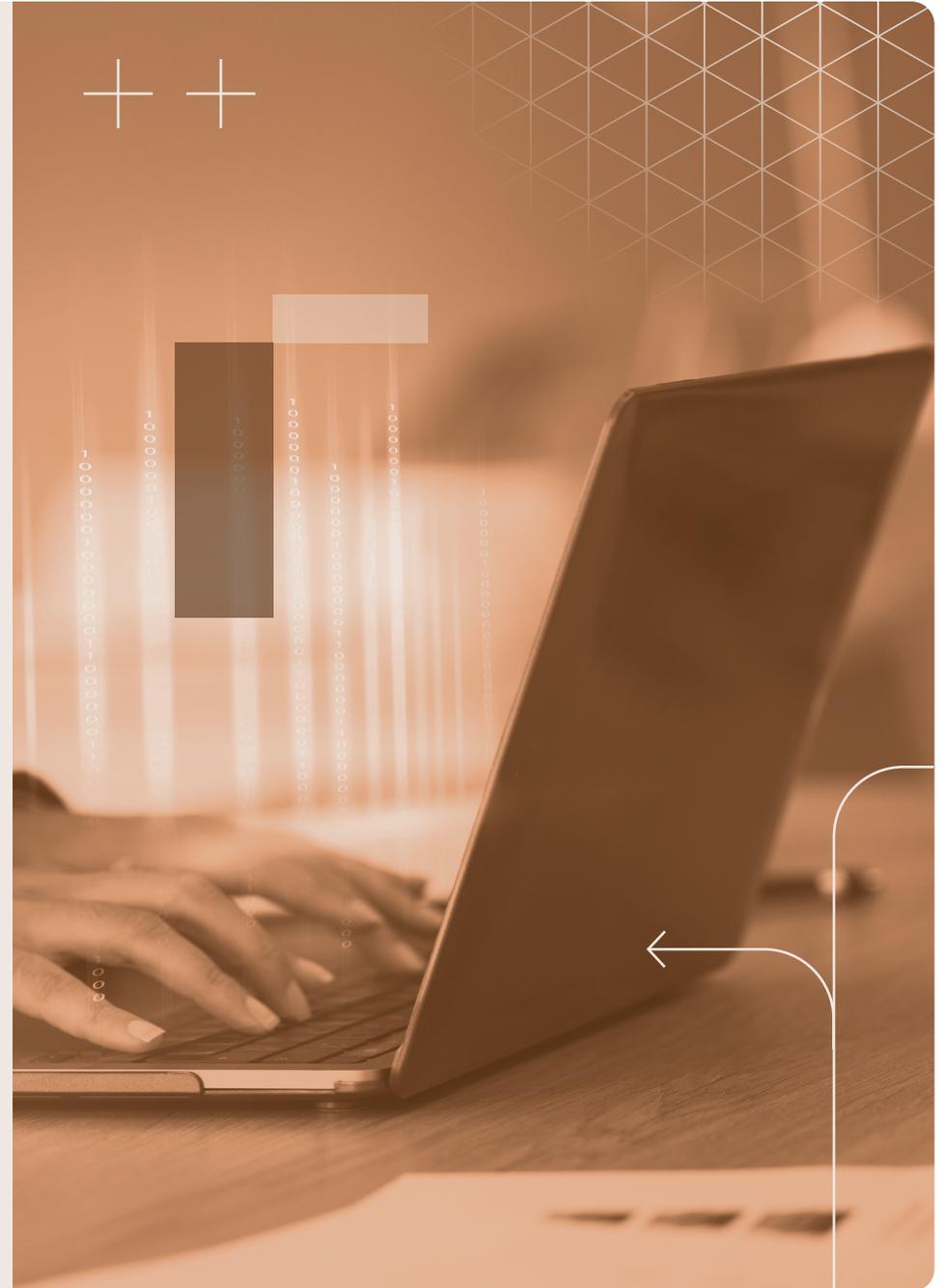
02

STREAMLINED OPERATIONS

Bank teams are stretched thin by high-volume operational work, including daily reconciliation, ongoing reporting and exception handling.

AI can streamline traditionally time-intensive processes like account reconciliation by classifying transaction mismatches and suggesting corrective actions for analysts to approve. Likewise, teams can use LLM-powered analytics to ask questions and surface insights about deposit trends or account performance without manually sorting data.

By reducing time spent on routine processing, you can redirect staff time toward higher-value activities like relationship banking that strengthens trust and long-term customer value.



03

FUTURE - PROOF INFRASTRUCTURE

As finance evolves toward AI-initiated transactions, banks need infrastructure that can support AI-enabled activity while preserving visibility.

An AI-native embedded finance platform allows banks to securely integrate and govern AI-agent activity. For example, banks can restrict transaction volumes for AI agents and clearly distinguish activity initiated by AI from human-driven activity.

With infrastructure designed for centralized control, you can capitalize on opportunities for agent-native banking while maintaining the oversight regulators require.

FIND FINTECH PARTNERS FASTER WITH AN AI MARKETPLACE

Your bank deserves a smarter way to discover, evaluate and start working with fintech partners.

That's why Treasury Prime's LLM-powered **AI Marketplace** helps you:



Access a curated network of over 3,600 fintechs looking for partnerships



Choose from 13 industry verticals, including B2B payments, real estate, healthcare and investment companies



Find the most compatible fintechs aligned to your bank's preferences, risk appetite and strategic focus

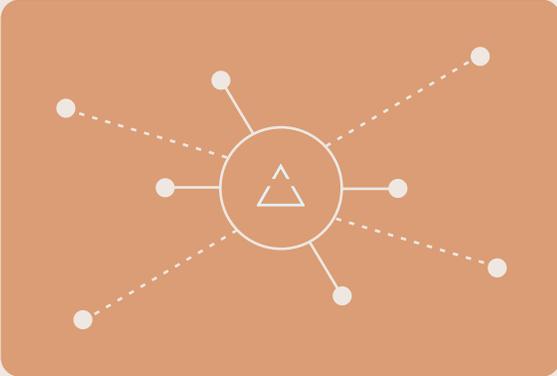


Gain insights on each fintech's potential fit to streamline partner evaluation and selection

Understanding an AI-native embedded finance platform

For banks to deploy AI responsibly, the underlying infrastructure is just as important as the AI tools themselves.

Treasury Prime's AI-native embedded finance platform is designed for maximum governance, offering integrated controls that enable you to safely utilize AI in your workflows:



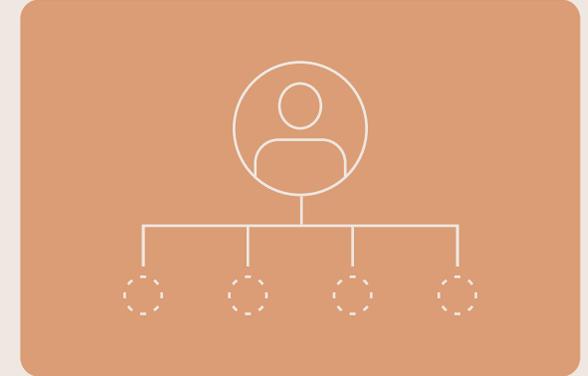
UNIFIED PLATFORM:

Since AI capabilities are built into Treasury Prime's existing platform, AI interacts through established pathways such as governed APIs, permission models and consistent logging — not separate or ad-hoc channels. This gives your bank visibility across all activity, whether bank-, fintech- or AI-initiated.



LAYERED SECURITY:

Banks can start from a zero-access baseline and selectively enable AI capabilities as needed, while multiple layers of credentials and API-level controls work together to prevent any single access point from becoming a point of failure.



AGENT-READY CONTROLS:

By assigning granular permissions to approved agent connections, banks can define which actions agents are authorized to perform. This works in tandem with other safeguards, such as enhanced KYC for accounts opened through AI-enabled workflows and monitoring of AI-initiated transactions for unusual activity like velocity spikes and repeated failed attempts.



BANKS DON'T NEED TOOLS THAT MAKE MANUAL WORK SLIGHTLY EASIER. THEY NEED SYSTEMS THAT RUN THEMSELVES. TREASURY PRIME GIVES BANKS THAT LEVEL OF AUTOMATION, ALONG WITH A DEDICATED LINE OF BUSINESS TO GROW AND OPERATE HIGH-QUALITY FINTECH PARTNERSHIPS."

Chris Dean
CEO, Treasury Prime

Your bank's AI strategy begins with its infrastructure

Banks are facing a pivotal moment as AI reshapes how financial activity is initiated and executed. There is ample opportunity for financial institutions of all sizes to capitalize on AI's potential — but choosing the right infrastructure is critical.

Treasury Prime's AI-native embedded finance platform gives your bank a unified foundation to deploy AI capabilities with confidence, helping you enhance internal efficiency and evaluate fintech partnership prospects intelligently, while maintaining the oversight you expect.

READY FOR AI TO FUEL YOUR BANK'S NEXT CHAPTER OF GROWTH?

[Reach out](#) to learn how Treasury Prime can help.