

When AI Agents Become the Customer

Why Banks Must Build Agentic AI
Connectivity Now

2026

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INTRODUCTION

A new commercial banking interface is emerging: AI agents acting on behalf of the client.

Over the next 24 months, many commercial clients plan to expand agentic AI into payments, reconciliation, exception handling, and treasury, and these workflows depend on bank-side execution, confirmation, controls and auditability.

Survey findings show a clear market signal: finance leaders are not only open to AI-initiated banking workflows but also willing to pay for bank-supported connectivity to do so. In fact, these leaders are already factoring this capability into their decisions about banking relationships.

Amid this desire to run autonomous banking workflows, finance leaders also expect governance on the bank side. They require fraud detection, configurable permissions, audit trails, transaction confirmation, reconciliation and override capability to feel comfortable. In other words, they want a control layer between their AI agents and bank execution systems.

69%

Would pay for
bank-provided AI
connectivity

71%

Factor agentic AI
capability into
selecting/expanding
a bank relationship

72%

Would allow
agentic AI to act in
their banking
workflows



INTRODUCTION

Providing this control layer is the strategic opportunity for banks. They already hold the client relationship, transaction systems, compliance framework and customer trust. But non-bank platforms such as ERPs, treasury systems, AP automation tools and fintech applications are already embedded in finance teams' daily work.

Three in four finance leaders already use automation in banking workflows, and roughly one in seven uses AI in their processes. The next step is not theoretical; many are planning to expand AI into payments, reconciliation, exception handling and treasury work within the next 24 months.

If a bank does not provide the governed orchestration layer for AI-initiated financial workflows, another bank or fintech platform may. The bank may still hold the account, but someone else will own the orchestration layer and the revenue that flows through it.

The question today is not whether agentic AI will become a part of commercial banking. It will. It is whether banks will be the orchestration engine that governs interactions, or whether control, governance and monetization live elsewhere.



Key Findings At A Glance

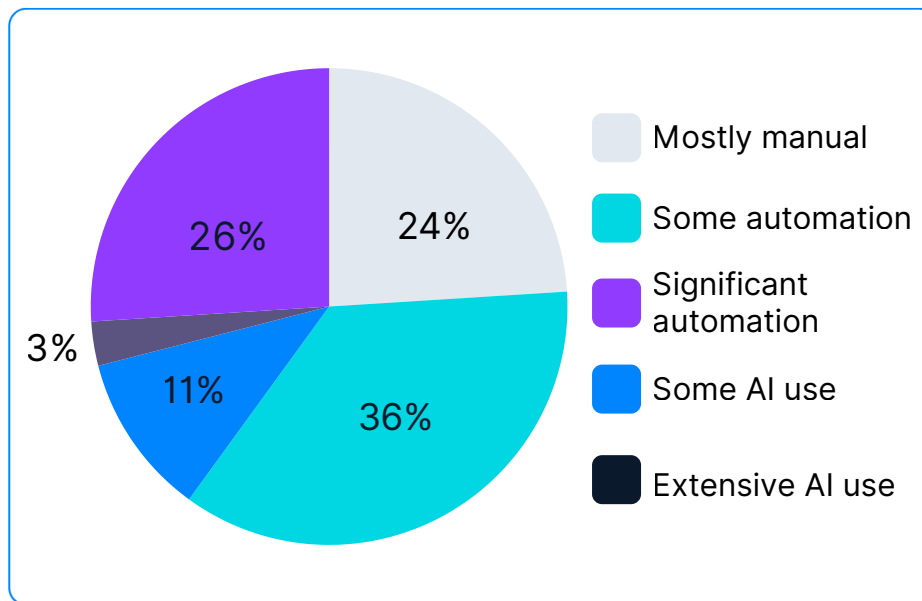
Would pay for
bank-supported
agentic AI
connectivity

69%

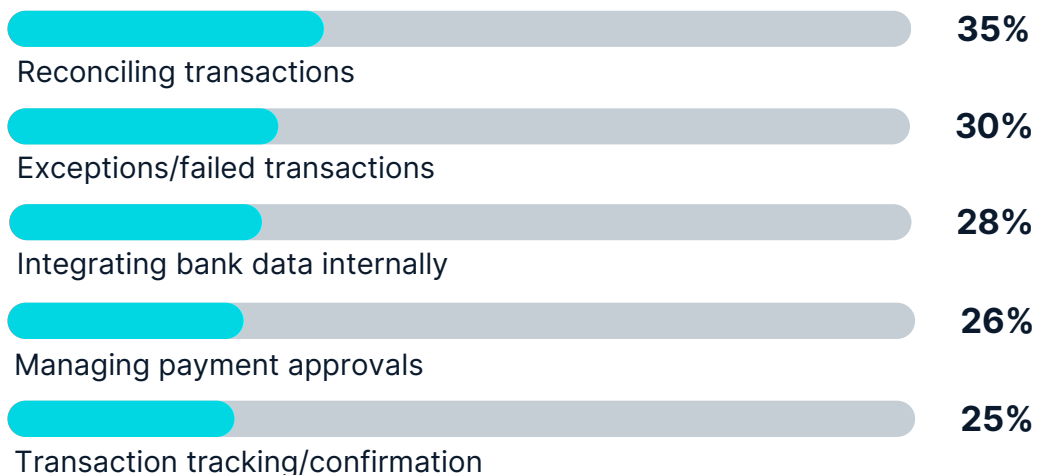
72%

Would allow
agentic AI to
manage banking
tasks

How banking processes are managed today



Most cumbersome banking-involved workflows



Select up to three



Key Findings At A Glance

3 out of 4 finance leaders use automation or AI at some level in their daily work.



62% use some automation for finance tasks, and 14% are using AI.

In the next 24 months, finance leaders plan to adopt agentic AI usage in these areas:



Financial close



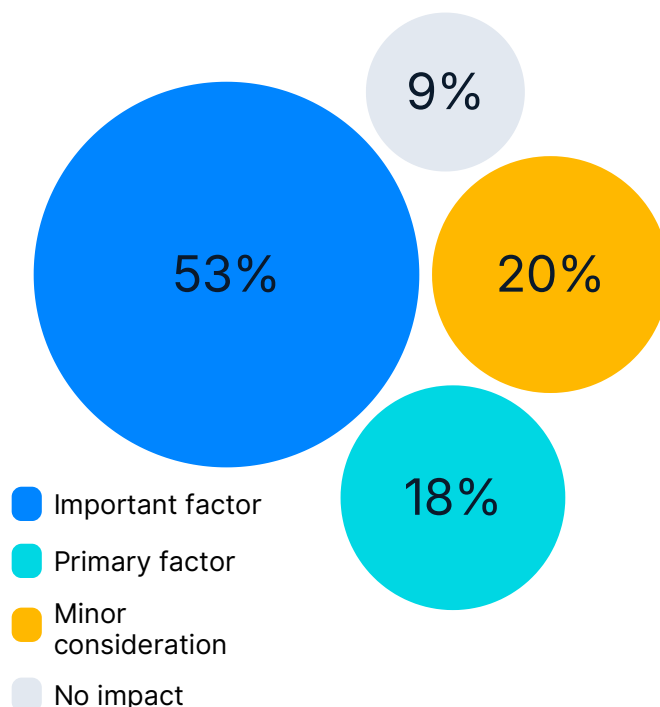
Payments, transfers and transaction execution



Cross-system reconciliation

n=423, Base: those who plan to adopt

Importance of agentic connectivity to choosing/expanding the bank relationship



83%



CFOs are willing to pay their bank for agentic connectivity.

51%



Say it's very important or critical their bank supports agentic workflows

Source: OvationCXM 2026 survey, n=522
Throughout this report, "finance leaders" refers to a range, from CFOs and heads of finance to finance/accounting managers



1

Three of the four biggest time drains involve the bank.

Finance teams have a broad set of responsibilities - financial close, payments, payables, receivables, compliance, treasury and audit. Of all the work they do, three of the top four tasks require the bank's participation.

Financial close tops the list, cited by 57% of finance leaders - which is not a surprise. But payments and transaction execution rank as the second largest time drain across finance (38%), followed by accounts payable (37%). In companies with annual revenue between \$100M and \$999M, payments are the most cumbersome task, cited by half.

Why finance tasks are resource-heavy. One in three finance leaders cite poor integration between their ERP and banking systems, and one in four flag external coordination with banks as a significant pain point. This indicates a fragmented ecosystem that has gaps when workflows span different systems, internal teams and third parties.

Most resource-intensive finance tasks

57%

Financial close

38%

Payments & transaction execution

37%

Accounts payable

Top challenges managing finance work



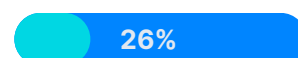
Errors & reconciliation breaks



Heavy manual effort



Poor integration between systems



External coordination, including banks



2

Automation is well underway — AI is next.

When the conversation shifts to bank-specific workflows, the friction becomes obvious: reconciling transactions across systems, resolving exceptions and failed payments, and managing payment approvals consistently rise to the top.

These are not back-office inconveniences. They are high-stakes, high-frequency workflows that sit at the center of commercial banking relationships, and finance teams are moving fast to automate them.

Three in four already use some level of automation, with 14% using AI specifically. AI agents are on their way to the bank's front door today.

Most difficult bank-involved workflows

35%

Reconciliation

30%

Exception handling

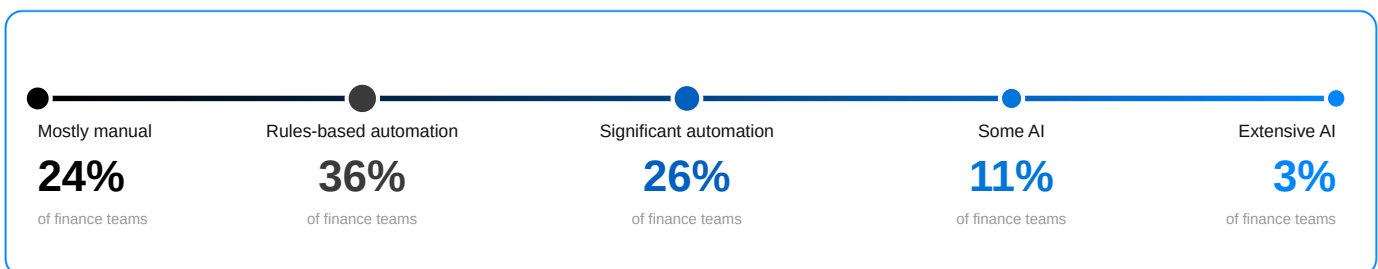
28%

Integration of bank data internally

26%

Managing payment approvals

76% use some automation or AI today for banking work



3

Comfort with AI grows when teams automate

58% of finance leaders said they are moderately to extremely comfortable using AI to independently initiate and complete multi-step financial tasks within defined rules, limits, and approvals. Among those already using AI tools, resistance nearly disappears: just 4% are uncomfortable with agentic AI, compared with 42% of non-AI users.

Comfort is highest in those making the buying decisions. CFOs are the strongest advocates at 83%, a full 41 points higher than controllers. Agentic AI comfort also rises with company size, peaking at 76% in the \$100M–\$249M mid-market segment.

Controllers don't lead the buying group, but they do influence it, and they are, at present, skeptical. Therefore, bank-side governance is critical: auditability, overrides, and configurable controls create confidence.

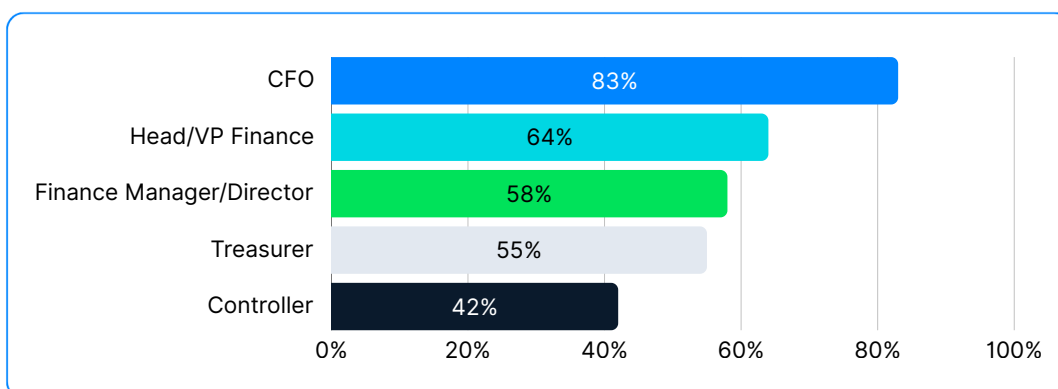
58%

of all finance leaders are comfortable using agentic AI for banking.

78%

finance leaders **already using AI** are comfortable using agentic AI for banking.

CFOs are most comfortable with agentic AI for banking



4

Finance leaders are ready to pay for agentic connectivity.

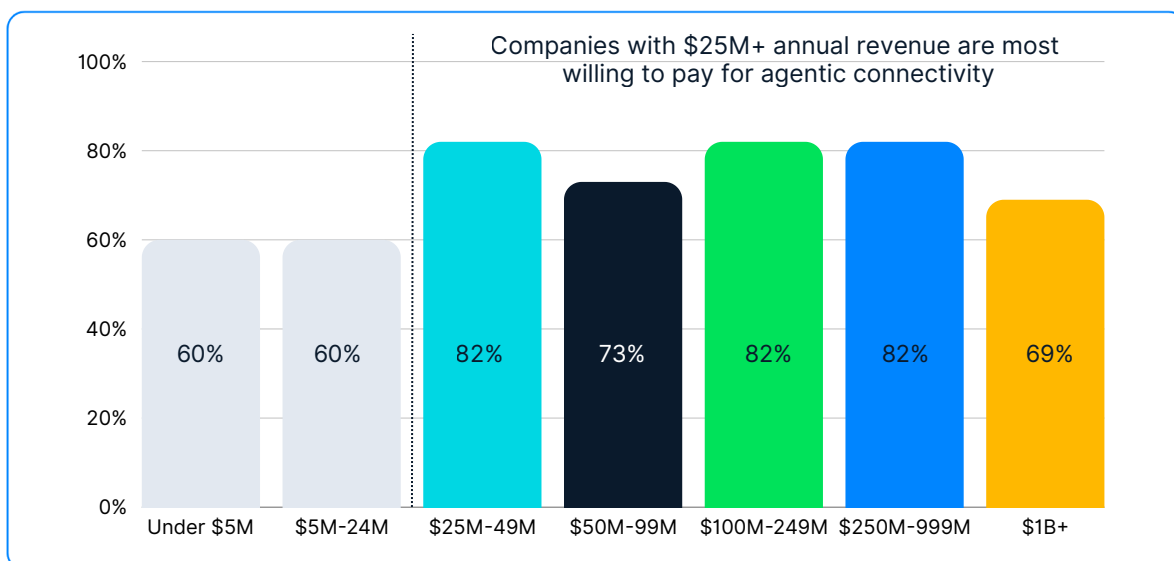
Comfort is a market signal, but budget is the proof. Seven in ten finance leaders (69%) would allocate budget to enable agentic AI connectivity, moving it from an interesting idea to a near-term, funded priority.

The money is in the mid-market. Willingness to pay for agentic connectivity jumps to 82% among companies with \$25M to \$999M in revenue. It dips for both the smallest and largest companies, but still remains strong at 60% or higher.

7 in 10

leaders would pay their bank for connectivity that enables agentic-initiated banking.

Willingness to pay for agentic connectivity, by annual revenue



4

...and willingness to pay is not just talk.

Even finance roles that are less comfortable with agentic AI banking are willing to pay for the capability.

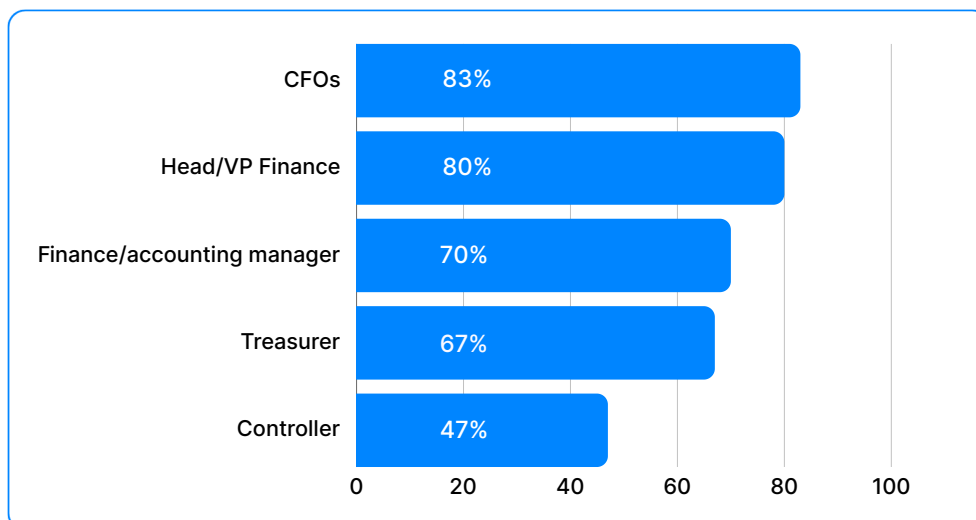
CFOs and heads of finance are most willing to pay, with 8 out of 10 saying they would. But even in the most reluctant group - controllers - nearly half would be willing to pay to enable agentic banking.

The data is conclusive. Banks that build agentic connectivity have a ready customer base that wants the capability and will pay for it, similar to the revenue stream that was generated by the introduction of online banking. Without this connectivity, banks may risk the primary relationship and miss out on a lucrative new source of fee income.

51%

say it's *very important* or *critical* that their bank supports AI initiated banking.

Decision-makers are most willing to pay

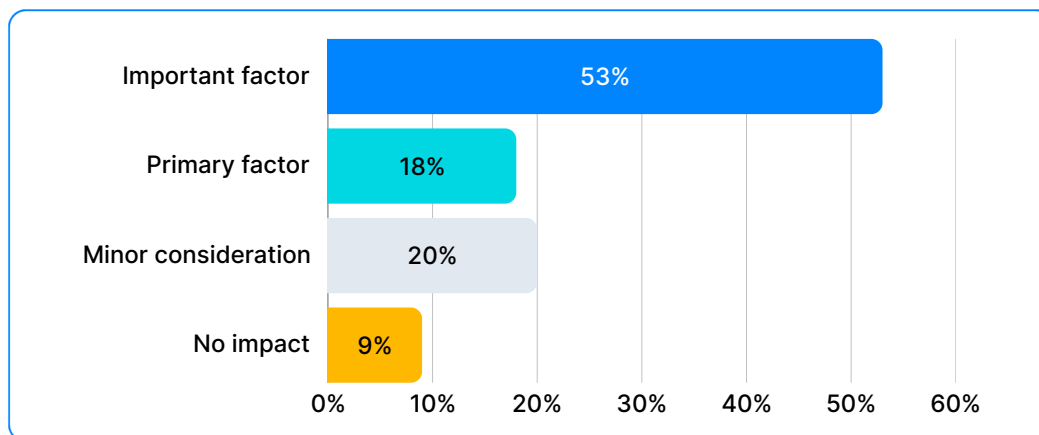


5

Agentic AI is now a reason to choose or expand a banking relationship.

Bank agentic capability has become a selection criterion for the finance team. 71% already factor it into evaluating a bank. For nearly 2 in 10, it is a primary factor.

71% of all finance leaders say agentic connectivity is a factor in their banking choices



Among companies with \$25M–\$49M in revenue, that number rises: 83% call agentic connectivity a primary or important factor; only 5% say it has no impact. Across companies with \$25M–\$999M in revenue, almost 8 in 10 report that agentic capability shapes their banking decisions. Connectivity is what they value most - and notice most when it is missing.

As providers of accounting, ERP, AP automation, and other software accelerate investment into agentic operations within their platforms, banks that proactively invest in a governed interface to engage these AI clients will gain a competitive edge. They will be able to identify, manage, monetize and audit these agents while incorporating them into bank-defined, orchestrated journeys. Banks that do not will lose visibility and create compliance, governance and disintermediation risks and forgo significant revenue upside.



6

The agentic roadmap, according to commercial customers.

When finance leaders describe what makes them comfortable with AI acting in banking workflows, they emphasize **control and governance**.

At the top of their specifications is fraud detection, followed by configurable permissions and thresholds, transaction confirmation and reconciliation, audit trails and override capability.

Taken together, this is a near-perfect description of an orchestration and control layer that sits between the customer's AI agents and the bank's core systems, ensuring proper authentication instructions, enforcing rules, routing approvals, confirming outcomes, capturing documentation, and allowing human control as needed.

This matters because **88% of finance leaders would allow AI to act in their banking workflows if it were secure and compliant**. But 40%, the largest share, still want human approval required for each action, and another 22% want it to operate only within predefined rules and limits.

Finance leaders want a layer between the bank and their AI agents that can be configured to match how they want to use them.

The specification list for agentic banking

AUTHENTICATE

55%

Fraud detection & security



GOVERN

50%

Configurable permissions



CONFIRM

42%

Transaction confirmation & reconciliation



RECORD

44%

Process tracking & audit trails



CONTROL

41%

Override capability



7

The agentic workflows coming quickly

Nearly half of finance leaders who are not using agentic AI today plan to adopt it within 24 months. And among all finance leaders expanding agentic AI use, whether adopting or adding usage, the priority workflows they want to automate run through their bank.

Financial close tops the list, but four of the next five workflows - accounts payable, accounts receivable, cross-system reconciliation and payments/transfers /transaction execution require the bank. Over a third currently plan to expand agentic AI into each.

All require bank-side execution, controls, and exception handling. The window for infrastructure decisions is now, as the next 24 months are strategically important. **Banks that can receive, govern and coordinate agentic activities will become the trusted execution layer for their customers.**

2 in 3

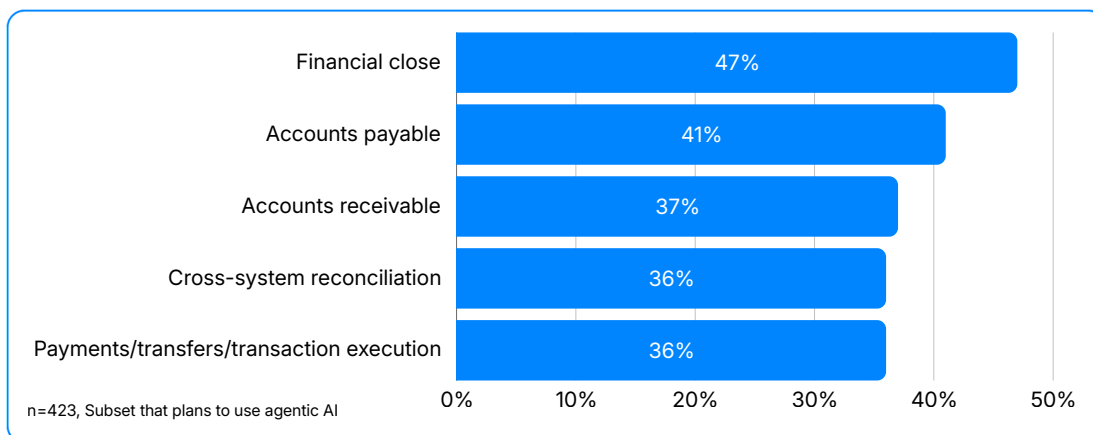
finance leaders are currently running autonomous AI workflows today.

47%

of finance leaders not yet using agentic AI plan to adopt it within 24 months

n=186, not using agentic AI

Areas Planned for Agentic AI Expansion in Next 24 Months



STRATEGIC IMPLICATIONS FOR COMMERCIAL BANKS

01 Agentic AI readiness should be assessed now.
Banks must prepare for AI agents as customers and integrate agent experience into the overall customer experience.

02 Clients have specified a governance layer.
AI connectivity will require orchestration.

03 AI connectivity is both a revenue opportunity and a relationship moat.
Agentic banking protects the relationship and expands it.

This report concludes with three implications for commercial and business banking leadership. Each is a direct result of the research findings.

01

Agentic AI readiness should be assessed now.

Commercial banking infrastructure was built around human-initiated activity: a finance user logs into a portal, uploads a file, approves a payment or calls the bank with a concern. That model is now expanding to include software-generated actions.



Finance leaders are already automating banking processes, and many plan to quickly expand agentic AI into payments, reconciliation, exception handling, and treasury workflows. These workflows cannot be ignored — they rely on the bank's execution, confirmation, controls and exception resolution.

The implication? Banks must think beyond their portals and human-facing service channels to include authorized systems and AI agents acting on behalf of their customers. Customer experience (CX) must expand to include agent experience (AX). This impacts the infrastructure question: it's no longer whether customers can access banking services safely, but whether banks can receive, validate, govern, and respond to instructions initiated by non-humans.

This is the window in which every commercial bank should honestly assess whether its current infrastructure can meet the demands of agentic banking. For most, the answer today will be no.

02

Clients have specified the governance layer.

Finance leaders say they need their bank to provide specific features that enable visibility, safety and control. Their top requirements: fraud detection and security, configurable permissions and limits, audit trails, transaction confirmation and reconciliation and override capability.

APIs can transmit instructions, but they cannot make decisions about them: whether a transaction should proceed, what approvals are required, whether a threshold has been exceeded, how an exception should be routed, whether a human needs to intervene, or how interactions are documented for audit. That is a serious orchestration gap. Finance leaders have provided a detailed specification list for agentic banking infrastructure, underscoring the importance of governance, not just connectivity. This represents a new type of embedded banking, and all signs indicate it will scale rapidly due to accelerating customer demand for this capability.

Banks need a control layer that sits between customer-side AI agents and bank execution systems, allowing companies to configure how agentic activity is performed on their behalf and enforcing rules as banking work proceeds at scale. That is orchestration.



03

AI connectivity is both a revenue opportunity and a risk

This research demonstrates how bank AI connectivity is already part of the relationship evaluation for finance leaders. A majority say a bank's ability to support agentic-initiated workflows is either a primary or important factor in selecting or expanding a banking relationship. That means competitive risk may quietly begin at the workflow layer, not the account layer.

Platforms already embedded in client workflows, such as ERPs, treasury management systems, AP automation tools, and other fintechs, sit between corporate finance and the bank, and they have the proximity and API capabilities to build agentic control layers themselves. They do not own the primary banking relationship or have regulatory standing, but they have something arguably more dangerous: they are embedded where the work happens, allowing them to direct customers to their own or preferred offerings rather than the bank's.

Another possibility is if finance teams build agentic workflows in platforms that also operate the governance layer, the bank becomes a settlement rail behind it. The relationship essentially flows through another platform, and the bank slowly becomes invisible to the customer.

Non-governed, non-traceable agents are a new risk perimeter. Agents can be hijacked, resulting in session smuggling and unauthorized actions. Without an orchestration layer that provides visibility and compliance-grade reporting, banks could find themselves in difficult conversations with regulators when unapproved money movement occurs that the client denies and the bank cannot explain. A governed orchestration layer enables Know Your Agent (KYA), extending the controls that banks already apply to humans to prevent these risks.

Finance leaders have shared their near-term plans, giving banks a small window to deploy the governed orchestration layer first and remain the trusted, central participant in banking workflows. Banks that wait may find agentic connectivity has been built elsewhere, without them.



NEXT STEPS FOR COMMERCIAL BANKS

The rise of agent-initiated finance workflows does not make banks less important; it just evolves their interface.

Finance leaders remain the customer, but the way they initiate banking activity is expanding to include software, acting within rules they set. This shift can't be fully accommodated by unlocking digital access or API connectivity. It requires a governed agentic control layer that can authenticate the agent, apply rules and permissions, confirm activity and generate audit trails.

Banks hold every structural advantage: the client relationship, core systems that execute banking transactions, and the regulatory framework and trust required for commercial banking. What they don't have yet is the infrastructure to securely and compliantly receive, govern, and monetize AI-initiated workflows within that environment.

Every bank should start with an honest assessment of its capabilities:

Evaluate

Evaluate whether your infrastructure can receive and validate system- or AI-initiated instructions.

Identify

Identify which bank-dependent workflows commercial clients are most likely to automate first (payments, reconciliation, exceptions, treasury)

Determine

Determine whether you can enforce permissions, thresholds and approvals, not just transmit instructions.

Confirm

Confirm your capability to create an audit trail for agent-initiated activity with the ability to revoke access at an agent level.

Decide

Decide whether to deploy a control and orchestration layer to govern agentic activity or to allow a third party to coordinate it on your client's behalf.



CONCLUSION

The data is unambiguous: the vast majority of finance teams are comfortable with AI agent-initiated banking processes and willing to pay for that connectivity. Nearly half plan to implement agentic AI if they haven't already, and bank-related workflows are among their top priorities. The revenue is real. The demand is here. But so is the risk to the bank if it doesn't deploy infrastructure to manage and document agentic activity.

It is not a question of whether agentic AI will enter commercial banking workflows. It will. The question is whether banks will govern that interaction and the revenue stream it creates, or someone else will.

Whoever deploys the governing layer between AI agents and the financial system first will own the client relationship - and the revenue that follows. No one is better positioned to do that than banks, but they must act now.



METHODOLOGY

OvationCXM commissioned this research to understand how finance leaders at U.S. companies are using and plan to use automation and agentic AI in workflows involving their banks.

Fieldwork. The survey was administered by Centiment, an independent research panel provider, in April 2026. Respondents completed an online questionnaire.

Sample. 522 completed responses from finance professionals at U.S. companies. Question-level bases vary; conditional questions (such as Q10 on 24-month adoption plans, which was asked only of those not yet using agentic AI) have smaller bases, noted where relevant.

Defining "finance leaders." Throughout this report, "finance leaders" refers to respondents across the finance function:

- Finance/Accounting Manager or Director: 67%
- Head of Finance or VP Finance: 10%
- Controller: 10%
- Other finance role: 6%
- Chief Financial Officer: 5%
- Treasurer: 2%

Company revenue. Respondents represent a broad cross-section of U.S. companies by annual revenue:

- \$5M–\$24M :21%
- \$1B+ :16%
- \$50M–\$99M: 14%
- \$250M–\$999M: 13%
- \$25M–\$49M: 12%
- \$100M–\$249M: 10%
- Under \$5M: 10%
- Prefer not to say: 4%

Industry. All major industries were represented, with the largest segments in Financial Services (32%), Manufacturing (10%), and Professional Services (9%).

Defining agentic AI. Respondents were given this definition before asking about agentic AI use: "AI systems that can independently initiate and complete multi-step financial tasks (e.g., resolving exceptions, initiating payments, onboarding vendors) based on defined rules, limits and approvals, with limited human involvement."

Notes on interpretation. Sub-segments based on fewer than 50 responses (including Treasurers, n=10) are reported as directional only. Percentages may not sum to 100% due to rounding.





About OvationCXM

OvationCXM is the orchestration operating system for customer experience in financial services. Our platform coordinates execution across applications, teams, and external partners, governing the work that moves between systems so customer journeys can progress predictably, compliantly and at scale. We provide organizations with a single governance layer to authenticate, validate and audit actions taken across their environments — whether initiated by humans, systems or AI agents.

This report is meant to advance conversation around agentic AI, finance operations, and the future of bank-client connectivity.

Findings from this research may be cited with attribution to "OvationCXM 2026 Agentic AI Readiness Survey." For more information, contact media@ovationcxm.com.

[Contact us](#) if you want to discuss your organization's agentic AI readiness.

