

SUPERCHARGING EMBEDDED FINANCE WITH AGENTIC AI

The new EBA Open Finance Working Group (OFWG) report aims to identify use cases in embedded finance where the leveraging of agentic AI would be of considerable benefit for financial institutions.

Agentic AI is poised to impact embedded finance in three distinct areas:

- enhancing customer experience and personalisation
- automating complex operations to reduce cost
- dynamically managing risk through adaptive, real-time decision making

Five use cases with high potential for adding value are detailed in the report:

- an agentic cashflow optimiser
- a procurement/commerce optimiser
- a know your customer/business (KYC/KYB) onboarding guide
- payment reconciliation assistant
- a product configuration manager

Five success factors ensure safe deployment:

- real-time API access
- end-to-end auditability
- clear accountability and liability allocation
- “human in command” checkpoints for critical decisions
- explicitly bounded decision rights for agents

It is important to remember that introducing agentic AI in embedded finance also carries new risks and requires substantial modernisation efforts.

At market level, three collaborative priorities matter:

- interoperable data and API standards for agentic embedded finance
- cross-industry digital identity frameworks for entities and agentic systems
- sector-wide ethical and safety principles aligned with the EU AI Act and international guidelines

By progressing along the proposed agentic AI roadmap, industry players can ensure that agentic AI can be implemented safely – and supercharge embedded finance at scale.

Learn more:

Download the report
“Supercharging embedded
finance with agentic AI”
[on the EBA Member Portal:](#)





Our mission

The mission of the EBA is to foster dialogue and experience exchange amongst payments industry practitioners towards a pan-European vision for payments. We pursue our mission through involving member organisations and relevant stakeholders in thought leadership on innovation, helping our members to understand and implement regulation and by supporting the development of market practices.

Our activities

The EBA activities cover four core areas:

- **Thought Leadership & Innovation:** advancing the understanding of new market trends through working groups, task forces and open fora.
- **Market Practices & Regulatory Guidance:** providing guidance on market regulation and implementation through practitioners' panels.
- **Networking & Events:** fostering pan-European practitioner exchange through EBAday and other events.
- **Training & Education:** providing training & educational services on relevant payments and transaction banking topics to the EBA community.

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