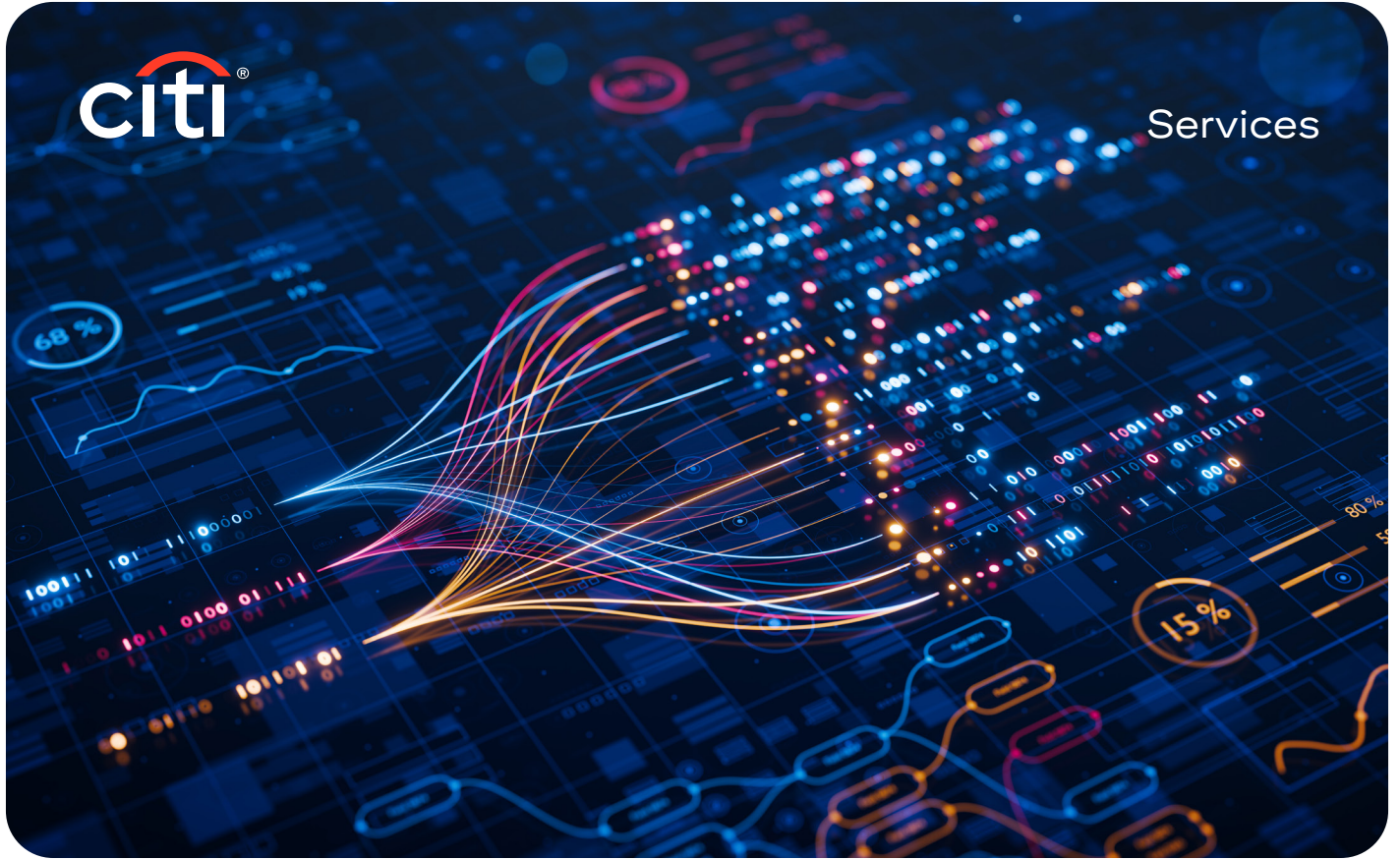




Services



Citi Services | Client Advisory

Agenticism, *Beyond the Transaction*

The Moment Before the Shift

Imagine a business ecosystem where AI agents continuously negotiate and orchestrate the settlement of transactions within defined parameters. Inventory is replenished based on demand signals and supplier terms dynamically recalibrate. Payments optimize liquidity by automatically disbursing or withholding funds based on risk thresholds. Commerce operates continuously at a scale human teams cannot replicate; while systems optimize cost, timing, and risk with unmatched precision.

Most corporate finance functions presently maintain a familiar rhythm characterized by human oversight and batch processing. Payments are approved in batches, liquidity is forecasted, and control frameworks feature human oversight. Even advanced treasuries still operate where transactions begin with people. This rhythm is poised to change. While payment infrastructure (banks, cards, real-time rails) will remain, the core disruption is in orchestration and decisioning layers, specifically what initiates a transaction and the rules that govern it. Widespread adoption of agenticism has the potential to transform the architecture of finance, fundamentally changing the deployment, control, and movement of funds. While the implications are long-term, the work for finance leaders is immediate: preparing the underlying data, systems, and control frameworks that determine whether autonomous transactions can operate safely at scale.

By Anton Abraham, Director

Anton is a member of Citi Services' Client Advisory team. The group is a practitioner-led team that helps Citi clients progress and evolve corporate finance functions and practices to support enterprise growth and transformation. For more information on consulting with Client Advisory, please reach to your Citi Representative.

Widespread adoption of agenticism has the potential to transform the architecture of finance, fundamentally changing the deployment, control, and movement of funds.



Agenticism – After the Transaction

If agentic commerce is the point of transaction; agenticism, in commerce, brings with it many more considerations. We are looking at a shift from systems that inform human decisions to systems that make and execute them within defined boundaries. Unlike traditional automation, such AI-driven agents interpret context, make judgments, and adapt results in real-time.

An AI agent is an autonomous entity that perceives its environment through sensors and acts upon that environment through actuators to achieve specific goals. They are designed to operate independently, often performing tasks that would typically require human intelligence, but with greater speed, scale, and consistency.

The shift toward agents capable of autonomous action inverts the old model where humans would decide and systems would execute. Systems now increasingly decide while humans define the decision boundaries. This optimization blurs the boundary between commercial activity and financial control; as payments, liquidity, and risk management become integral to the transaction itself.

Does This Really Matter for Treasury?

It's tempting to dismiss agenticism as a simple technology overlay. After all, underlying payment rails are not being rewritten overnight, and treasury's fundamental responsibilities remain unchanged. The disruption is not in the rails themselves. Nevertheless, a more practical reality exists. Many companies still grapple with foundational issues like fragmented cash visibility and inconsistent data, making AI-driven transaction flows feel distant.

Machine-driven commerce exposes the limitations of existing payment infrastructure, such as settlement windows and fragmented cross-border processes that hinder continuous flows. New forms of digital money, including stablecoins, are attracting attention for always-on, programmable settlement. The new class of autonomous transactions will change the demands placed on treasury, challenging long-standing assumptions around control, liquidity, and risk.

Stablecoins and Machine-Native Money

A change in how transactions are initiated raises a fundamental question: what form of money is best suited to support it? AI agents must deliver predictable and deterministic settlement instructions to downstream payment mechanisms. This predictable outcome is crucial because while AI agents are often probabilistic in their own decision-making, effective guardrails are essential to ensure their actions meet defined parameters. Uninterrupted and adaptable execution requires a payment method that offers comparable velocity and reliability.

Initial applications are now appearing in machine-to-machine payments, cross-border flows, and autonomous working capital. This points to dynamic, rules-based liquidity – cash directed and executed via defined rules. Stablecoins may augment treasury capabilities, not replace banks or conventional payment channels, by providing a parallel infrastructure for an always-on finance.

B2B vs B2C: Where this plays first

Agenticism in commerce will not arrive uniformly. B2C barriers are fewer than B2B; smaller transaction values and shorter decision cycles make consumer use cases natural testing grounds. B2B, by contrast, presents a more complex environment, where governance and regulatory requirements create more substantial implementation hurdles for enterprises. The effect on B2B might be the most significant, offering potential for material financial transformation through procurement automation and dynamic supply chain payment optimization.

The New Finance Operating Model

Finance's operating model must evolve beyond incremental digitalization. In a machine-driven environment, governance should be embedded within the system, shifting finance's focus from intervention to designing decision frameworks. Liquidity will be governed by established policies, ensuring actions adhere to clear financial parameters and operate within distinguished boundaries.

Finance requires a dynamic view of the organization's financial position and API-native, interoperable systems that can interact with AI. Risk management should also become systemic. The challenge lies in containing error impact at scale and designing robust responses to potential failure modes such as erroneous agent decisions, adversarial inputs, model drift, misallocations, or fraud. These risks will require new controls, transaction thresholds, and auditability frameworks. The result is a forward-looking, system-driven finance function that shapes capital movement rather than merely tracking it.

What Finance Leaders Should Do Now

Applications of agenticism are likely to arrive as a progression for the majority of companies and not a sudden change. The priority today is less about achieving total automation and more about building the foundations that make it possible.

Applications of agenticism are likely to arrive as a progression for the majority of companies and not a sudden change. *The priority today is less about achieving total automation and more about building the foundations that make it possible.*

Finance leaders should focus on applying AI-driven decisioning within existing processes via targeted pilots in the near-term. Core prerequisites can be addressed concurrently: clean, accessible data, integrated ERP and treasury systems, and API connectivity with banks and platforms. Leaders should then assess their readiness for real-time payments and digital currencies. A clear policy framework for machine-initiated transactions is needed to establish boundaries, escalation protocols, and procedures for handling agent failures or unintended outcomes. Organizations that begin building these foundations now may be best positioned to harness agenticism in commerce when it arrives.

The Invisible Transformation

The long-standing model of humans deciding and systems executing is changing. Agenticism is moving from the margins to the mainstream, driven by organizations born in the digital era. The implications are clear: greater efficiency, lower operating costs, and highly targeted working capital, which translate to stronger margins and more efficient balance sheets.

The greatest threat isn't a sudden disruption, but the inertia of sticking with human-centric models that are too slow for this new paradigm. The critical question is whether finance can evolve quickly enough to maintain a competitive edge.

What Comes Next

Preparing for agenticism in commerce begins with unglamorous but essential work: clean data, integrated ERP and treasury systems, API connectivity, and policy frameworks that embed control directly into transaction flows. These foundations, more than AI sophistication, will determine which organizations can responsibly experiment with autonomous commerce.



Primary Author:

Anton Abraham

Director, Client Advisory

With contributions from:

Joseph Vasen

Managing Director, Client Advisory

Sofia Putri

Vice President, Client Advisory

Services

[citi.com/services](https://www.citi.com/services)

© 2026 Citigroup Inc. Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.

Member of the Federal Deposit Insurance Corporation.

Recipients should not rely solely on this material and are strongly advised to consult independent professional advisors for tax, legal, financial, and/or other matters. Past performance is not indicative of future results. Citi expressly disclaims any liability for any loss or damage arising from reliance on the information contained herein. Client experiences and results may vary.