

# Introducing AI Payment Vault 4.0

*Validata launches Agentic AI Operating System for processing payment exceptions, investigations and reconciliations, faster, smarter and more efficiently.*



LONDON, UNITED KINGDOM, June 16, 2026 /EINPresswire.com/ -- [Validata](#)

[Group](#) today announced the launch of [AI Payment Vault 4.0](#), a major evolution of its platform designed to enable banks and financial institutions to handle payment exceptions, disputes, investigations, reconciliation breaks, and investigative workflows, achieving up to a 98% reduction in investigation time, delivering resolutions in minutes rather than days.

Financial institutions are under growing pressure from rising transaction volumes, diverse payment types, and increasingly complex dispute scenarios. Manual processes, gathering data, reconciling across systems, analysing context, and documenting cases, remain slow, error-prone, and resource-intensive. According to SWIFT, over 70% of Exceptions & Investigations (E&I) messages still rely on free-format fields, adding ambiguity and manual effort for investigation teams.

The push towards ISO 20022 compliance adds further urgency. Under SWIFT Standards Release 2026, unstructured postal addresses will be removed from payment messages starting November 2026, payments that don't meet structured address requirements will no longer be supported, raising the risk of failures and delays.

AI spending has doubled in a year. Agentic AI has gone from an unfamiliar concept to the centrepiece of every roadmap, and yet only 9% of organisations have made meaningful progress on autonomous, multi-step workflows, and only 16% have replaced fragmented legacy systems with an integrated data platform. Most institutions are paying for a capability they haven't yet unlocked, because data still sits in silos. Successful deployments require to connect data and orchestrate across functions, instead of optimising within them.

## From Days to Minutes

AI Payment Vault 4.0 directly addresses these pressures with a newly enhanced E&I module, adding support for fees and charges, expanded integrations, and agentic data orchestration. Built on Validata's ConnectIQ platform, the release brings agentic AI across the entire

investigation lifecycle, combining intelligent automation, semantic data intelligence, and autonomous decision-making, giving treasury, operations and finance teams a single, intelligent layer across their payment workflows.

Agentic AI autonomously validates and creates incoming cases, detects duplicates, collects canonical data across structured and unstructured sources, orchestrates multi-step workflows, manages reminders and correspondence, and supports investigators throughout the case lifecycle, while keeping human experts fully in control. All actions and decisions are fully traceable, securely stored, and archived to support regulatory and audit requirements. The results, validated through pilot deployments with banks across Europe, are striking: investigations that once took days are now resolved in minutes, marking a 98% reduction in investigation time per exception.

Beyond E&I, AI Payment Vault 4.0 extends agentic AI into enterprise-wide reconciliation, allowing banks to increase their reconciliation ROI by achieving significantly higher auto-match rates, freeing teams to focus on genuine exceptions. It provides a centralised view across Instant Payments, SEPA, Nostro, and other reconciliation types, with AI agents autonomously matching transactions across payment systems, core banking platforms, ERP systems, databases, and MT/ISO 20022 statement files, combining exact, rule-based, fuzzy, and intelligent matching to handle format differences, missing references, timing variances, and data quality issues, ensuring that the information flowing across systems is accurate, complete, and fit for both operational and regulatory purposes.

"The real barrier to AI in payments isn't intelligence, it's execution. Inside a regulated environment, approval chains, compliance permissions, and system dependencies make even simple workflows hard to complete. AI Payment Vault 4.0 is built to solve exactly that, helping organisations resolve cases faster, eliminate manual effort, and gain clearer insight into every step of the investigation process, creating a smoother experience for both teams and customers." Vaivos Vaitsis, Founder & CEO, Validata Group

### Unlocking New Value from Payment Data

Beyond efficiency gains, AI Payment Vault 4.0's unified data intelligence layer improves investigation accuracy while unlocking new data monetisation opportunities, helping institutions derive operational insights, optimise processes, and apply investigation data to broader business intelligence use cases.

To learn more, please contact [info@validata-software.com](mailto:info@validata-software.com)

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