AI in Fintech: Key Insights and Emerging Priorities from GFF 2026

GFF 2026 highlighted agentic AI, tokenization and quantum security as fintech priorities, with GeekyAnts participating as a Bronze Partner.



GFF 2026

SAN FRANCISCO, CA, UNITED STATES, September 25, 2026 / EINPresswire.com/ -- Global Fintech Fest (GFF) 2026 took place from September 8 to 11 at the Jio World Centre in Mumbai, bringing together more than 100,000 attendees from over 80 countries. Prime Minister Narendra Modi inaugurated the seventh edition, where discussions focused on agentic AI, tokenization, quantum technology, and the future of financial infrastructure.

The event also reflected the growing scale of India's digital payments ecosystem. UPI processed 24.51 billion transactions worth Rs 29.82 lakh crore in August 2026. GeekyAnts, an AI-Powered Digital Product Engineering & Consulting Company, participated as a Bronze Partner and exhibitor.

> AI amplifies capability but also amplifies risk. Without structured frameworks, organizations stumble"
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> *Kunal Kumar, Chief Revenue Officer of GeekyAnts, reflecting on GFF 2025*

Prime Minister Modi outlined four priorities for the fintech sector: expanding UPI globally, extending fintech access to pensions and insurance, introducing a Fintech Consumer Protection Index, and preparing for technologies such as agentic AI, tokenization, and quantum computing.

Several launches showed how agentic AI is beginning to move into real financial workflows.

NPCI introduced AiNxt, an open-source platform for building and deploying AI agents using a bring-your-own-model approach. It also launched AtOM, an orchestration platform designed to create signed, machine-readable audit trails for UPI integrations and partner onboarding.

RBI Governor Sanjay Malhotra launched MyUPI, powered by NPCI's payments-focused small language model, FiMI. The platform provides users with a consolidated view of UPI transactions and AutoPay mandates.

Private companies also demonstrated agent-based payment experiences. Amazon Pay introduced a Smart wallet that allows AI agents to make UPI payments on behalf of users, initially for flight bookings. Pine Labs and L&T Finance added an agentic commerce feature to the PLANET app, while BharatPe launched an AI assistant that connects with more than 60 internal systems to support merchants.

AI adoption also expanded into lending and collections. Yes Bank and Open launched i-Mandate, which identifies recurring payments at risk of failure and provides alternatives through voice and WhatsApp agents in 22 languages.

Mahindra Finance expanded its collaboration with Sarvam to use voice agents in 12 Indian languages for payment reminders, collections, and loan cross-selling.

Fraud prevention remained another major focus. PayU launched Fraud Liability Protect, a machine learning product for merchants accepting international card payments. PayU said merchants using the technology have recorded a 4 to 5 percent improvement in international card payment success rates.

Regulators used GFF 2026 to emphasize that greater AI autonomy must be matched with strong controls.

NPCI non-executive chairman Ajay Kumar Choudhary said AI agents may determine user intent but should not independently authorize payments. He described an architecture that separates intent, authorization, and settlement, while maintaining interoperability, auditability, and settlement finality.

SEBI Chairman Tuhin Kanta Pandey made a similar distinction in financial market supervision, stating that an AI-generated alert should not automatically be treated as a regulatory finding.

The Monetary Authority of Singapore also presented SAFR, or Safeguards for Agentic Finance at Runtime. The voluntary framework focuses on agent identity, authority, pre-execution controls, and audit records.

Security discussions extended to quantum computing. An RBI Deputy Governor called on banks, payment operators, fintechs, and technology providers to prepare for quantum-safe financial infrastructure. CERT-In has separately proposed human-in-the-loop controls for transactions above defined financial thresholds.

Across the event, identity, authorization, governance, and auditability emerged as central

requirements for deploying agentic AI safely in financial services.

GeekyAnts participated at Booth JE16, where discussions focused on AI-powered financial workflows, payments, digital banking, system modernization, and production-ready engineering.

The conversations followed themes seen at GFF 2025, when visitors showed interest in virtual cards, KYC optimization, dispute escalation, and integrating AI into legacy systems without disrupting operations.

The GFF 2026 agenda reinforced these concerns through sessions on autonomous banking, core modernization, AI-enabled advisory, compliance automation, real-time risk monitoring, responsible AI, data governance, and quantum-safe security.

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