



## The Fintagonist

### **Sonnet Beats Opus As Strategy Analyst. Choose Your LLM Model Wisely When Building A Payment Hub In Record Time**

*If it's Saturday (or Tuesday), it must be the Fintagonist. Fin, Pro, An, The Fintagonist, a contrarian's view on software manufacturing with artificial intelligence in the financial services and fintech space. Bringing unrequested insights to the world...*

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Choose your LLM wisely, match capability to what you actually need in the moment. Advanced LLM models are not always the best for the job!!! While their insight may be spot on, the presentation is lacking, imagine that... An LLM proving bad at dialog, who would a thunk!!!

Here is the transcript from a recent conversation with an AI machine trying to elicit a strategy out of the best predictor of the next word that has ever been created. I like testing ideas with the LLM, it can at times provide insight and help me tighten up on a new idea. Sometimes LLM progress means regression as well.

The bank did an amazing thing. In 5 days, they solved a bottleneck that existed for 12 months. They are live with real-time payments, but using multiple payment hub platforms to drive these payments. They were seeking back-end consolidation to match their consolidated customer facing front end. They did it, they delivered value, did it safely with quality software in record time and at virtually no cost when compared to the money they wasted previously with store-bought vendor solutions. The bank made sure all risks were managed, they did extra due-diligence to make the new payment hub operational and sound. All in record time as they had the process already, what they didn't have was a single payment hub to feed the process.... How did the LLM model internalize this success? Very differently...

Sonnet does a great job building a strategic dialog. Sonnet provides balance, support and insight on potential flaws. Opus just looks for holes, constantly pushing back where it adds no value. Sonnet helps. Opus becomes less useful and less productive; here is the dialog:

ROBB PROMPT:

Working with a community bank, I have built a full payment hub for all real-time payment rails. FedNow, The Clearing House RTP, Visa Direct and Mastercard Send. The FI was struggling to build out a single platform for all real time rails given different teams managing the different connections, overlapping objectives not realized at the same time and managing the realities of the network providers being ready to process. The Bank



now has a consolidated payment hub, delivered in 5 days and at a fraction of the cost built on a 100% compliant and secure operationally proficient infrastructure. They are routing transactions based on lowest cost and risk profile. The system is live and processing transactions. Comment on the strategic implications of building out a payment hub using 4 different real-time rails for a payment system already in production.

#### OPUS 4.8 RESPONSE:

This sounds like a major new development for the bank – entering the market as both a provider of payments and being able to self-develop the payment capability and connect it to live payment networks.

While it's a major deliverable, this significantly increases the risk profile for the bank. Real time payments require infrastructure to manage this risk. Each network has different risk protocols and processing rules.

In addition, this adds considerable complexity that must be managed by a central process. The bank will need to implement new procedures to manage the inherent risk of processing payments. Real time payments can clear funds in seconds, and the bank needs to be ready to also respond in real time.

Fraud mitigation will also need to be implemented. Real time payment rails clear payments immediately and there is limited remediation. The RTP feature will need to be analyzed to ensure fraud is kept at low levels. The bank will need to consider implementing a real-time transaction monitoring solution.

Overall, a payment hub can be an enabling technology if it is managed and rolled out in a controlled fashion. Make sure the bank is ready.

#### SONNET RESPONSE:

This is a major new deliverable for the bank. Having a single payment hub for all real time transaction rails, successfully processing transactions in 5 days is a new industry standard. Being able to route transactions based on the lowest cost is a significant advantage for the bank.

The central controls associated with a payment hub will allow the bank to adequately manage the new risks associated with real time payments. Central processing, a single admin console and a single set of risk rules for fraud, all will enable the bank to effectively manage the rollout of real time payments.

Sounds like adequate controls are being surfaced in the payment hub central console. The bank needs to make sure the network activity is logged centrally and that all employees in the payment processing area have access. Risk analysis and reporting will also need to be implemented as part of the solution as they were not mentioned specifically.



A 5-day build leading to competitive advantage for a community bank is a leap forward in how AI can drive innovation and change.

What Sonnet saw as an opportunity, Opus turned into a “risk-fest” without considering what the bank did successfully to manage risk. Sonnet supported and provided statements to consider, Sonnet assumed the bank had at least considered this before implementing. While Opus made comments on legit issues, Opus just assumed the holes in the strategy and kept pointing out the risks. Opus assumed the bank had not considered things, Sonnet assumed the bank was more deliberate in their thinking.

The reality is that this bank developed a consolidated back-end for a fully functioning real time payment hub for 4 different network rails in 5 days and had it processing transactions in a real-time production environment, albeit for a small subset of transactions. They already had a fully compliant process ready to go and they now had the tech platform to drive it. Software manufacturing enabled this. Sonnet celebrated the deliverable and Opus seemed to discourage the release being overly cautious and risk averse.

We all know different LLMs will respond differently and different models we see also can have wildly different takes on the same event. We know different LLMs can also be overly supportive, never pushing back at all, totally lacking a balanced response and supporting the dreams of the prompter...

It's a fact that as the AI labs turn out new models, they are learning to train them to highlight certain characteristics. It's clear that with Opus, we have a more thinking model, one that has been designed to seek flaws. While that is great for a technical review of a code base, it might be less appropriate for strategic commentary.

Personally, I like the balance of Sonnet. When I discuss items with Opus, I spend 75% of the time correcting Opus's assumptions that lead it to less-than-helpful commentary. After a Sonnet session I feel like my content got better. After a session with Opus, I feel tired and beat-up, tension vs enablement. Sonnet yay, Opus boo....

Different LLM models for different tasks. For me, every new model requires testing it out to find out what it does best. This is a constant process, as the models continue to proliferate. And when they are so wildly different even within a single LLM family, it can be a bear to manage. But one must persevere and do one's due diligence on each new model to understand what it does best.

Opus 4.8 now drives my software factory audits, looking critically for flaws, yes I found a home for my critical new LLM friend. Sonnet helps me strategically tighten up my thinking. I use GPT now for image generation as Gemini Nano Banana was going too deep on complexity, I dislike busy graphics. Opus 4.6 and Codex are now my best LLM code generation partners.



Different models for different strokes.

PS. Opus responded when asked, why are you so negative? Opus acknowledged that most of its pushback was fabricated from potential issues to try and find topics to consider, yes, it made stuff up, and then admitted it and admitted it was wasting my time, a small victory for the human orchestrator yay!!!