

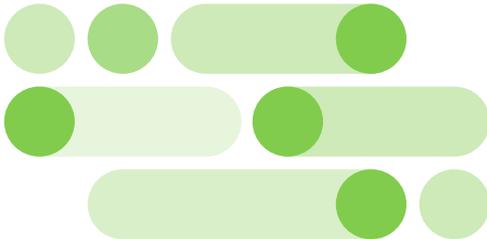


How can AI transform your treasury in 2026?

Unlock the strategic value of your team

Corporate treasury departments are navigating one of the most complex environments in recent memory. Between market volatility, geopolitical uncertainty and mounting pressure to accomplish more with less, treasurers face significant hurdles. Many teams are held back by legacy systems and manual processes that are not only inefficient but also create serious risks.

How can you overcome these challenges and elevate your treasury department as the strategic and financial nerve center of your organization? The answer lies in modernizing your treasury operations through AI. With AI, corporate treasurers have the power to fundamentally change their operations – moving from reactive, manual work to proactive, data-driven strategy that optimizes liquidity, mitigates fraud and enhances decision-making.



The modern treasurer's dilemma

Today's treasury professionals are grappling with a convergence of external and internal pressures. The reliance on outdated technology, such as spreadsheets and fragmented systems, is a widespread issue.

An antiquated approach to treasury leads to both inefficiency and risks, including:



Liquidity blind spots: Without a centralized, real-time view of global cash, organizations struggle to unlock idle funds or accurately anticipate funding needs.

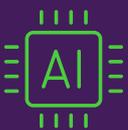


Heightened fraud exposure: Manual payment workflows are prime targets for increasingly sophisticated fraud schemes.



Inability to respond to shocks: When market disruptions occur, siloed data and slow reporting cycles make it nearly impossible to react with agility.

While system modernization has long been a goal, the rising threat of fraud and persistent market volatility make it a necessity, not a luxury.



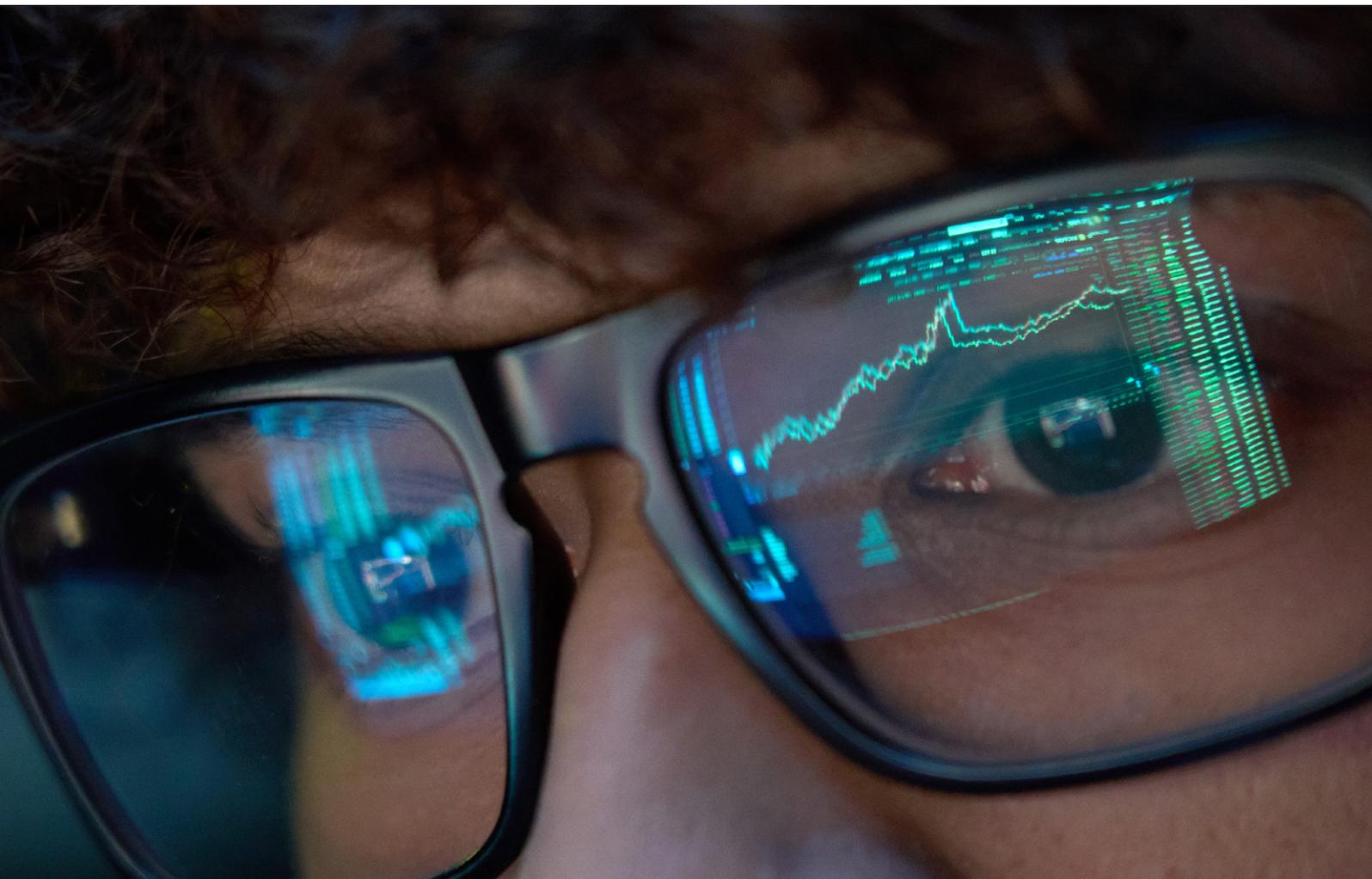
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From manual to AI-enabled operations

A modern, AI-powered treasury model centralizes control, enhances visibility and reduces manual processes, empowering teams to focus on high-value, strategic tasks. It represents a fundamental shift in how treasury functions.

Characteristic	Traditional treasury (pre-AI)	AI-enabled treasury
 <p>Operations</p>	Decentralized and fragmented	Centralized control and global visibility
 <p>Staff focus</p>	Manual, non-value-added tasks	Strategic analysis and value-added tasks
 <p>Risk profile</p>	High-risk and prone to errors	Risk-averse with predictive controls
 <p>Strategic focus</p>	Daily “blocking and tackling”	Highly strategic and analytical



Key areas AI is making an impact

Where should you focus your AI adoption efforts for the greatest impact? The technology is already delivering tangible results in several core areas of treasury management.

AI-powered liquidity and cash forecasting

Improving the precision of your cash forecast is one of the quickest ways to see a return on investment with AI. By analyzing historical data, seasonality and market trends, AI algorithms generate far more accurate projections than manual methods.

This enhanced visibility into global cash positions allows you to:

-  Reduce borrowing costs by anticipating funding needs more accurately
-  Unlock and optimize the use of idle cash across the organization
-  Make investment decisions with greater confidence

Intelligent fraud detection and payments

As fraud becomes more advanced, AI-driven anomaly detection provides a powerful line of defense. These systems learn your organization's normal payment patterns and can automatically flag or block transactions that deviate from the norm, such as a payment to a new beneficiary in a high-risk location or a transaction initiated at an unusual time.

Advanced risk management

AI's capabilities extend beyond payments to broader financial risk management. AI models can continuously analyze market data to help treasurers make more effective hedging decisions for foreign exchange and interest rate exposures. AI is also becoming an essential tool for assessing and mitigating cyber risk.

Centralized data aggregation and reporting

Treasury teams have long been challenged by siloed data, struggling to aggregate information from accounts receivable, accounts payable and various banking partners. AI-powered platforms break down these barriers with a single, centralized dashboard. This unified view gives CFOs and treasury leaders a holistic perspective on financial health, integrating global cash positions, forecasts, DSO and pending payments in one place.

The role of the AI-empowered treasurer

Does the rise of AI mean the end of the treasurer's role? Not at all. The future of treasury is not about full autonomy where bots make all critical decisions. Instead, AI's most valuable function is to support and augment human expertise.

The AI-empowered treasurer uses these powerful tools for guidance and improved decision-making. They rely on AI to analyze vast datasets, identify risks and recommend optimal actions. However, the final strategic judgment and responsibility for critical decisions remain with the human expert. This partnership between human intelligence and AI's analytical power is what enables superior outcomes.

Begin your treasury's AI journey

The adoption of AI is no longer a futuristic concept but a present-day imperative for treasury departments aiming to become strategic partners in their organizations. By moving from manual, reactive tasks to an AI-driven, predictive framework, you can unlock new efficiencies, secure your enterprise against modern threats, and provide the insights needed to navigate a complex financial world.

Ready to explore how AI can revolutionize your treasury operations? Our AI-powered treasury management solution **FIS® Neural Treasury**, provides advanced, integrated financial management tools that optimize cash flow, reduce financial risk, and enhance compliance. Contact us today to learn more.

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Money in motion

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Money at work

Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.

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