



5 critical challenges facing treasury

Unlock AI-driven strategies to turn obstacles into opportunities



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Navigating complexity with intelligence

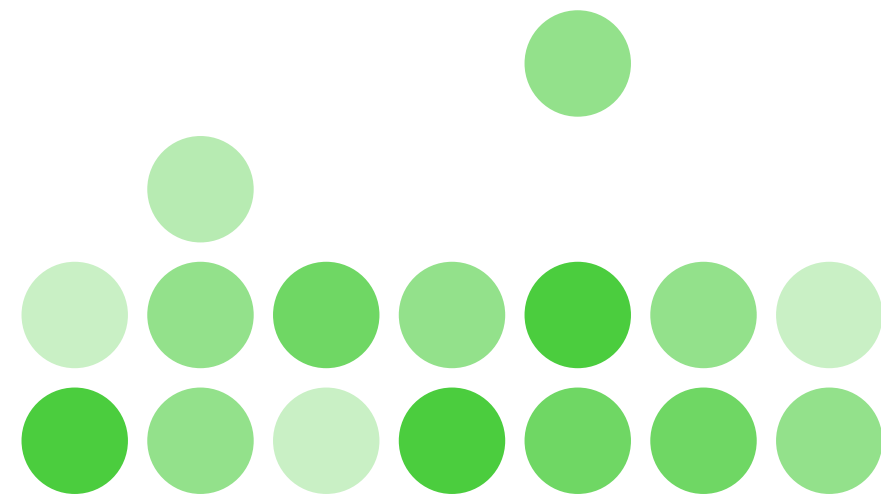
Corporate treasurers today operate in a landscape defined by volatility. From fluctuating interest rates to geopolitical instability, the pressure to optimize liquidity and manage risk has never been higher. Traditional methods – reliant on spreadsheets and historical intuition – are no longer sufficient to meet these demands.

This e-book explores five critical challenges facing modern treasury departments and provides actionable, AI-driven strategies to overcome them. By leveraging the power of a modern, data-driven treasury, you can transform these obstacles into opportunities for strategic growth and operational excellence.

Challenge 1: The cash forecasting blind spot

The problem

In an environment of rapid market shifts, relying on manual spreadsheets for cash forecasting creates dangerous liquidity blind spots. Traditional variance analysis is often backward-looking and prone to human error, leaving your treasury team reactive rather than proactive. Without accurate, real-time visibility into global cash positions, you risk carrying unnecessary liquidity buffers or facing unexpected shortfalls that increase borrowing costs.



The AI-driven solution

Modern treasury technology leverages predictive AI to analyze vast datasets – including historical flows, seasonality and market trends – to generate highly precise forecasts. This shift allows you to optimize working capital and deploy cash more effectively.

- **Automated data ingestion:** Eliminate manual entry by automatically pulling data from ERPs, banks and market feeds to ensure your forecast is built on real-time information.
- **Predictive modeling:** Utilize machine learning algorithms that continuously learn from variance, adjusting future projections to account for complex variables like seasonality and payment behavior.
- **Scenario planning:** Run dynamic "what-if" scenarios to assess the impact of market volatility on your liquidity, enabling confident, data-backed decision-making.

Challenge 2: The evolving fraud threat

The problem

Payment fraud has become increasingly sophisticated, with bad actors leveraging technology to bypass traditional rules-based controls. Manual verification processes are not only time-consuming but often fail to catch subtle anomalies, such as a legitimate vendor changing bank details to a high-risk location. As transaction volumes grow, the risk of a significant financial loss or compliance breach increases exponentially.



The AI-driven solution

AI-powered anomaly detection acts as an intelligent sentry, monitoring every transaction in real-time to secure your financial operations without slowing them down.

- **Behavioral baselining:** The system learns your organization's specific payment patterns to establish a "normal" baseline, making it easier to identify genuine outliers.
- **Real-time interdiction:** Suspicious transactions – such as those with unusual amounts, timing or beneficiary details – are flagged or blocked instantly before funds leave your account.
- **False positive reduction:** Advanced machine learning distinguishes between legitimate deviations and actual threats, ensuring valid payments flow smoothly while risks are quarantined.

Challenge 3: Decentralized payment risk

The problem

Many global enterprises struggle with decentralized payment operations, where different business units use disparate systems and banking partners. This fragmentation creates significant control gaps, making it difficult to enforce standard security protocols or gain a consolidated view of outgoing cash. Decentralization increases operational costs and exposes the organization to heightened compliance and fraud risks.



The AI-driven solution

Centralizing payments through a secure, integrated platform is the foundation for a robust treasury defense. AI and automation streamline this consolidation, ensuring consistency and compliance across all regions.

- **Unified payment hub:** Route all global payments through a single, secure gateway to enforce standardized approval workflows and security policies.
- **Smart routing:** Use intelligent algorithms to determine the most cost-effective and efficient banking rails for each payment, optimizing transaction fees and settlement times.
- **Compliance automation:** Automatically screen payments against updated global sanctions lists and regulatory requirements, reducing the burden of manual compliance checks.

Challenge 4: Operational complexity and knowledge gaps

The problem

Treasury management systems are powerful but can be complex to configure and master. Onboarding new staff, searching for specific company policies, or recalling how to execute infrequent tasks can drain productivity. When knowledge is siloed in static documents or the minds of a few senior employees, operational resilience is compromised.



The AI-driven solution

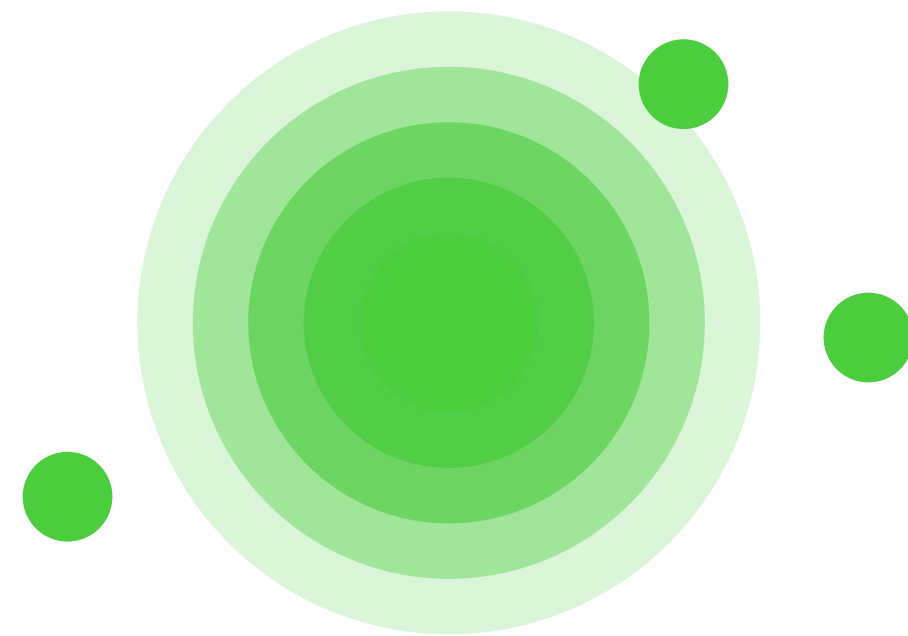
Large language models (LLMs) integrated into your treasury system act as an always-on expert assistant. These tools democratize knowledge, allowing your team to interact with complex data and systems using natural language.

- **Conversational configuration:** Users can simply ask the system to perform tasks, such as "Set up a new ZBA structure," significantly reducing the technical barrier to entry.
- **Instant policy retrieval:** Instead of searching through PDF handbooks, staff can query the AI – for example, "What is our policy on counterparty risk limits?" – and receive immediate, accurate answers.
- **Guided onboarding:** New team members can learn the system faster through interactive, AI-guided support, reducing training time and reliance on external consultants.

Challenge 5: Fragmented financial data

The problem

Data silos are the enemy of strategic decision-making. When critical financial data is trapped within accounts receivable, accounts payable, different banking portals and regional business units, the CFO lacks a holistic view of the enterprise's financial health. Aggregating this data manually leads to stale reporting and limits the ability to respond quickly to strategic opportunities.



The AI-driven solution

An AI-enabled treasury platform unifies data from across the enterprise, creating a single source of truth and turning fragmented data points into actionable intelligence.

- **Real-time dashboards:** Visualize global cash positions, forecast variances and risk exposures in a single, customizable interface designed for executive decision-making.
- **Cross-functional integration:** Seamlessly connect treasury data with AR and AP systems to improve working capital visibility and optimize days sales outstanding (DSO) and days payable outstanding (DPO).
- **Automated reporting:** Generate comprehensive financial reports with a single click, ensuring stakeholders always have access to the most current and accurate financial insights.

Begin your AI transformation today

The challenges facing today's corporate treasurers – from fraud risks to data silos – are substantial, but they are not insurmountable. By leveraging AI-driven strategies, you can build a more resilient, efficient and strategically empowered treasury.

Ready to modernize your treasury function?

Our AI-powered treasury management solution **FIS® Neural Treasury**, provides advanced financial management tools that modernize operations, boosting cash flow, reducing risk and driving compliance. Contact us to learn more.

Money at rest. Money in motion. Money at work.™

FIS® Neural Treasury helps you unlock rapid insights, reduce risk and make strategic decisions.

Our **technology** powers the global economy across the money lifecycle.



Money at rest

Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.



Money in motion

Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.



Money at work

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

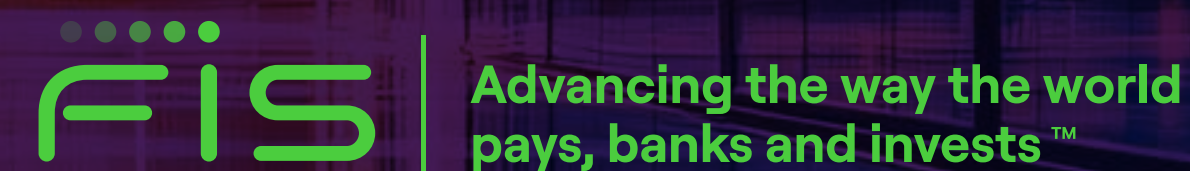
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