AI in treasury: 5 challenges, 5 solutions

Unlock a practical guide for treasury leaders, finance teams and CFO stakeholders

Introduction

Treasury carries more responsibility than ever. You're expected to protect liquidity, manage risk and deliver real-time insight to leadership, often with a lean team and limited time. AI can help, but only when you apply it to the right problems.

This guide addresses your top challenges, how AI can help and the steps to take. No grand transformation required – just focused, measurable progress.

Get started

1. Fraud and anomaly detection

The challenge

Payment fraud continues to grow more sophisticated. Traditional rules-based controls are limited in scope and leave gaps that put funds and reputation at risk.

How AI helps

AI provides an adaptive layer beyond existing controls. It learns the normal patterns across payment transactions, counterparties and timing so it can then flag deviations for review.

A payment may meet every standard rule yet still fall outside the normal timing, amount or recipient pattern. A static system might let it pass, but an AI model is designed to flag it for review. The model evolves over time as it continues to tackle anomalies. This preventive approach ultimately saves the bottom line and reduces P&L impact in a cost-effective manner.

Next steps

- Run AI-driven detection alongside your current controls and compare the results.
- Keep humans in the loop for material or regulatory actions.
- Track flagged anomalies and confirmed catches to measure value.
- Run for a meaningful length of time, up to three months.

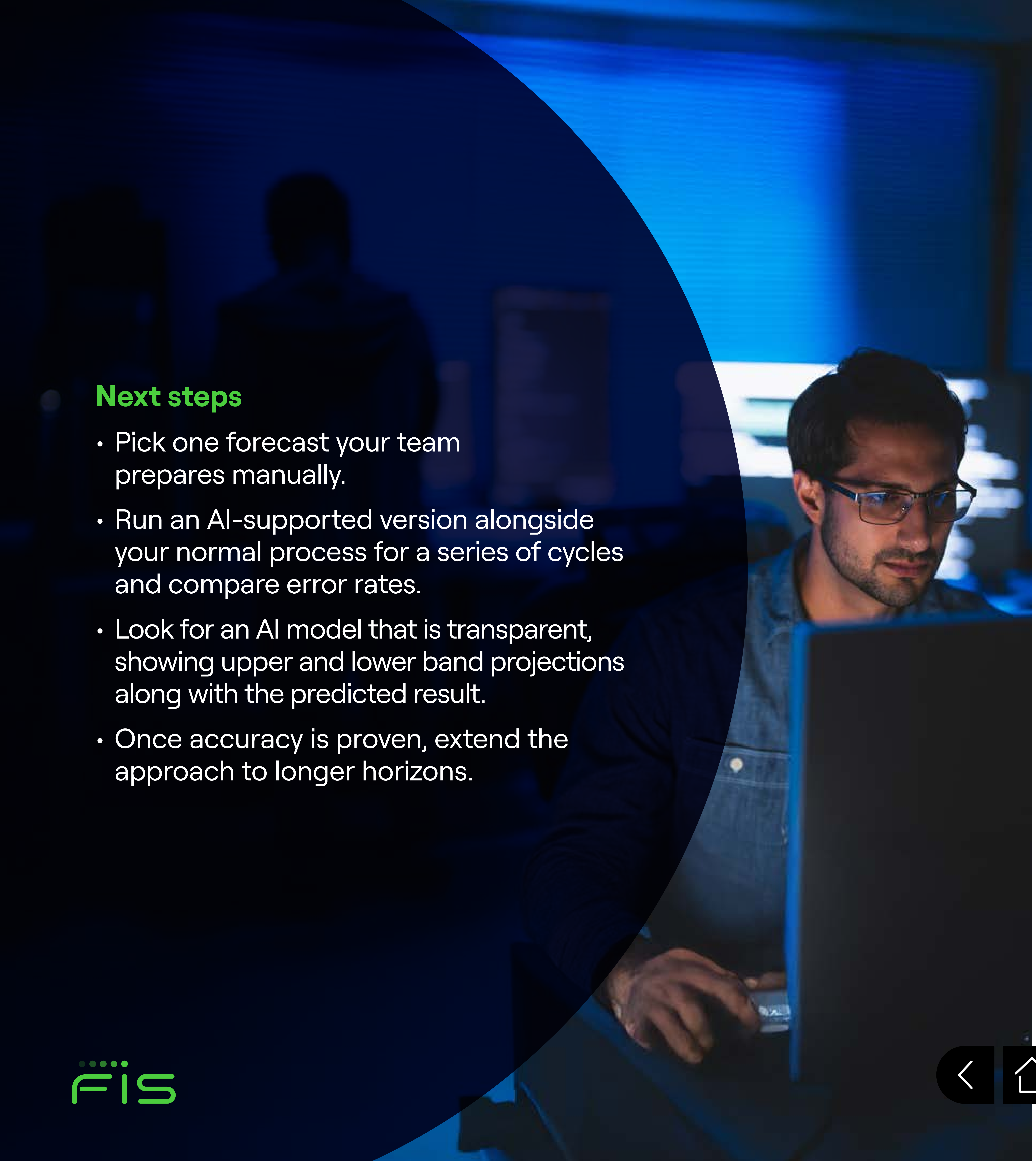
2. Cash forecasting

The challenge

Forecast errors undermine confidence in liquidity planning and can impact decision-making and the ultimate outcome. Static spreadsheet models miss seasonality and shifting payment behaviors, leaving forms to make near-term decisions on unfounded numbers.

How AI helps

AI models are well equipped for short-term forecasting. They can draw on large volumes of both historical and current transaction data to identify recurring patterns and spot trends that manual models overlook. This results in lower forecast error percentages and stronger confidence in near-term decisions. It also speeds up liquidity-focused scenario planning because firms can test assumptions against realistic modeled outcomes, instead of rebuilding spreadsheets by hand.



Next steps

- Pick one forecast your team prepares manually.
- Run an AI-supported version alongside your normal process for a series of cycles and compare error rates.
- Look for an AI model that is transparent, showing upper and lower band projections along with the predicted result.
- Once accuracy is proven, extend the approach to longer horizons.

3. Liquidity visibility

The challenge

Fragmented banking relationships and disconnected systems obscure your global cash position. Without a clear view, you can't right-size buffers, and idle cash or sudden shortfalls become real risks.

How AI helps

When data flows freely across counterparties and entities to the enterprise level, you gain a unified, near real-time view of global cash positions. That visibility is the foundation of strong liquidity control.

AI can highlight idle balances, surface concentration risks across counterparties or regions and help inform decisions on buffer size relative to need. For example, hold too much cash and carry unnecessary cost; hold too little and risk a shortfall. AI-driven insight helps pinpoint the balance across the time horizons you need.

Next steps

- Map your cash data sources and identify the visibility gaps.
- Use AI to flag idle balances and concentration risks.
- Set a target liquidity buffer and review it against modeled positions.
- For future scale, look to where APIs can enhance data requirements.

4. Manual workload

The challenge

Reconciliation, exception handling and report preparation consume hours that teams could spend on strategic analysis. As business demands increase and volumes grow faster than headcount, the squeeze tightens.

How AI helps

AI and automation reduce the manual workload across repetitive, rules-based tasks that take up your team's time. When combined with higher straight-through processing (STP), fewer transactions need human intervention, freeing analysts for strategic work. The most obvious AI-driven wins come from high-volume, pattern-based processes.

Next steps

- Quantify the hours your team spends on repetitive tasks.
- Identify where operational risk is highest and needs to be addressed.
- Target the highest-volume process for automation first.
- Measure the improvement in STP rate and reclaimed analyst time.
- Measure the operational risk reduction from eliminating rework and last-minute reconciliation issues.

5. Governance readiness

The challenge

Treasury operates in a regulated, risk-sensitive environment. Without governance, AI introduces fresh questions around accuracy, accountability and security. Skip this step and even a strong use case becomes a liability.

How AI helps

Governance isn't something AI solves; it's what allows AI to work safely. The right framework turns AI from a risk into a managed, transparent asset. Define clear ownership for AI outputs and decisions. Insist on explainability so choices withstand audit and executive scrutiny.

As you expand AI usage and data is run outside your IT’s direct control (e.g SaaS), confirm deployments meet enterprise-grade security standards across the regions you operate in. Ensure your chosen vendor or IT team monitor AI agents for both data and concept drift and have the ability to recalibrate when performance slips.

Next steps

- Assign internal ownership for AI outputs.
- If using external vendors, ensure a strong governance framework is in place, including model performance oversight.
- Favor models and vendors that can explain how outputs are produced.
- Build a cross-functional review involving IT, risk, compliance and finance.

Conclusion

AI in treasury is not about replacing your team or chasing the latest technology. It is about applying focused capabilities to long-standing challenges, including fraud risk, forecast uncertainty, limited enterprise visibility, manual workload and governance gaps. The teams seeing real value start small, work from clean contextualized data, put the right governance and monitoring in place, and then scale what works.

You don't need perfect data everywhere to begin. You need good data in the one area tied to your first use case. Start there, prove the result then expand with confidence.

Your next step: Want to see where AI fits your treasury operations? Request a treasury AI readiness assessment to map your highest-value use cases, gauge your data maturity and build a phased adoption road map tailored to your team.

Find your unlock

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