



From siloed systems to scalable solutions: The future of treasury and payments

Unlocking liquidity, security and opportunity in the cloud



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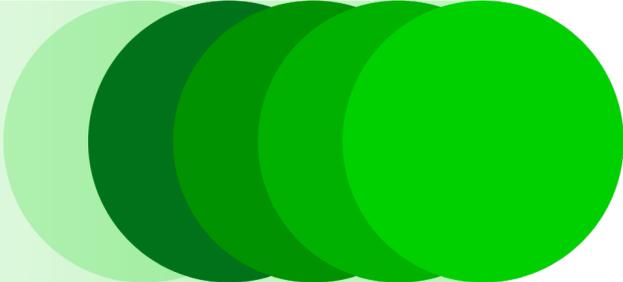
Overview

New financial risks continue to emerge, contributing to disruption and uncertainty for organizations of all sizes. Amid rising capital costs, volatile markets and an evolving treasury and payment landscape, skillful financial management is more critical now than ever.

As a treasurer, you play a strategic role in ensuring your organization has the liquidity to support money movement – whether it’s making payments, paying down debt or investing. Your ability to effectively manage money movement is essential to unlocking growth for your company.

This may become more challenging when relying on outdated, siloed technology and manual processes. To gain a real-time view of liquidity and risk, you need powerful, scalable, cloud-native technology supported by managed services. A single modern treasury platform that seamlessly connects to banking, trading, business systems and a digital payment hub can help you move money faster and at scale.

To stay ahead, it’s also essential to leverage the latest innovations like AI and APIs, manage growing volumes of data, and adapt to new payment formats like ISO 20022. With advanced cloud-native solutions, you can achieve all of this and more – empowering your organization to thrive and grow in today’s complex financial environment.





Cash flow holding back growth?

As capital costs increase, treasurers must balance the need for liquidity while also driving growth. Accurate and timely cash forecasting is essential, but difficult to accomplish with old and siloed technology, spreadsheets and ERP systems requiring manual entry. Additionally, forecast data from various business units and regions often varies widely due to differing assumptions and methodologies. Adding to the complexity, this data is often presented at different times and in inconsistent formats, making it challenging to consolidate information effectively. To further complicate matters, cost pressures can make it difficult to invest in the latest technology needed to address these issues.

The way forward

Modern, cloud-native technology provides a holistic view into liquidity with complete, accurate, real-time insights, so you can identify threats and better manage risk.

You can combine cash flow information across the enterprise, bringing together bank data and treasury flows and presenting data in a consistent and reliable way. Not only can you gain visibility over actual and projected flows and exposures, but you can analyze and model potential scenarios to detect vulnerabilities from a liquidity and risk perspective and improve decision-making.

You can also leverage an API solution to integrate your treasury management solution with your ERP to further optimize cash forecasting. This type of functionality can extract data from the ERP for forecasting purposes by generating a cash flow forecast using advanced AI and other statistical models. AI can also be used to drive better forecasting.

Additionally, you can reduce operational and transaction costs by centralizing treasury and payments in the cloud. Amid increasing costs, new technology offers a holistic view into your liquidity to better manage risk and steer a path to growth now and in the future.

Do you know your risk exposure?

The scope of the treasurer's responsibility has expanded significantly to encompass all areas of risk management, including cyber risk management. Recent market conditions are also leaving organizations vulnerable to FX exposures, interest rate risk, market risk, country risk and more. Without dedicated staff and integrated technology offering a holistic view of risk, treasury operations often become inefficient and susceptible to challenges.

The way forward

Now's the time for treasurers to evaluate and transform their risk strategy. Modern, cloud-native treasury management solutions with specialized risk management functionality helps treasurers gain a holistic view of risk across key areas including FX, operational, market and country risk. More visibility into exposures also helps optimize and reduce the cost of hedging. Additionally, treasurers should partner with their IT departments and the right treasury vendor to combat cyber risk. By taking a proactive approach to risk management with the right technology and partner, you can limit your risk exposure, setting up your company for growth.

FX risk was cited as the most critical economic exposure by **83%** of respondents, followed by interest rate (**72%**) and commodity price exposures (**39%**).

Source: 2025 Global Treasury Survey, PwC

More than **one-third (37%)** of respondents said their company experiences cyberthreats daily, and **74%** face critical or high-profile threats on a monthly basis.

Source: The Harmony Gap, FIS, 2025

Six reasons to centralize global payments processing with modern, cloud-native technology:

1. Improve cash visibility
2. Reduce costs
3. Increase control
4. Mitigate fraud risk
5. Adopt new innovations and payment standards
6. Manage increasing payment volumes

Treasury teams of large organizations – more than **\$10 billion** in annual revenues – are investing in in-house banks (**67% adoption**), payment factories (**60%**) and payments on behalf of (POBO) models (**50%**) to consolidate flows, improve control and reduce costs.

Source: 2025 Global Treasury Survey

Complex payment processes got you down?

The top payment challenges for treasurers include large payment volumes, high costs, lack of cash visibility and controls, and increased fraud. Additionally, treasurers face an urgent need to leverage new innovative technologies, alternative payments channels and new payment standards like ISO 20022. Centralizing and standardizing payment processes with modern, cloud-native technology is key to helping your organization simplify and scale.

The way forward

By centralizing and standardizing global payments through modern, cloud-native payment hub technology and streamlined bank connectivity, organizations can establish robust controls and workflows for both domestic and cross-border payment processes.

A centralized solution with a comprehensive library of pre-built bank connection protocols and formats can streamline customer communications regarding credit transfers, direct debits and standing orders. By converting consolidated payment data into bank-specific formats for transmission to banks and payment service providers, you can help ensure seamless and efficient transaction processing, compliance with bank messaging, payment acknowledgment and reporting requirements.

Additionally, you can leverage the latest advancements such as SWIFT GPI, APIs and real-time payments to facilitate faster and more secure transaction processing. You can also combat fraud risk through effective fraud screening measures and alerts. Lastly, modern cloud-native technology gives you the ability to manage increasing payment volumes and new payment standards, helping you scale.

Is regulatory compliance keeping you up at night?

Regulatory changes often introduce complexity, especially since the full implications of new regulations take time to unfold. However, adapting to new mandates is a fundamental aspect of treasury and risk management. Treasurers are well-versed in tracking evolving regulatory landscapes and adjusting their policies and procedures accordingly.

That said, compliance with new regulations frequently demands additional reporting and manual handling of exceptions. This can lead to reduced efficiency, higher costs and an extended scope of treasury responsibility – often without the support of additional staffing. For banks, in particular, challenges include navigating IFRS 9, which mandates the recognition of financial assets and liabilities on the balance sheet, as well as managing interest rate risk in the banking book (IRRBB) and credit spread risk from non-trading book activities (CSRBB).

The way forward

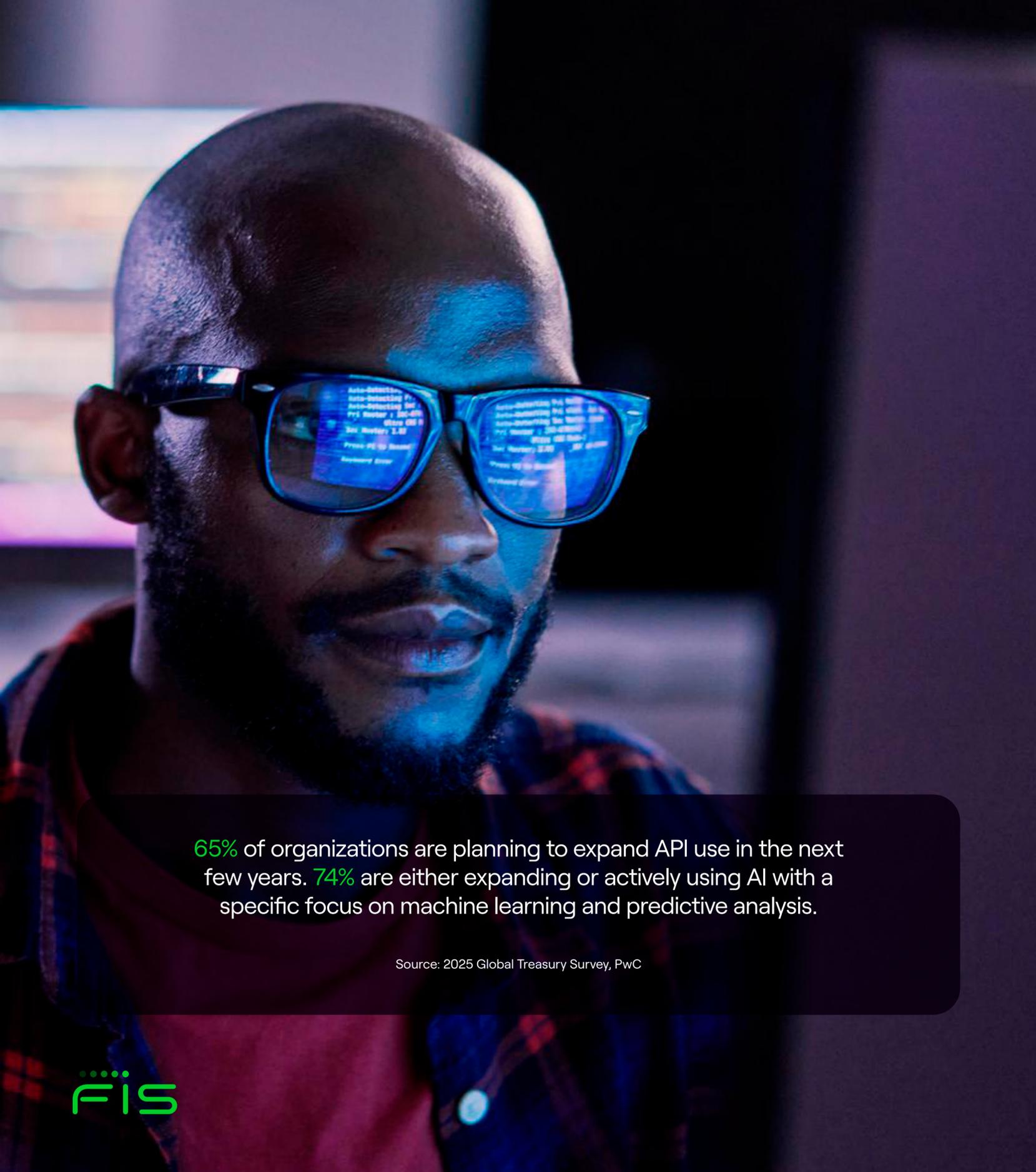
To address these challenges and leverage new functionalities, it's crucial to centralize data and keep treasury management systems and supporting risk systems up to date. Modern cloud-based technology offers treasurers the tools to track, monitor and analyze data required to meet evolving regulatory demands. Additionally, such technology enhances automation and boosts operational efficiencies, allowing teams to focus on more strategic, value-added tasks.

21% of leaders in the U.S. say evolving regulations have a significant impact on their business.

Source: FIS, Global Innovation Research, 2024

80% regulation as one of their greatest external concerns

Source: The Business of Treasury 2024, [treasurers.org](https://www.treasurers.org)



65% of organizations are planning to expand API use in the next few years. 74% are either expanding or actively using AI with a specific focus on machine learning and predictive analysis.

Source: 2025 Global Treasury Survey, PwC

Is adopting the latest treasury and payment innovations a challenge?

Treasurers have access to a range of innovations including real-time payments, enhanced cash visibility, improved cash forecasting, and greater operational efficiencies. However, fully leveraging these capabilities becomes challenging when technology systems operate in silos.

The way forward

Open-API technology is revolutionizing global bank communication, bringing real-time payment capabilities closer to reality. With APIs, treasurers can control what data they receive, from which banks, how frequently, and how that data is processed. However, since API specifications differ across banks, establishing each connection can be time-consuming and require specialized IT expertise. To accelerate implementation and reduce costs, a one-stop solution for multi-bank API connectivity is essential.

APIs also enable seamless integration between treasury and payments systems, providing standardized, controlled and intelligent connectivity. Additionally, AI can enhance cash forecasting by analyzing vast datasets to predict cash flows more accurately, while also driving greater operational efficiency within treasury teams.

Can your treasury and payment technology scale for growth?

As a treasurer, your role has expanded exponentially in recent years. You now have a seat at the table to ensure your organization's liquidity to move money and help steer future growth. However, with opportunity comes challenges. Technology is constantly advancing while the treasury and payments landscape is rapidly evolving. It's not enough to keep up – you need to stay ahead. Without the latest cloud-based technology and partner, your organization risks falling behind and hindering its growth potential.

The way forward

A modern, centralized and secure cloud-based suite of digital systems gives you increased control across your treasury and payments processes. Automatic updates ensure you're always on the latest software version, allowing you to seamlessly leverage new features and innovations as they become available. And support of large data and payment volumes enables you to scale affordably.

Different solutions have different capabilities. Even if you already have a cloud solution, it may not fit your current or future requirements. The cloud is no longer seen as just a deployment model. Cloud-based systems can provide value in a variety of other ways, from robust cybersecurity that's built into the solution to the option of outsourcing non-value-added tasks via managed services. You need the right partner and the right cloud-native treasury and payments technology to help you manage your operations today and steer your company to growth.

Four key benefits of cloud-based treasury systems:

- Lower total cost of ownership
- Consistent software updates
- Ability to manage large data amounts
- Scalability that supports growth

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