



Navigating geopolitical volatility: A treasury playbook for decision-led resilience

Unlock greater visibility and confidence amid uncertainty



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Executive summary

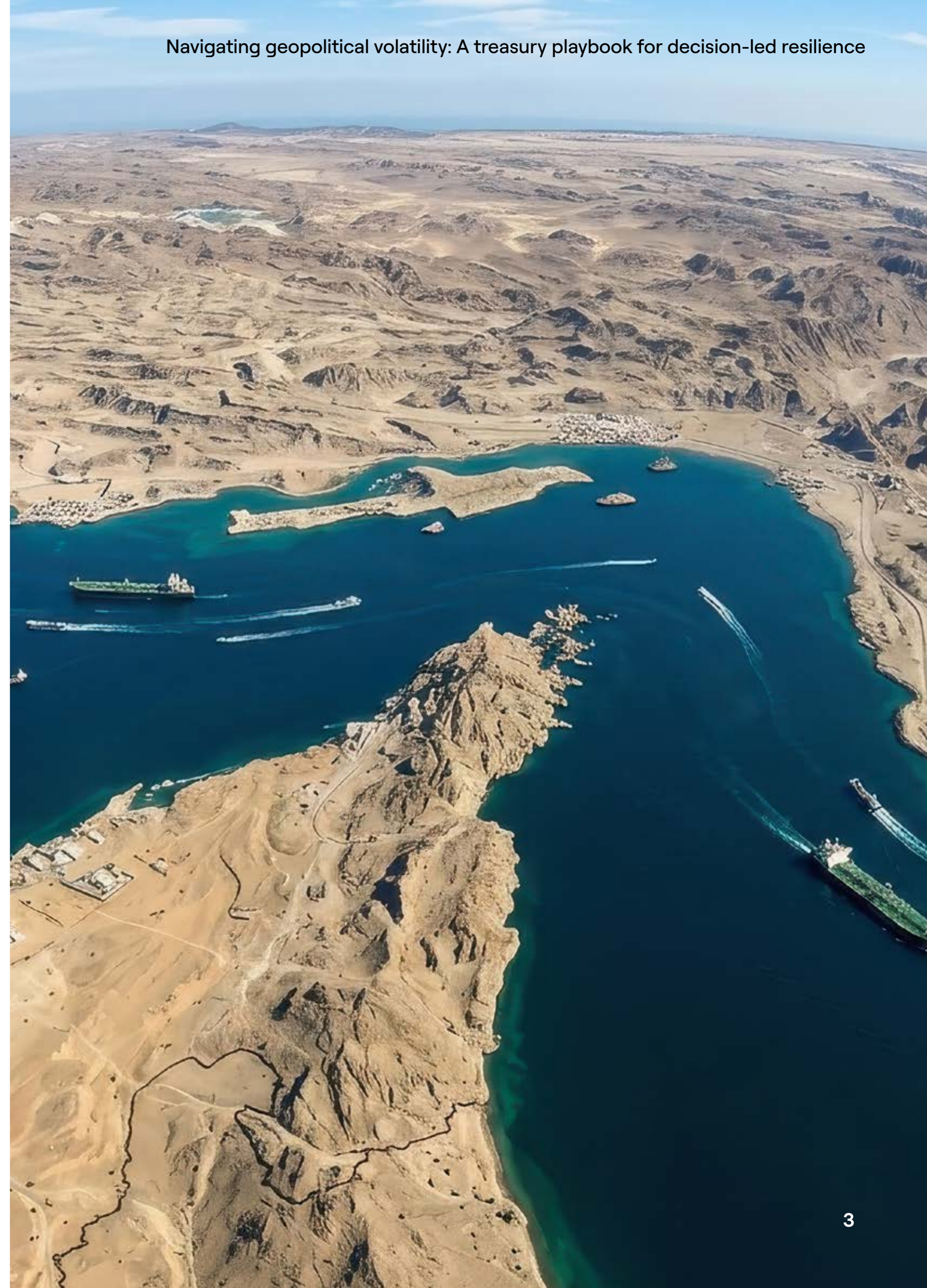
Geopolitical volatility is no longer an external risk to be monitored periodically. It's a permanent operating condition.

Trade fragmentation, regional conflict, sanctions regimes, supply chain rerouting and policy uncertainty interact continuously with inflation, financial markets and corporate operating models. Shocks propagate across costs, revenues, liquidity and capital access simultaneously.

This environment requires a fundamental shift in how finance leaders manage uncertainty. The goal is no longer prediction precision, but decision confidence – the ability to understand exposure, evaluate scenarios, protect cash flow and act quickly as conditions evolve.

Treasury sits at the center of this challenge. With responsibility across liquidity, cash visibility, working capital and financial risk oversight, treasury has become the organization's resilience nerve center.

This e-book explores how geopolitical volatility impacts corporates, how risk transmits through the enterprise, and how modern, intelligence-led treasury enables faster, more confident decisions – without relying on complex market mechanics.



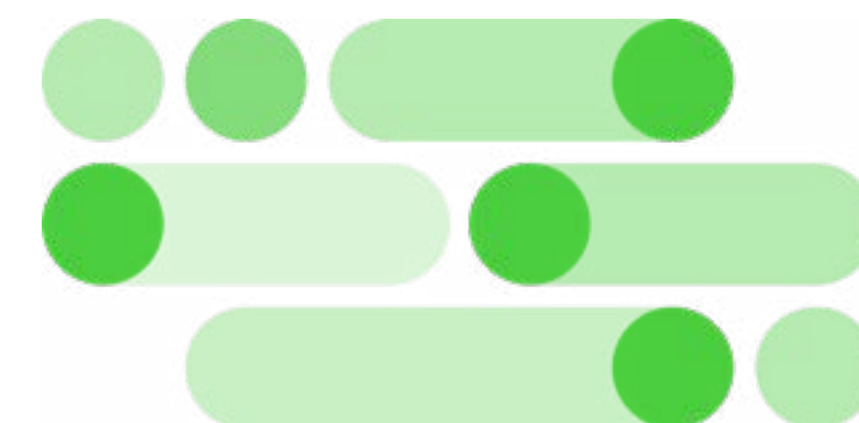
Chapter 1: Geopolitical volatility as the new operating baseline

Geopolitical risk has shifted from episodic disruption to structural reality. Energy insecurity, resource protectionism, sanctions, trade realignments and regional instability now influence global commerce continuously rather than intermittently.

These forces shorten planning horizons, compress decision timelines, and weaken the usefulness of historical assumptions. Price stability, predictable logistics and consistent capital flows – once taken for granted – can no longer be assumed.

For corporates, this means volatility is not something to “get through.” It must be built into planning, governance and daily decision-making.

For treasury, this change redefines the function’s role. Treasury is no longer only a steward of funding and controls. It’s a translator – turning geopolitical disruption into financial insight, liquidity readiness and operational flexibility.





Chapter 3: The free cash flow imperative under persistent uncertainty

In a volatile geopolitical environment, free cash flow becomes the organization's primary stabilizer. Protecting it is less about holding excess cash and more about maintaining optionality.

What modern cash discipline looks like

High frequency visibility: When conditions change rapidly, monthly or quarterly cash views are insufficient. Near-term, rolling visibility enables earlier intervention.

Scenario-led thinking: Single forecasts assume stability. Scenarios aligned to disruption drivers show what actions may be required under different paths, improving readiness rather than prediction accuracy.

Working capital as a strategic lever: Inventory, receivables and payables are no longer static efficiency metrics. They become tools to absorb shock, support continuity and defend liquidity when conditions tighten.

Leading finance teams treat cash flow as a dynamic system – continuously monitored, stress tested and adjusted as geopolitical conditions evolve.

Chapter 4: Managing financial risk without complexity

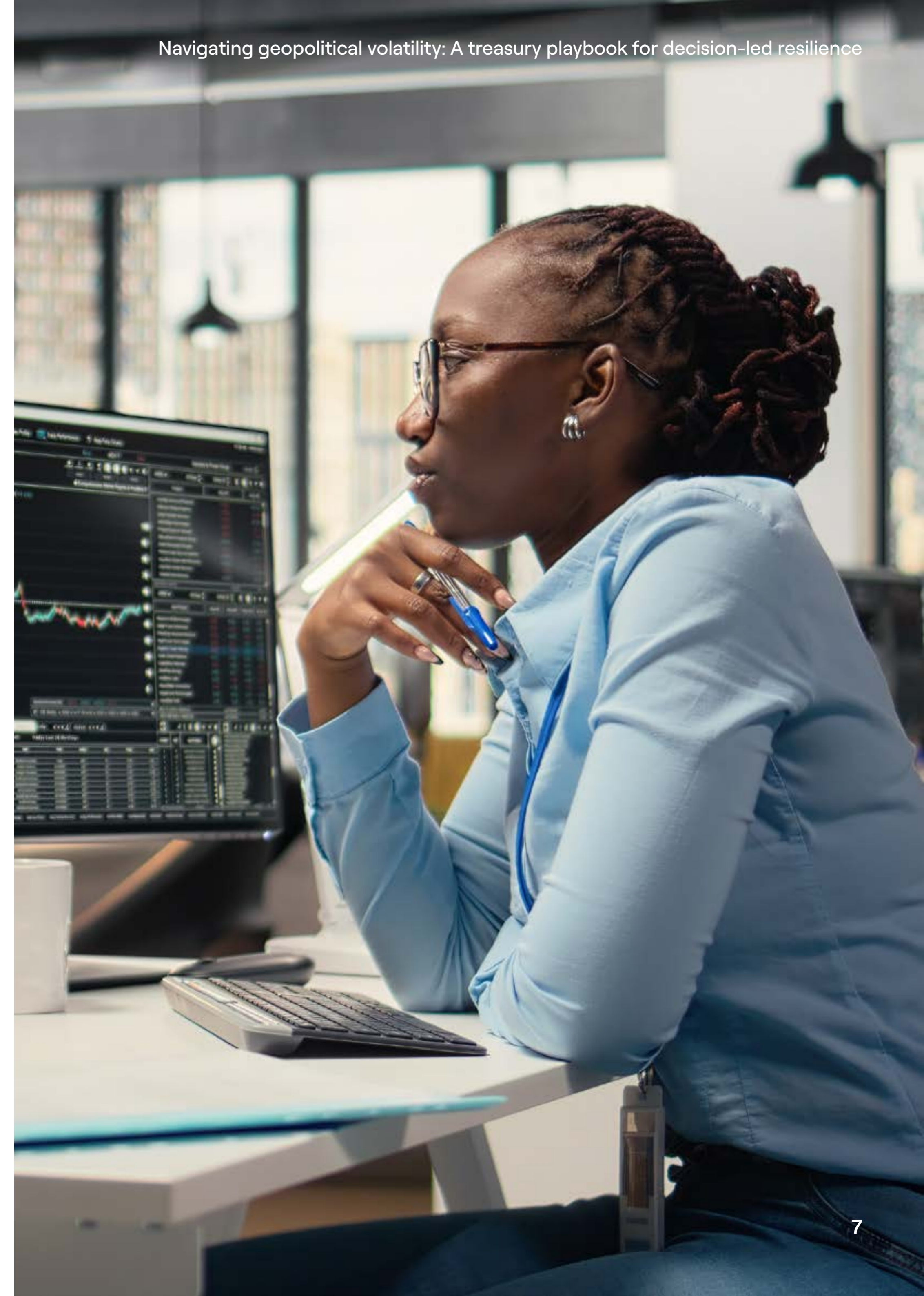
In volatile environments, financial risk doesn't need to be modeled in increasing technical depth – it needs to be understood and contextualized.

Treasury leaders require clarity on three questions:

- Where is the organization exposed?
- How could that exposure change under different scenarios?
- What does that mean for liquidity and decision-making?

Rather than focusing on instruments or mechanics, effective treasury teams focus on visibility, governance and impact – ensuring risk decisions are understood, aligned and assessed through a cash flow lens.

This approach supports faster responses without overwhelming decision-makers with complexity, while still facilitating financial discipline and control.



Chapter 5: Liquidity readiness in an unstable world

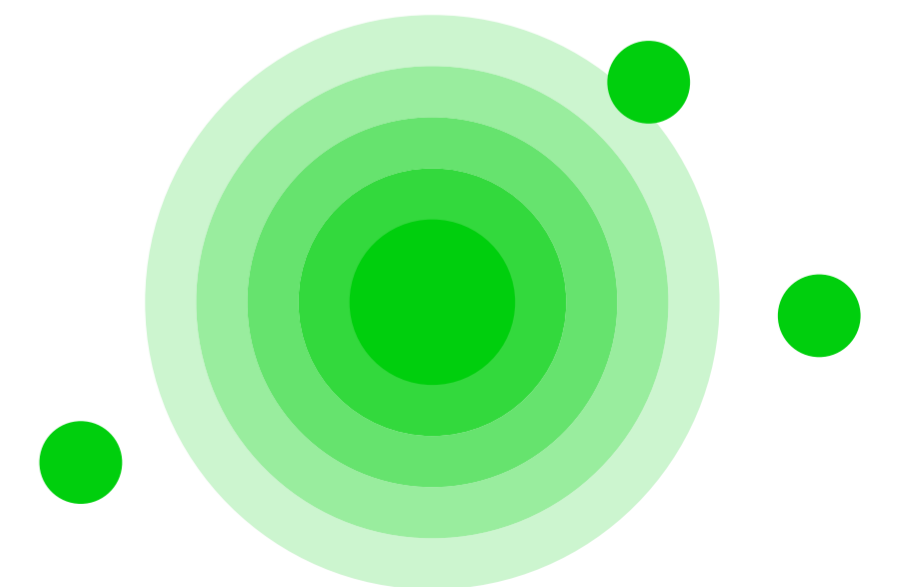
Liquidity risk rarely appears in isolation; it surfaces alongside cost pressure, revenue volatility and market stress. Key dimensions of modern liquidity readiness include:

Stress tested access: Confirming that committed facilities, cash buffers and internal liquidity sources remain sufficient across adverse scenarios.

Counterparty awareness: Understanding where supplier or financial counterparty stress could translate into operational or funding disruption.

Confidence under scrutiny: As volatility persists, investors, banks and boards demand greater transparency and assurance. Treasury plays a central role in maintaining credibility.

Liquidity readiness is not about maximizing buffers – it's about ensuring access, flexibility and confidence when it matters most.



Chapter 6: From reactive treasury to decision-led intelligence

Persistent geopolitical volatility exposes the limits of fragmented data and manual processes.

One version of financial truth

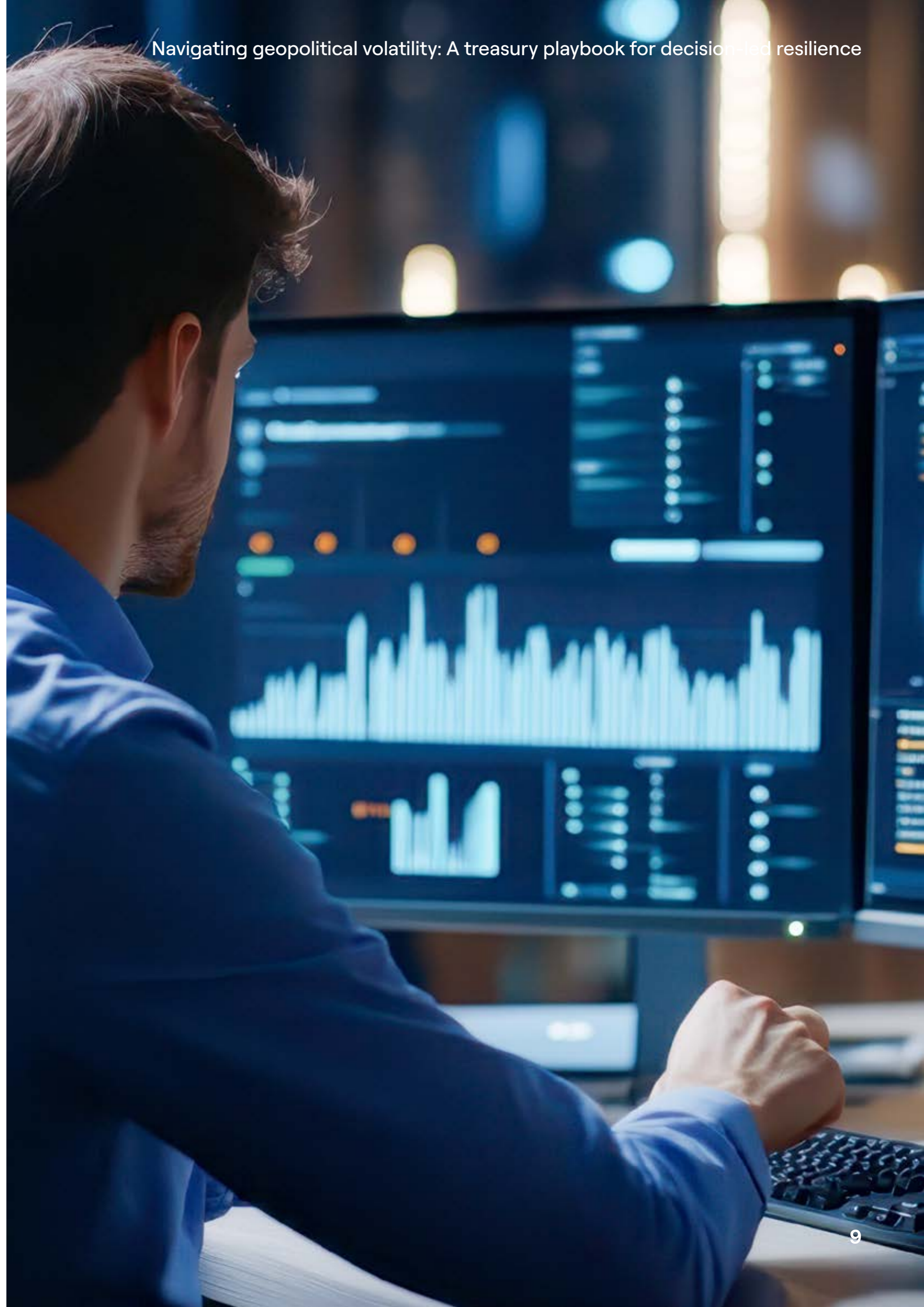
Modern treasury requires integrated visibility across cash, forecasts, exposures and counterparties. Disconnected systems delay insight and increase decision risk precisely when speed matters most.

Making sense of volatility

Advanced analytics and automation support treasury teams by continuously monitoring positions, highlighting emerging pressures and enabling rapid scenario evaluation – reducing dependence on intuition alone.

Technology as an enabler, not a distraction

Cloud-based, scalable platforms allow treasury to adapt as conditions change – supporting decision-making without increasing operational burden. The objective is not sophistication for its own sake, but clarity and confidence.



Closing perspective

Geopolitical volatility is now a permanent feature of the global economy. Its impacts cut across operations, markets and finance, challenging organizations to adapt.

Treasury's role in this environment is clear: provide visibility, protect liquidity, and enable confident decision-making under uncertainty. By embedding scenario thinking, integrated data and decision-led technology into daily operations, organizations can build resilience as a sustained competitive capability.



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

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.

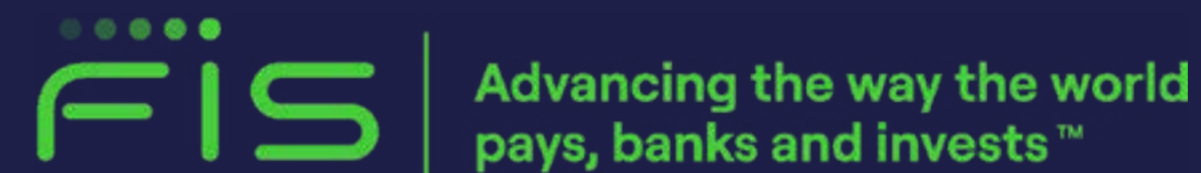
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