



White Paper

# From pressure to precision: Where AI delivers value in treasury

Unlock operational efficiencies while maintaining  
security and control

## Executive summary

Treasury carries more responsibility than ever – protecting liquidity, managing risk and delivering real-time insight to leadership, often with a lean team and limited time. AI can help, but only when applied to the right problems. This paper argues that value comes from focused use cases, not wholesale transformation, and that data foundations and governance – not algorithms – are the critical success factors. It maps where AI fits, why it works and how to adopt it safely.

### The treasury responsibility gap

Your mandate keeps expanding. You're expected to safeguard liquidity, mitigate risk, sharpen cash forecasting and deliver real-time insight to the C-suite. The team doing that work rarely grows at the same pace.

The pressures are structural, not seasonal.

**Forecast accuracy** sits at the center of the problem. In the PwC 2025 Global Treasury Survey,<sup>1</sup> 38% of companies with more than \$10B of revenue and 52% of those between \$1B and \$10B still manually collect and consolidate forecasting data. Manual collection introduces delay and error precisely where confidence matters most.

**Visibility** is the second gap. Fragmented banking relationships and disconnected systems obscure the global cash position, and without a clear view you can't right-size buffers. Idle cash carries unnecessary cost. Too little cash risks a shortfall.

**Fraud** is the third. Payment fraud continues to grow more sophisticated, and traditional rules-based controls leave gaps that put funds and reputation at risk.

Then there's the daily grind. **Reconciliation**, exception handling and report preparation consume hours that could go to strategic analysis. As volumes grow faster than headcount, the squeeze tightens.

That's the responsibility gap – rising expectations, static resources and legacy tools that react rather than predict.

### Method and scope

This paper draws on two sources: the PwC 2025 Global Treasury Survey<sup>1</sup> for treasury priorities and adoption data, and McKinsey & Company's analysis of how finance teams are putting AI to work today.<sup>2</sup> It focuses on five practical use cases – anomaly detection, cash flow forecasting, liquidity management, policy calibration and operational efficiency – plus the implementation and governance conditions that determine whether those use cases deliver.

The scope is deliberately narrow. No grand transformation required – just focused, measurable progress.

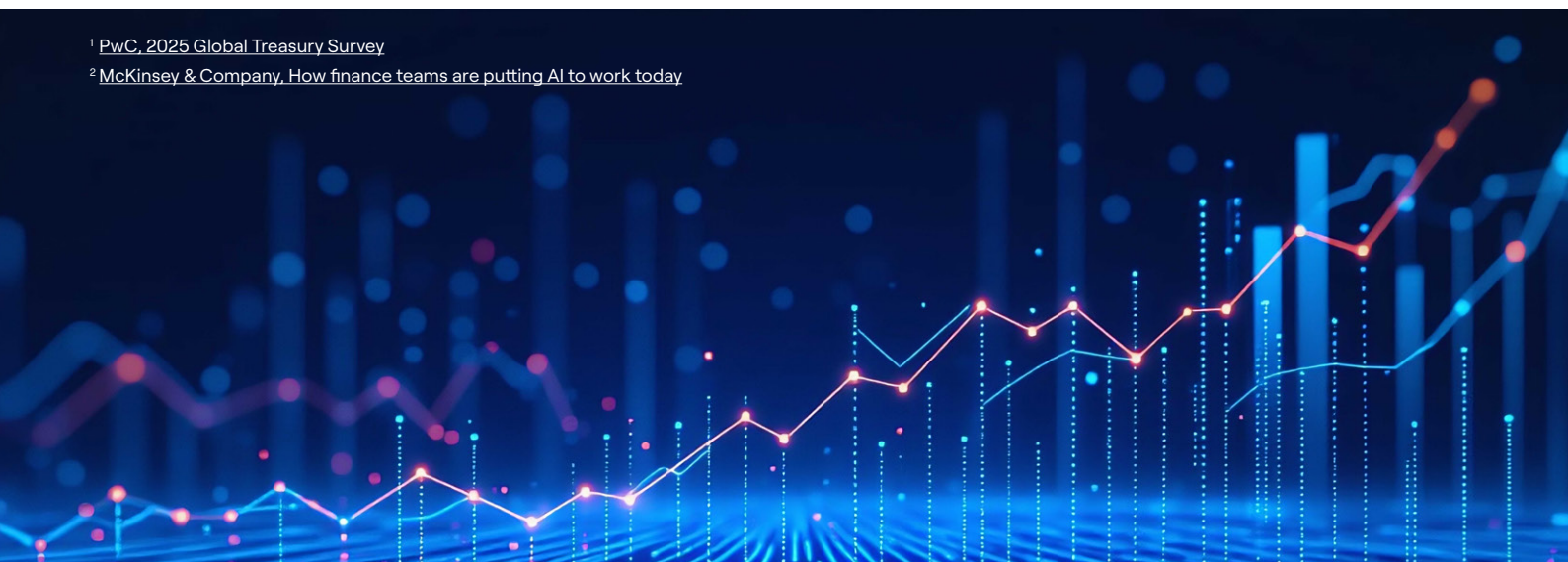
### Four key findings

The hype around AI in treasury is loud, but the evidence points somewhere quieter and more useful. These four findings cut past the noise to what actually moves the needle for a lean team under pressure.

- 1 Value comes from targeted use cases, not wholesale reinvention.** AI earns its place by attacking specific, long-standing problems: fraud risk, forecast uncertainty, limited visibility and manual workload. The teams seeing real value start small.
- 2 Data foundations decide the outcome.** You don't need perfect data everywhere to begin. You need good data in the one area tied to your first use case.
- 3 Governance is the enabler, not the afterthought.** 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.
- 4 Humans stay in the loop.** AI provides an adaptive layer and decision support. It doesn't replace the judgment behind material or regulatory actions.

<sup>1</sup> PwC, 2025 Global Treasury Survey

<sup>2</sup> McKinsey & Company, How finance teams are putting AI to work today



## Why current approaches fall short

Most treasury teams have responded to the pressure in one of three ways, and each hits a ceiling.

Static spreadsheet models miss seasonality and shifting payment behaviors, leaving teams to make near-term decisions on unfounded numbers. They can't scale with volume, and they can't test assumptions without a manual rebuild.

Rules-based fraud controls are limited in scope. A payment may meet every standard rule yet still fall outside the normal timing, amount or recipient pattern. A static system lets it pass.

And bolting AI on without a foundation creates a new liability. Skip governance and even a strong use case introduces fresh questions around accuracy, accountability and security.

The common thread is clear. These approaches treat symptoms. They don't close the gap between what treasury is asked to deliver and what its tools can actually see, predict or automate.

## Practical use cases

Diagnosis only gets you so far. Here's where AI earns its place: five focused use cases that turn those pressures into progress.



### Anomaly detection

AI provides an adaptive layer beyond existing controls. It learns the normal patterns across payment transactions, counterparties and timing, then flags deviations for review. The model evolves as it continues to tackle anomalies. This preventive approach reduces P&L impact in a cost-effective manner – catching what a static rule set would wave through.



### Cash flow forecasting

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



### Liquidity management

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. 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.



### Policy calibration

The same modeled positions that sharpen forecasting also let you calibrate policy against evidence rather than assumption. Test a target liquidity buffer against modeled positions, review it as conditions shift and recalibrate when the data moves. Policy becomes a living setting, tuned to real exposure.



### Operational efficiency

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



## From proven use cases to real return

The use cases show what AI can do. What follows is what it gives back: capacity for a lean team stretched thin, confidence in the numbers you take to the C-suite and control that holds even as decisions move faster. That's where focused adoption pays off.

**Capacity** comes from automation that reclaims analyst hours and lifts straight-through processing, so a lean team covers more without growing headcount.

**Confidence** comes from lower forecast error and near real-time visibility, so the numbers you take to the C-suite hold up under scrutiny.

**Control** comes from an adaptive fraud layer and governed models, so faster decisions don't mean looser oversight.

The teams seeing real value follow a consistent pattern. They start small, work from clean contextualized data, put the right governance and monitoring in place, then scale what works. Prove the result in one area, then expand with confidence.

## Implementation considerations

A strong use case can still stall in the rollout. What separates a pilot that proves out from one that quietly stalls?

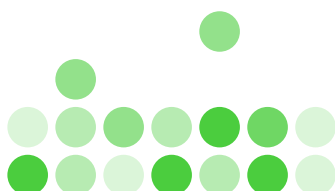
- **Run in parallel first.** Run AI-driven detection alongside your current controls and compare results. Run an AI-supported forecast alongside your normal process for a series of cycles and compare error rates. Let evidence, not enthusiasm, justify the shift.
- **Give it time.** Run anomaly detection for a meaningful length of time, up to three months, before drawing conclusions.
- **Demand transparency.** Favor a forecasting model that shows upper and lower band projections along with the predicted result, so outputs withstand audit and executive scrutiny.
- **Target the highest-volume process first.** Quantify the hours spent on repetitive tasks, then automate where the payback and the operational risk reduction are largest.
- **Plan for scale.** Look to where APIs can enhance data requirements as your needs grow.

## Governance best practices

Running a use case in parallel proves it works; governing it proves it can last. In a regulated, risk-sensitive environment, the right framework is what turns AI from a liability into an asset you can scale with confidence. Think of governance not as a brake on progress but as what makes AI safe to scale: clear ownership, explainable outputs and monitoring that holds at speed. The right framework turns AI from a risk into a managed, transparent asset.

- **Assign internal ownership** for AI outputs and decisions. Accountability can't be outsourced to a model.
- **Insist on explainability.** Favor models and vendors that can explain how outputs are produced, so choices withstand audit and executive scrutiny.
- **Confirm enterprise-grade security.** As data runs outside IT's direct control – for example, in SaaS deployments – confirm the deployment meets enterprise-grade security standards across the regions you operate in.
- **Monitor for drift.** Ensure your vendor or IT team monitors AI agents for both data and concept drift and can recalibrate when performance slips.
- **Build a cross-functional review** involving IT, risk, compliance and finance.

Governance is the tradeoff worth making honestly. It adds a step. That step is what keeps a strong use case from becoming a liability.



## Conclusion

AI in treasury isn't about replacing your team or chasing the latest technology. It's about applying focused capabilities to long-standing challenges – fraud risk, forecast uncertainty, limited enterprise visibility, manual workload and governance gaps.

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.

The gap between what treasury is asked to deliver and what its tools can do won't close on its own. Focused, governed AI is how you close it – one proven use case at a time.

Want to see where AI fits your treasury operations? **Request our 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.

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