



White paper

# When treasury operations can't handle emerging risks

Unlock growth by centralizing and scaling treasury and payments with a digital platform

## New risks are emerging.

Can your treasury operations handle them?

**Mounting capital costs. Volatile markets. Disruptive technologies. An evolving banking and payments landscape. As risks continue to emerge and become more complex, it's never been more critical for treasurers to steer their firms' finances skillfully.**

As treasurer, you play a major, strategic role in delivering the liquidity your organization needs to do business. But keeping money in motion is a challenge with aging technology and inefficient manual processes.

To help drive growth for your company, you need to be able to move money efficiently and at scale. For that, you need a real-time view of liquidity and risk, and the ability to handle more data, payments and payment formats than ever before. Above all, you need a modern approach to treasury, risk and payments.

Read on to learn more about the latest digital technology and how it may help address treasury's biggest challenges to support growth for your business.

**64% of CFOs** at large organizations now consider treasurers as part of the C-suite, with just over half saying that treasury is central to strategic decisions.

Source: HSBC, Corporate Risk Management Survey 2024

## Cash forecasting challenges

As capital costs keep rising, it's essential to keep liquidity at optimal levels so you can support your business and help drive growth.

To manage cash and move money effectively, treasurers need accurate and timely cash forecasts. Real-time information is especially crucial in today's rapidly fluctuating markets, when forecasts can quickly become outdated.

But firms often still rely on disparate spreadsheets and ERP systems to create cash flow forecasts. Forecast information comes from different business units and regions, and it can be based on a wide range of varying assumptions. Data may also be presented at different times and in different formats, making it difficult to collate in a consistent way.

Old, siloed systems and manual processes cannot deliver the accurate forecasting that's required in today's environment. For that, you need an automated solution that can help provide the timely forecasts required for better-informed decisions, and supports efforts to optimize working capital and plan for risks. And with cost pressures mounting, you need a solution that's both affordable and highly efficient.

### Protect your liquidity in the cloud

Modern, digital, cloud-native technology can enable treasurers to gain a holistic view of liquidity and steer a path to growth. With accurate, real-time insights, you'll be better able to identify threats, manage risk and move money to the right place at the right time.

Combining cash flow information, bank data and treasury flows from across your organization doesn't just give you a clear view of your actual and projected cash flows. It also supports the ability to analyze and model scenarios to understand liquidity risks and make better decisions.

FIS® Treasury, Risk and Payment Suite is used by more than 1,200 organizations to help them make faster, more informed decisions on liquidity and the movement of their money.

For greater visibility and control over your cash flows, you can leverage our cloud-based digital technology to help consolidate data from disparate systems and processes, and provide complete, accurate, timely insights.

Our treasury and risk management solution connects easily and seamlessly to your ERP system. With API-led connectivity, you can easily extract the right financial data from the ERP to help generate reliable cash flow forecasts.

With powerful automation and workflow tools, you can also drive efficiencies across your treasury operation. And with centralized treasury and payment operations in the cloud, you may be able to reduce operational and transaction costs as well.

Thirty-eight percent of companies with more than \$10 billion of revenue, and 52% for those between \$1 billion and \$10 billion indicated they manually collect and consolidate forecasting data, contributing to responses indicating low satisfaction (average score of 2.9 on a 5-point scale).

Satisfaction scores remained average (3.3 out of 5) for respondents using integrated or system-based forecasting, suggesting the challenges of poor data quality (76%), lack of effective tools (53%) and limited incentives for business units to contribute (46%) are widespread and require innovative solutioning.

Source: 2025 Global Treasury Survey, PwC

## Incomplete visibility into risk exposure

The scope of the treasurer's responsibility has expanded to cover all areas of risk management, including cyber risk. Meanwhile, market conditions are increasingly leaving firms open to liquidity, counterparty, market and other risks.

However, staff are typically used to managing key areas of risk in silos, with disjointed technology and highly manual data collection and hedging processes. Without best-of-breed treasury and risk technology, you're bound to lack the holistic view you need of your risk.

As an intrinsic part of risk management, treasurers also need to monitor regulatory change and refine their policies and procedures when needed. But additional reporting requirements and the introduction of manual workarounds can reduce automation and efficiency, as well as increase costs and workload – often without the benefit of additional headcount.

### Transform your risk strategy with technology

Modern, cloud-native treasury management solutions with centralized, specialized risk management functionality can help provide a more complete view of risk. These solutions also make it easier to track, monitor and analyze the data you need to comply with the latest regulatory requirements. A clearer view of exposures can help you optimize and reduce the cost of hedging, too.

It's also important to team up with your IT department and a trusted treasury vendor to help combat cyber risk. By taking a proactive approach to risk management with the right technology and partner, you can reduce your risk exposure, enhance automation and improve operational efficiencies, freeing up your team for more strategic tasks.

## The FIS solution

With FIS Treasury, Risk and Payment Suite, you can manage and monitor risk on all fronts. You can move money efficiently across your organization to manage liquidity and counterparty risks, market risks like interest rate, FX and commodity risk, and hedge accounting – all on a single platform.

You can run risk reports from the deal level to the enterprise level for a complete and accurate view of your exposures. The platform also supports compliance efforts through automated derivatives reporting, hedge accounting and risk disclosures, complete with audit tracking and exception reporting.

With a technology partner that's hyper-focused on cyber risk, you can count on the highest levels of security in the cloud, the safest ways to move your money, and the strongest protection for your data.

## Payment processing keeps evolving

In today's complex payment processing landscape, transaction volumes continue to surge while global banking relationships keep expanding. And both banks and corporations must now meet the ISO 20022 messaging standard for payments, along with other complex regulatory requirements.

At the same time, there's growing demand for seamless digital payment solutions from both consumers and businesses. You need to ensure both speed and security across your payment processes, while implementing stringent fraud prevention measures to protect against cyber threats.

The pressure is on to keep money moving quickly, smoothly and safely with your payment processes. But achieving that can be difficult and costly when your organization uses multiple disparate banking portals and payment systems.

### Simplify global payments

Through modern, cloud-native payment hub technology and one-stop bank connectivity services, you can centralize and standardize global payments, thereby improving efficiency, cash visibility and control.

A payment hub helps establish robust controls and standardized workflows for both domestic and cross-border payment processes. This means you're better able to manage liquidity, reduce transaction costs, and mitigate the risk of fraud and errors.

You can also help reduce the expense and complexity of connecting to banking partners globally by using bank connectivity and communication services that support multiple channels.

What's more, by simplifying your global payments, you'll be in a stronger position to migrate to new payment standards such as ISO 20022, and take advantage of advancements like APIs and real-time payments – thereby facilitating faster and more secure transaction processing. For example, ISO 20022 has been shown in industry research to reduce the time and talent spent on payment investigations by sorting up to 84% of messages automatically.

## The FIS solution

As part of Treasury, Risk and Payment Suite, FIS® provides a digital payment hub and global bank connectivity solution to help you centralize and standardize your payment processes so you can move money more rapidly and at scale.

The payment hub integrates easily with back-office and treasury systems and provides a full suite of payment controls and statement reporting, fraud screening and bank connectivity as a service (BCaaS) solutions.

The hub also makes it easier to maintain multiple payment formats, support real-time payments and migrate to the ISO 20022 standard. It also helps ensure consistency and reduces errors in banking transactions.

## Fragmentation hinders innovation and growth

Thanks to innovations in technology, today's treasurers can adopt real-time payments and improve cash visibility, cash forecasting and operational efficiency.

But siloed technology and a lack of real-time connectivity between treasury systems and banks can hold back digital transformation and make it harder to move money as fast as you need to.

To advance your treasury and payments and support growth, you need to improve integration and drive innovation – fast.

### Connect and empower systems with APIs and AI

APIs are making it easier to communicate with banks globally and process real-time payments. With APIs, you can determine what data you receive, which banks you receive it from, how regularly you receive it, and what should happen to that data.

But API specifications vary from bank to bank, so setting up each connection can take time and demand specific IT engineering skills. For speed to market and lower costs, you need a one-stop solution for multi-bank API connectivity.

APIs are also becoming key to improving connectivity between internal systems and streamlining operations. For example, you can use APIs to integrate your own treasury and payments technology for a standardized, controlled and intelligent flow of data.

The innovation doesn't have to stop there. You can also harness the power of AI tools to analyze large amounts of data, improve cash forecasting and better predict cash flows. And you can trust AI to help increase your operational efficiency, too.



## The FIS solution

For faster movement of money, Treasury, Risk and Payment Suite offers an integrated API solution designed to enable frictionless integration and simplify connectivity between FIS treasury management and payment hub solutions with leading global banks.

Delivered as a service, this cloud-native gateway is designed to provide the real-time bank connectivity, helping you gain clearer cash visibility and enable 24/7 payment capabilities, often with minimal IT involvement.

As technology advances, FIS regularly enhances the Treasury, Risk and Payment Suite with new innovative capabilities. For example, our SaaS-based treasury and risk management platform now includes a generative AI powered assistant designed to make the solution simpler and easier to operate, configure and navigate.

AI and machine learning models help the solution identify correlations and trends in cash flow data that might otherwise go unnoticed. By applying predictive analytics, the solution helps generate data-driven insights to create more accurate forecasts that can be refined over time as new information becomes available, supporting more informed decision-making throughout the day.

**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

## Demands on treasury keep growing

The treasurer's role continues to expand. With responsibility for managing liquidity, capital costs and returns, as well as the risks and costs of hedging, the treasurer plays a major part in steering their company's growth strategy.

Visibility and control are vital in uncertain economic conditions, as is the ability to make timely decisions. Without advanced technology, reliance on manual processes can heighten operational risks and costs while limiting visibility into liquidity and risk, as money moves into, out of and across your business.

It's not enough to keep up with the demands of a fast-moving market – you need to stay ahead. Without the latest cloud-based technology and partner, you could put your organization at risk and stifle growth.

### Strengthen treasury with cloud-native technology

A modern, cost-effective, cloud-based suite of digital systems can help centralize your treasury and payments processes, increase control and keep money moving quickly and safely.

Cloud-native technology also helps keep you current with the latest software versions, so you can take advantage of innovative new functionality. And it enables you to scale by supporting large volumes of data and payments.

But different solutions have different capabilities – and even if you already have a cloud solution, it may not fit your current or future requirements. Today, the cloud is more than just a deployment model. Cloud-based systems can provide value in a variety of other ways, from built-in robust cybersecurity to the option of outsourcing non-value-added tasks via managed services.

To take advantage of these possibilities, you need an expert partner offering the latest cloud-native treasury and payments technology – one who will help manage your operations and steer your company toward growth.

## The FIS solution

FIS Treasury, Risk and Payment Suite builds on the established capabilities of our enterprise treasury management system to deliver a modern solution designed to meet evolving treasury needs.

With a cloud-native, scalable, event-driven architecture, the solution's traditional strengths in cash management, debt and investments, FX, market risk and hedge accounting are delivered with enhanced efficiency and security. Money can be moved faster and more safely than before, and flexible reporting tools with configurable automation are available to end users with no need for IT involvement.

Leave the maintenance of your application and its cloud-based infrastructure to FIS. Now you can access all the insight you need from your data, automate low-value processes, ramp up control and make more informed, proactive decisions about liquidity, capital and hedging.

**60%** of treasurers see themselves as a strategic business partner.

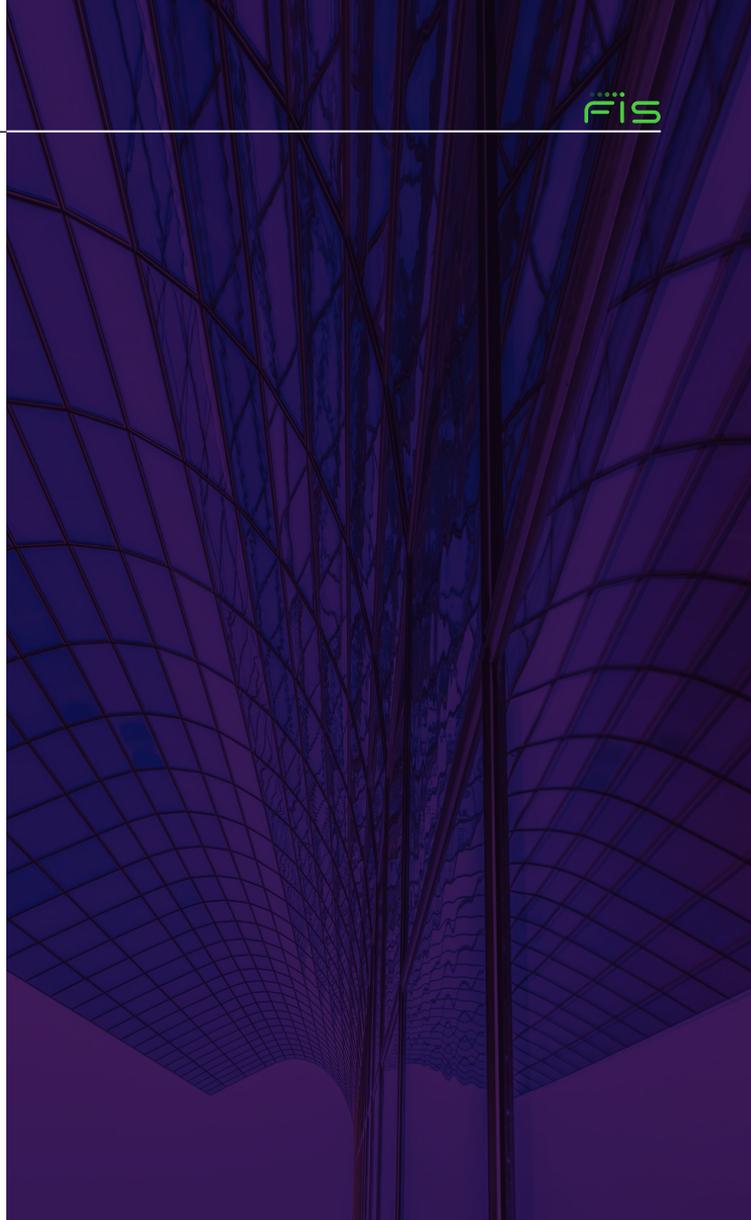
Source: The Association of Corporate Treasurers, The Business of Treasury 2024

## Unlock growth with FIS Treasury, Risk and Payment Suite

FIS Treasury, Risk and Payment Suite empowers you to manage liquidity effectively by moving money quickly and at scale. Gain a real-time view of liquidity and risk with a powerful and scalable treasury and risk management platform built on cloud-native technology and supported by managed services. Modernize your payments with a digital payment hub, so you can reduce costs and complexity and improve visibility and control of payment processes.

**Get in touch today to start unlocking growth with FIS.**

Learn more



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

FIS Treasury, Risk and Payment Suite helps manage liquidity by moving money quickly and at scale. 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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