



White paper

When treasury operations can't handle emerging risks

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

FIS

New risks are emerging. Can your treasury operations handle it?

Mounting capital costs. Volatile markets. Disruptive technologies. An evolving banking and payments landscape. As risks continue to emerge and expand in complexity, it's never been more critical for treasurers to steer their firm's finances skillfully by effectively managing liquidity.

As a treasurer, you play a major, strategic role in delivering the liquidity your organization needs to do business. So, your ability to have visibility into your liquidity so that you can move money efficiently and at scale is critical to your company's growth.

But it's a challenge to keep money in motion with aging technology and inefficient manual processes. You need a real-time view of liquidity and risk. You need to handle more data, payments and payment formats than ever before. You need a modern approach to treasury, risk and payments.

Read on to learn more about the latest digital technology at play and how it can help solve treasury's biggest challenges to unlock growth for your business.

64%

of CFOs at large organizations now consider treasurers as part of the C-suite, and just over half say that treasury is central to strategic decisions.

Source: HSBC, Corporate Risk Management Survey 2024



Inaccurate cash forecasting challenges treasurers

As capital costs keep rising, it's a balancing act to keep liquidity at optimal levels so you can not only support your business but also help drive growth.

To manage cash and move money effectively, treasurers need accurate and timely cash forecasts more than ever. Real-time information is especially crucial because today's rapidly fluctuating markets can quickly make forecasts outdated.

But firms often still rely on disparate spreadsheets and ERP systems to create cash flow forecasts. In many cases, forecast information comes from different business units and regions, and could be based on a wide range of different 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 are not able to unlock predictability or accuracy in forecasting and need to be replaced with automated solutions that help you make timelier forecasts and more informed decisions, optimize working capital and plan for risks. But you're under cost pressures, too. So, you urgently require an affordable, highly efficient solution.

Protect your liquidity in the cloud

Modern, digital, cloud-native technology allows treasurers to get a holistic view of liquidity that helps steer a path to growth. With complete, accurate, real-time insight, you can now more easily identify threats, better manage risk and move money to the right place at the right time.

Bring clarity to complexity by combining cash-flow information, bank data and treasury flows from across your organization and presenting them in a consistent and reliable way. Not only do you get a clear view of actual and projected cash flows, but you can also analyze and model scenarios to understand liquidity risks and make better decisions.

The FIS® solution

FIS Treasury, Risk and Payment Suite helps more than 1,000 organizations make faster, smarter decisions on liquidity and the movement of their money.

For greater visibility and control of your cash flows, trust our cloud-based digital technology to help consolidate data from disparate systems and processes, and provide you with complete, accurate, real-time insight.

Connect our treasury and risk management solution 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'll cut your operational and transaction costs as well.



93%

of senior finance leaders say inaccurate cash flow forecasting has led to otherwise avoidable costs in the past three years.

Visibility into risk exposure isn't as clear as it could be

The scope of the treasurer's responsibility has expanded to cover all areas of risk management, including cyber risk management. Market conditions also increasingly leave 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. And 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, regulatory change also needs careful monitoring by treasurers, who must refine their policies and procedures accordingly. But additional reporting requirements and the introduction of manual workarounds can reduce automation and efficiency, and 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 help you gain a holistic view of risk across key areas. They also make it easier to track, monitor and analyze the data you need to comply with the latest regulatory requirements. And a clearer view of exposures helps optimize and reduce the cost of hedging, too.

Additionally, treasurers should team up with their IT departments and a trusted 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, drive automation and improve operational efficiencies, freeing up your team for strategic tasks.

The FIS solution

With **FIS Treasury, Risk and Payment Suite**, you can fight risk on all fronts. 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.

Run risk reports from the deal level to the enterprise level for a complete and accurate view of your exposures. Meet your regulatory obligations more easily, too, with automated daily derivatives reporting, hedge accounting and risk disclosures, complete with audit tracking and exception reporting.

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



46%

of companies plan to spend more time on risk management in the next 12 months.

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

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 with all their 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. So, you need to ensure both speed and security across your payment processes and implement 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 that's difficult – and costly – to achieve when your organization makes and manages payments through 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 to accelerate the movement of money and improve efficiency, cash visibility and control.

By allowing you to establish robust controls and standardized workflows for both domestic and cross-border payment processes, a payment hub helps you better manage liquidity and significantly cut transaction costs and the risk of fraud and errors.

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

And ultimately, you'll be in a stronger position to adopt new payment standards such as ISO 20022 and take advantage of advancements in technology like APIs and real-time payments – and facilitate faster and more secure transaction processing.

ISO 20022 adoption can 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 both 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, and helps ensure consistency and reduce errors in banking transactions.

*Source: Swift, 5 reasons why you should adopt ISO 20022 now, February 2024



Fragmentation is an obstacle to 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 all too often, siloed technology and a lack of real-time connectivity between treasury systems and transaction banking partners stand in the way of digital transformation and make it more difficult to move money as fast as you need to.

To advance your treasury and payments operations, better manage liquidity 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, treasurers can determine what data they receive from which banks, how regularly 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.

And the innovation doesn't have to stop there. You can 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** provides a one-stop, innovative API solution that connects FIS treasury management and payment hub solutions rapidly and seamlessly with leading global banks through a single, frictionless integration.

Delivered as a service, this cloud-native gateway provides the real-time bank connectivity you need to deliver complete cash visibility and make instant payments 24/7 – with little or no effort from your own IT team.

As technology advances, FIS also continues to build the latest innovative capabilities directly into Treasury, Risk and Payment Suite. For example, our SaaS-based treasury and risk management platform now features a generative AI chatbot that makes the solution even simpler and easier to operate, configure and navigate.

AI and machine-learning models also make the solution better at identifying correlations and trends in cash-flow data that the human eye may fail to spot. With predictive analytics, the solution then applies these insights to create more accurate forecasts, which it will continually refine to inform decisions as data changes throughout the day.

50%

of treasurers have invested or plan to invest in generative AI.

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

71%

of corporate leaders believe that generative AI has strong potential to provide concrete business value.

Source: FIS, Global Innovation Research, 2024

Demands on treasury keep growing

The role of the treasurer has expanded. With responsibility for managing liquidity, capital costs and returns, and the risks and costs of hedging, you have a major role to play in steering your company's growth strategy.

Visibility and control are vital in uncertain economic conditions – and so are quick decisions. But the lack of advanced technology and reliance on manual processes increases operational risks and costs. Plus, critically, it prevents the clear view you need of 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 put your organization at risk and could stifle growth.

Strengthen treasury with cloud-native technology

A modern, cost-effective, secure cloud-based suite of digital systems helps you centralize and increase control of your treasury and payments processes and keep money moving quickly and safely. It also keeps you on the latest version of software, 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. For one thing, 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.

To take advantage of these possibilities, you need an expert partner with the latest cloud-native treasury and payments technology, who will help you manage your operations today and steer your company to growth tomorrow.

The FIS solution

At the heart of **Treasury, Risk and Payment Suite**, FIS has built on the proven functionality of our market-leading enterprise treasury management system to provide a truly state-of-the-art solution for modern treasury.

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 unprecedented efficiency and security. Money can be moved faster and more safely than ever. And flexible reporting tools and 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 the best, most proactive decisions about liquidity, capital and hedging, whatever the future holds.

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 effectively manage liquidity 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. And 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.



UNLOCK PERFORMANCE

FIS treasury and payment solutions help move money quickly 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.

About FIS

FIS is a financial technology company providing solutions to financial institutions, businesses and developers. We unlock financial technology that underpins the world's financial system. Our people are dedicated to advancing the way the world pays, banks and invests, by helping our clients confidently run, grow and protect their businesses. Our expertise comes from decades of experience helping financial institutions and businesses adapt to meet the needs of their customers by harnessing the power that comes when reliability meets innovation in financial technology. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500® and the Standard & Poor's 500® Index. To learn more, visit [FISglobal.com](https://www.fisglobal.com). Follow FIS on LinkedIn, Facebook and X (@FISglobal).



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