

Essentials in Artificial Intelligence

Building Blocks for Treasury

May 2025

“Adopting AI in Treasury is a journey, not a sprint. While uncertainties exist, it is imperative for Treasurers to include AI in their future plans and roadmaps.”

- Ariane Hoksbergen, Partner Treasury Technology at Orchard Finance



About Us

Orchard Finance is a **leading independent advisory firm** based in the **Netherlands**, operating in the Benelux, Nordics, Baltics and United Kingdom. Since **2003**, we have been a trusted partner to **CFOs** and **Treasurers**, helping them optimize their treasury function, and create **maximum added value** for their company.

Our clients value our **in-depth market knowledge** and also our **results-oriented** approach when selecting and implementing **cutting-edge** Treasury Technology solutions.

Essentials in Artificial Intelligence

Artificial Intelligence (AI) has rapidly evolved from a tool for analyzing large datasets (Machine Learning) to a mainstream technology with applications like **Generative Pre-trained Transformers** (GPTs). For Treasury, the Artificial Intelligence Journey is just beginning.

While AI offers use cases in areas like **Cash Flow Forecasting** (e.g., predicting future cash flows with greater accuracy) and **managing FX risk** (e.g., automating hedging strategies), many organizations are still exploring AI's potential benefits.

To guide this exploration, Orchard Finance has outlined the **essential elements of AI in Treasury** in the blocks below:

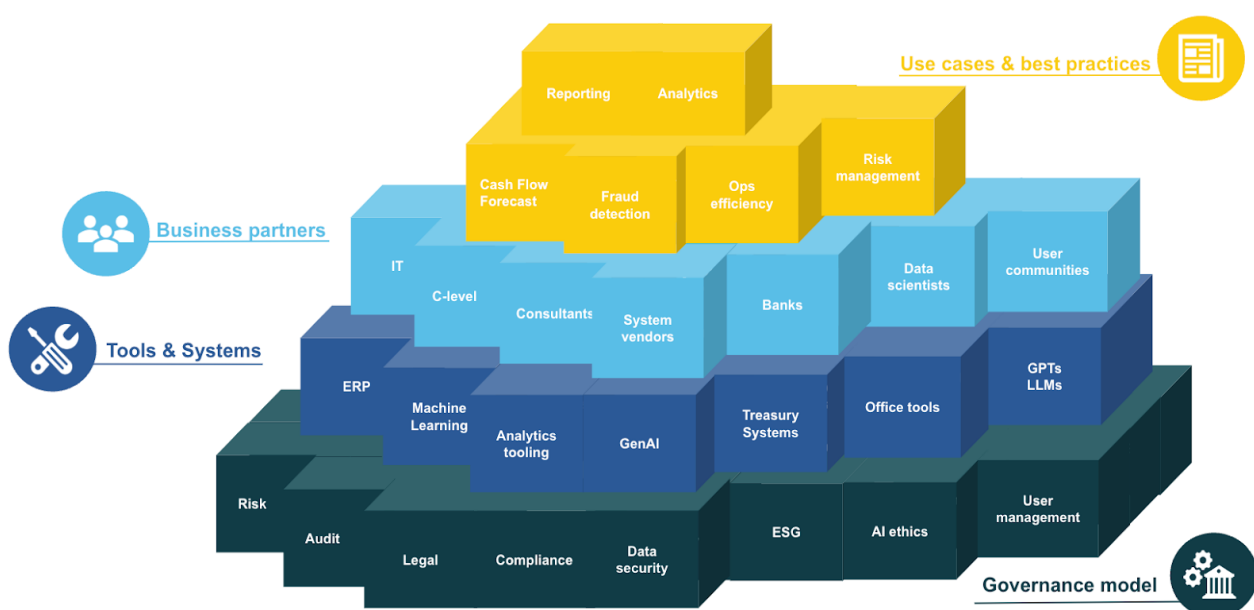


Figure 1: Essentials in Artificial Intelligence - Building Blocks for Treasury ©Orchard Finance



Practical applications and best practices

Practical use cases and best practices are at the pinnacle, providing Treasury teams with **real-world examples of AI applications**, their benefits, and implementation strategies. One such successful example is [ASML's DACT award-winning case](#).

The success of these use cases rests on a solid foundation of **Business Partners** (both internal and external, including specialist vendors), robust **Tools & Systems**, and a clear **Governance model**.

From Machine Learning to integrated AI solutions

Traditionally, AI in Treasury focused on Machine Learning for **big data analytics**. With the advent of Large Language Models (LLMs) and GPTs, Treasury Systems are increasingly **integrating AI solutions** (both machine learning and LLMs) into their existing platforms, rather than developing entirely new tools. This trend mirrors what we see in office automation, such as Microsoft's integration with Copilot and Google embedding Gemini.

We believe the most effective AI strategy for Treasury is to **combine Machine Learning for in-depth data analysis** with **Large Language Models** (LLMs) like GPTs for generating **actionable insights** and **clear reports**, ultimately leading to **better-informed decisions**.

Governance: an essential prerequisite

A **strong governance model** is crucial for a successful and responsible adoption of AI in Treasury. Key considerations include:

- **Data security** and **privacy** policies
- Consultation with **risk, audit, and legal teams**
- Data **sourcing** and potential **biases** in training data
- **Company guidelines** for using GPT model



ESG considerations and **AI ethics** are important aspects, even if their direct impact on Treasury might seem limited. In the broader context of AI adoption, these are highly relevant topics.

On the one hand it is expected that AI can support in streamlining **ESG reporting**, on the other hand, concerns have been raised on how the use of AI **increases electricity and water consumption** and has a potential huge **impact on labor**.

Regulation: the importance of the EU AI Act

Understanding **regulatory policies** like the **EU AI Act** is essential for selecting appropriate AI tools. The Act sets boundaries for AI deployment in society, including **banning high-risk applications** like those that manipulate behavior and addressing concerns around algorithmic bias and accountability.

These regulations are closely tied to Artificial Intelligence ethics, which emphasizes **responsible, transparent, and fair use** of AI technologies.



Author Information

Ariane Hoksbergen is Partner Treasury Technology at Orchard Finance.

She leads end-to-end Treasury Management System (TMS) projects – from selection and implementation to optimization – combining deep market knowledge with a pragmatic, results-driven approach.

Let's get in touch!



ariane.hoksbergen@orchardfinance.com



[\(+31\)6-41 21 59 80](tel:+31641215980)

