

AI in Treasury

Treasury Vendors insights

June 2025

This document compiles vendor perspectives gathered by Orchard Finance in 2025 as part of an industry review on AI integration in treasury systems. Each page summarizes a single vendor's AI use case, implementation method, benefits, and potential challenges to ensure a comprehensive overview.



AI for Treasury – Vendors insights

Six vendors—**TIS, FIS-Integrity, ION, Kyriba, Coupa, and Nomentia**—shared their latest developments and practical applications of AI in treasury operations with Orchard Finance.

Key takeaways across the board include:

- **Universal AI Focus Areas:** Most vendors leverage AI for **cash forecasting, anomaly detection, transaction classification, and decision automation.**
- **Tools in Use:** Vendors utilize a mix of **machine learning, natural language processing, and predictive analytics**, with increasing interest in **Generative AI** for user assistance.
- **Benefits Realized:** Common gains include **forecast accuracy, fraud prevention, and reduction of manual tasks**, often tied to better visibility and control.
- **Implementation Barriers:** Challenges revolve around **data quality, user adoption, and dependency on client-specific datasets.**

While each vendor is at a different stage in AI maturity, all demonstrate **strong momentum** and a belief that AI will be a **central driver of innovation in Treasury** management over the coming years.

In the following pages we will take a deeper look at each vendor's use cases and how Artificial Intelligence has impacted their solutions.



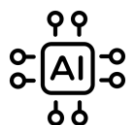


TIS (Treasury Intelligence Solutions) is a **cloud-native SaaS treasury and payments platform** headquartered in Walldorf, Germany. It focuses on global **cash visibility, multi-bank connectivity, and automated payments** for multinational corporates.



Use Case(s)

AI presents a strong use case in treasury by enhancing cash management through **accurate, dynamic forecasting**, improving **payments security** with pattern detection and anomaly spotting, and **strengthening risk mitigation** through early warning signals and improved compliance. This enables teams to **optimize liquidity, automate processes, and proactively manage financial risks** with greater confidence and strategic focus.



Application of AI

Machine learning and large language models are applied to analyze cash positions, identify payment trends, and flag potential risks. These technologies **continuously adapt** to new data, refining forecast accuracy, streamlining insights across payment flows, and supporting early risk detection—enabling **smarter, faster decisions across treasury functions**.



Benefits

Treasury teams gain from **more accurate forecasts, earlier risk visibility, and reduced manual workload**. AI can improve fraud detection, strengthens risk controls, and supports better decision making. It enables teams to optimize working capital and shift focus from **manual reporting to strategic, value-adding tasks**.



Challenges

Effective AI use depends on **clean, structured data** from ERPs and banks. Models require **continuous tuning and adaptation** across entities and geographies. **Transparency and explainability** are crucial for compliance. **Governance frameworks** are needed to balance automation with control and ensure reliable, trusted outcomes.



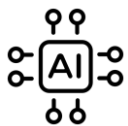


FIS Integrity, delivered as SaaS, is a TMS that helps corporate and financial institutions manage their liquidity covering corporate treasury, cash and liquidity management, hedge accounting, foreign exchange (FX), interest rate and commodity derivatives.



Use Case(s)

We have created **Treasury GPT** with Open AI Large Language Model & using **security layer** like AI Content safety that will give **custom answers** based on the specific query, which will save time and efforts for the client.



Application of AI

Treasury GPT was made on the concept of **RAG (Retrieval Augmented Generation)** which is using Open AI Large Language Model. On top of it the Architecture involves AI Content Safety service, Vector DB and Elastic Search services.



Benefits

This will save time and efforts for the client.
Treasury GPT is **integrated into product** and helps answering **question related to Treasury & Risk**.
In the next phase we are also ingesting Policy documents i.e., Public and Private policies for Clients on top which Q&A can be done. Our final goal is to do advisory and even custom recommendation through GPT for the client



Challenges

As the landscape is **changing very fast**, we have to maintain the speed and quality.





ION Treasury (part of ION Group) offers a portfolio of **TMS solutions**—including **Wallstreet Suite, Reval, and IT2**—serving **corporations and financial institutions** worldwide.



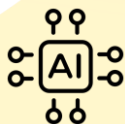
Use Case(s)

Cash forecasting: AI-enhanced cash forecasting **reduces forecast creation time** from weeks to minutes, **increases accuracy**, and allows for **detailed fine-tuning**, significantly improving the traditional manual process.

Transaction tagging: ML-powered transaction tagging **eliminates manual rules**. Machine learning trains on historical **data to identify patterns**, correctly tagging transactions where manual rules failed, **reducing manual work** and improving accuracy.

Cash matching: Using machine learning for cash matching eliminates manual rules. **Machine learning identifies deviations** in value or date differences and handles complex many-to-many structures more accurately, reducing manual work and improving accuracy.

Payment outlier detection: Identifying **atypical or potentially fraudulent** payments before they are sent with machine learning. This **enhances your security** setup, providing an additional layer of protection against harmful attacks.



Application of AI

Predictive analytics and **deep learning** (neural networks).
Pattern recognition with random forest techniques.
Clustering techniques to learn user behavior.





Benefits

Treasury teams benefit from **AI-enhanced cash forecasting** through **significant time savings**, reducing forecast creation from weeks to minutes. **Improved accuracy** leads to more **reliable financial planning**. The ability to fine-tune forecasts in detail enhances decision-making and overall financial management.

Treasury teams benefit from **ML-powered transaction tagging** by accurately **identifying and tagging previously uncategorizable transactions**. This ensures that only correctly tagged transactions are processed further, such as in cash forecasting, and significantly reduces the need for manual exception handling.

Treasury teams benefit from ML in cash matching by **ensuring accurate matching of treasury transactions with bank statement items**. This improves the reliability of the Treasury Management System for tasks like liquidity planning. Machine learning increases the chances of correctly matching items with data deviations or complex many-to-many structures, reducing manual work and enhancing accuracy.

Treasury teams benefit from **payment outlier detection** by **having an additional check before payments are sent**. This helps **detect mistakes**, new **behaviors**, or **fraudulent activities** early, enhancing security and reducing the risk of financial losses. Machine learning provides a proactive layer of protection.



Challenges

Managing repetitive **manual tasks**, **integrating input data** from various sources, and coordinating **multiple teams** are key considerations. Additionally, addressing **potential human bias** in the manual forecast is crucial for ensuring accurate and reliable forecasts.

Defining and maintaining **pre-defined rules** is challenging. Transactions often end up in "residual" categories, making them unusable unless manually tagged. This repetitive manual work is necessary to ensure transactions are correctly categorized for further processing.

Account takeovers can occur rapidly, with standing instructions potentially altered secretly, possibly outside your Treasury Management System. Payment limits might be bypassed, leading to significant financial losses. These challenges highlight the need for robust payment outlier detection to safeguard against such risks.





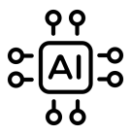
Kyriba is a leading **cloud treasury and finance platform**, serving **more than 2,500 enterprises** globally with **cash, payments, risk, and working-capital solutions**.



Use Case(s)

Kyriba's AI solutions transform treasury in two key areas to enable proactive treasury management:

- **Automated cash flow forecasting** based on company's historical data
- **Smart invoice payment prediction** analyzing customer payment patterns and behaviors



Application of AI

The AI engine continuously learns from your company's financial data to:

- Detect **recurring patterns** in cash movements
- Understand **seasonal variations** in business cycles
- **Predict future cash positions** with confidence levels
- Automatically **adjust forecasts** based on new data
- Suggest **optimal payment timing**



Benefits

Treasury teams gain significant advantages:

- Save hours of **manual forecasting work** each week
- Get **early warning** on potential cash shortages
- Make **data-driven** investment decisions
- Improve **cash flow predictability**
- Reduce **cash buffer needs**
- Enable **strategic planning** with **longer-term** visibility
- Better **working capital management**



Challenges

Key considerations for successful implementation:

- Building comprehensive **historical data** (minimum one year recommended)
- Ensuring **consistent data quality** across all systems
- **Training staff** to work with AI-powered tools
- **Managing transition** from traditional forecasting methods
- Regular system **monitoring and refinement**
- **Integration** with existing treasury workflows





Coupa Treasury extends Coupa's Business Spend Management suite with deep treasury, payments, and risk functionality for global organisations.



Use Case(s)

Payment Outlier Detection - Coupa's treasury solution helps customers identify upcoming payments that are different from their typical payment patterns, before the payment is executed.

Prescriptive Navigation Recommendations - Coupa Treasury users are provided with personalized next-step recommendations based on their previous navigation behavior, allowing for a smoother and more efficient experience when using the application.

Elevate Productivity with Coupa Navi AI Agent - Coupa Navi is a GenAI-based AI agent that provides real-time support and guidance to help users navigate the Coupa platform more efficiently, automating tasks, surfacing key data, and accelerating workflows like intake, purchase requests, and approvals. This is currently available for Coupa core apps and is planned to be extended to Coupa Treasury.



Application of AI

Multiple AI algorithms are used to **identify payment outliers** and **flag** them for customer investigation

AI algorithms are used to learn from user behavior and provide **recommendations**

AI-agent that **guides customers through workflows**, helps in retrieving documents quickly, **speeds up approvals**, and provides **instant answers** to users' questions





Benefits

- Faster **detection of suspicious payments** based on historical payment patterns which are flagged with a high risk value
- **Enhanced security** with the option of configuring the system for such payments to be automatically blocked
- Improved **user experience** through tailored next-step recommendations
- **Increased efficiency** with less time being spent by users to figure out their next action, **streamlining the process** and allowing them to accomplish tasks more quickly
- **Enhanced user engagement** fueled by personalized guidance and relevant suggestions, leads to higher satisfaction and ongoing use
- **Higher team productivity** with guided user workflows which makes it easier to accomplish tasks
- **Reduced cycle time** through faster document retrieval and approval
- **More efficiency** through faster response to user questions



Challenges

- Works best when customers have **at least 6-12 months of payment data** in Coupa Treasury.
- Customers need to be aware of the **thresholds to automatically block suspicious payments**.
- **Users must interact with the system** for a period of time before the AI based capability can generate more relevant and tailored suggestions.
- Currently Navi has **limited availability**.



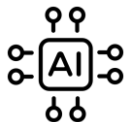


Nomentia is a **Nordic-based Cash and Treasury Management** vendor focused on **mid-size and large corporates**. It offers a complete payment hub for automating, managing, and centralizing local, cross-border, and global payments.



Use Case(s)

We implement **AI Forecasting** (predictive) since 2019 with our AI Engine and have been refining the capabilities ever since. Many clients have the **AI forecast integrated in their forecasting**. An example is Karl Mayer: [Nomentia Customer Stories | Karl Mayer](#)



Application of AI

Cashflow forecasts are done with a lot of **different model groups**, using **2-3 year of bank statement data**.

Each model has its own strength and weaknesses and the best model according to multiple validation periods **is selected for each cashflow**.

For instance, Bayesian Structural Time Series, Feedforward Neuronal Networks, TBATS and SARIMA and many more.



Benefits

Treasury teams benefit by being able to have the **AI forecast as an extra scenario** and **alert** when it deviates from the planned forecast. You can then **drill down** into the cash flow group level, and it will inform you why it deviates. Better forecast is **less liquidity risk** and **interest cost savings**.



Challenges

Clients need **a minimum of 2 years of bank statements**, but we can interface this automatically and we do a workshop to define the nature of the business, seasonality and other recurring factors that determine the cash flow.

We believe AI is a **very powerful assistant** for your forecast and have 6 years of experience implementing

