



THE TREASURY TEAM'S GUIDE TO

AI-Ready Cash Forecasting

How treasury teams can move from AI curiosity to AI confidence, by building the right foundations, understanding the changing role of the treasurer, and deploying AI where it delivers real value.

2026 EDITION

ABOUT THIS GUIDE

Why We Wrote This

There is no shortage of enthusiasm for AI in treasury. CFOs are prioritizing it. Leadership is increasingly asking for it, making it a management-level priority. Vendors seem to promise AI capabilities in their offerings.

But when treasury teams sit down to act on that enthusiasm, they often find themselves stuck. Not because the technology isn't ready, but because their organizations aren't. Data is fragmented. Skills are scarce. Governance is undefined. And the gap between 'we're interested in AI' and 'we're getting value from AI' turns out to be wider than anyone expected.

This guide is for the treasury teams caught in that gap. It's structured around three questions that we hear the most:

- **Are we ready for AI – and what does 'ready' actually mean for a treasury team?**
- **How does AI change what treasurers do, and what should they continue to own?**
- **Where does AI deliver real value in cash forecasting, and how do we get started?**

We've drawn on recent research, conversations with treasury professionals, and TIS's own experience working with finance teams across industries to answer these questions as practically as possible. If 2025 was the year treasury teams talked about AI, 2026 is the year they need to act on it.

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The AI Moment in Treasury

Something shifted in treasury in 2025. AI evolved from a new topic on conference agendas to a line item in budget conversations. The question stopped being 'should we look at AI?' and became 'why haven't we moved faster?'

The numbers reflect this. AI adoption in finance functions jumped from 37% to 58% in a single year, a pace of change that few other technologies have matched. Meanwhile, 79% of CFOs plan to increase AI budgets, and 96% of treasury leaders say AI is a strategic priority for their operations.

58%

Finance functions now using AI (up from 37% in one year)

79%

CFOs planning to increase AI budgets

96%

Treasury leaders who say AI is a strategic priority

But enthusiasm and execution are different things. Despite the momentum, most treasury teams are still trying to move from pilot to production – stuck between legacy systems that can't deliver and new tools that don't yet fit their workflows.



If 2023 and 2024 were spent talking about AI in finance, 2025 was the year of trying to make it real – and discovering just how hard that is. 2026 will demand a new approach.

Charles Bennett
Chief of Product, TIS



The adoption gap is real

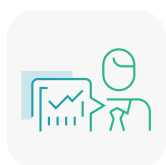
The headline numbers on AI adoption are encouraging. But dig a little deeper and a more complicated picture emerges. Many organizations run pilots, but few have managed to scale them. And the distance between a working proof of concept and an AI capability that actually changes how treasury operates is significant.

The reasons are consistent across industries and company sizes. It isn't usually about the AI models themselves – those have improved dramatically. It's about what sits underneath them: the data, the people, and the organizational structures required to make AI function reliably.

Reducing manual effort was identified by 30.16% of respondents as one of the biggest constraints on improving forecasting accuracy and one that is bound to generate greatest potential impact. The time lost on manual and repetitive tasks is the time that AI could in principle reclaim. Moreover, manual processes are inherently more prone to error, which directly impacts the forecast accuracy. But the same teams often lack the data infrastructure to feed AI models the inputs they need, and the skills to interpret or trust the outputs they produce.

Why 2026 is Different

Three things are converging to make this moment feel more urgent than previous waves of technology enthusiasm.



MARKET CONDITIONS ARE DEMANDING IT

Treasury teams are operating in a more volatile environment than at any point in the past decade. Trade policy uncertainty, currency volatility, geopolitical disruption, and shifting credit conditions are all creating pressure for more precise, more real-time cash visibility. Manual processes and static forecasting models simply can't keep up with the pace at which conditions change.



THE TECHNOLOGY HAS GENUINELY MATURED

For years, AI in treasury was largely theoretical — impressive in demos, hard to implement in practice. That has changed. Machine learning models for cash forecasting have proven track records. Generative AI tools are being integrated into treasury platforms in ways that are genuinely useful rather than just novel. The infrastructure to connect banks, ERPs, and TMS platforms in real time is now broadly available.



COMPETITIVE PRESSURE IS ACCELERATING

Early adopters are beginning to demonstrate measurable advantages, be it reductions in operational costs, improvements in forecast accuracy, and treasury teams that spend significantly more time on strategic analysis and less on data assembly. For organizations still on the sidelines, the window for being a fast follower is narrowing.



The organizations succeeding with AI aren't necessarily those with the biggest budgets. They're the ones who understand that AI must be built on foundations — data, governance, and people — not just algorithms.

Charles Bennett
Chief of Product, TIS

What AI Readiness Actually Requires

The most common mistake treasury teams make when approaching AI is treating it as a technology decision. They evaluate vendors, choose a platform, and then discover that the platform can only be as good as what feeds it. AI readiness isn't primarily a technology problem — it's a foundations problem.

Based on research across treasury and finance functions, three factors consistently separate organizations generating real value from AI and those stuck in pilot mode: data quality, skills, and governance.

FOUNDATION 1: DATA QUALITY

This is the most fundamental issue in AI adoption for treasury — and the most frequently underestimated. Treasury teams often have a lot of data. What they frequently lack is data that is clean, connected, and structured in ways that AI models can use.

The three most commonly cited barriers to AI adoption in treasury are systems integration complexity, data quality concerns, and a lack of expertise. The first two are directly related to data. When ERP systems, banking platforms, and treasury management systems don't communicate in real time, the inputs to any AI model are already compromised.

DATA CHALLENGE	WHAT IT MEANS FOR AI
Fragmented systems	AI models can't access a complete picture of cash positions and payment flows
Inconsistent data formats	Models trained on inconsistent inputs produce unreliable outputs
Historical data gaps	ML forecasting requires sufficient historical data to identify patterns accurately
Manual data entry	Human error in inputs propagates through AI outputs, undermining trust
No single source of truth	Teams debate data accuracy rather than acting on AI-generated insights

The practical implication is that before any treasury team invests in AI models, they should invest in connectivity. Real-time data exchange with banks and providers and standardized formats across systems are prerequisites — not optional enhancements.



*Your AI cash forecasting is only as good as the data underlying it.
That's where treasury teams need to invest first.*

Charles Bennett
Chief of Product, TIS

FOUNDATION 2: SKILLS AND AI FLUENCY

The AI skills gap is consistently ranked as the biggest barrier to AI integration in enterprise organizations. But it's worth being precise about what this means for treasury specifically — because it isn't primarily about technical skills.

Most treasury teams don't need to understand how to build machine learning models. What they do need is:

- ✓ **THE ABILITY TO EVALUATE AI OUTPUTS CRITICALLY**
Understanding when to trust a forecast and when to question it
- ✓ **UNDERSTANDING OF INDUSTRY CONTEXT**
Familiarity with the types of problems AI is and isn't suited to solve in a treasury context
- ✓ **COMFORT WITH AI-ASSISTED WORKFLOWS**
Knowing how to use tools effectively, not just passively receive outputs
- ✓ **THE HUMAN CALL**
An understanding of where human judgment remains essential and how to exercise it alongside AI recommendations

[Data Society's 2025 AI Readiness Report](#) shows that 65% of leaders don't know when or where to apply AI, and 52% lack a foundational understanding of how it works. In treasury, this translates directly to underutilization, with teams that have access to AI tools but don't use them confidently enough to change how they work.

The solution isn't a one-time training program. It's building continuous AI fluency into team development, starting with use cases that are immediately relevant — cash forecasting, variance analysis, scenario modeling — and expanding from there.

FOUNDATION 3: GOVERNANCE AND TRUST

The trust dimension of AI adoption in treasury is frequently discussed but rarely acted on systematically. According to [research published by EuroFinance](#) (supported by TIS) titled “AI in treasury - Accuracy, intelligence and the future of cash forecasting,” audit or governance concerns was cited as one of the biggest barriers to trusting AI-generated cash forecasts.

For treasury specifically, governance means being clear about four things:

01 DATA BOUNDARIES

Which data can AI models access, and under what conditions?

02 DECISION AUTHORITY

Which decisions can AI influence, and which require human sign-off?

03 AUDITABILITY

How are AI-assisted decisions recorded, and can they be explained to auditors?

04 VENDOR ACCOUNTABILITY

What are the data isolation and security commitments of any AI platform used?

Organizations where senior leadership actively shapes AI governance consistently achieve greater business value than those delegating it entirely to technical teams. Governance isn't a constraint on AI adoption – it's what makes sustainable adoption possible.



The Treasurer's Evolving Role

One of the most persistent fears around AI in treasury is that automation will reduce the role of the treasury team, that if AI can forecast cash positions, build scenarios, and flag anomalies, there's less for a human treasurer to do.

The evidence points in a different direction. AI doesn't diminish the treasury function. It changes what it spends its time on – and, when deployed well, significantly elevates its strategic influence within the organization.

What defines the modern treasurer?

The treasurer's role has been evolving for years, driven by increasing complexity in global payments, regulatory change, and growing executive demand for real-time financial visibility. AI accelerates that evolution rather than causing it.

EY research shows that treasurers who collaborate closely with the C-suite are four times more likely to be involved in major business decisions. That involvement depends on treasurers having the time and the analytical tools to contribute strategic insight and not just operational reporting.

Today's treasury teams are expected to:



Provide real-time visibility

into global cash positions across multiple banks and currencies



Model scenarios

and stress-test liquidity under different market conditions



Advise on working capital optimization

and FX exposure management



Support board-level risk discussions

with data-driven analysis



Operate as strategic partners to the CFO

not just financial custodians



None of these responsibilities are diminished by AI. Most of them become more feasible when AI handles the underlying data work.

What AI changes – and what it doesn't

WHAT AI TAKES OVER

WHAT HUMANS MUST STILL OWN

Data collection and aggregation from banks, ERPs, TMS

Judgment on anomalies and contextual interpretation

Pattern recognition in historical cash flow data

Strategic decisions on liquidity deployment

Routine variance analysis and exception flagging

Relationship management with banking partners

First-pass scenario modeling using defined parameters

Risk appetite decisions and board communication

Monitoring of payment timing and cash flow patterns

Governance, audit accountability, and compliance oversight

Automated reconciliation and matching

Defining the business context AI models need to be accurate

AI models for cash forecasting are only as accurate as the business context they're given. A treasurer who understands payment cycles, seasonal patterns, customer behavior, and operational drivers will configure and calibrate AI models far more effectively than one who treats them as a black box.

Trusting AI without surrendering judgment

The right relationship with AI in treasury is neither uncritical acceptance nor reflexive skepticism. It's structured trust, that means knowing specifically where AI adds value, where its limitations lie, and how to maintain oversight. This means building practices like:

- 👉 Regular variance reviews that compare AI forecasts against actuals, with root-cause analysis of significant deviations
- 👉 Defined escalation paths for cases where AI outputs fall outside expected ranges
- 👉 Clear documentation of which AI outputs influenced which decisions, for audit purposes
- 👉 Ongoing feedback loops that use those variance reviews to improve model inputs over time

Treasury teams that build these practices don't just use AI more confidently. They use it more effectively because structured oversight is also what drives model improvement.

AI in Cash Forecasting: What Good Looks Like

Cash forecasting is arguably the highest-impact, most mature AI use case in treasury today. It's where the evidence for AI's value is clearest, the technology is most proven, and the path from adoption to measurable outcome is most direct.

But it's also an area where confusion persists, particularly about what kind of AI is involved, what it actually does, and what preconditions are required for it to work well.

Generative AI vs. ML forecasting: An important distinction

When treasury professionals hear 'AI', they often think of generative AI – tools like ChatGPT that produce human-readable text in response to natural language inputs. Generative AI has genuine applications in treasury such as summarizing reports, drafting communications, answering queries about financial data, but it's not what drives forecasting accuracy.

Cash forecasting runs on machine learning – specifically, predictive models trained on historical financial data to identify patterns and project future cash positions. The distinction matters because the preconditions and appropriate uses for each are different.

GENERATIVE AI IN TREASURY

Produces text, summaries, and explanations

Useful for communication and analysis tasks

Requires good prompt design

Outputs need human verification

Best for one-off, flexible tasks

MACHINE LEARNING IN CASH FORECASTING

Produces numerical forecasts and predictions

Useful for predicting cash flows and timing

Requires clean, sufficient historical data

Outputs improve over time with feedback

Best for recurring, structured forecasting processes

What AI-driven forecasting actually delivers

When the data foundations are in place, AI-driven cash forecasting delivers across several dimensions that manual or rules-based methods cannot match.



ACCURACY THAT IMPROVES OVER TIME

ML models analyze patterns across ERP data, historical payment behavior, seasonality, and external variables to produce forecasts that are continuously updated as new data comes in. EY research documents a 7% improvement in forecast accuracy when machine learning is adopted – and that gap tends to widen as models are refined.

PREDICTING CASH FLOW TIMING, NOT JUST AMOUNTS

One of the most practically valuable capabilities of AI forecasting is predicting when payments will arrive or be made – not just in what amount. This matters for working capital optimization, short-term investment decisions, and avoiding unnecessary borrowing. Rules-based models use average payment terms; ML models learn actual payment behavior by counterparty.



SCENARIO AND STRESS TESTING AT SCALE

AI models allow treasury teams to run multiple scenario analyses simultaneously – modeling the cash flow implications of different market conditions, customer behavior changes, or operational disruptions. What previously required days of spreadsheet work can be done in hours.



REDUCING MANUAL EFFORT

The time reclaimed from AI adoption is significant. Over 65% of treasury teams currently spend at least 20% of their time on non-value-added manual tasks. AI-driven forecasting directly addresses data aggregation, pattern analysis, and variance flagging – the tasks that consume most of that time.



ENHANCING CONFIDENCE AT CFO AND BOARD LEVEL

When forecasts are generated by models with documented accuracy rates, updated in real time, and accompanied by clear explanations of the key drivers, CFOs and boards engage with them differently. Forecasting moves from a figure to be questioned to a foundation for strategic decision-making.



AI forecasting doesn't just improve the numbers. It changes the conversation – from 'what are our cash positions?' to 'what should we do about them?'

Charles Bennett
Chief of Product, TIS

The barriers that remain

Even with a clear value case, treasury teams encounter consistent challenges in AI forecasting adoption. Being clear-eyed about these barriers is more useful than pretending they don't exist.

Trust and explainability

Black-box models that produce accurate outputs but can't explain their reasoning create compliance and audit challenges. The solution is choosing platforms that provide model transparency and building variance review practices that build organizational trust over time.

Data quality

As covered in Chapter 2, this is the foundational issue. AI forecasting with poor data inputs does not produce poor forecasts — it produces confidently wrong forecasts, which is worse. The investment in data quality must precede the investment in AI models.

Integration with existing systems

Many treasury teams operate with a mix of legacy systems, bank formats, and ERP configurations that weren't designed to feed AI models. The connectivity infrastructure required — real-time API connections, standardized data formats — is solvable but requires explicit investment.

Skills gap within treasury

As discussed in Chapter 2, teams need enough AI fluency to use forecasting tools actively rather than passively. This is a training and change management challenge as much as a technical one.

Can AI work with imperfect data?

This is one of the most common questions from treasury teams considering AI forecasting, and the honest answer is: somewhat, but with significant limitations.

Modern ML models are more robust to data imperfections than earlier generations. They can handle some missing values, flag anomalies, and produce useful outputs even when historical data isn't perfect. But there are thresholds below which model quality degrades meaningfully.

The practical approach is a phased one: start with the highest-quality data available (typically bank statement data and ERP payment records), validate model outputs against known actuals, and systematically improve data inputs in parallel with model use. This builds confidence incrementally rather than requiring a perfect starting point.

How to Get Started

The path from AI-curious to AI-capable in treasury is rarely a single leap. It's a progression, through foundations, pilots, refinement, and scale. The teams that navigate it most successfully share a common approach: they start with conviction about outcomes, not enthusiasm about technology.

The AI readiness self-assessment

Before investing in any AI platform or capability, treasury teams should be able to answer these questions honestly. The answers will shape both the prioritization and the sequencing of any AI initiative.

QUESTION

WHAT THE ANSWER TELLS YOU

Where does our cash data live, and how connected is it?

Fragmented data = data investment must come before AI investment

How much time does our team spend on manual data tasks every week?

High manual time = high AI impact potential, but also high change management need

What does our historical cash flow data coverage look like?

Thin history = start with connectivity and data collection before ML forecasting

Does our team understand the difference between generative AI and ML?

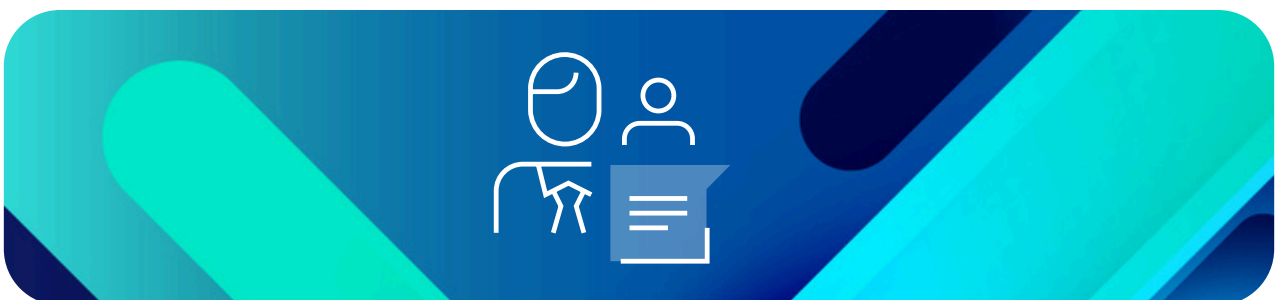
Confusion here = training investment needed before platform adoption

Do we have a governance framework for AI-assisted decisions?

No = governance design should be part of any implementation plan

What would a 10% improvement in forecast accuracy mean for us?

Helps prioritize the business case and set success metrics for any pilot



A practical starting sequence

Based on what works in practice, treasury teams making the most progress with AI tend to follow a similar sequence:

01 **START WITH CONNECTIVITY**

Before AI, establish real-time data connections between your key systems – ERP, banking platforms, TMS. This is the infrastructure that everything else depends on.

02 **IDENTIFY ONE HIGH-IMPACT, HIGH-FREQUENCY USE CASE**

Don't try to AI-transform treasury all at once. Choose the forecasting or reconciliation process that consumes the most time and has the clearest accuracy problem to solve.

03 **DEFINE WHAT SUCCESS LOOKS LIKE BEFORE YOU START**

Set specific targets – forecast accuracy improvement, time saved per week, reduction in manual touches – so you can evaluate whether the pilot is working.

04 **INVEST IN TEAM FLUENCY**

Training shouldn't follow implementation. It should run alongside it, so the team is prepared to use and question AI outputs as soon as they're available.

05 **BUILD YOUR GOVERNANCE FRAMEWORKS EARLY**

Define data boundaries, decision authorities, and audit requirements before going live, not after an auditor asks for them.

06 **REVIEW AND REFINE SYSTEMATICALLY**

Variance reviews between AI forecasts and actuals, conducted regularly, are the mechanism through which models improve. Build this practice from the start.



What to look for in an AI forecasting platform

Not all AI cash forecasting solutions are built on the same foundations. Treasury teams evaluating platforms should ask:

Data isolation

Is client data kept in dedicated environments with no cross-tenant sharing or co-processing?

Explainability

Can the platform explain why a forecast was generated – which inputs drove which outputs?

Connectivity

How many bank connections does the platform support, and how does it handle ERP integration?

Track record

Can the vendor demonstrate forecast accuracy improvements in comparable treasury environments?

Human oversight design

Does the platform support the variance review and exception management practices that build organizational trust?



The organizations that win with AI in treasury won't be those that adopted it first. They'll be those that built the foundations first – then scaled what worked.

Charles Bennett
Chief of Product, TIS

How TIS supports AI-ready treasury teams

TIS processes trillions in annual payment volume across 11,000+ bank connections – which means the data infrastructure that AI forecasting depends on is already built into the platform. Treasury teams using TIS can move faster on AI adoption because the connectivity, data standardization, and bank integration layers that most organizations spend months building are already in place.

TIS's AI-driven cash forecasting capability is designed around the principles in this guide: clean data inputs, transparent model outputs, human oversight built into the workflow, and continuous improvement through variance analysis. It's forecasting designed for treasury teams that want to use AI actively, not just passively receive outputs.



Ready to see what AI-ready cash forecasting looks like in practice?

Book a demo with TIS to explore how our platform supports treasury teams at every stage of the AI readiness journey.

[LEARN MORE >](#)

ABOUT TIS

TIS helps CFOs, Treasurers, and Finance teams transform their global cash flow, liquidity, and payment functions. Since 2010, our award-winning cloud platform and best-in-class service model have empowered the entire office of the CFO to collaborate more effectively and attain maximum efficiency, automation, and control. TIS enables users to achieve superior performance in key areas surrounding cash forecasting, working capital, outbound payments, financial messaging, fraud prevention, payment compliance, and more.

For more information, visit tispayments.com and begin reimagining your approach to global cash flow, liquidity, and payments.

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