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UNVEILING THE FUTURE: APPLYING AI IN TREASURY MANAGEMENT



JESS SCHEER

Executive Editor, CMLI

CRAIG JEFFERY

Founder & Managing Partner, Strategic Treasurer



WHAT

Considering how to solve prevailing challenges in treasury by leveraging AI.



WHEN

Wednesday, May 22, 2024
2:00 PM - 2:50 PM EDT



WHERE

Live online presentation
Replays at StrategicTreasurer.com



FP&A

Certified Corporate
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Analysis Professional



This presentation is provided by Strategic Treasurer and CMLI.

ABOUT THE SPEAKERS

GET TO KNOW TODAY'S SUBJECT MATTER EXPERTS

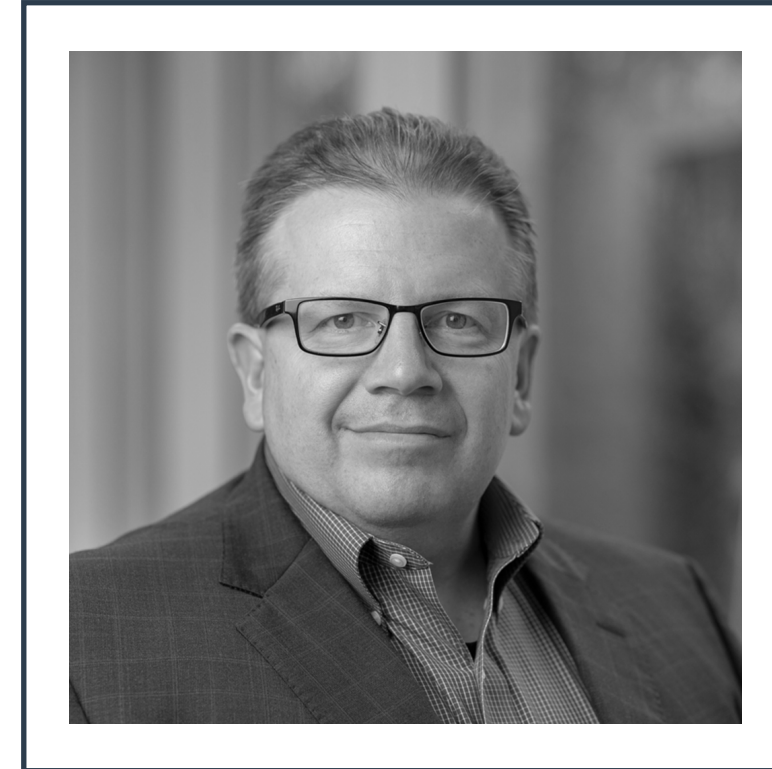


JESS SCHEER

Jess Scheer is an award-winning business reporter focusing on financial operations.

He has spent more than 25 years creating must-have content for professionals in the finance arena.

He serves as Executive Editor of the Institute of Finance & Management (IOFM) and the Cash Management Leadership Institute (CMLI).



CRAIG JEFFERY

Craig Jeffery formed Strategic Treasurer in 2004 to provide corporate, educational and government entities direct access to comprehensive and current assistance with their treasury and financial process needs.

His 30+ years of financial and treasury experience as a practitioner and as a consultant have uniquely qualified him to help organizations craft realistic goals and achieve significant benefits quickly.

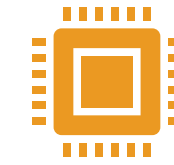
TOPICS OF DISCUSSION

KEY AREAS OF FOCUS &
ANALYSIS



DEFINING THE TERMS

POINTS OF DISTINCTION



AI TOOLS

GENERAL VIEWS AND USE



CHALLENGES

IN TREASURY



AI USE IN TREASURY

CURRENT AND PLANNED



HOW AI HELPS

ALLEVIATING THE PAIN



KEY TAKEAWAYS

FROM THE RESEARCH

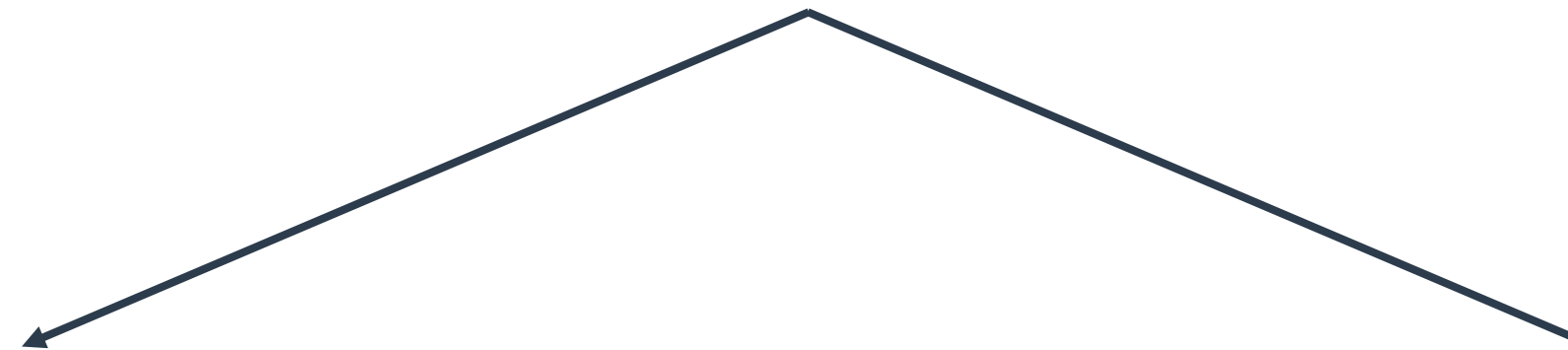
DEFINING THE TERMS

DISTINCT YET INTERCONNECTED



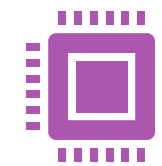
AI

- Machines or intelligent systems that mimic human behavior to perceive, reason, learn and make decisions
 - Natural language processing
 - Problem-solving
 - Pattern recognition
 - Planning
 - Decision-making



Machine learning

- Machines learn patterns from data to make predictions or decisions without having to be programmed
 - Forecasting
 - Process automation
 - Fraud detection
 - Risk management
 - Data analysis



Generative AI

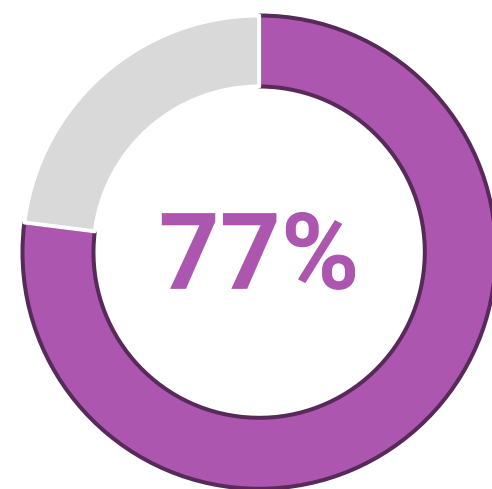
- Leverages machine learning to create new content
 - Automation of accounting functions
 - Portfolio management
 - Document analysis
 - Financial analysis and forecasting
 - Fraud detection

VIEW ON TECH DEVELOPMENTS

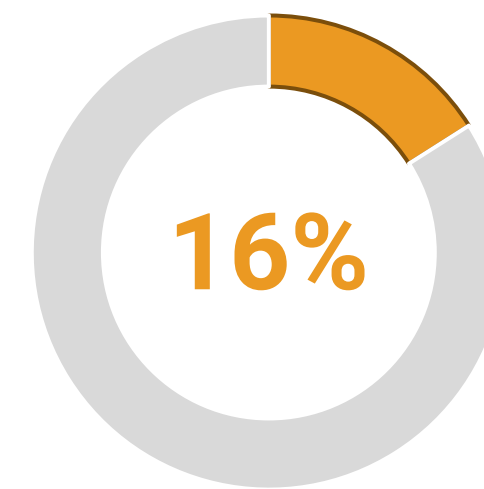
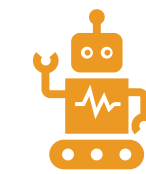
EXCITEMENT FAR OUTWEIGHS NERVOUSNESS

» Please indicate how you feel about each of the following statements.

Agree/strongly agree



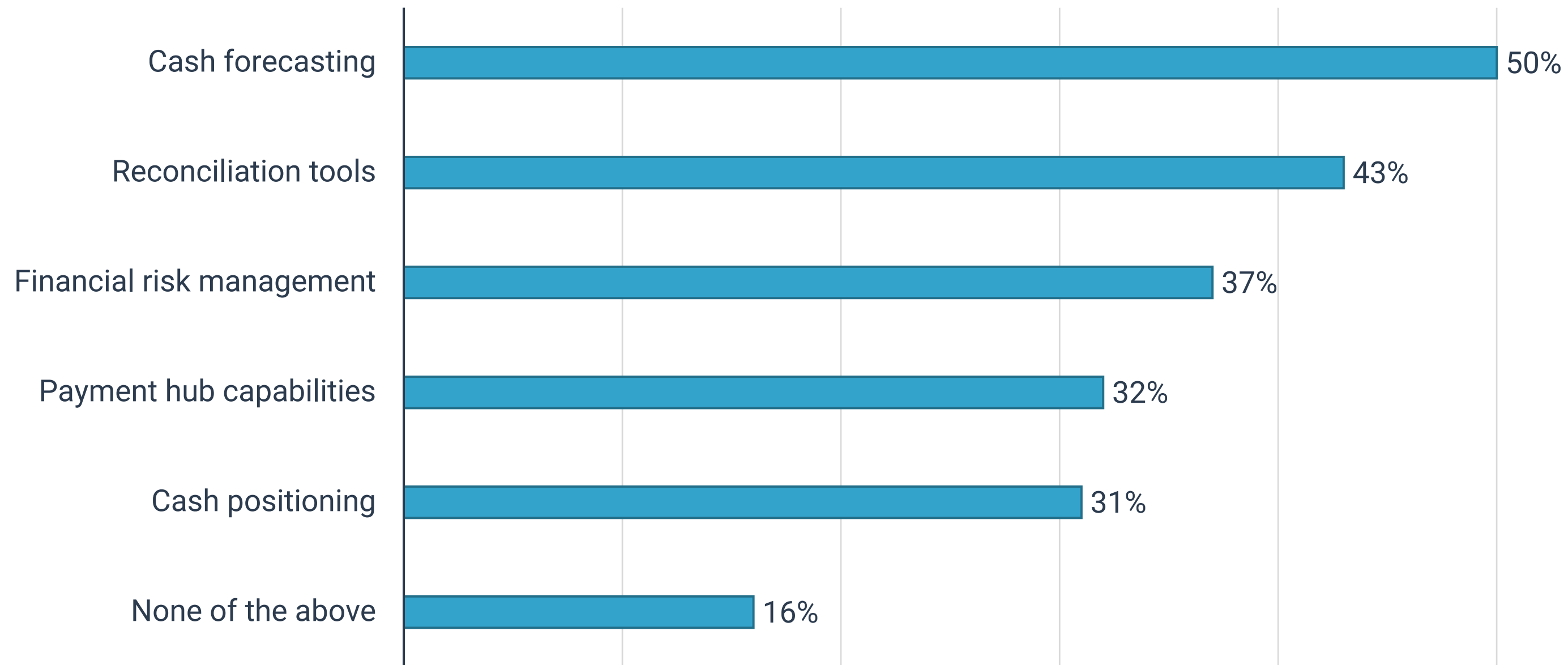
I am excited about the development of new technologies



I am nervous about innovations in Artificial Intelligence / Machine Learning / Robotic Process Automation

POLL QUESTION

Poll 1 - For which of the following core functional requirements are you planning to invest in technology to help address over the next year? (all that apply)



CORPORATE USE OF AI TOOLS

CURRENT AND EXPECTED

» Please indicate your use of AI (e.g., ChatGPT, Google Bard, other AI services): (Select all that apply)



83% of corporates expect their AI use to expand in the next 12 months

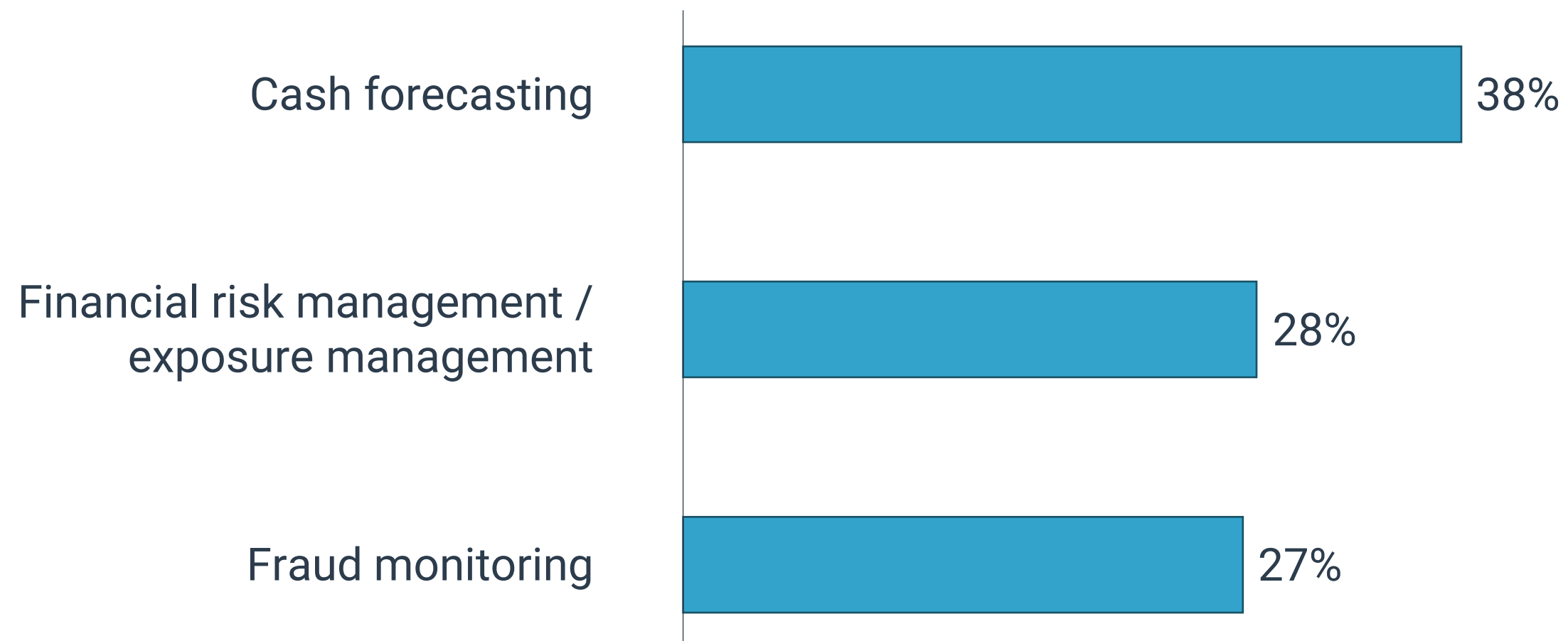
CHALLENGES FACING TREASURY

STAFF FEELING THE PRESSURE



46% of respondents have responsibilities they don't have time to perform

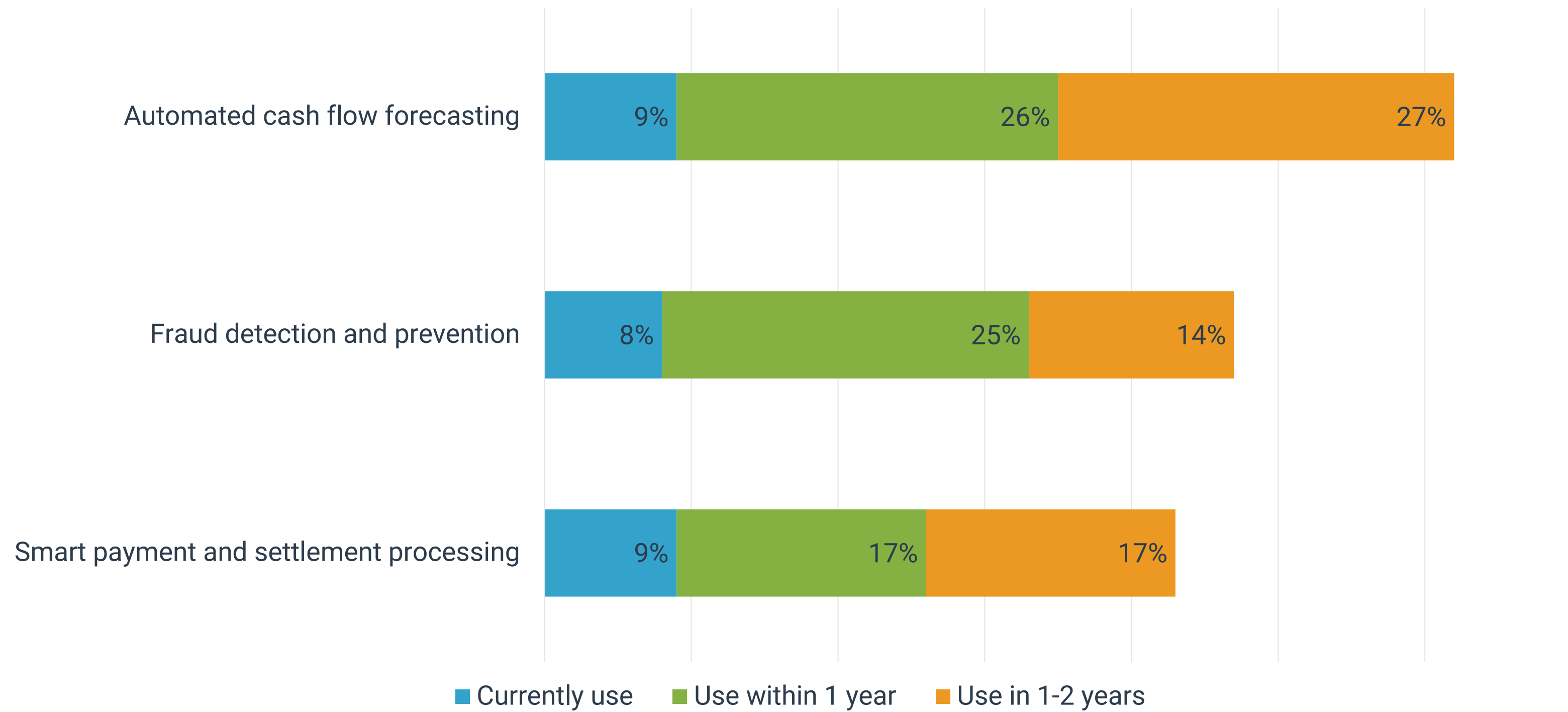
» Sub-question: *What are these responsibilities? (Select all that apply)*



USES OF AI IN TREASURY

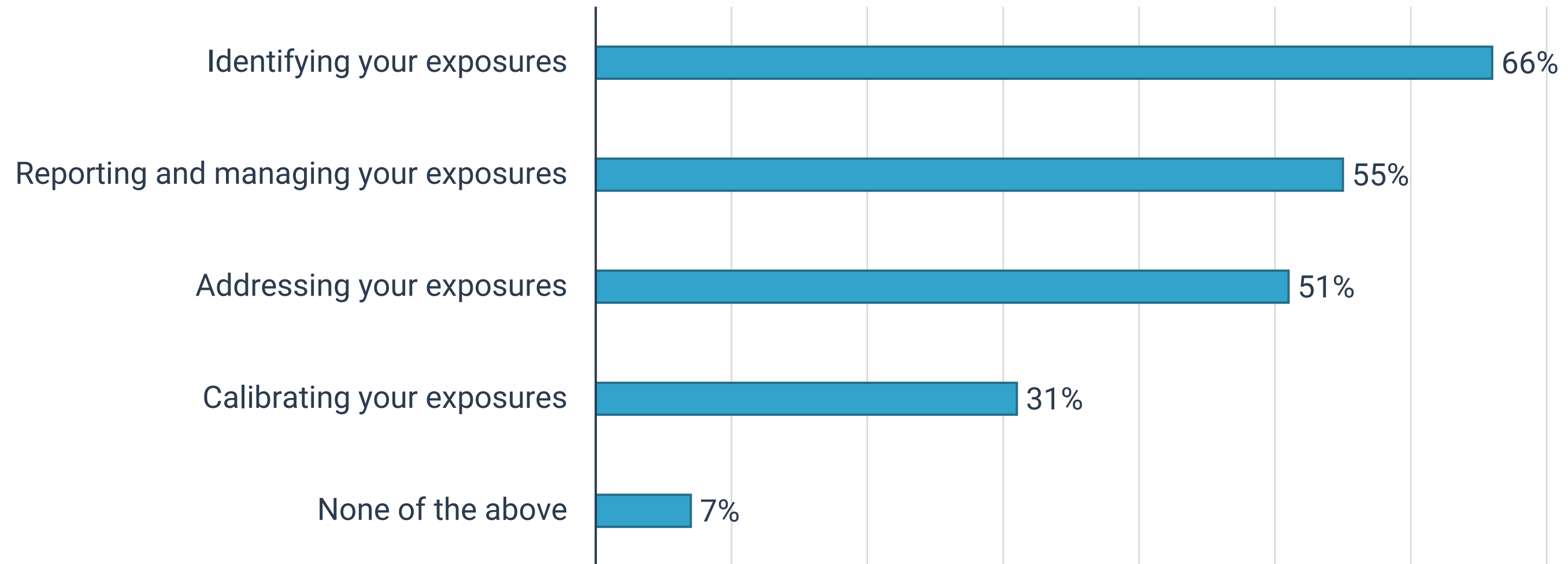
CURRENT AND PLANNED

Corporate current and planned use of AI in the following areas



POLL QUESTION

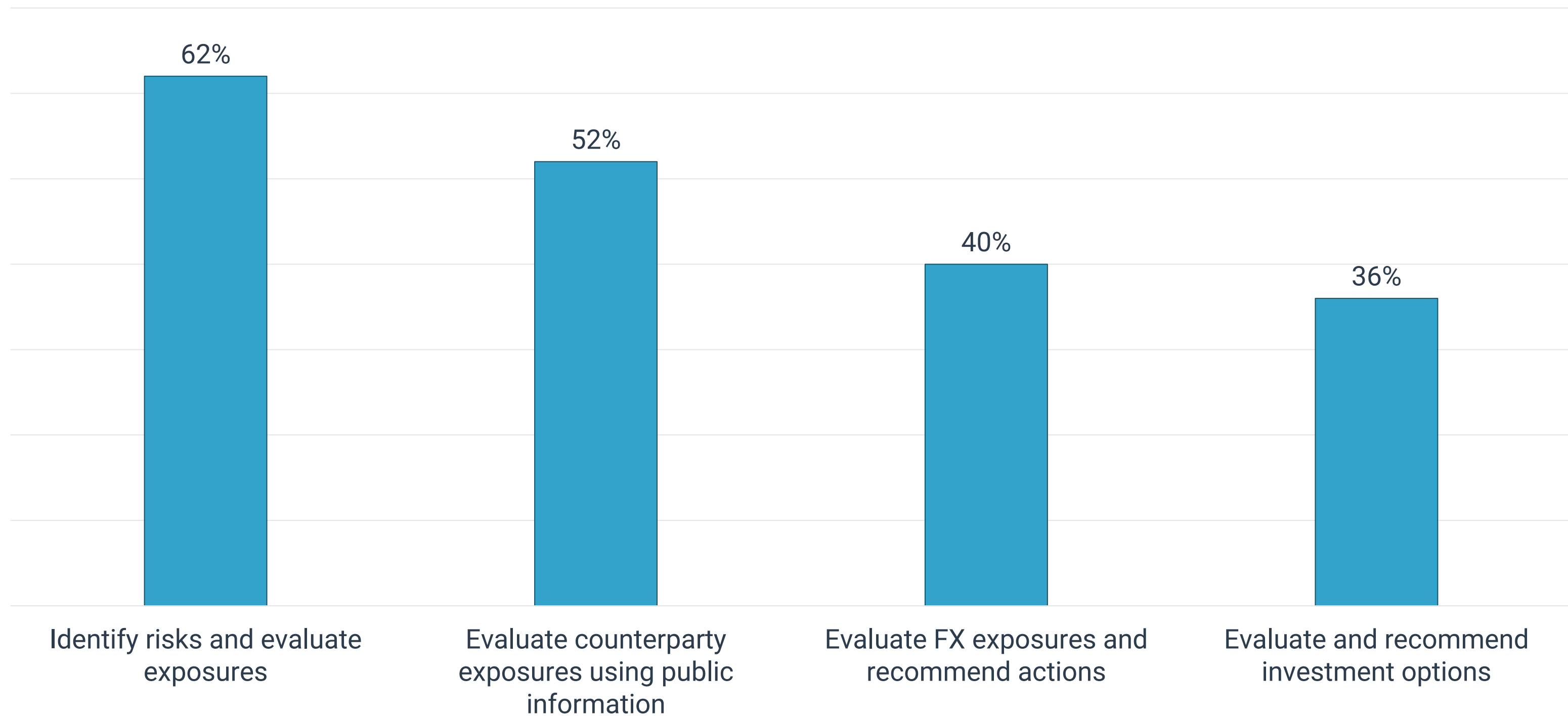
**Poll 2 - Which of the following risk areas are you highly concerned about?
(all that apply)**



GENERATIVE AI

THE POTENTIAL IMPACT ACROSS KEY AREAS OF TREASURY

Corporate expected use of generative AI in the following areas

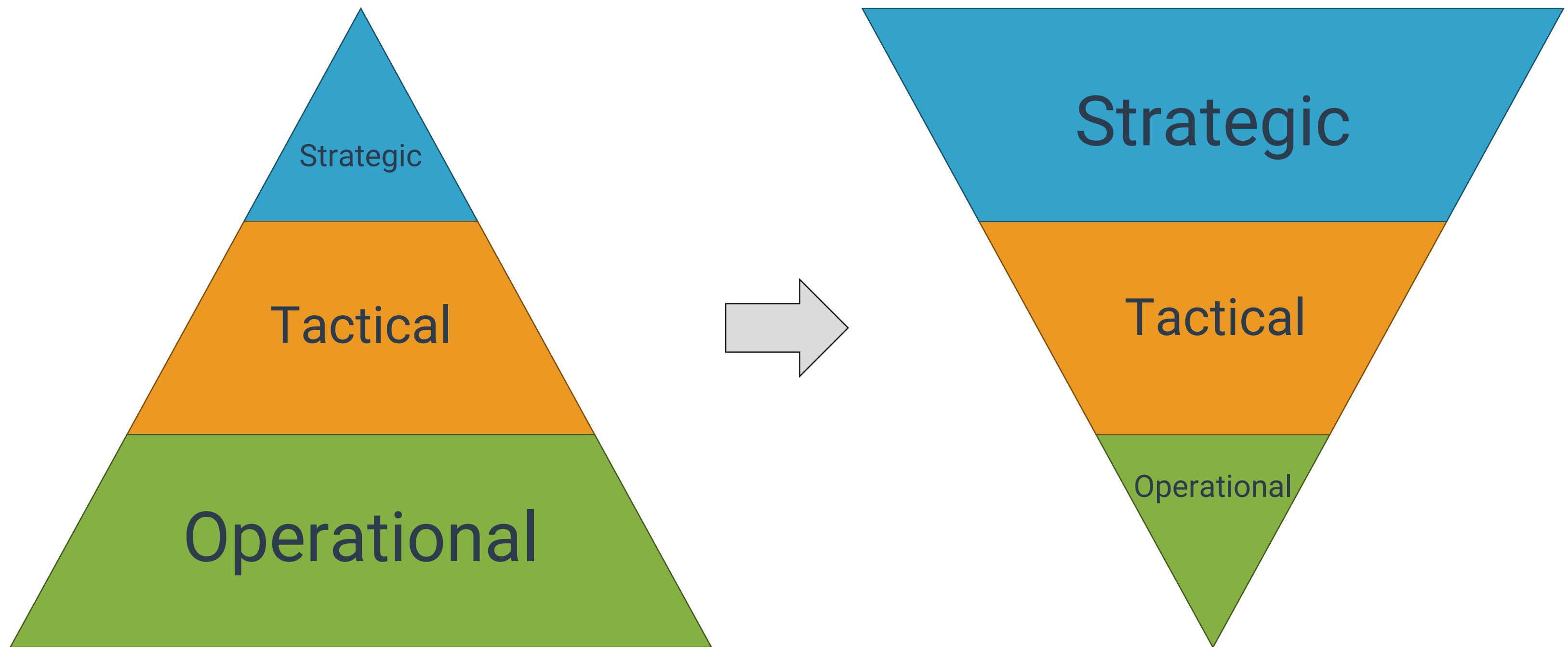


Source: Generative AI in Treasury and Finance Survey. Not all responses displayed.

#GOSTRATEGIC

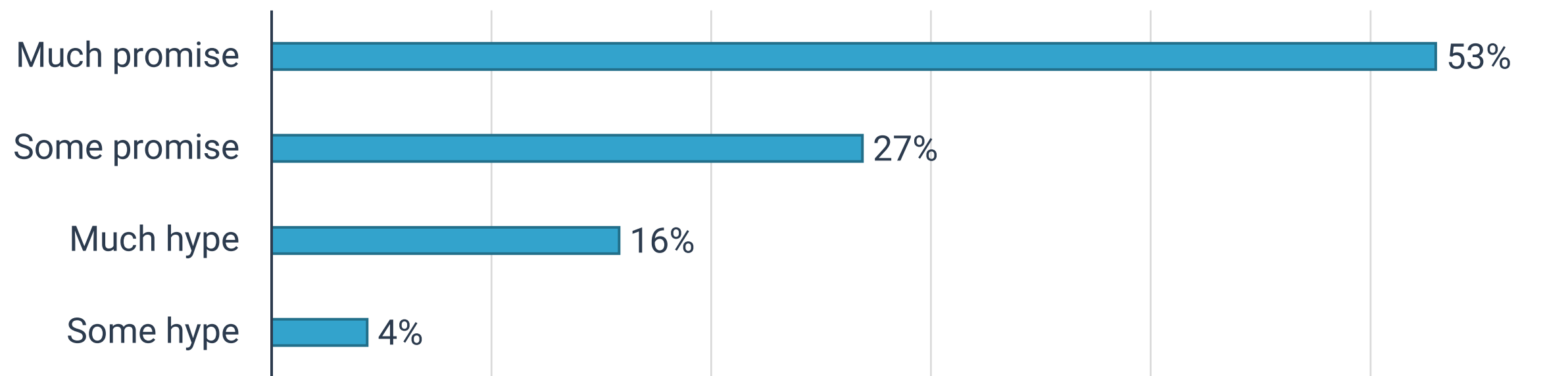
INVERTING THE STATUS QUO

MOVING FROM THE URGENT TO THE IMPORTANT

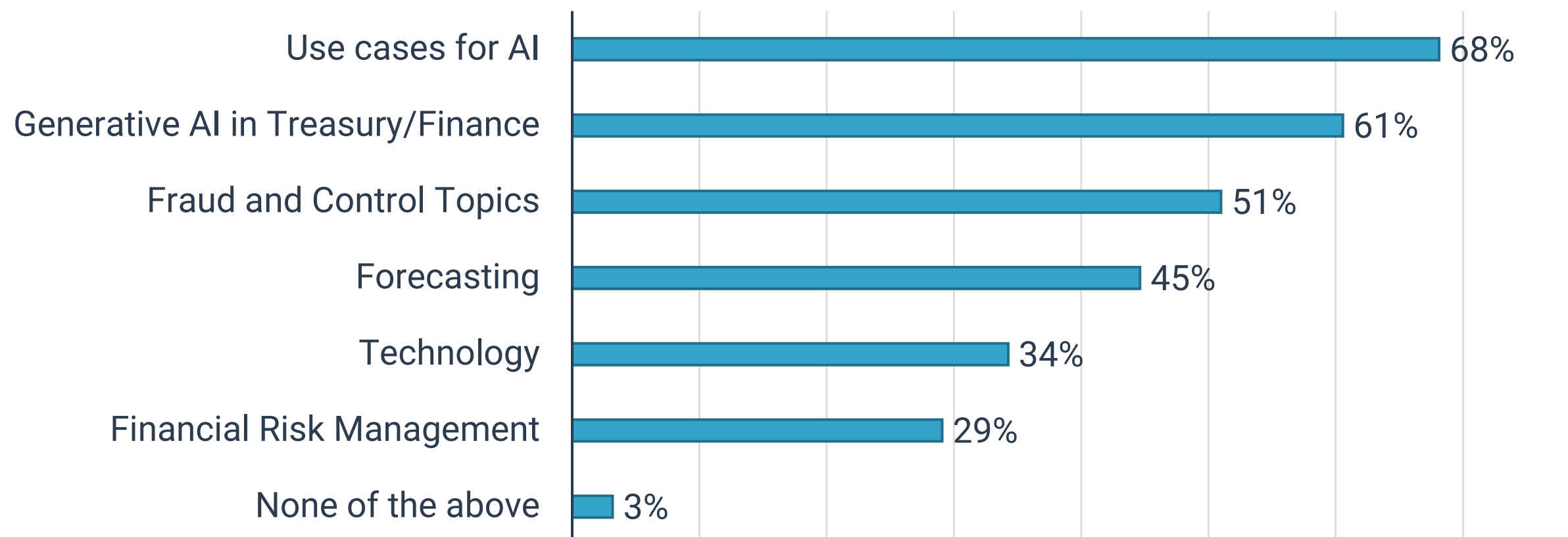


POLL QUESTION

Poll 3 - My view on AI is that there is:



Poll 4 - I'd like to hear more about: (all that apply)

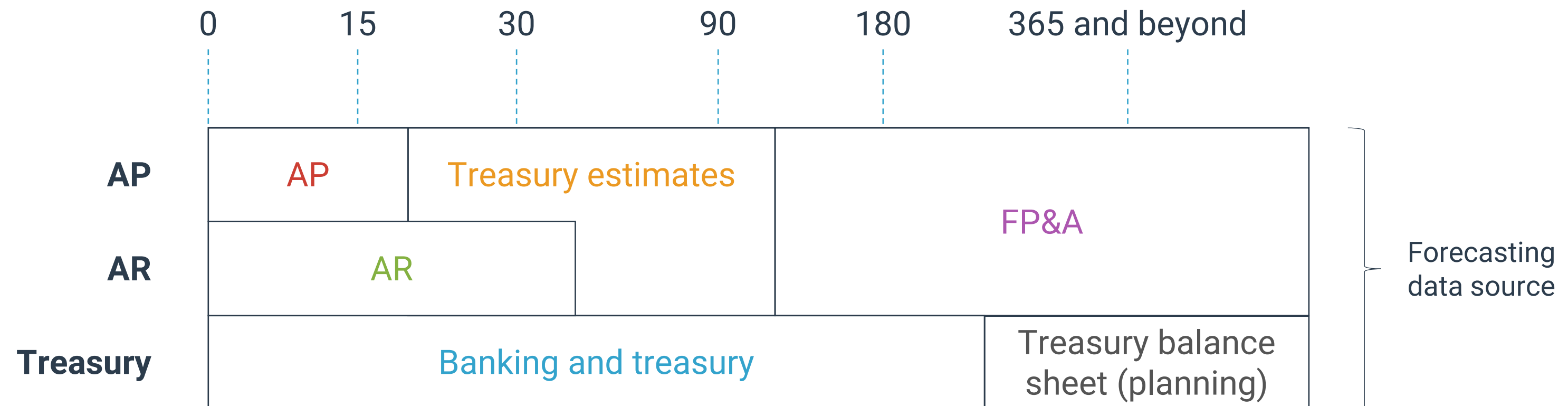


CASHFLOW FORECASTING

LOCATING DATA ACROSS VARIOUS AREAS



AI automates data collection for forecasts



- More robust analysis of more complex data
- Able to run many more models with existing resources
- Learns from historical data and identifies patterns
- Provides predictive insights
- Scalable across multiple systems and datasets
- Offers support to improve models

FRAUD PREVENTION

USING AI TO FIGHT AI



Fraudulent use

- Robust data collection
- Faster data analysis
- Creation of malicious codes
- Identify weaknesses in defense layers via pattern detection
- Fake email, audio and video generation
- Launch more attacks more often
- Increased credibility



Treasury's response

- Continuously morph to stay ahead
- Leverage better tech
- Use AI-enhanced defenses
 - Pattern detection
 - Anomaly identification
 - Risk scoring
 - Faster threat detection and response
 - Scalable
 - Ongoing testing and improvement

RISK MANAGEMENT LIFECYCLE

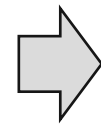
WHERE AI CAN HELP

Some AI opportunity

Most AI opportunity

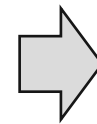
Risk capacity and tolerance

- Similar companies
- Income, debt, time horizon
- Input from the balance sheet or income statement



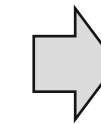
Risk identification and calibration of exposures

- Calibration based on outside data and external news
 - Prioritized threats
 - Warning track



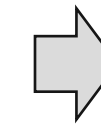
Pre-trade analytics

- Review of options
- Listing of costs
- Level of coverage
- Optimal day to trade



Execution

- Optimized selection
- Trade
- Settle and reconcile



Reporting and analytics

- Summary report
- Specialized trackers over time
- Performance

Feedback loop



FINAL THOUGHTS

HOW TO PROCEED



INFLECTION POINT

- Early adopter today, but laggard by next year
- A 'premium' on adoption expectations rather than a 'discount'



FRAUD RISK MITIGATION

- Criminals are using the technology to attack
- Companies need to use the technology for better defenses



CASH FORECASTING

- Top area of focus for time and spend
- Plans to spend for better forecasting
- Key use case for AI

LET'S CONNECT

DON'T LET THE LEARNING END HERE...
CONTACT US WITH ANY FUTURE QUESTIONS

Thank you for your interest in this presentation and for allowing us to support you in your professional development. Strategic Treasurer and our partners believe in the value of continued education and are committed to providing quality resources that keep you well informed.



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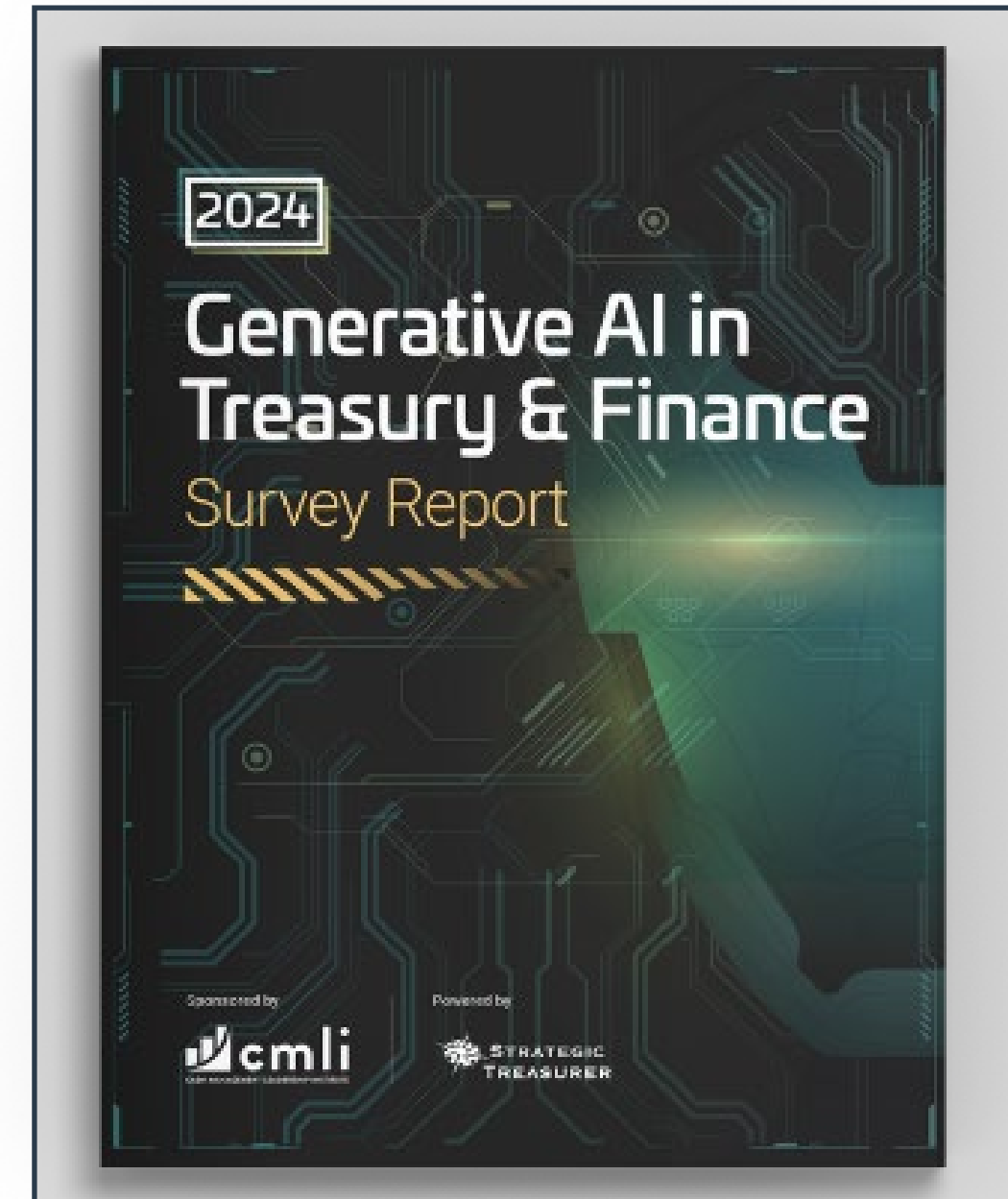


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Download the Generative AI in Treasury and Finance Survey Report for in-depth commentary. Survey respondents will be sent the exclusive, detailed report.



Download Report

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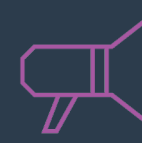
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