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# AI IN TREASURY: THE NEXT EVOLUTION



**YOGARAJ (YOGS) JAYAPRAKASAM**

Chief Technology and Digital Officer, Deluxe

**CRAIG JEFFERY**

Founder & Managing Partner, Strategic Treasurer



## WHAT

Discussing how AI is reshaping the future of corporate treasury.



## WHEN

Thursday, June 12, 2025  
2:00 PM - 3:00 PM EDT



## WHERE

Live online presentation  
Replays at [StrategicTreasurer.com](https://StrategicTreasurer.com)



**FP&A**

Certified Corporate  
Financial Planning &  
Analysis Professional

This presentation is provided by Strategic Treasurer and Deluxe.

# ABOUT THE SPEAKERS

## GET TO KNOW TODAY'S SUBJECT MATTER EXPERTS



### YOGARAJ JAYAPRAKASAM

Yogaraj (Yogs) Jayaprakasam joined Deluxe Corporation in May 2022 as Chief Technology and Digital Officer. Yogs has an extensive background in financial services and payments, leading large-scale technology organizations for more than 20 years. His expertise spans Multi-Cloud Payment Platforms, MarTech, Open Banking APIs, Client & Partner integrations, Data & Analytics Platforms, and other key areas. Yogs holds several patents, and also co-led various innovation efforts with some of the largest CRM technology partners.



### 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



## THE TREASURER'S ROLE

HOW IT HAS DEVELOPED



## ARTIFICIAL INTELLIGENCE

DISTINCTION BETWEEN TYPES



## AREAS OF OPPORTUNITY

WHERE AI CAN HELP



## USE CASES

REAL WORLD APPLICATION



## DATA AND AI

HOW TO OPTIMIZE BENEFITS



## KEY TAKEAWAYS

AND FINAL THOUGHTS

# FROM FUNCTIONAL TO STRATEGIC

TREASURY'S ROLE HAS EXPANDED



## YESTERDAY'S TREASURER

- Operational focus
- Manual tools
- Limited strategy
- Isolated role
- Reactive compliance
- Basic cash flow

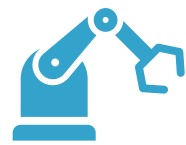


## TODAY'S TREASURER

- Strategic advisor
- Proactive risk management
- AI-driven
- Real-time data
- Cross-functional
- Optimizes global liquidity

# UNDERSTANDING THE AI LANDSCAPE

## EVER-DEVELOPING CATEGORIES



### MACHINE LEARNING

Predicts: Learns from historical data to recognize patterns and improve over time



### GENERATIVE AI

Creates: Creates new content—text, code, scenarios—based on learned patterns



### AGENTIC AI

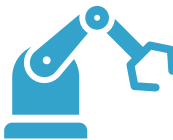
Acts: Autonomously executes tasks or pursues goals based on instructions and environmental input

# HOW AI CAN HELP

BRIDGING FAMILIAR TREASURY CONCEPTS TO NEWER AI CATEGORIES

COMMON PROCESSES

- Forecasting models
- Regression analysis
- Fraud prevention and controls
- Spreadsheets
- Manual report building
- Writing summaries/updates
- Payments and sweeps
- Bank portal workflows
- Robotic process automation (RPA)



Machine learning



Generative AI



Agentic AI

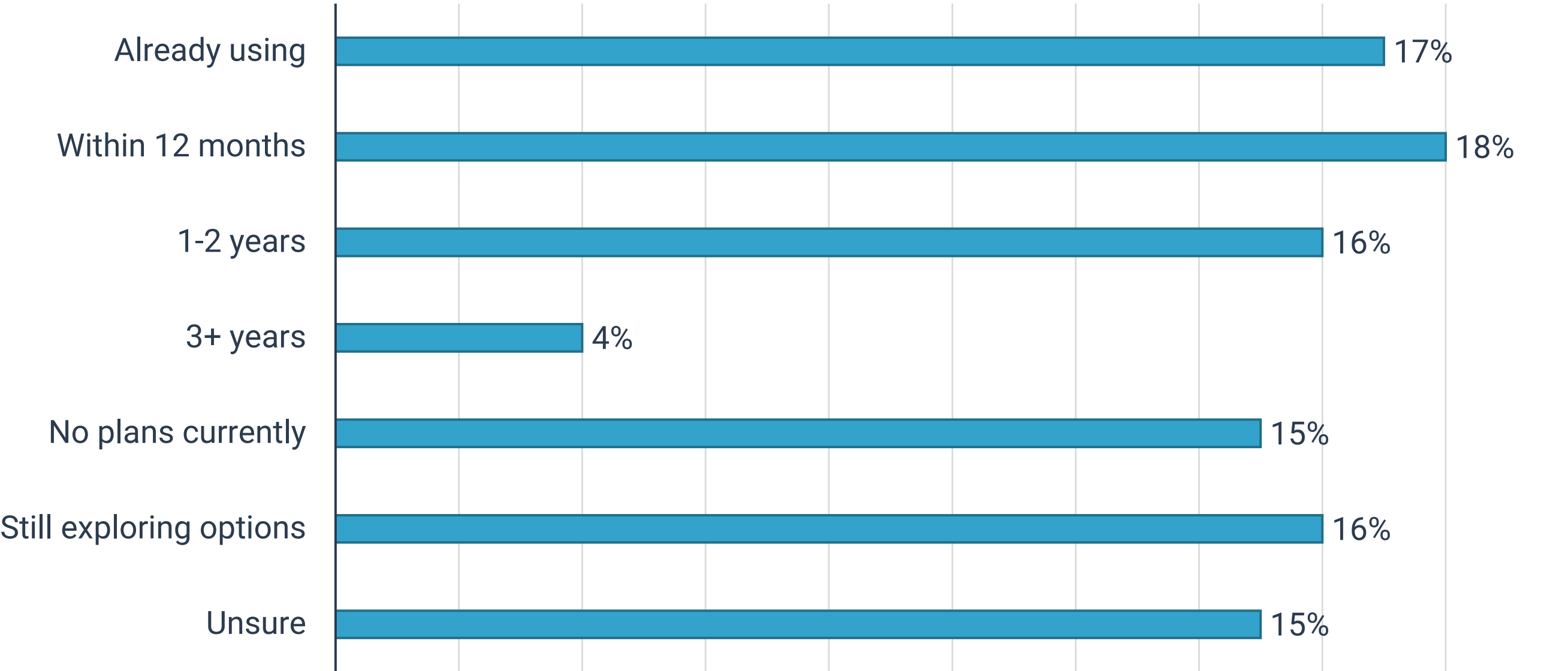
POSSIBILITIES WITH AI

- Enhancing fraud detection via behavioral anomalies
- Adapting models in real time
- Building and refining spreadsheets from natural language commands
- Drafting reports
- Creating dashboards and visuals
- Executing treasury workflows
- Orchestrating actions across systems
- Monitoring environments and taking preemptive action



# POLL QUESTION

Poll 1 - When do you expect to implement AI in treasury operations?





# DOCUMENT ANALYSIS USE CASE

LEVERAGING GENERATIVE AI



## ISSUES

- Manual review delays contract decisions
- Data extraction takes days or weeks
- Inconsistent governance slows approvals
- Repetitive tasks limit team effectiveness



## OPPORTUNITIES

- Faster analysis
  - Reduces review time from weeks to hours
- Improved accuracy
  - Ensures consistency and streamlines governance processes
- Employee empowerment
  - Frees staff for higher-value, strategic work
- Scalable automation
  - Extends to billing, invoicing, onboarding, and more

# CUSTOMER SERVICE USE CASE

## UTILIZING AI-POWERED ASSISTANTS



### ISSUES

- Manual processes limit efficiency and scalability
- Human agents can handle few requests, causing delays
- AI enables instant responses, better experience
- High costs due to human-only support model



### OPPORTUNITIES

- Faster issue resolution
  - Automates responses, reducing wait times
- Self-learning system
  - Tracks user queries and responses for improved future accuracy
- Supports internal and external users
  - Driving efficiency across all customer touchpoints
- Cost optimization
  - Automates repetitive tasks, reducing manual workload and expenses
- Role-based access control
  - Implemented for secure, multi-role data access in assistants

# MULTIPLE EMERGING USE CASES

## AGENTIC AI



### ISSUES

- Manual processes slowing down actions
- Businesses must shift from directing how work is completed to controlling what is delivered
- Automating business services is now seen as a "major strategic imperative"

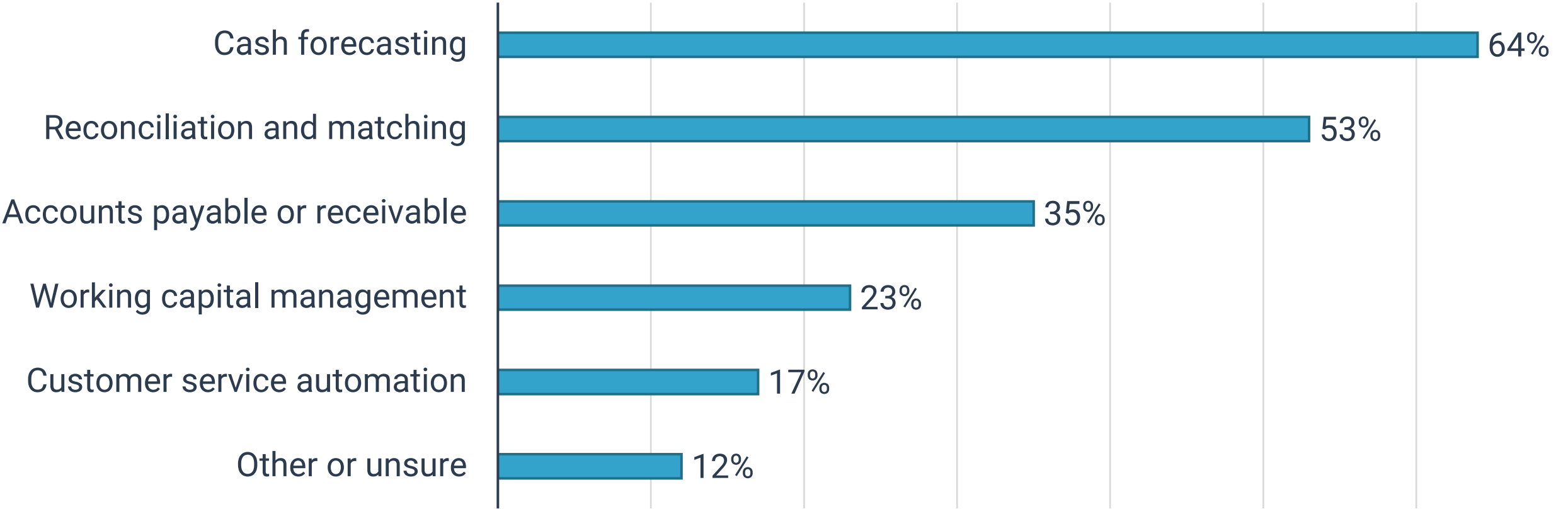


### OPPORTUNITIES

- Use cases
  - Cash application
  - Customer service
  - Predictive analytics
- Accelerated operation velocity
- Increased outsourcing and partnership
- Industry data predicts AI agents will execute transactional processes autonomously within 2 years for 24x7 availability
- Competitive advantage

# POLL QUESTION

**Poll 2 - Which treasury processes are you most interested in enhancing with AI? (multiple choice)**



# RECONCILIATION USE CASE

## AI-DRIVEN CLOUD NATIVE MATCHING SOLUTIONS



### ISSUES

- Manual matching is slow and inefficient
- Processes are resource-heavy and costly
- Hard to scale to meet volume demands
- Delays impact operational performance targets

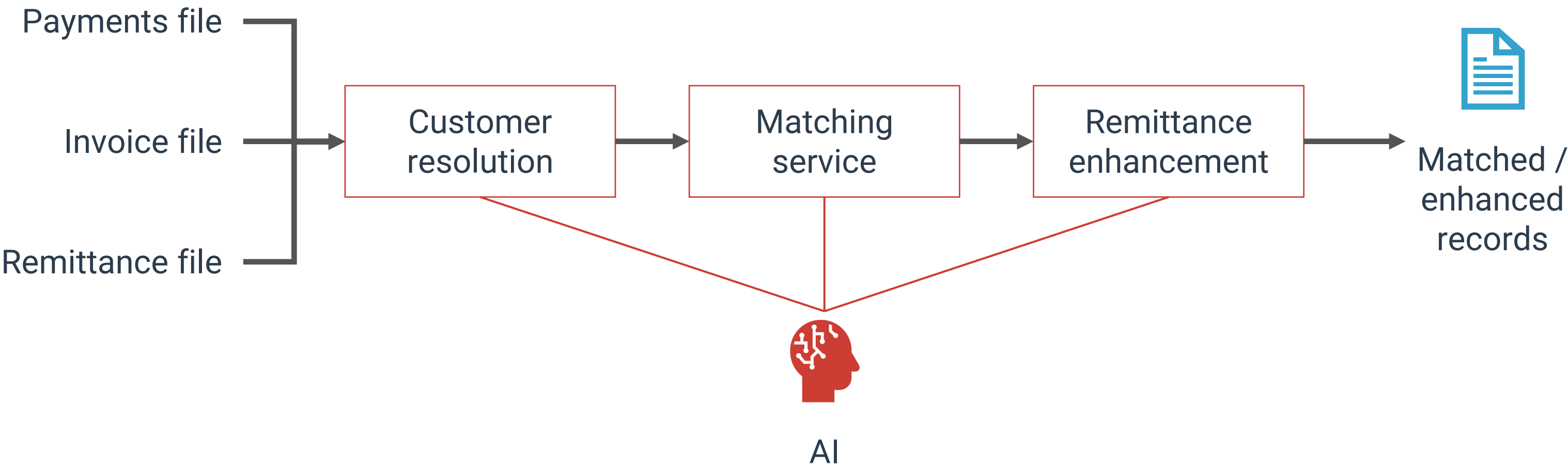


### OPPORTUNITIES

- Real-time matching
  - Connects payments, invoices, and remittances instantly
- Scalable processing
  - Cloud-based engine handles large transaction volumes
- Flexible solution
  - Blends ML with configurable, reusable rules
- Explainable outcomes
  - Auditable results for internal and external users
- Continuous learning
  - Exceptions improve system accuracy over time

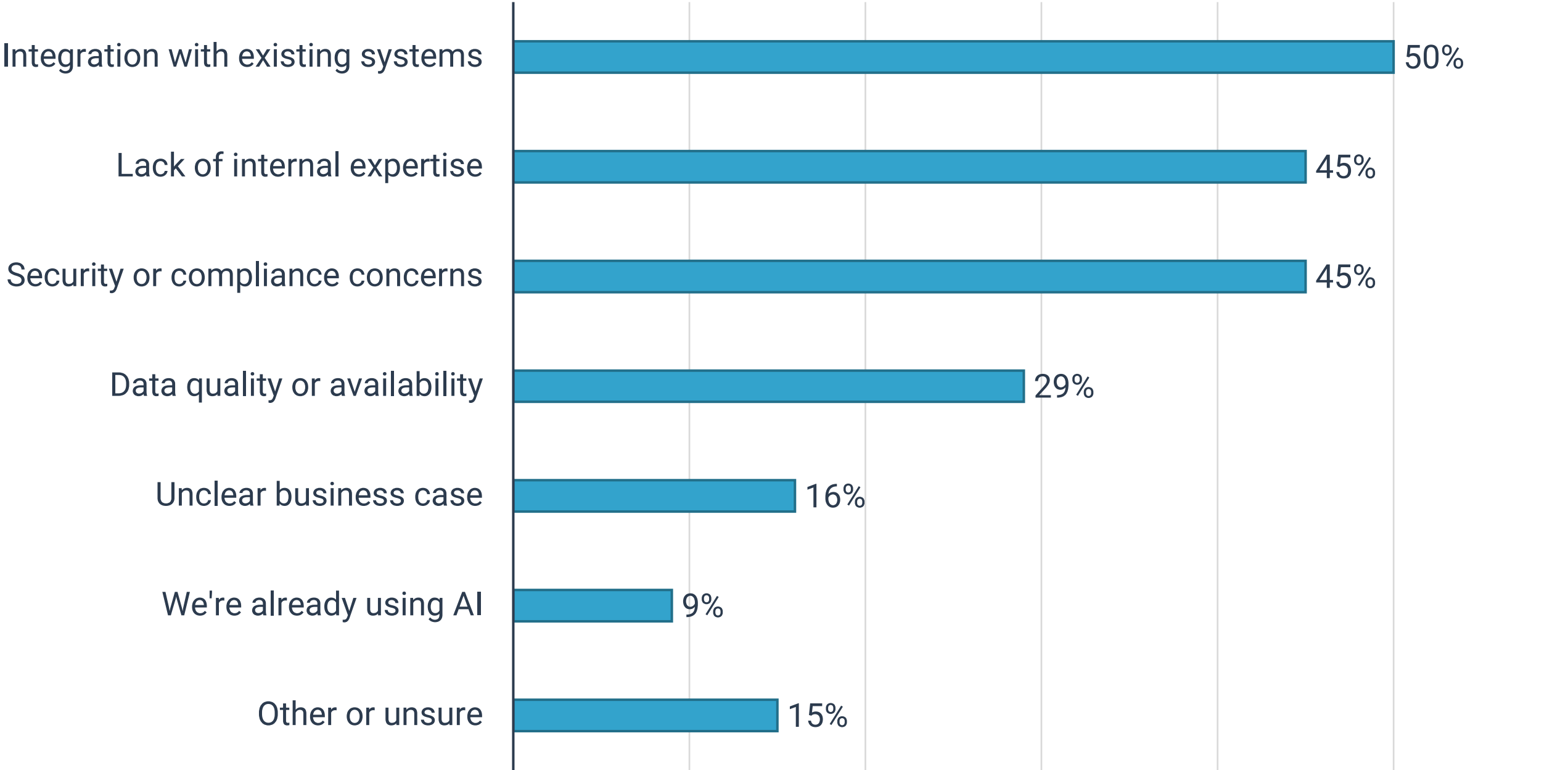
# AI-ENHANCED PAYMENT FLOW

FROM INPUTS TO ACTIONABLE RECORDS



# POLL QUESTION

**Poll 3 - What are your biggest barriers to adopting AI in treasury?  
(multiple choice)**





# DOCUMENT PROCESSING USE CASE

## AI-ENHANCED OPTICAL CHARACTER RECOGNITION



### ISSUES

- Optical character recognition (OCR) must meet lockbox compliance standards
- Integration with systems must be seamless
- Needs high speed for large document volumes

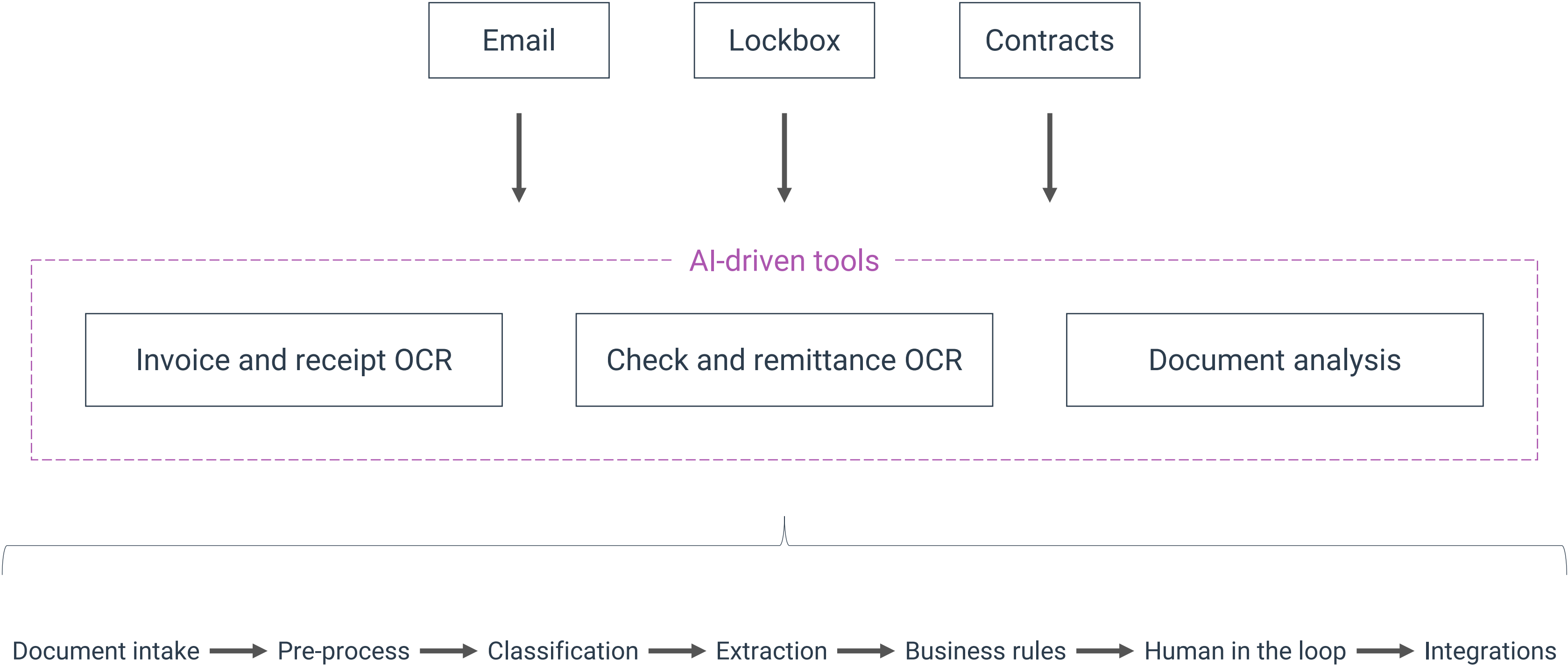


### OPPORTUNITIES

- Cloud-native and scalable
  - Runs in secure, high-performance environment
- Hybrid OCR approach
  - Combines generative AI and ML for accuracy
  - Adapts to new fonts and layouts
  - Handles noisy or low-quality images better
  - Understands context (e.g., distinguish between a date and an ID number)
- Human-in-the-loop fallback
  - Resolves exceptions and improves learning

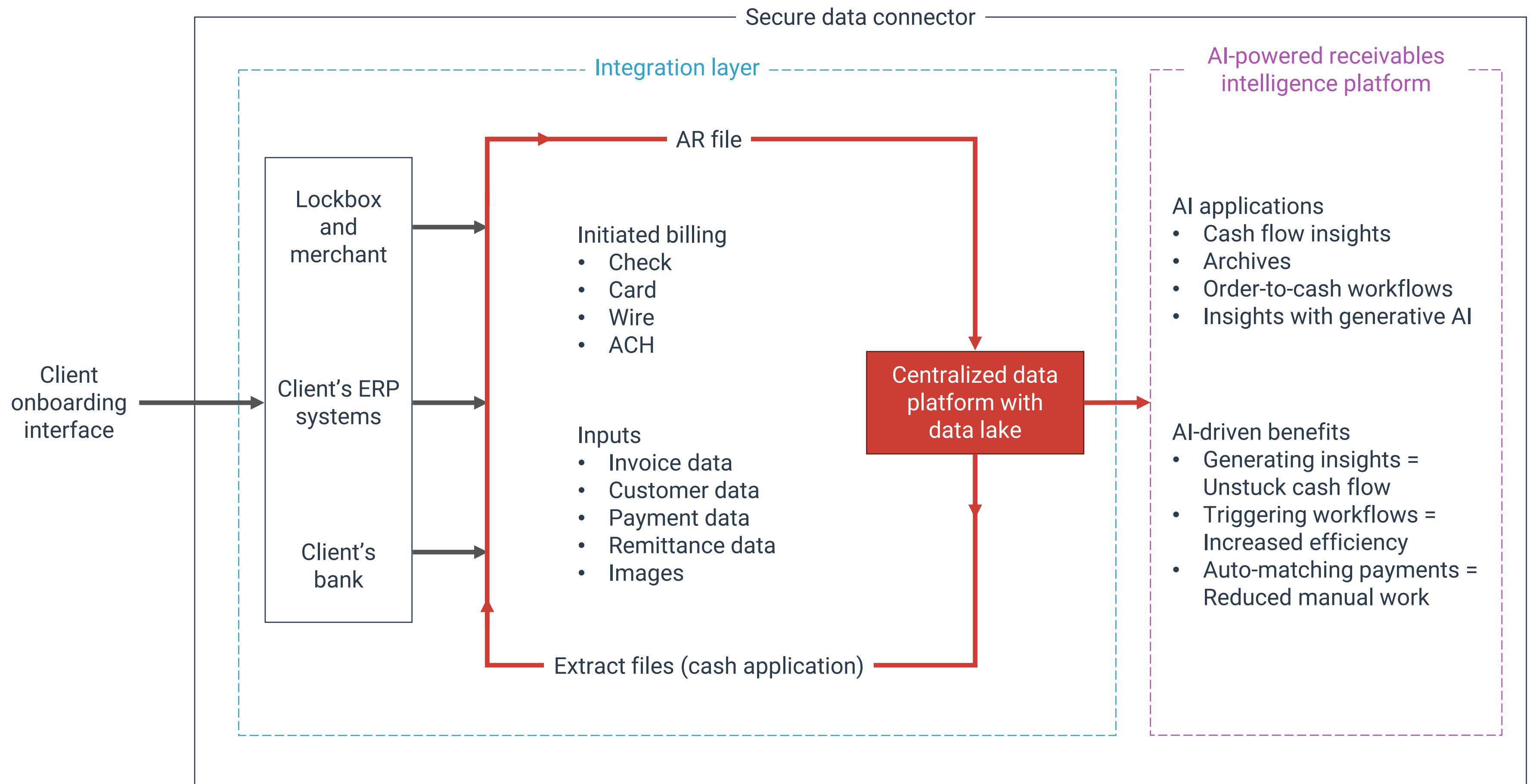
# DATA CAPTURE AT SCALE

AUTOMATING INTAKE FROM VARYING DOCUMENT TYPES



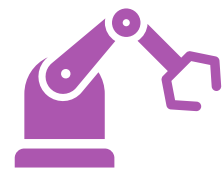
# DATA AND AI

## A MODERN APPROACH TO A COMPLEX PROBLEM



# FINAL THOUGHTS

## HOW TO PROCEED



### ENGAGING AUTOMATION AND AI

- Ask better questions
  - “Does your solution have AI?” becomes “Can you explain to me what your AI does for me within this tool?”
- If it’s not tailored to your needs, it may not solve your problem



### CLEAN DATA

- AI needs structured, high-quality inputs
- Clean data drives accurate outcomes
- Garbage in still means garbage out



### INSIGHTS BECOME ACTIONS

- AI turns data into direction
- Drives workflows across finance operations
- Enables proactive treasury decision-making

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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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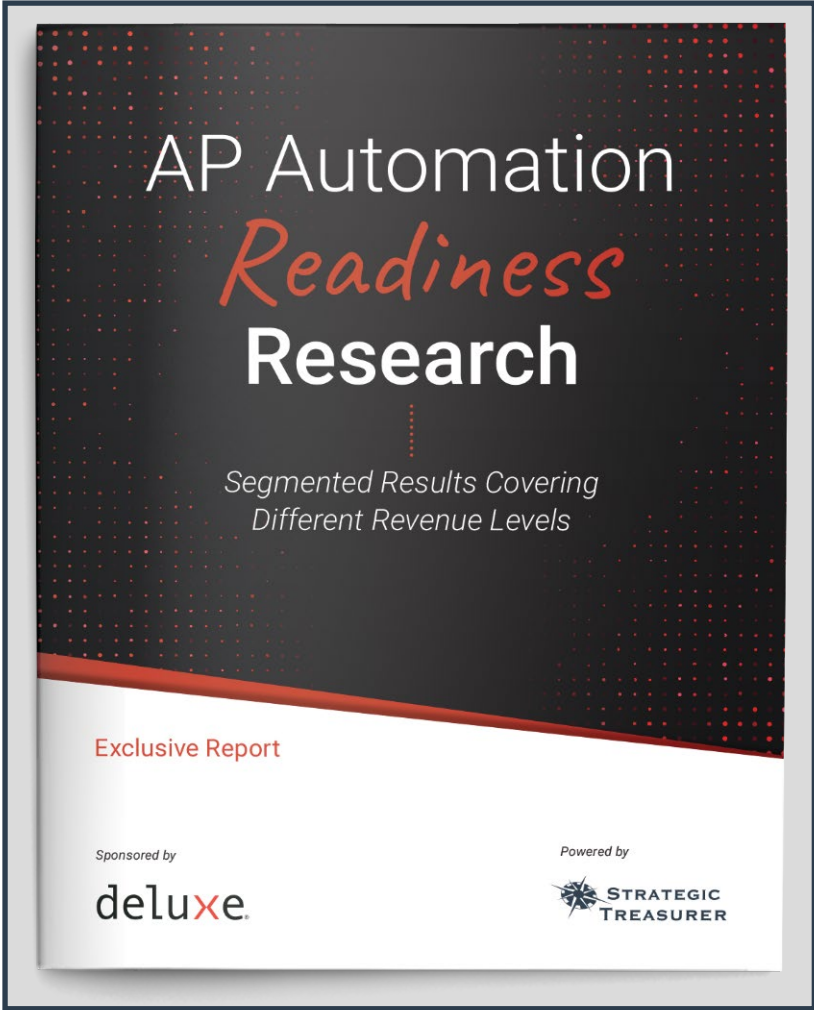


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## AP AUTOMATION READINESS SURVEY REPORT



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